



garner™

Sonsray Open Enrollment

January 2024



Dr. Barbara Jay
Surgeon

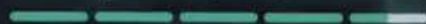
Overall score ⓘ

93

Excellent at diagnosing problems



Great at prescribing the right treatment



Excellent patient outcomes



Dr. Jack Roberts
surgeon

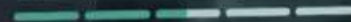
Overall score ⓘ

68

Excellent at diagnosing problems



Great at prescribing the right treatment

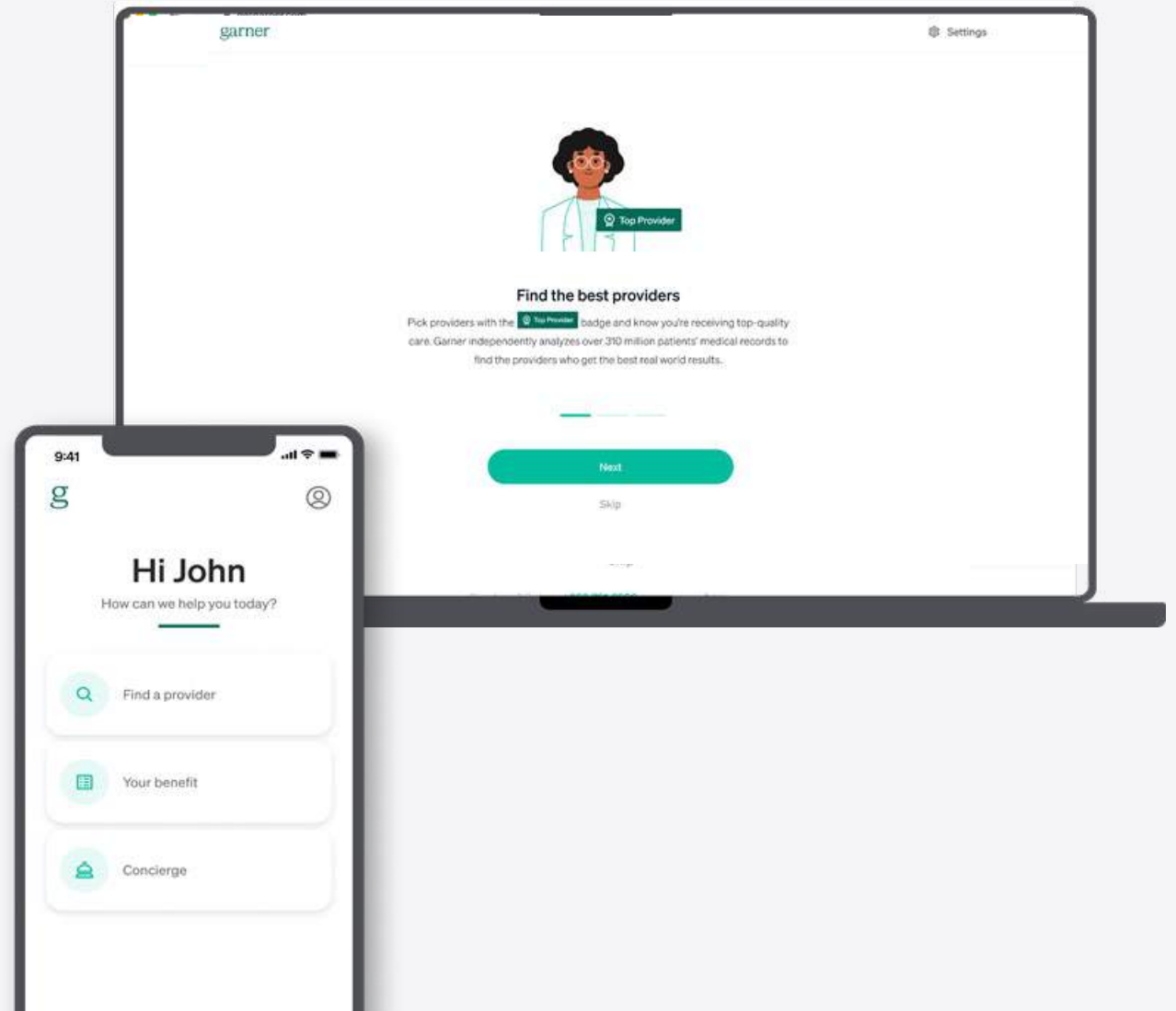


Excellent patient outcomes

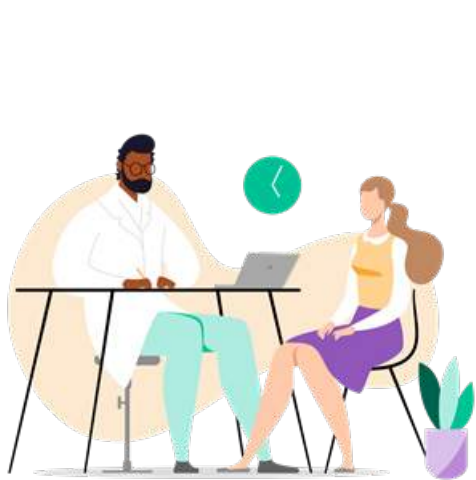


What is Garner?

Garner is a free healthcare benefit that helps you find the best medical providers, then reimburses you for qualifying out-of-pocket medical costs.



Benefits of Garner



Have confidence you're getting the best care

Find the top 20% of doctors and get the best care available



Be healthier

By seeing better doctors who get better outcomes with fewer complications, Garner members are healthier overall



Save money

When you use Garner you'll get reimbursed for your out-of-pocket medical costs

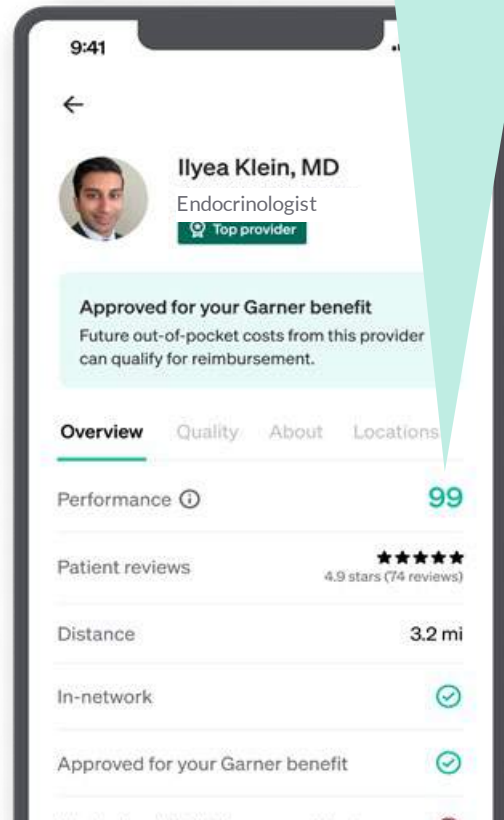
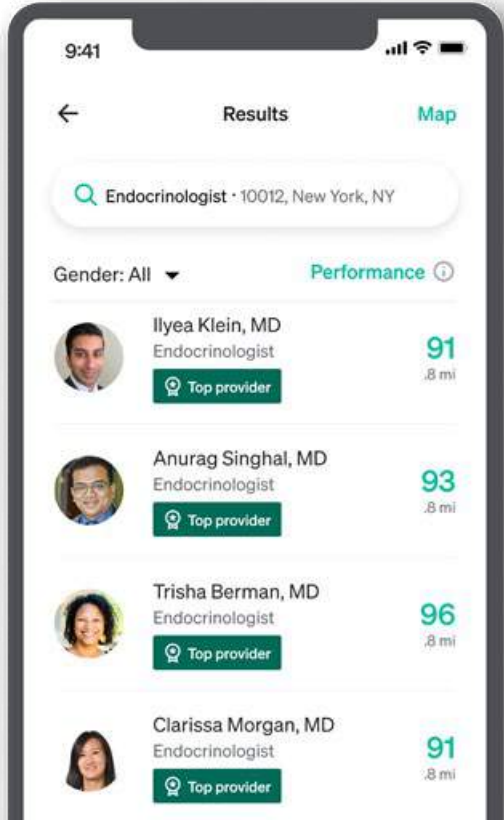
About Top Providers

Meet Anne



Anne just found out she has diabetes. She knows she should see an endocrinologist. But she's not sure how to find one that she has confidence in. She could ask people she knows, but that's not a good gauge of who the best doctor for her would be.

Anne went to Garner and found a top-rated endocrinologist that is in her network, located nearby and has availability to see her soon.



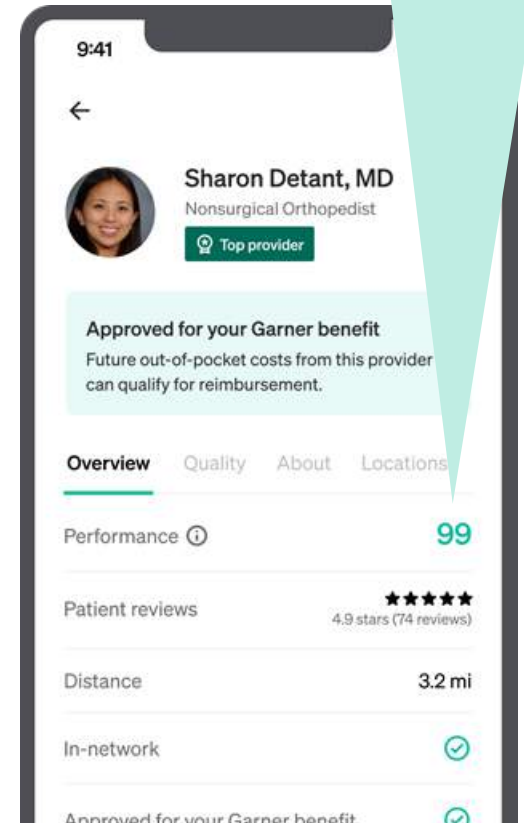
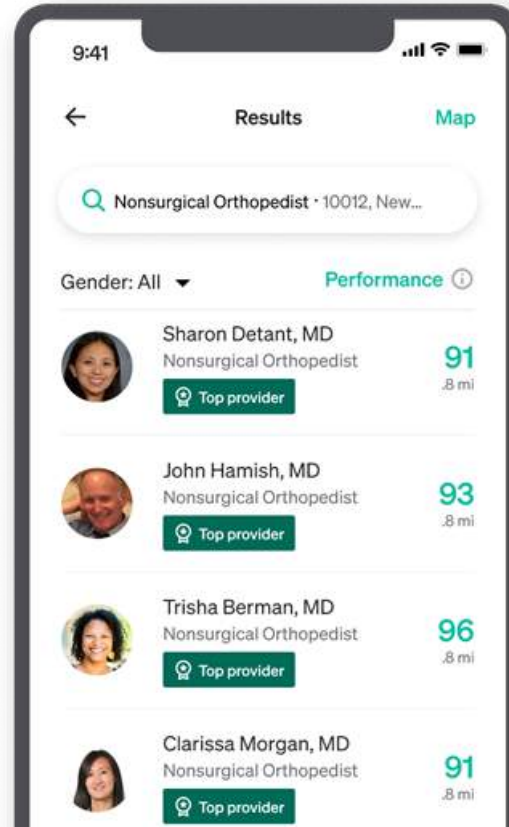
Meet Rob



Rob hurt his ankle while running.

He injured it 10 years ago and saw an orthopedic doctor. This time, the swelling won't go down and he's experiencing ongoing pain. He's wants a better doctor than he used last time, but doesn't know how to go about finding someone good.

Rob went to Garner and found a top-rated orthopedist that is in his network, located nearby and has availability to see him soon.



Garner identifies the top 20% of doctors so you can trust you're getting the best care available



These are **Top Providers** who:

- Practice based on the latest medical research
- Successfully diagnose problems
- Produce the best patient outcomes
- Get the highest patient satisfaction ratings

80% of doctors are not Top Providers, so members may need to change providers to receive Garner's reimbursement

How Garner identifies Top Providers

Garner analyzes the largest medical claims dataset in the U.S. to objectively evaluate doctor performance.



60+ Billion

Medical records

310+ Million

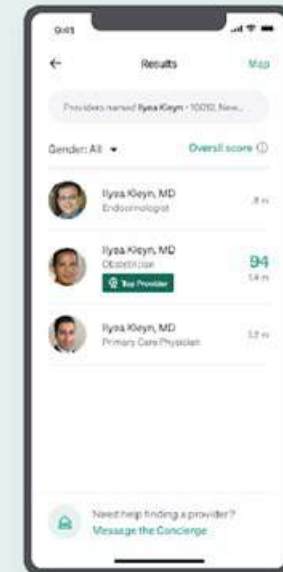
Unique patients represented

Supplemented by the new healthcare transparency data that contains over

1,000 Terabytes


of data across all major insurers

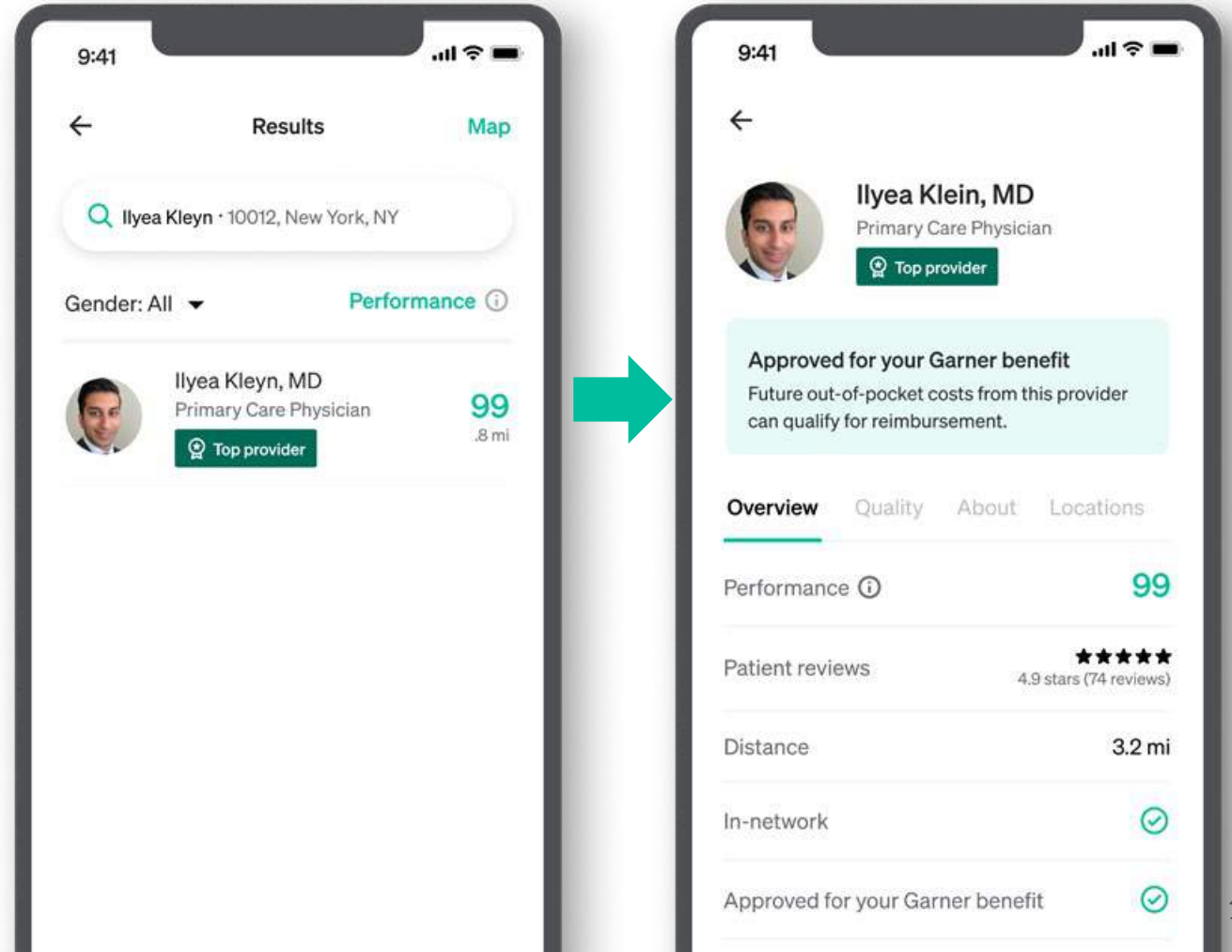
The Garner Health app gives you information on high-quality doctors in your network, with appointment availability.



You can find Top Providers by using the Garner Health app

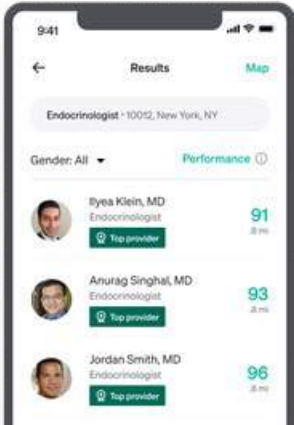
Look for the Top Provider badge

- When you search for a doctor, the Top Providers will have a green badge next to their name  Top provider
- Top Provider profiles show doctor performance ratings, patient reviews, distance from you, and in-network status



Garner basics

Garner reimburses your out-of-pocket costs when you see Top Providers



1

Find a
Top Provider



2

See the
Top Provider



3

Get
reimbursed

Garner can put money back in your pocket

If you create an account, starting [2/1/24], Garner will reimburse your qualifying out-of-pocket medical costs



PPO 2500 \$2,500 for individuals \$5,000 for families
HMO 5500 \$3,900 for individuals \$7,800 for families

Garner reimburses qualifying costs for:



Office visits



Physical therapy

The facility or therapist must be in-network



Imaging and lab work

Includes X-rays and MRIs



Urgent care

Find a facility on the Garner Health app or from your Concierge



Hospital bills

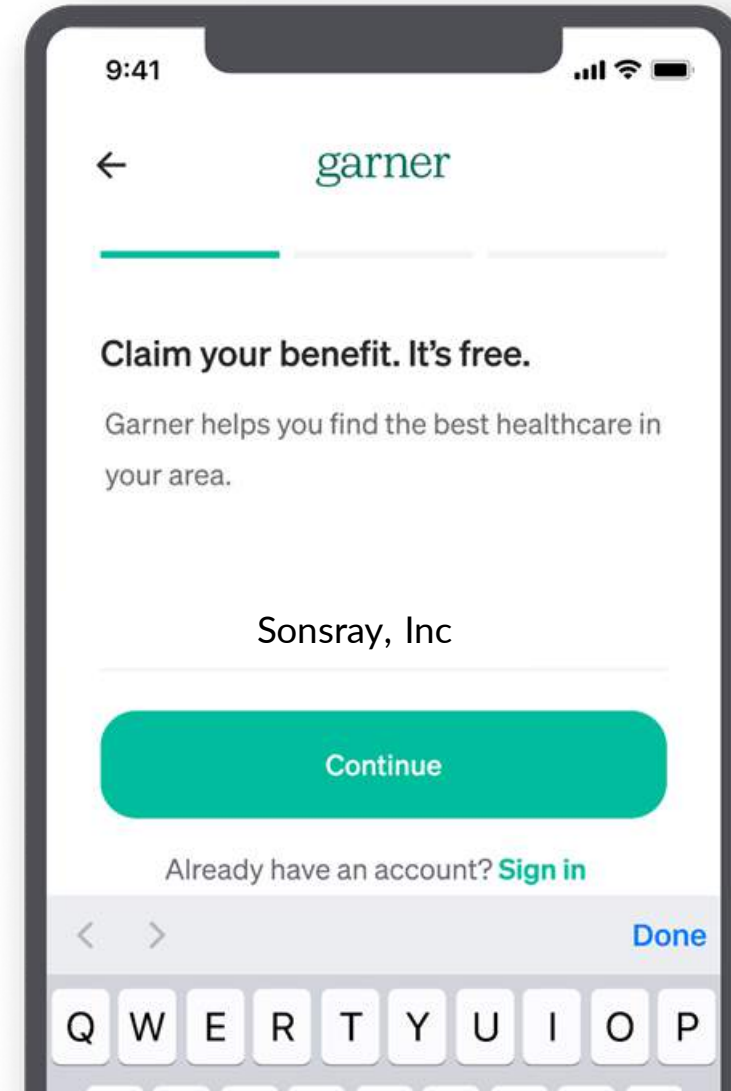
Incurred during a surgery or other procedure with a Top Provider

Create an account and start using your Garner benefit

Download the Garner Health app
or go to: garner.guide/oe

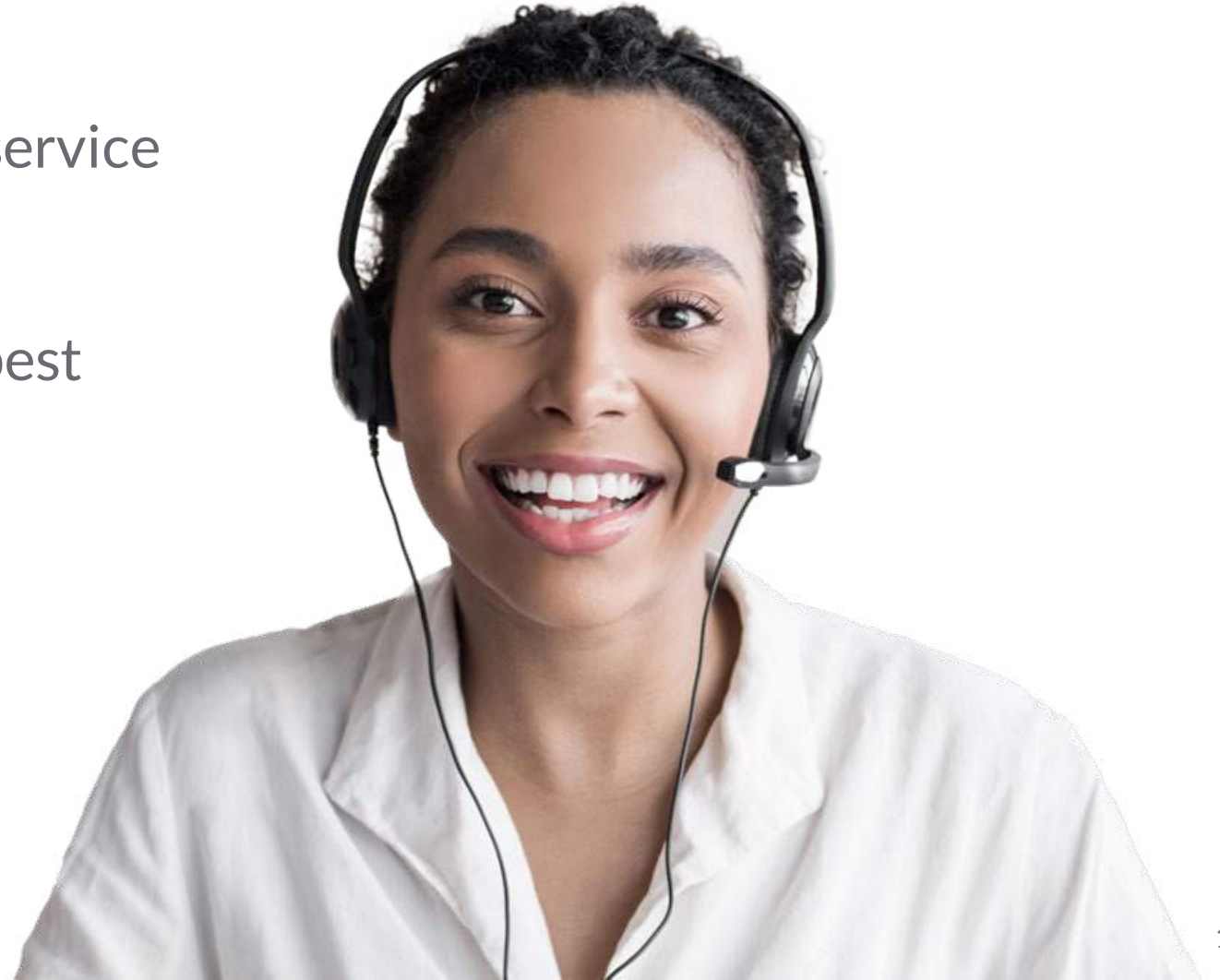


- Choose: Sonsray, Inc
- Enter your full legal name
- Verify your identity: enter your personal information correctly



Garner's Concierge team is here to help

The Garner Concierge is a member service team dedicated to answering your questions and helping you find the best care for you and your family.



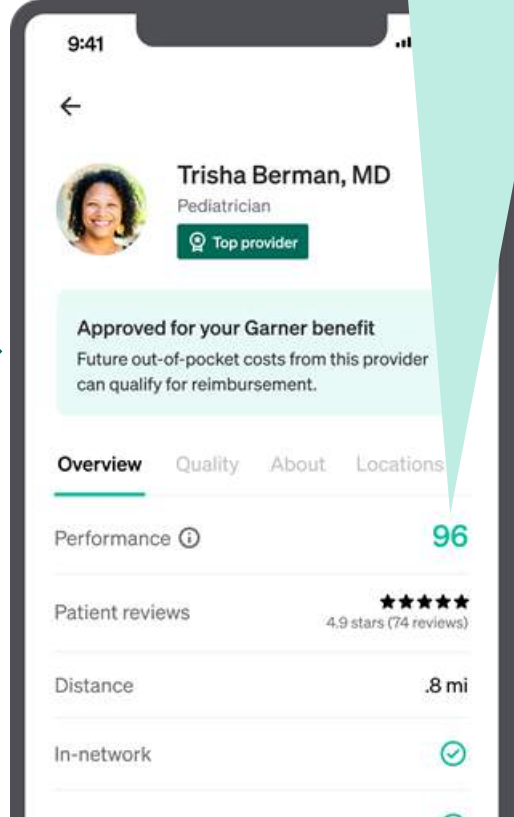
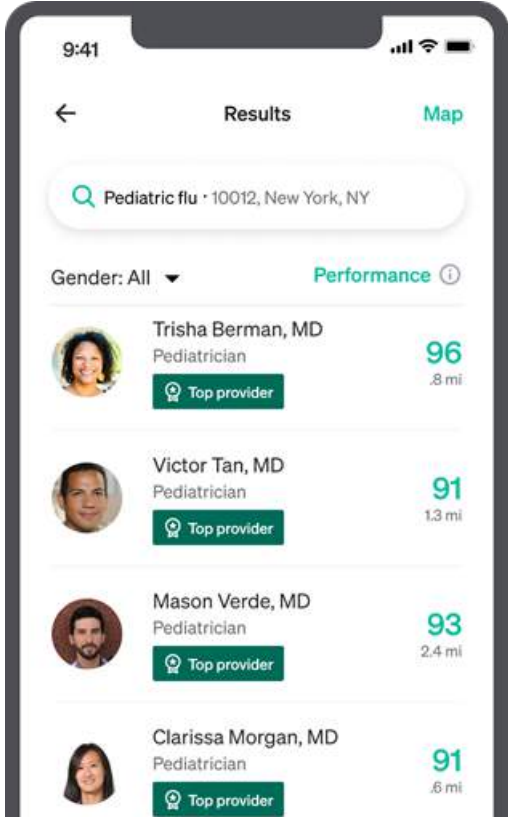
Get To Know The Garner Health App

Meet Brenda



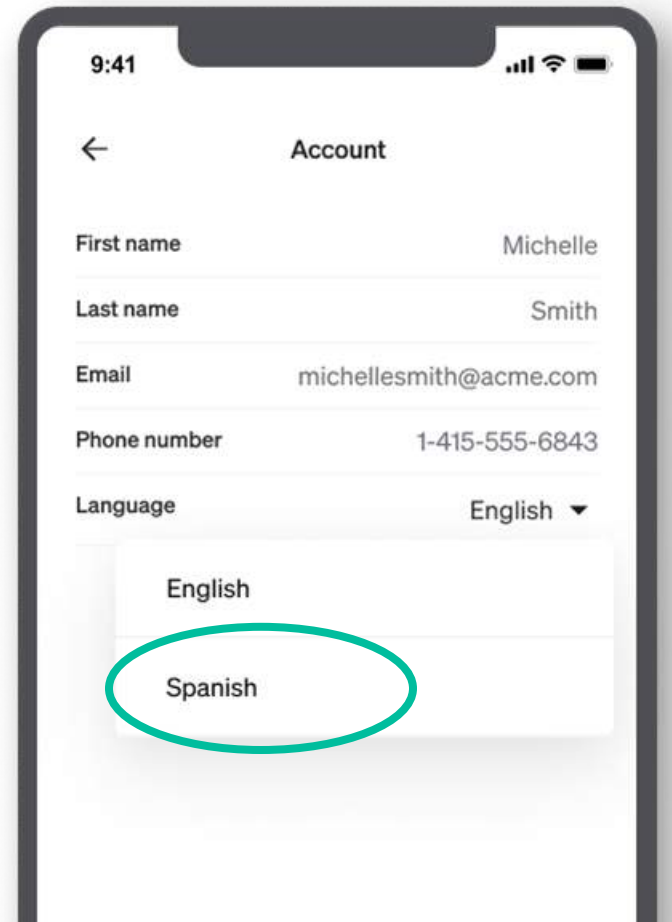
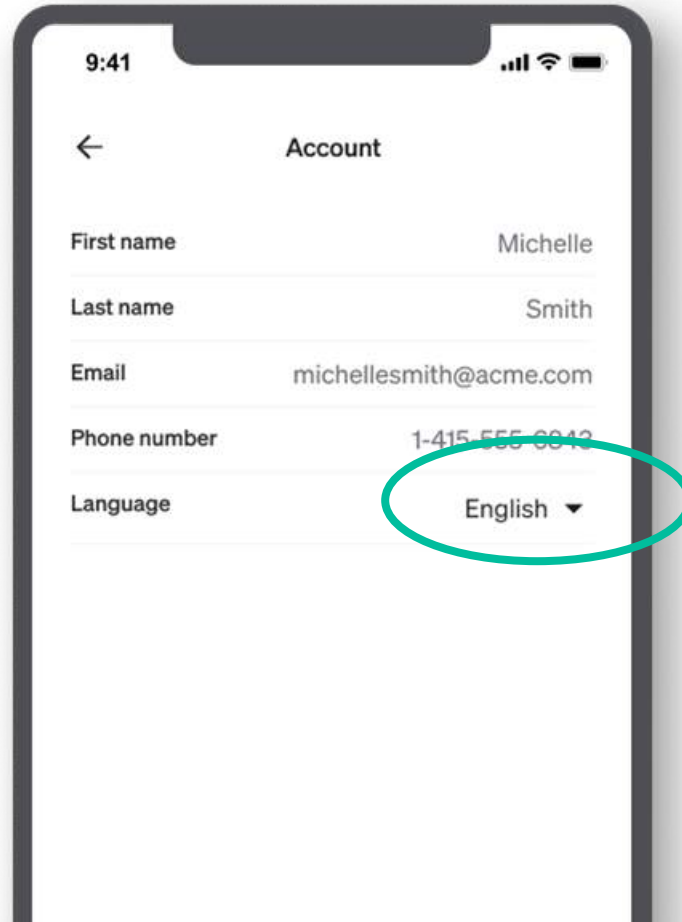
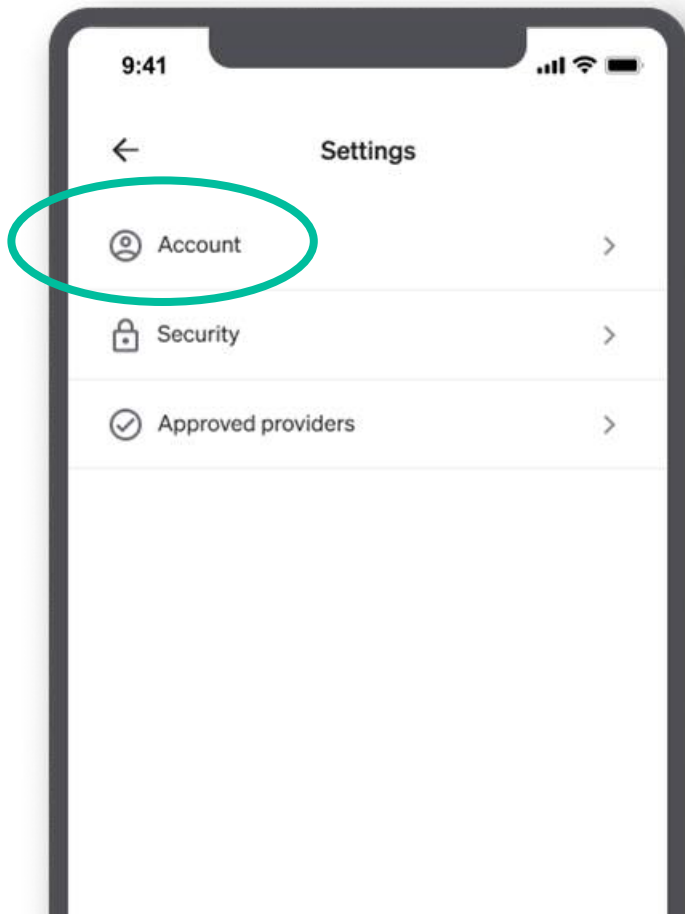
Brenda just moved and needs a primary care physician for her sick daughter. She needs a new pediatrician for her daughter. She wants to find a good doctor who is taking new patients and can see her daughter right away.

Brenda went to Garner and found a top-rated primary care doctor that is in her network, located nearby and has availability to see her soon.



How to change your language preference

Go to settings, click “Account,” then “Language”



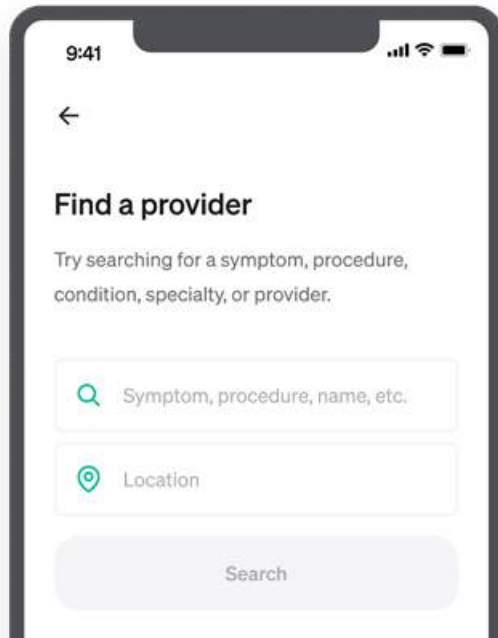
Three key steps to starting your Garner benefit

To receive Garner’s reimbursement, you must create an account, then:

1

Find doctors

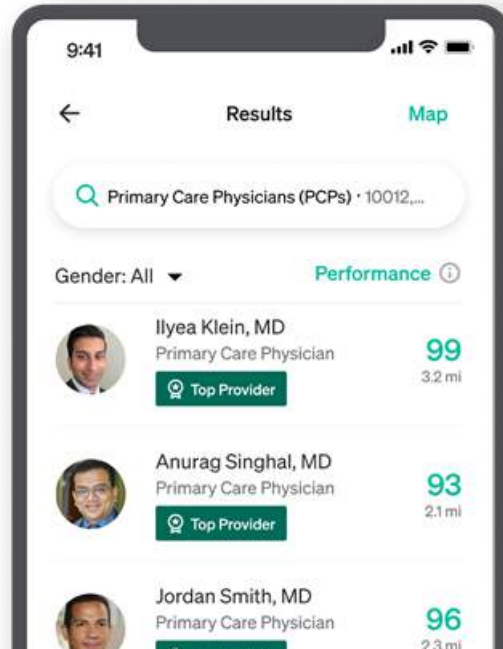
Search by name or symptom.
Costs from doctors with a Top Provider badge qualify for reimbursement



2

Create your list

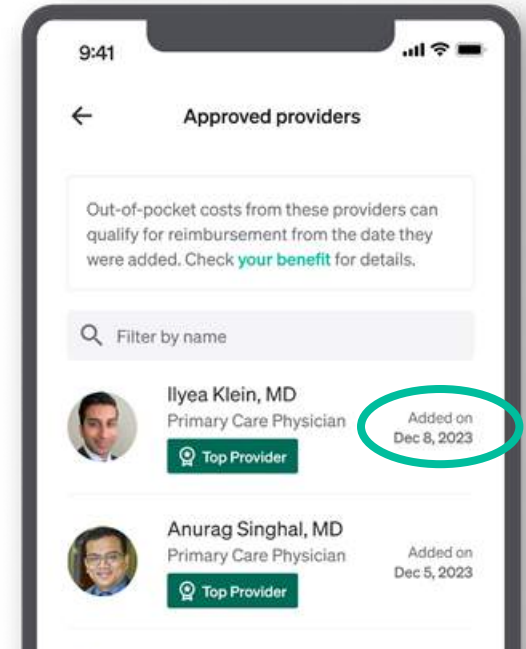
Top Providers are automatically added to your list as soon as they are visible on your screen



3

Check your list

Make sure your doctor is added **before** you see them. Costs from approved providers qualify for reimbursement **after** they are added to your list

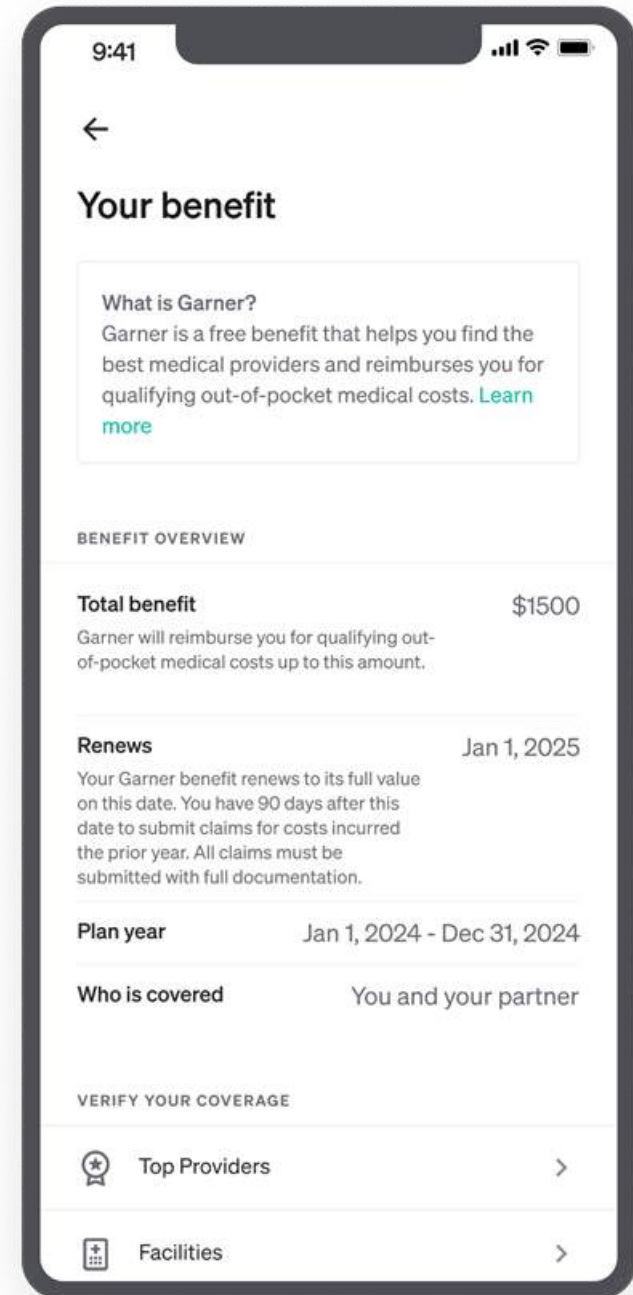


Visit “Your benefit” for your plan details

Once you create an account, you can learn which out-of-pocket costs qualify for reimbursement.

After your benefit goes live, you can learn:

- Your benefit amount
- Your renewal dates and plan details

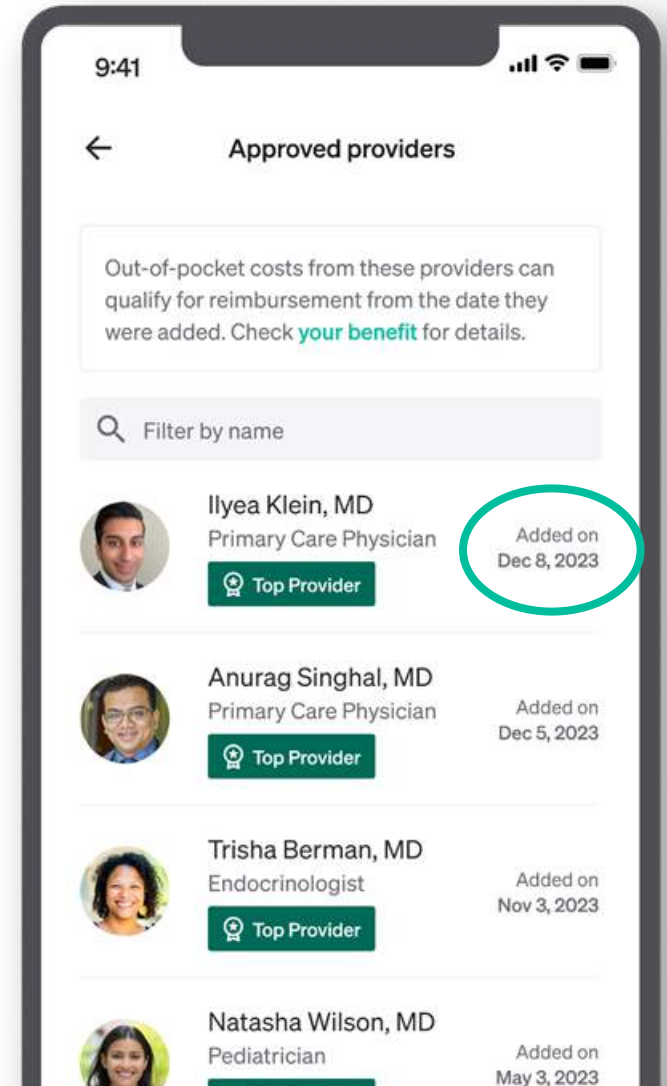
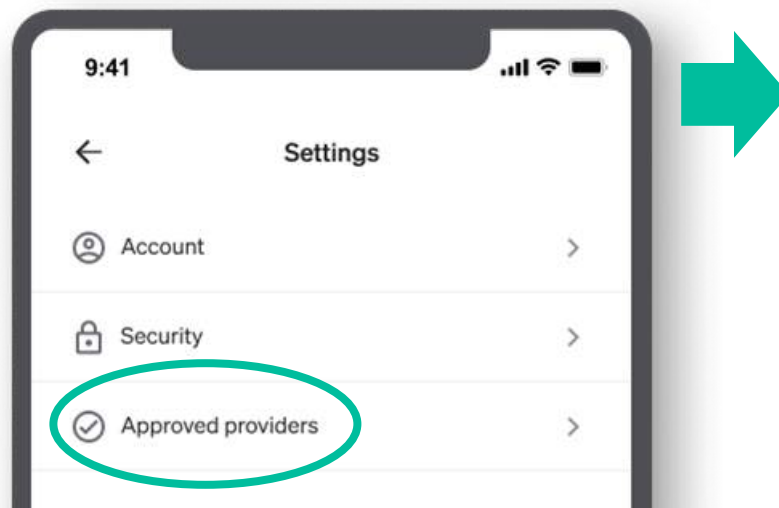


The “Approved providers” page shows your list of approved providers and the dates they were added

- Costs from approved providers qualify for reimbursement **after** they’re added to your list
- Providers must be added **before** you see them
 - Doctors with a Top Provider badge are **automatically** added to the list as soon as they are visible on your screen
 - Providers added by the Concierge will also appear on this list

NOTE: All new providers, including specialists, MUST be Top Providers in order to qualify for the Garner benefit

To find the “Approved providers” list, go to the “Settings” page in the app by clicking the gear icon in the upper right corner of the home screen and select “Approved providers” in the menu.



Check date here

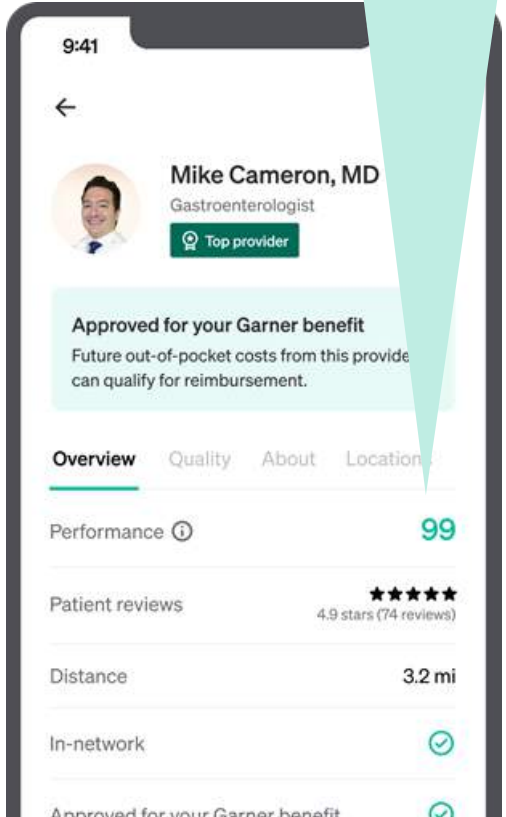
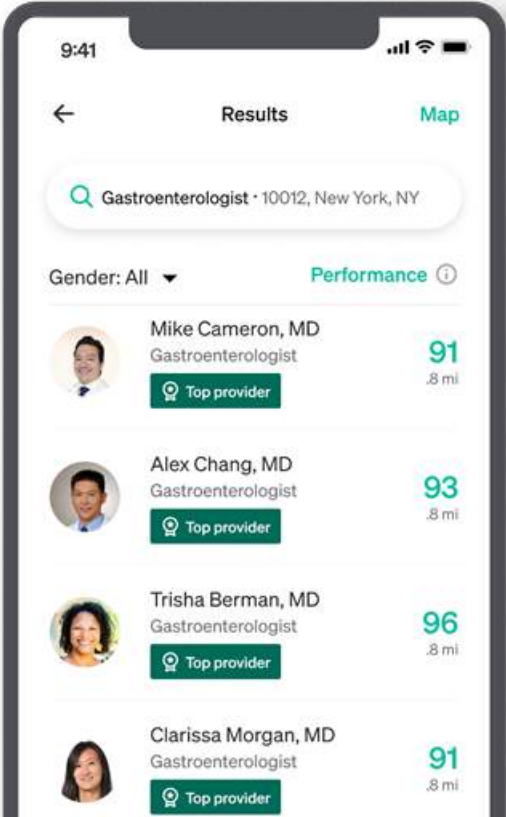
How Reimbursement Works

Meet Sandeep

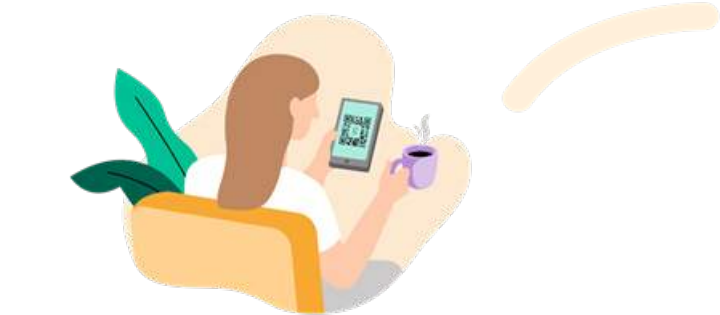


Sandeep has been ignoring his stomach pain because he thinks he can't afford a doctor. The pain is making it hard for him to do his job. He is afraid the out-of-pocket costs not covered by his insurance will be unaffordable.

Sandeep went to Garner and found a top-rated internist. He's relieved because he knows Garner will reimburse his out-of-pocket medical costs.



Garner in action



1 Sarah created her Garner account during open enrollment.




2 She searched for her current doctor in the Garner Health app. Good news! Her doctor is a Top Provider. Out-of-pocket costs from this provider qualify for reimbursement.



3 Sarah visited her primary care physician (PCP). Costs for her copay and lab work qualify for reimbursement.

Sarah will receive a reimbursement check for her out-of-pocket medical expenses in about 6-8 weeks*



**Timing can vary*



6 She saw a Top Provider specializing in orthopedics. Her out-of-pocket costs qualify for reimbursement.

5 Sarah contacted the Concierge to ask for help finding a Top Provider who had availability to see her right away.



4 Sarah injured her ankle playing soccer.

How to use a Health Savings Account (HSA) with the Garner HRA

Garner reimburses qualifying medical costs that you incur after you have spent a minimum amount.



Check “Your benefit” page

Go to “Your benefit” in the app to learn how much you must spend toward your deductible before you can be reimbursed for medical costs by Garner.



Meet your minimum deductible

Pay your medical costs out of pocket (or using your HSA funds) until you meet your minimum deductible.



Get reimbursed

Garner will mail you a check 6 to 8 weeks after you receive care.

Your out-of-pocket medical costs qualify for reimbursement if:

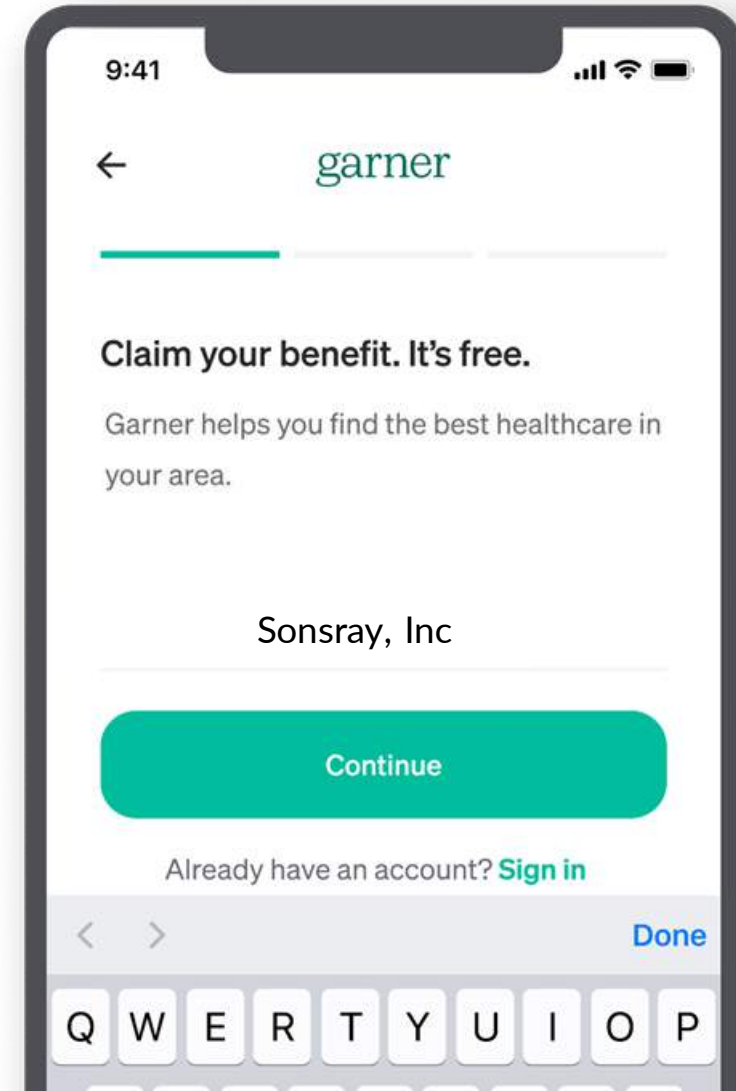
- ✓ You have created a **Garner account** and added your provider to your list of approved providers prior to the date of service
- ✓ Your provider is in-network and the cost was covered by your health insurance plan
- ✓ The type of cost qualifies for reimbursement under your Garner plan. Depending on your Garner plan, costs for things like prescription drugs or emergency services may or may not qualify for reimbursement
- ✓ You meet the minimum deductible for your HSA:
 - In 2024, \$1,600 for individuals and \$3,200 for families

Create an account and start using your Garner benefit

Download the Garner Health app
or go to: garner.guide/oe



- Choose: Sonsray, Inc
- Enter your full legal name
- Verify your identity: enter your personal information correctly



Questions?

Message the Concierge via the Garner Health app or website

Or call [866-761-9586](tel:866-761-9586)

Mon. - Fri. from 8am to 8pm ET

Se habla español

Create your account today!



Thank You!