



Garner Education Session

Fall 2024

garner™

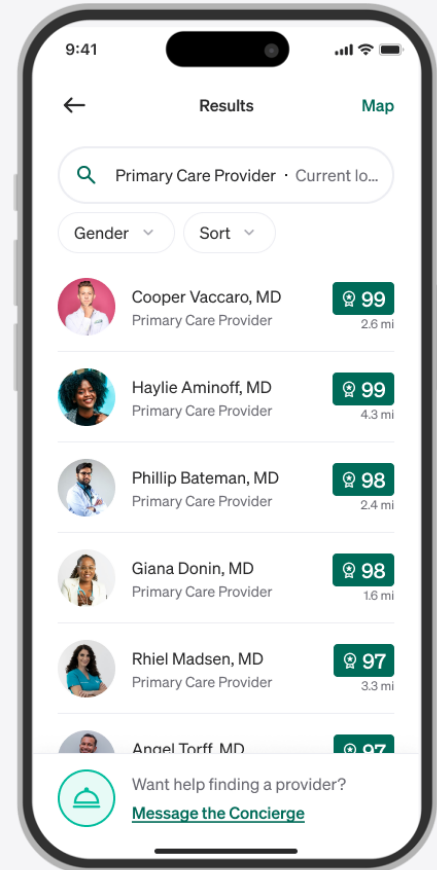
Introducing Garner

A game changing healthcare benefit for you and your family.

Garner is a benefit covered by your employer that helps you find the **best doctors** in your area and **reimburses you for your qualifying costs** when you visit them.

These doctors follow best practices and **keep you healthier**. We know this based on **real patient outcomes**.

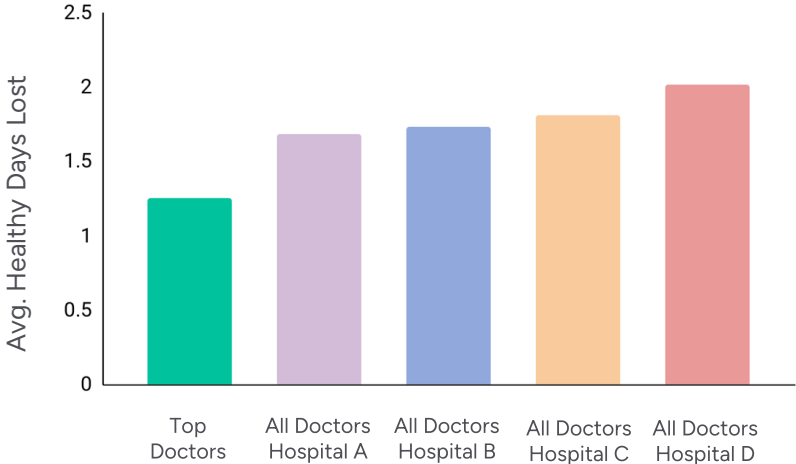
You can find Garner's recommended providers through our app or on our website.



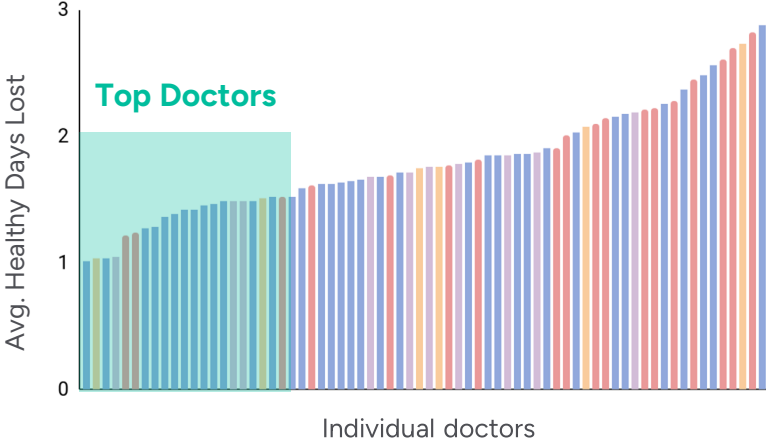
The doctor you choose has a big impact on your health

Your individual doctor, not the place they work, has the biggest influence on your quality of care.

Hospitals and Top Doctors



Individual Doctors

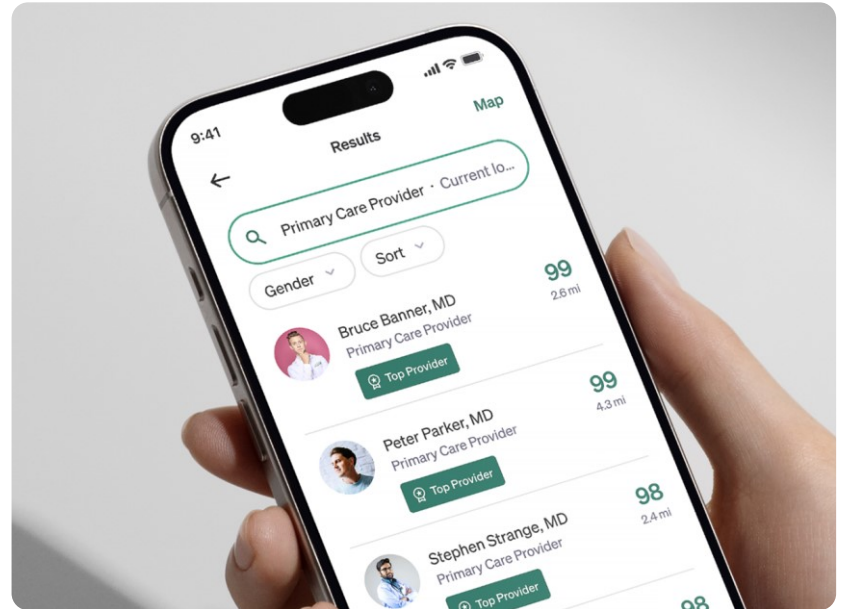


How Garner identifies Top Providers

Doctors can't pay to influence Garner. We use the nation's largest healthcare database and revolutionary analytics to find the highest performing providers for you.

Garner **identifies Top Providers** who:

1. Follow current medical research
2. Successfully diagnose problems
3. Achieve the best patient outcomes
4. Receive favorable patient satisfaction rates



Garner puts money back in your pocket

Find and visit a Top Provider through Garner and we will reimburse you for qualifying:

- Office Visits
- Physical Therapy
- Imaging
- Lab Work
- Procedures
- Prescriptions (Rx)

HSA 5500 Plan:

- **\$4,000** for Individuals
- **\$8,000** for Families

PPO 2500 Plan:

- **\$2,500** for Individuals
- **\$5,000** for Families

Why our members love Garner



Martin

Father of 4

Garner member since August 2021

"I'm no longer intimidated to go to the doctor. You've done the legwork for us by evaluating these professionals. When I go see a doctor, I see a Garner doctor. It's too easy not to."



Becky

Fibromyalgia patient

Garner member since January 2023

"Before Garner, I couldn't find a doctor willing to figure out what was wrong with me. I just suffered for years until I found my Top Provider through Garner."



Gina

Speech pathologist

Garner member since January 2023

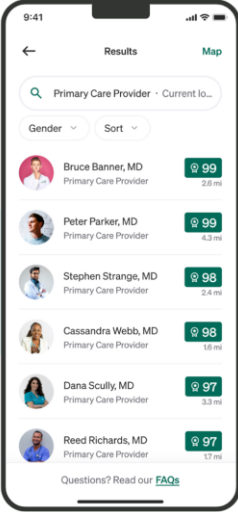
"Offsetting costs is huge as a single income household. And as a healthcare provider myself, I like Garner because you can be confident you're seeing good, top-rated providers based on unbiased data."



Getting started with Garner

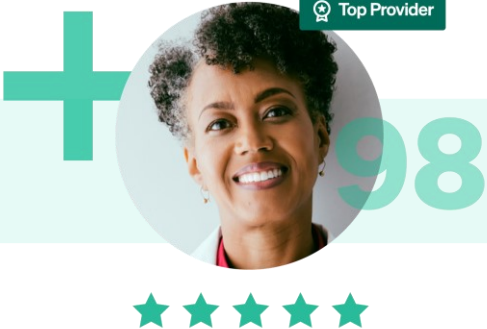
How to use Garner

Costs from Top Providers **qualify for reimbursement.**



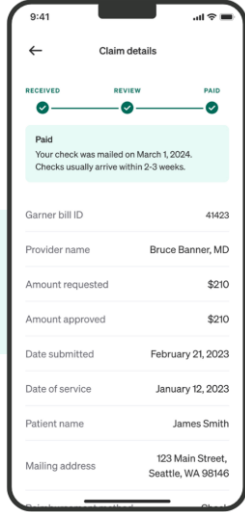
1.

Find a Top Provider



2.

Visit a Top Provider



3.

Get reimbursed

Step 1: Create your Garner account

REMEMBER: Create your Garner account and find a Top Provider **before your appointment** to get reimbursed.

1. When prompted, search for **Sonsray**
2. Enter your full legal first & last name

Scan this QR code
with your mobile
phone to get started

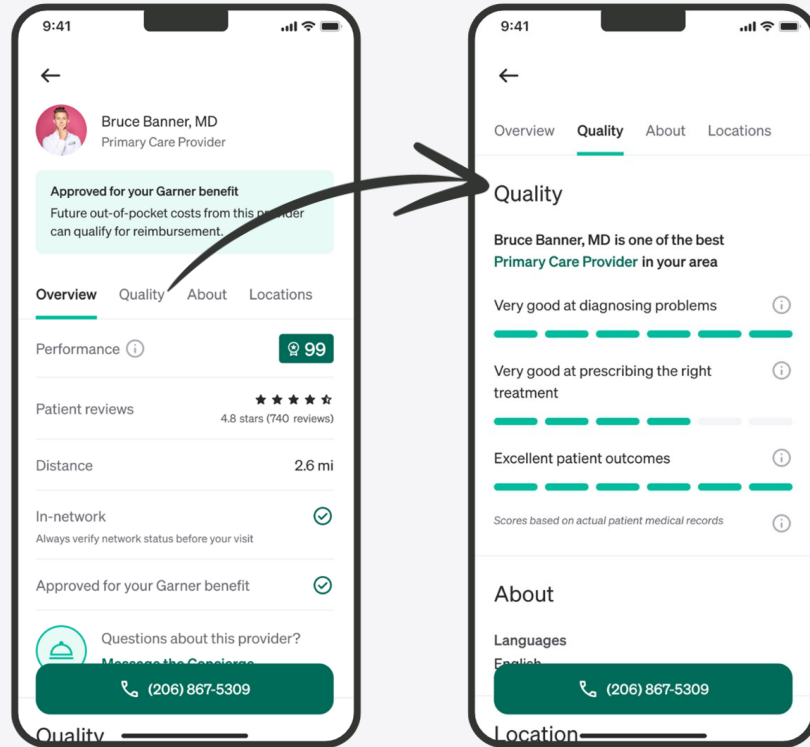


Step 2: Find Garner Top Providers

Search for doctors near you by symptom, their name, or the type of care you're looking for.

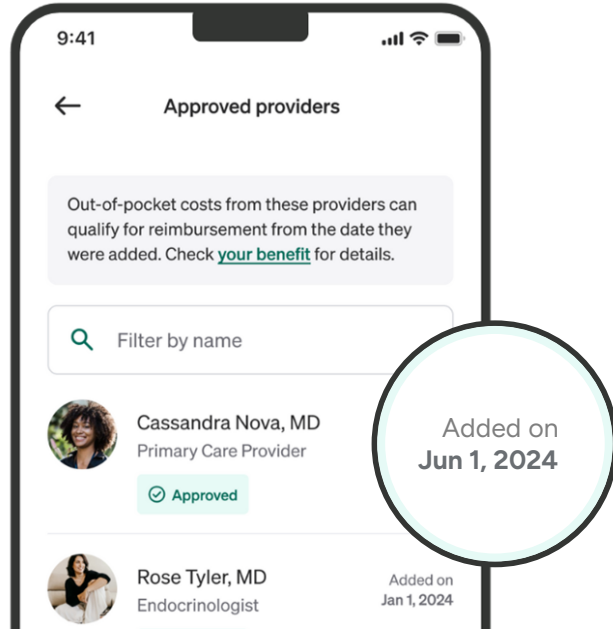
Doctors with a Top Provider Badge are eligible for reimbursement.

Viewing a Top Provider badge will automatically add them to your Approved Providers list.



Step 3: Check your Approved Providers list

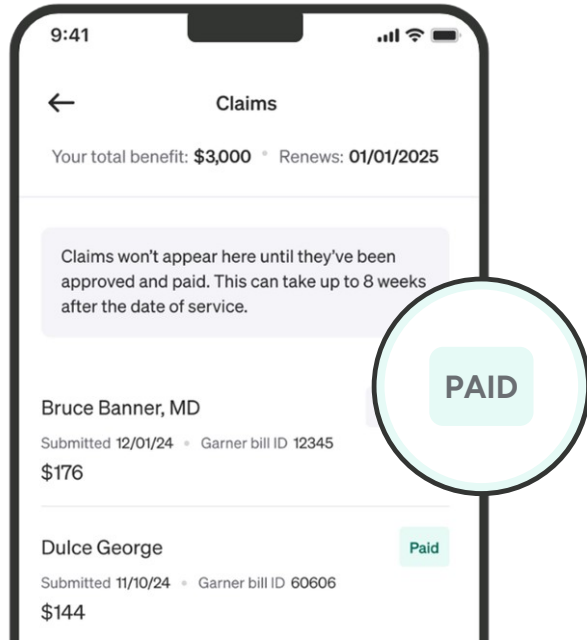
Make sure your doctor is added **before your appointment.**



To make sure you are eligible for reimbursement, double check that your doctor is added to your list of Approved Providers.

Your Approved Providers list is under **“Settings”** in your Garner account.

Step 4: Pay your upfront costs, then get reimbursed



When you receive care from a Garner Top Provider, pay your upfront costs as usual.

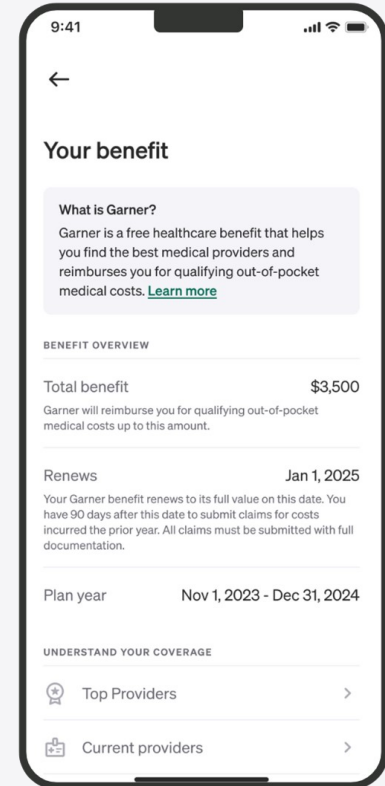
After your health insurance processes the claim, **Garner will reimburse you** for qualifying medical costs through your preferred payment method.

You can track your paid claims in the app.

To qualify for reimbursement:

1. Create a Garner Account.
1. Search for a Top Provider **before seeing them** to add them to your list of Approved Providers.
1. Verify which costs are covered under your Garner plan.

If you have an HSA, your costs **for 2025** must exceed the minimum deductible of *\$1650 for individuals* and *\$3300 for families*.



How to Use Garner with a Health Savings Account (HSA)

Key points to remember:

If you have a high-deductible health insurance plan (HDHP) that is paired with an HSA, **you are required to spend a minimum amount toward your health insurance deductible** before you can be reimbursed by Garner.

This amount changes annually and depends on whether you have a family or individual plan.

Due to IRS regulations, **you may not use HSA dollars to pay for services that will be reimbursed** by Garner.

Since they are both tax advantaged benefits, the IRS considers this “double dipping”.



How can we help?

Your Garner Guide: garnerguide.com/sonsray

Find answers to the most commonly asked questions and learn more about your Garner benefit.



Expert Help When You Need It

Garner's Concierge team is committed to answering your questions and helping you find the best care in your area.

Our Concierge can help you:

1. Understand your benefit
1. Explain the reimbursement process
1. Find Top Providers

*"Amazing support. Didn't have to jump through hoops. Honestly **some of the best support I've had** dealing with healthcare matters."*

— Sean, CO

Get Garner.

Enter to win a gift card.

Create a free Garner account* by **02/28**, and you'll be entered to win a **\$25** gift card.



Scan the QR code or visit garner.guide/enter to create your account.



*If you have already created your account, you will be automatically entered into the giveaway.

Thank you!

Scan the QR code below
now on your phone to
create your Garner account

