garner™

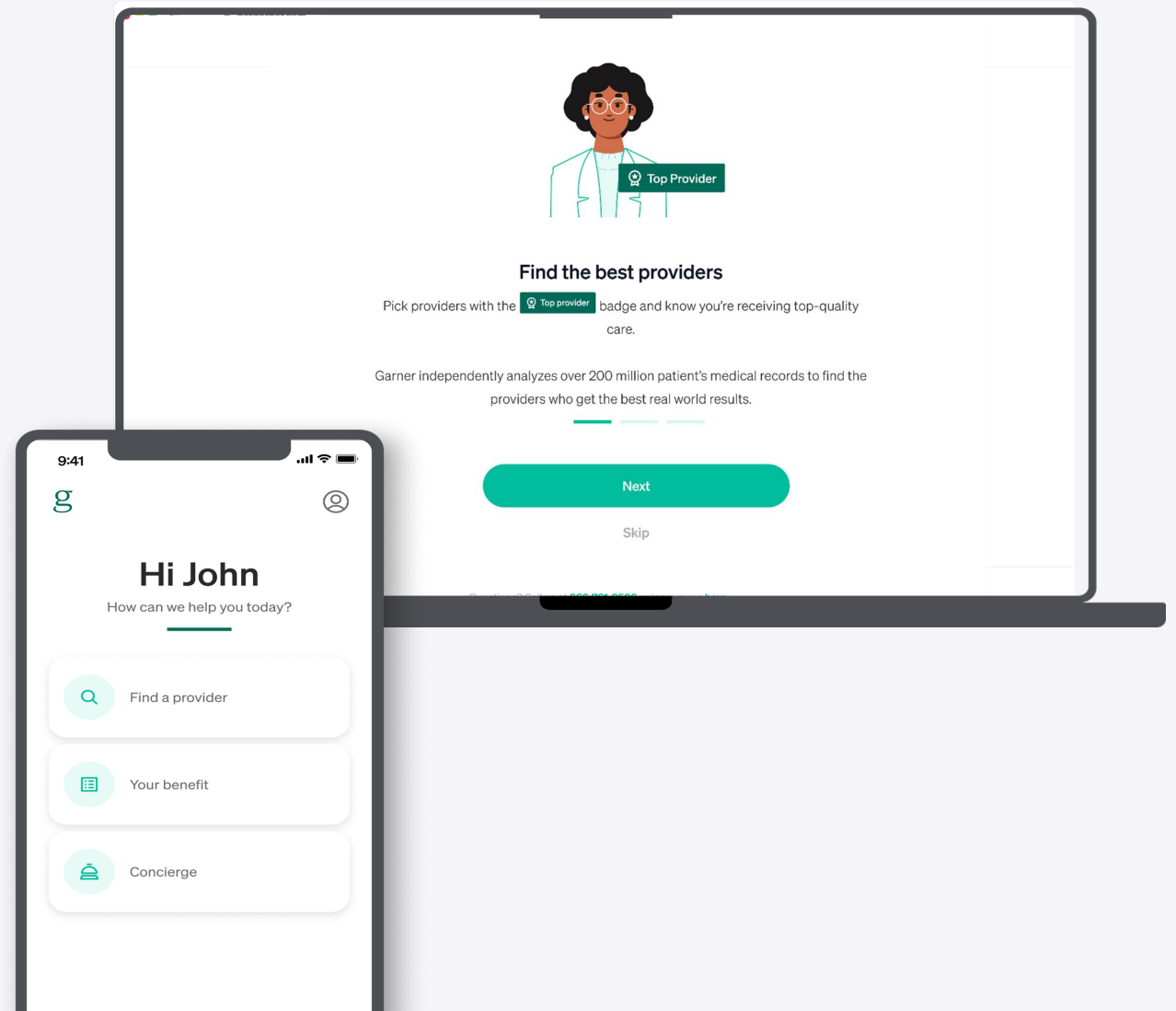## Open Enrollment

Fall 2023

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.

2

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

Garner provides unique insights into doctor performance

Individual doctor performance is the <u>most</u> important factor in determining quality of care.

However, other quality rankings are at the facility or hospital group level, which provides no visibility into how well your doctors practice medicine.
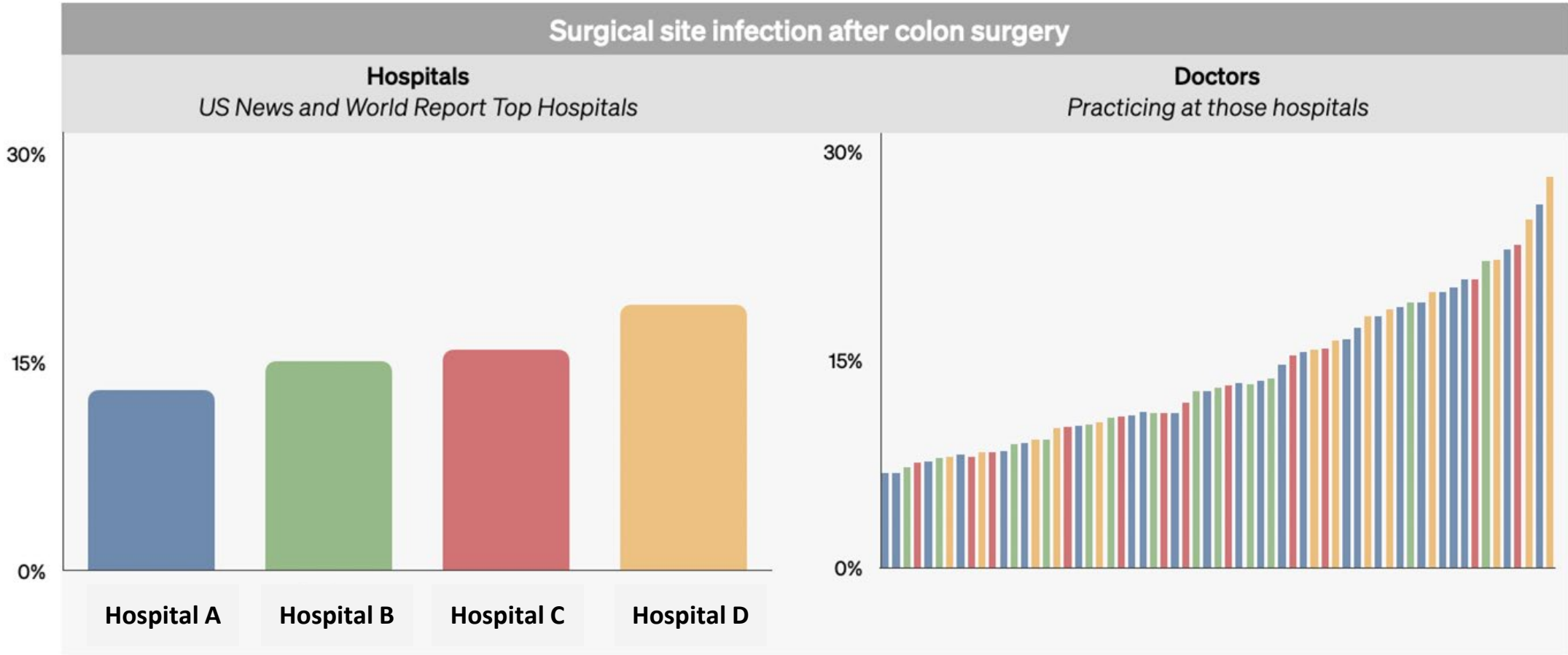
Surgical site infection after colon surgery

Hospitals
US News and World Report Top Hospitals
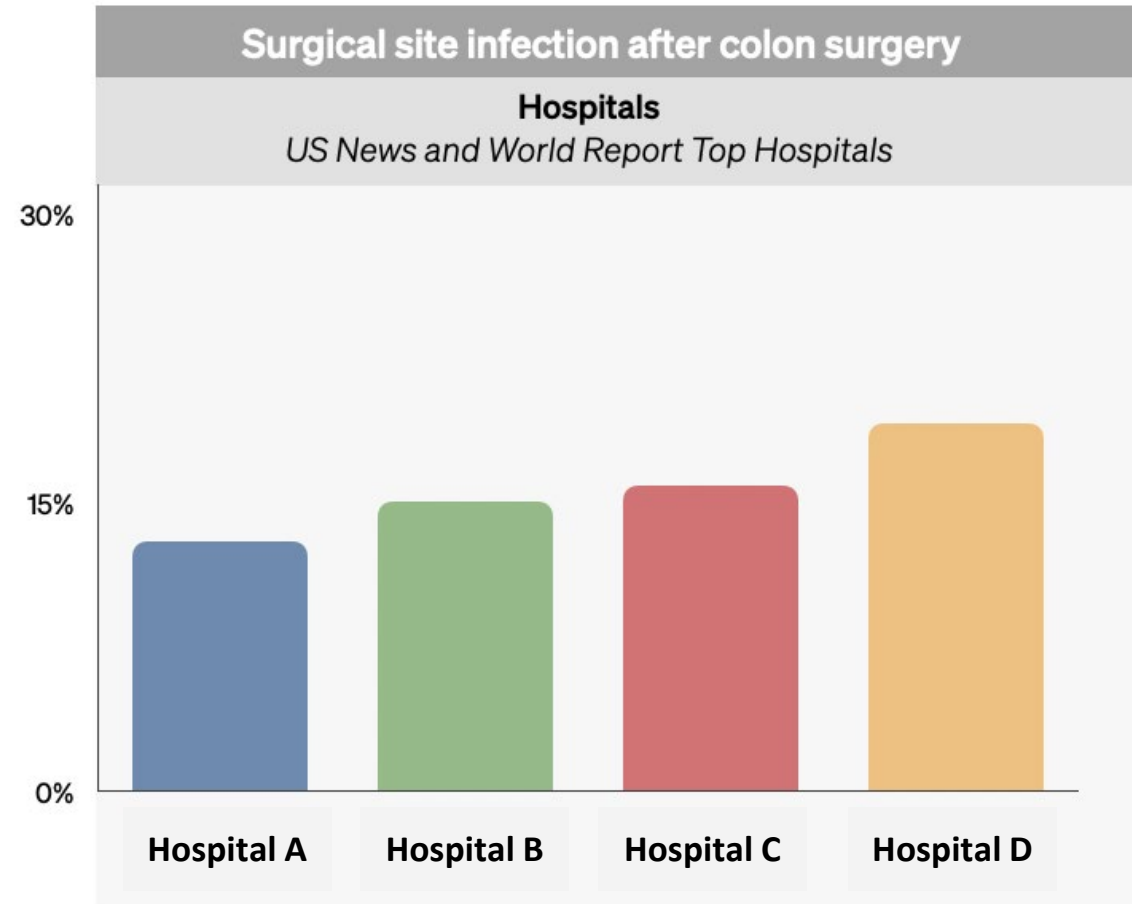
Source: CMS hospital compare, Kaiser Family Foundation and Garner data

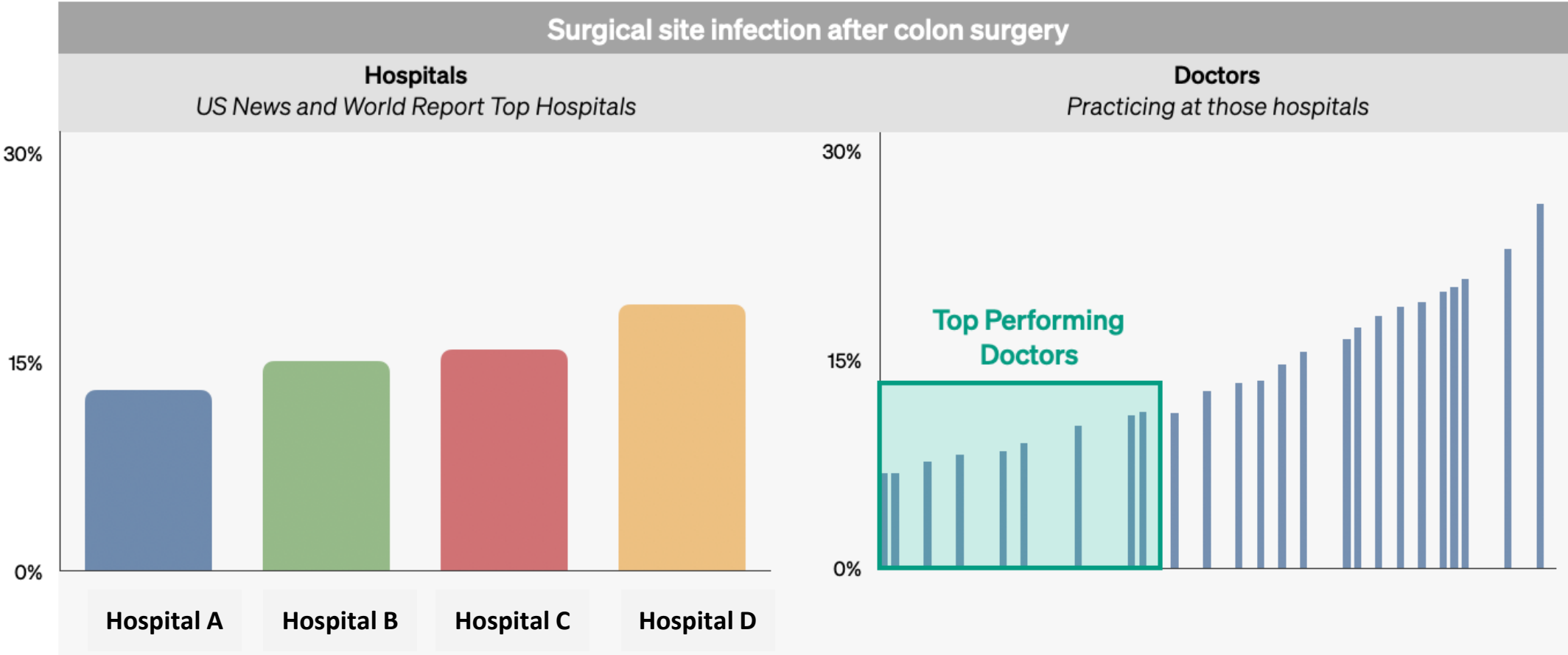# We use data science to analyze *individual* doctors

Within each hospital system, we found that the quality of doctors varies

Source: CMS hospital compare, Kaiser Family Foundation and Garner data

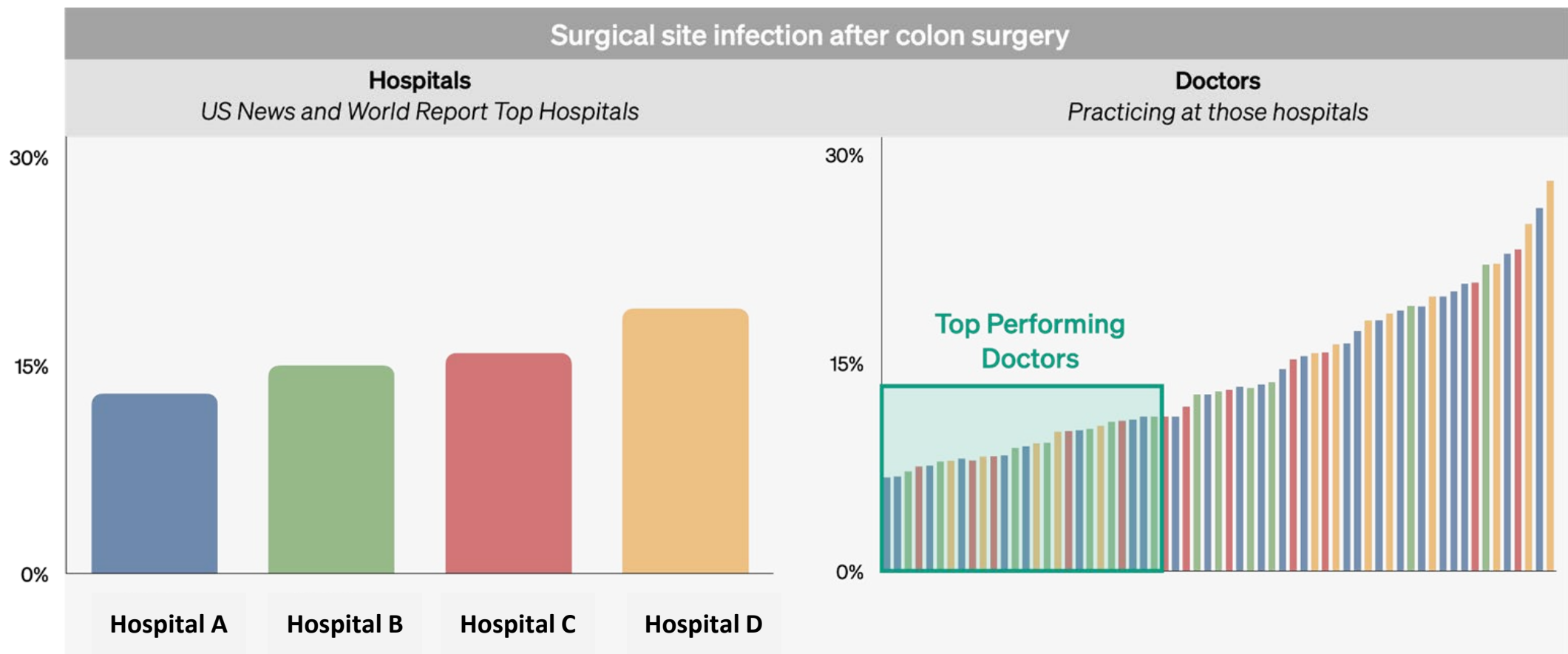# Doctor quality varies within the best institutions

Even the best hospital systems have doctors that are excellent, and some that are not so great

Source: CMS hospital compare, Kaiser Family Foundation and Garner data

We identify the top 20% of doctors across all systems

Garner shows you the top-performing doctors nearby and in your network

Surgical site infection after colon surgery

Hospitals
US News and World Report Top Hospitals

Hospital A   Hospital B   Hospital C   Hospital D

Doctors
Practicing at those hospitals

Top Performing Doctors

Source: CMS hospital compare, Kaiser Family Foundation and Garner data

About Top Providers

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

All other doctors
Top 20%

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
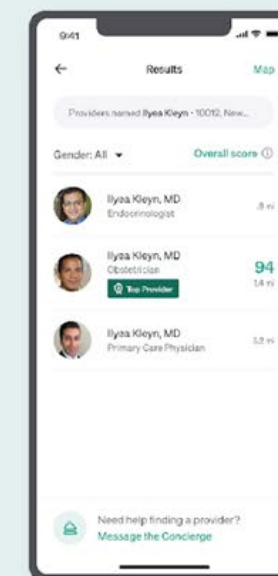
You can find Top Providers by using the Garner Health app

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
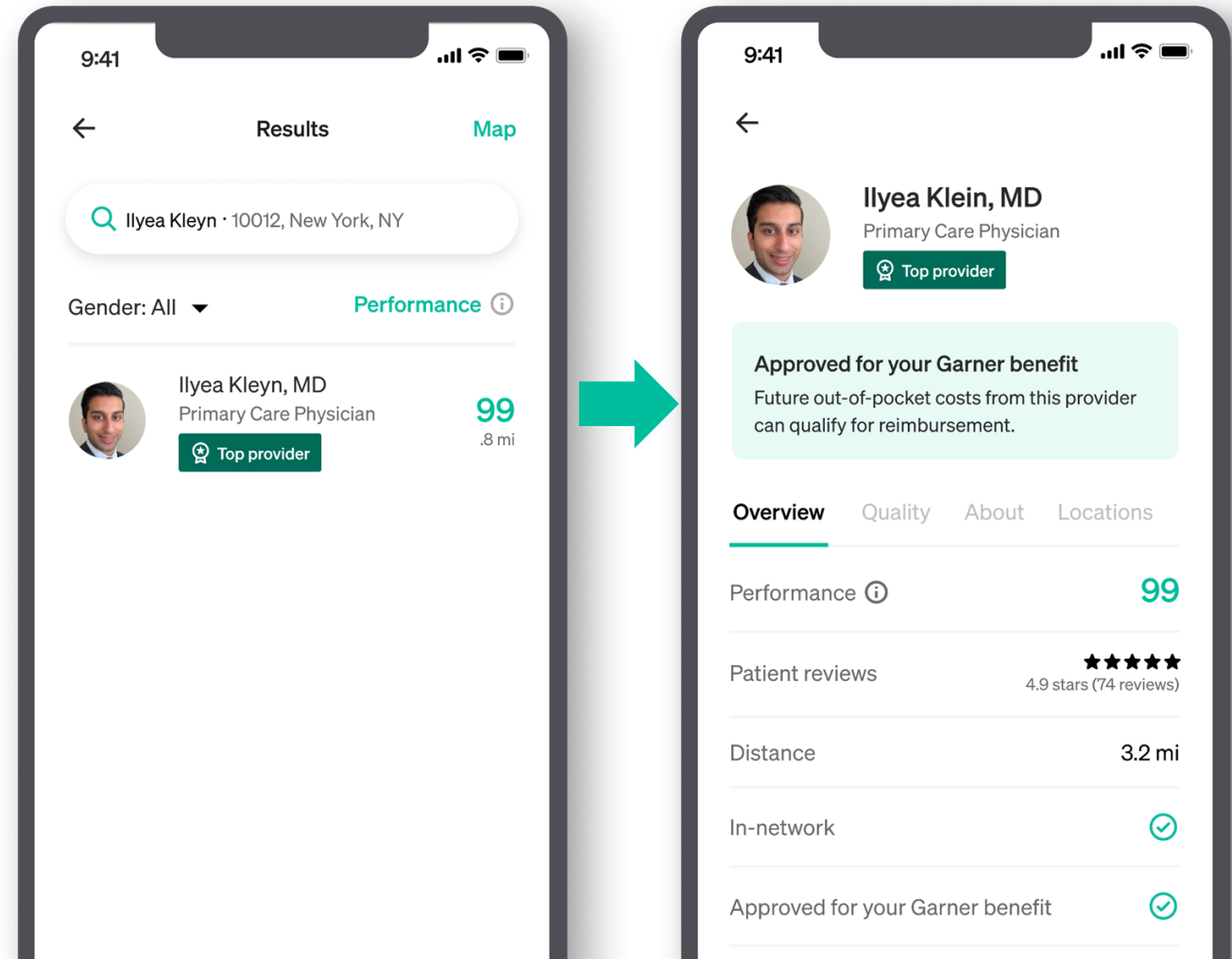
11

Garner basics

Garner reimburses your out-of-pocket costs when you see Top Providers
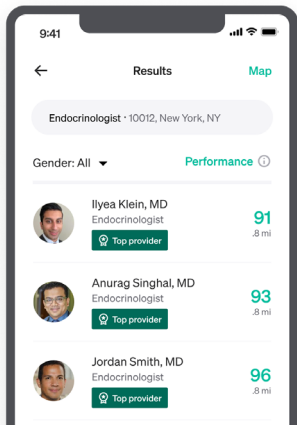
1 Find a Top Provider
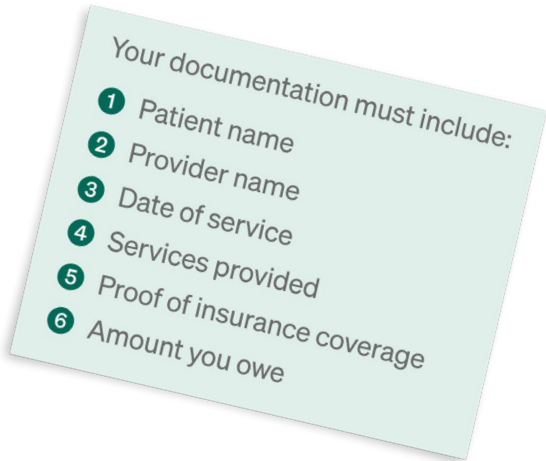
2 See the Top Provider

3 Submit complete information

4 Get reimbursed

Your documentation must include:
1. Patient name
2. Provider name
3. Date of service
4. Services provided
5. Proof of insurance coverage
6. Amount you owe

Due to IRS regulations, you can not use your Flexible Spending Account (FSA) debit card to pay for services that will be reimbursed by Garner.

Garner basics

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

1

Find a
Top Provider

2
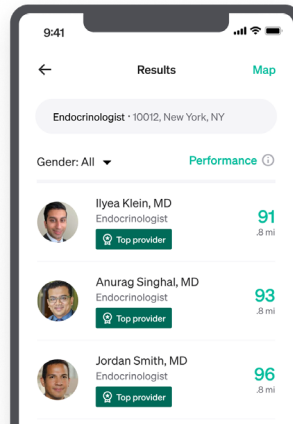
See the
Top Provider

3

Get
reimbursed

Due to IRS regulations, you can not use your Flexible Spending Account (FSA) debit card to pay for services that will be reimbursed by Garner.

Your Garner Benefit

Garner can put money back in your pocket

If you create an account, starting 3/1/24, Garner will reimburse your qualifying out-of-pocket medical costs

3000 Plan

$3,000 for individuals   **$6,000 for families**

Garner reimburses qualifying costs for:

✓	✓	✓	✓	✓
Office visits + Rx	**Physical therapy**	**Imaging and lab work**	**Urgent care + ER**	**Hospital bills**
	The facility or therapist must be in-network	Includes X-rays and MRIs		Incurred during a surgery or other procedure with a Top Provider

Garner can put money back in your pocket

If you create an account, starting 3/1/24, Garner will reimburse your qualifying out-of-pocket medical costs

PPO Plan

$1,000 for individuals $2,000 for families

Garner reimburses qualifying costs for:

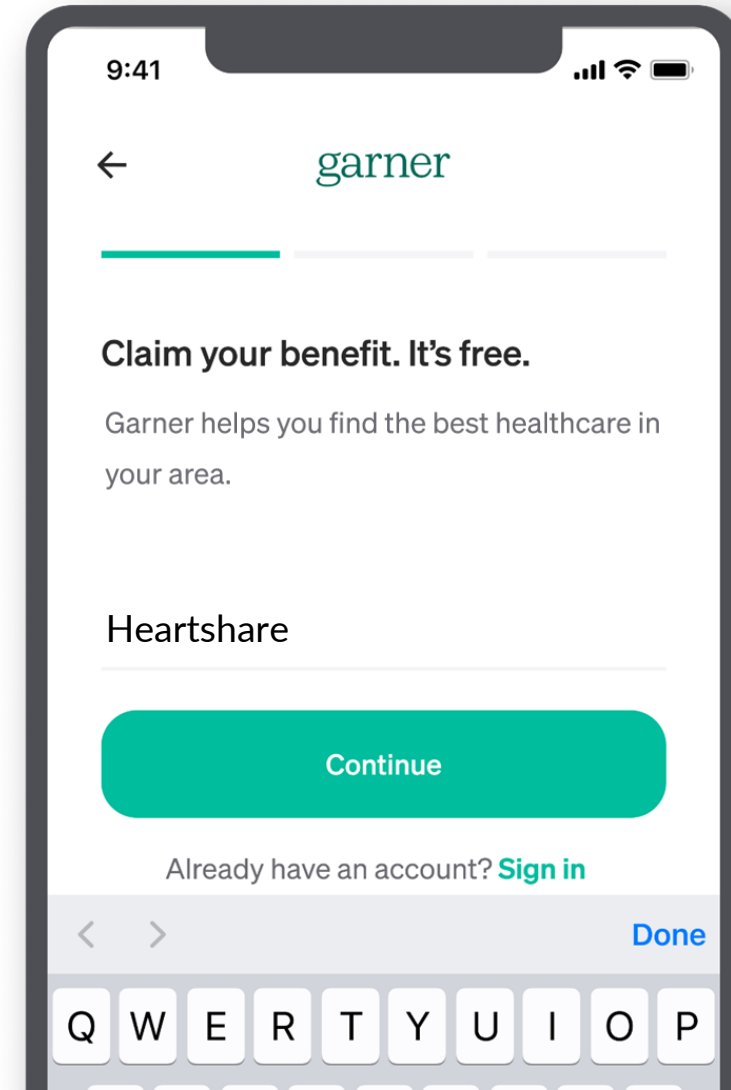| ✓ Office visits + Rx	✓ Physical therapy	✓ Imaging and lab work	✓ Urgent care + ER	✓ Hospital bills
	The facility or therapist must be in-network	Includes X-rays and MRIs		Incurred during a surgery or other procedure with a Top Provider

Create an account and start using your Garner benefit

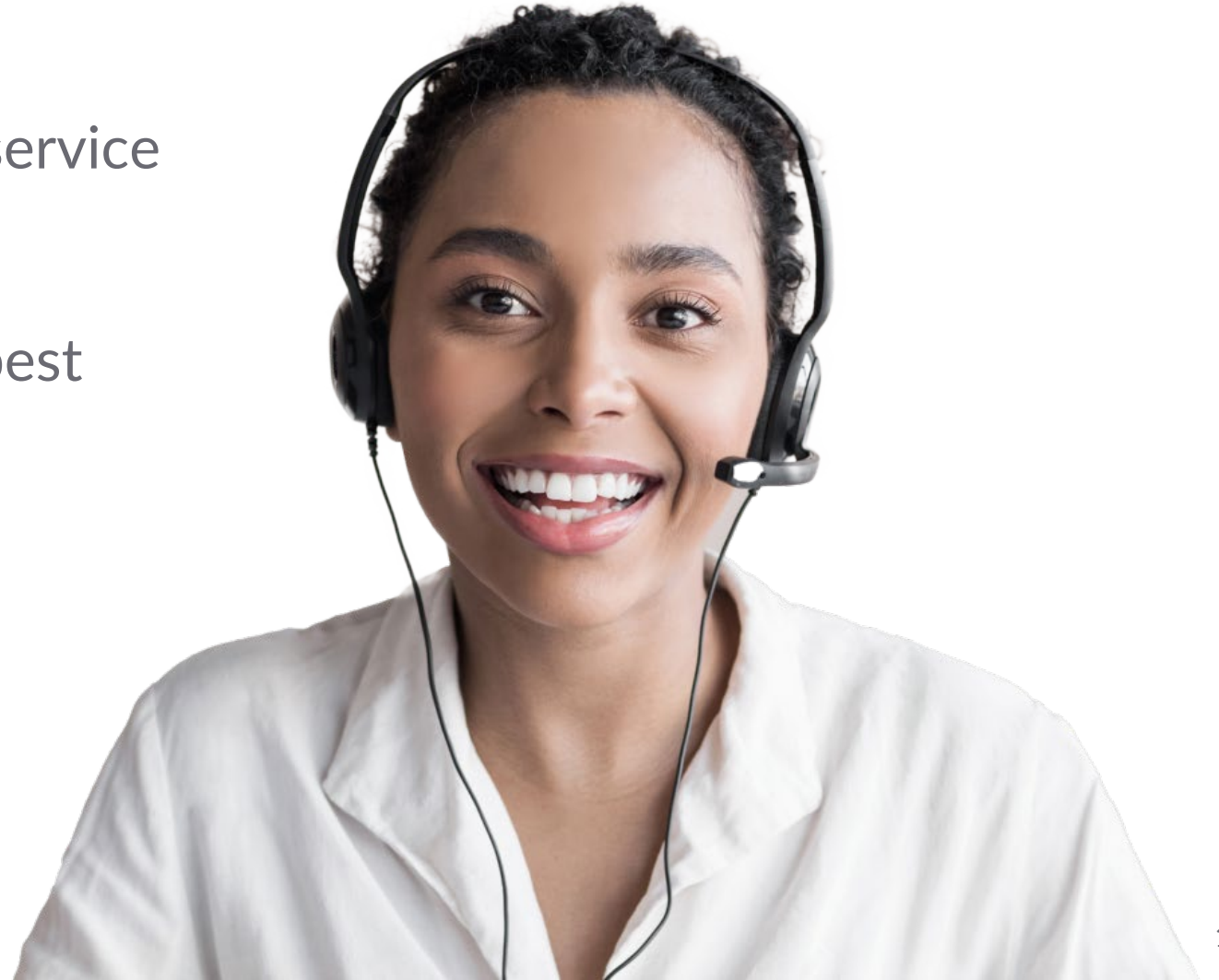Download the Garner Health app or go to: garner.guide/oe

1. Choose Heartshare

2. Enter your full legal name

3. Verify your identity: enter your personal information correctly

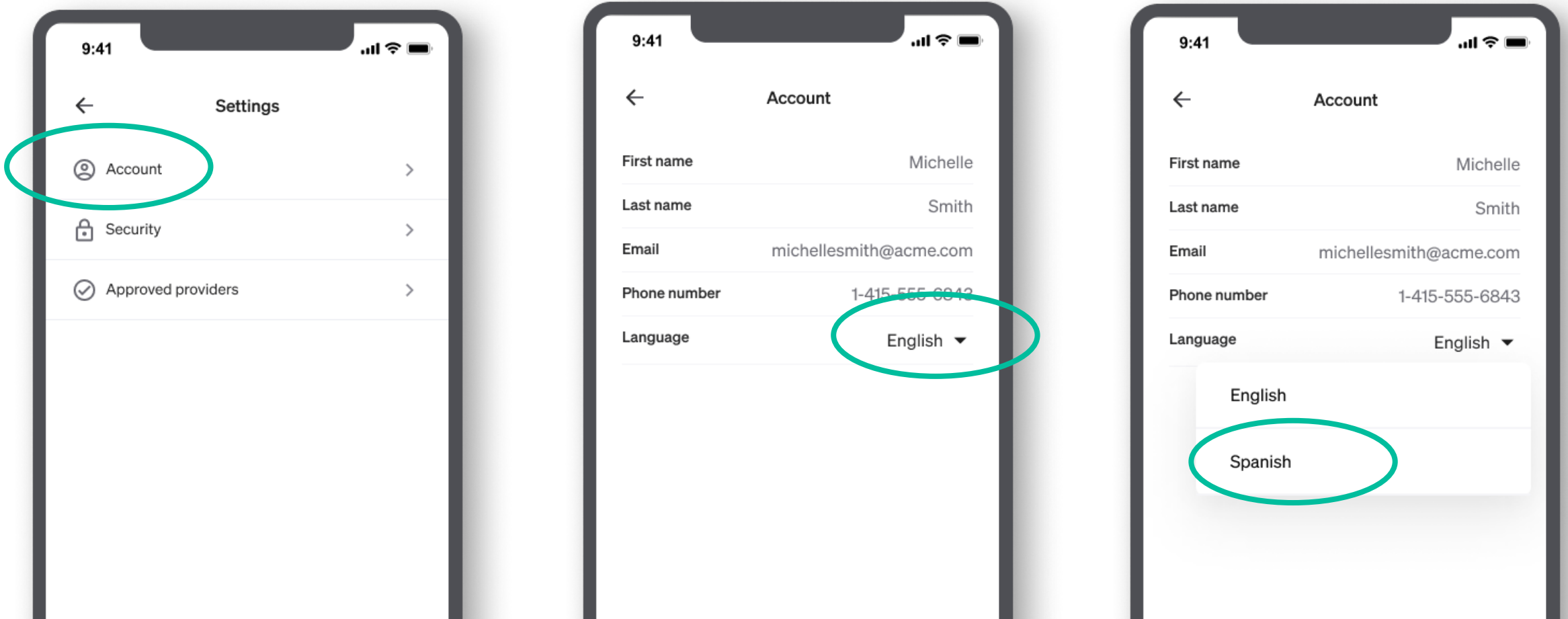# Garner's Concierge team is here to help

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

How to change your language preference
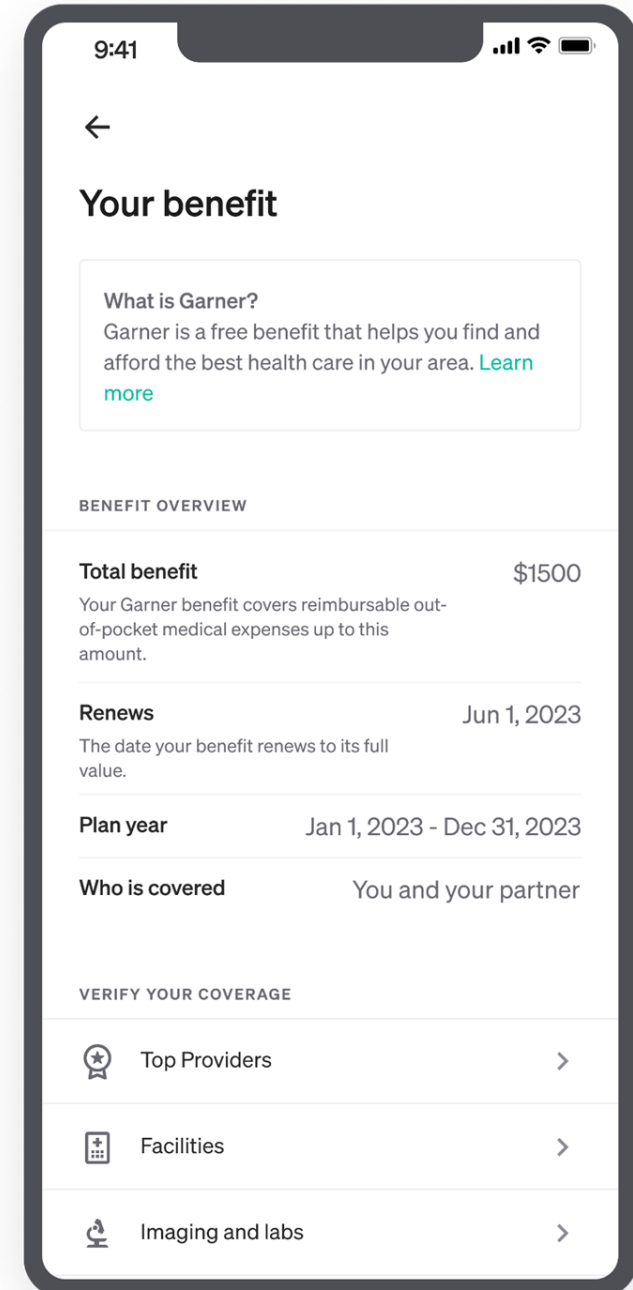
Go to settings, click "Account," then "Language"

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
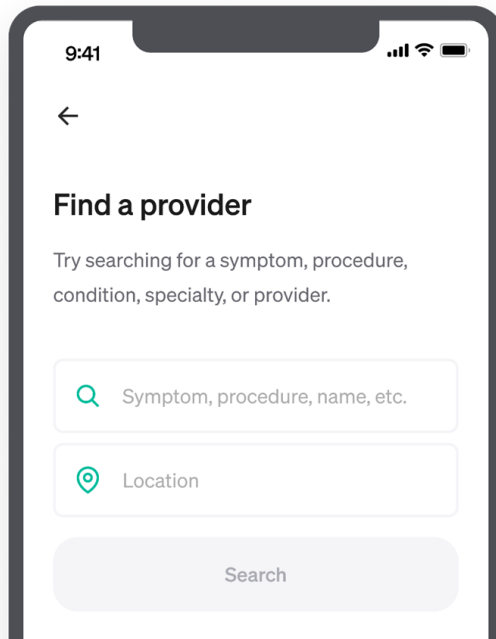- Your renewal dates and plan details

21

Three key steps to starting your Garner benefit

To receive Garner's reimbursement, you must create an account, then:
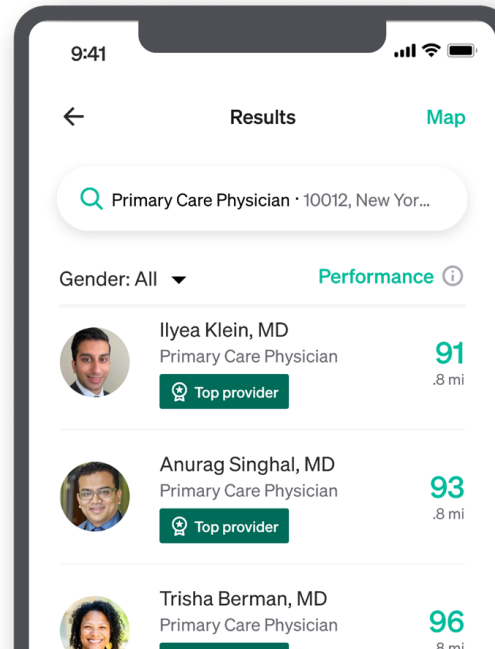
1
Find doctors
Search by name or symptom. Costs from doctors with a Top Provider badge qualify for reimbursement
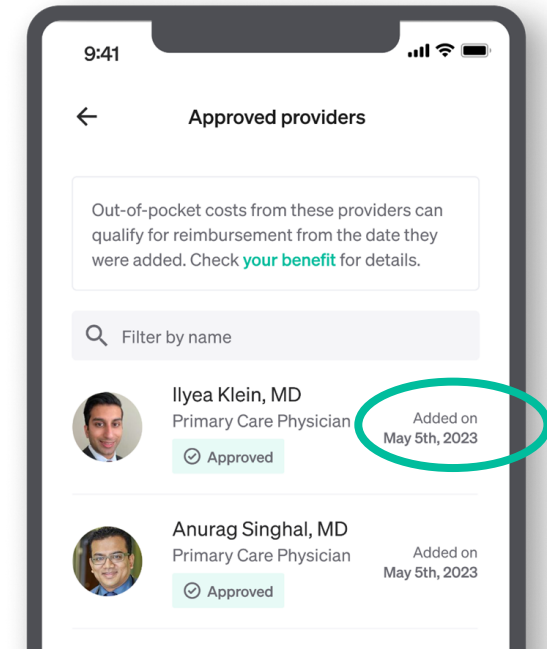
2
Create your list
Top Providers are automatically added to your list as soon as they are visible on your screen

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

9:41

←

Find a provider

Try searching for a symptom, procedure, condition, specialty, or provider.

Symptom, procedure, name, etc.

Location

Search

9:41

← Results   Map

Primary Care Physician · 10012, New Yor...

Gender: All ▾   Performance ⓘ

Ilyea Klein, MD
Primary Care Physician   **91**
⊕ Top provider   .8 mi

Anurag Singhal, MD
Primary Care Physician   **93**
⊕ Top provider   .8 mi

Trisha Berman, MD
Primary Care Physician   **96**
                        .8 mi

9:41

← Approved providers

Out-of-pocket costs from these providers can qualify for reimbursement from the date they were added. Check your benefit for details.

Filter by name

Ilyea Klein, MD
Primary Care Physician   Added on
⊘ Approved   May 5th, 2023

Anurag Singhal, MD
Primary Care Physician   Added on
⊘ Approved   May 5th, 2023

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Add your <u>current</u> primary care providers to your list of approved providers

Add primary care providers, gynecologists, pediatricians, gerontologists, or therapists*

These doctors may be added to your list of approved providers even if they are not a Top Provider.

1. Search for your current doctor by name

2. Click "**Request approval**"

3. Confirm your providers have been added
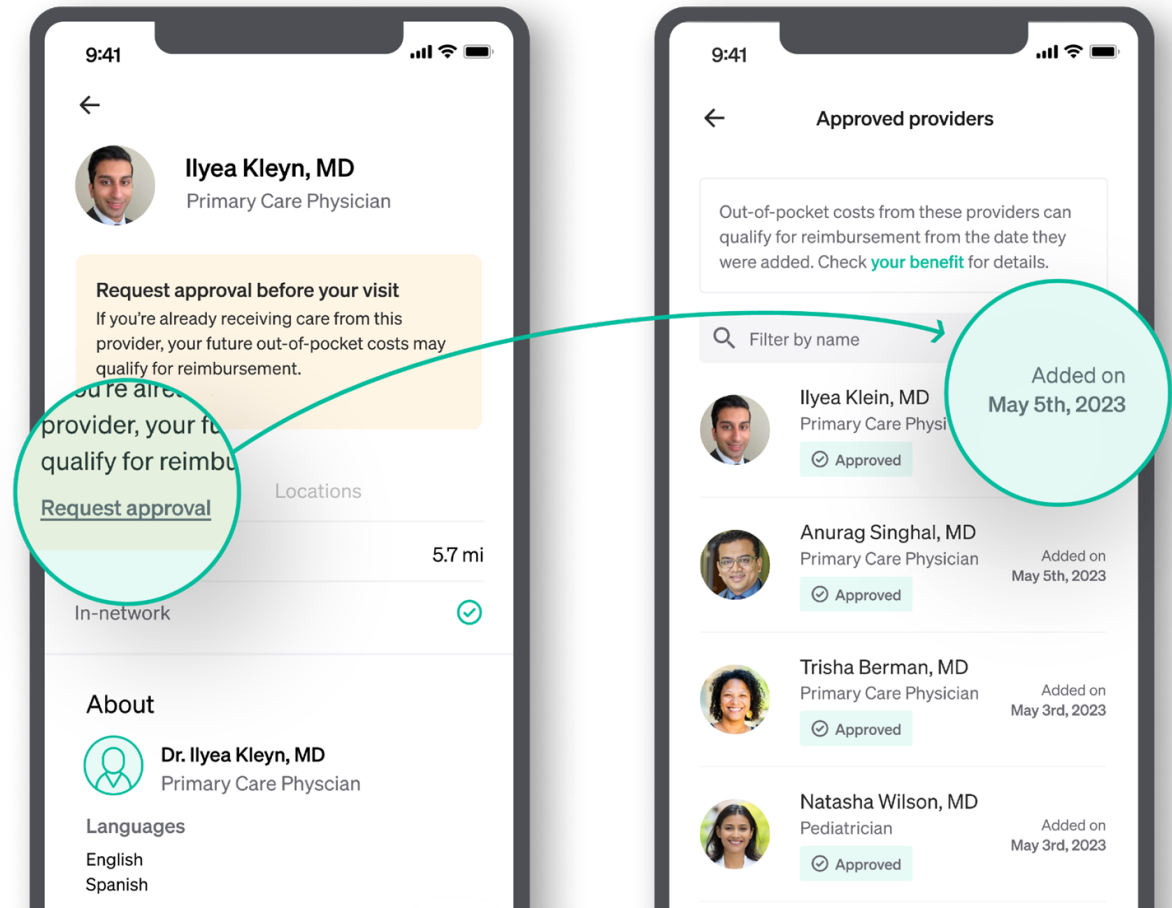
Does not include psychiatrists
Doctors must be have in network status

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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.
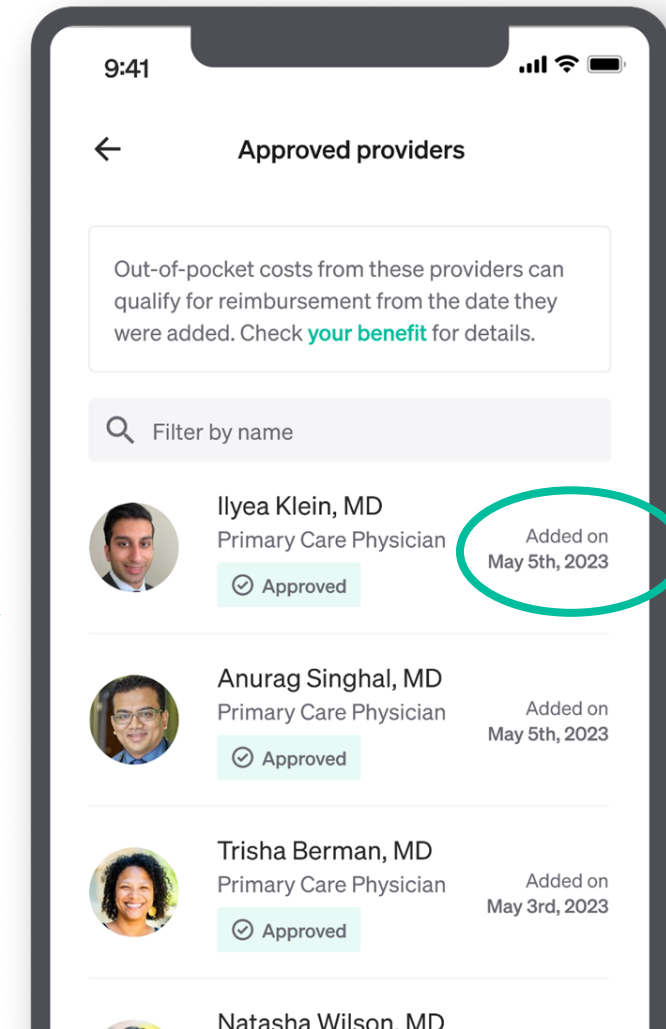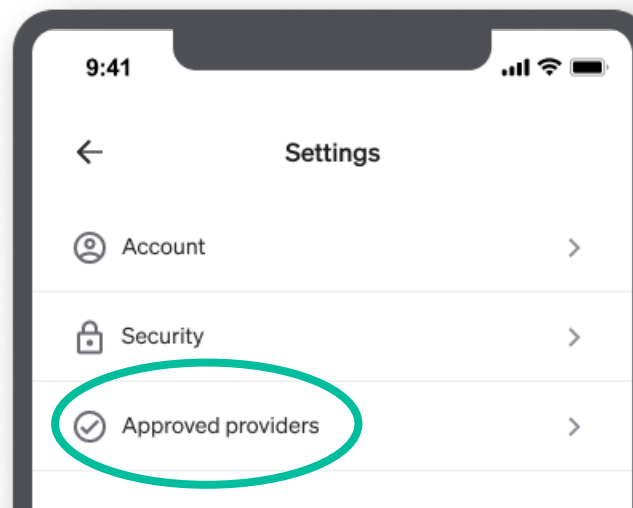
Check date here

How Reimbursement Works

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.

4 Sarah injured her ankle playing soccer.

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

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

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

*Timing can vary

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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. Check your "My Benefit" tile in the app or website to confirm what costs qualify for reimbursement.

Questions?

Message the Concierge through the Garner Health app or website Mon. – Fri. from 8 am to 8 pm ET

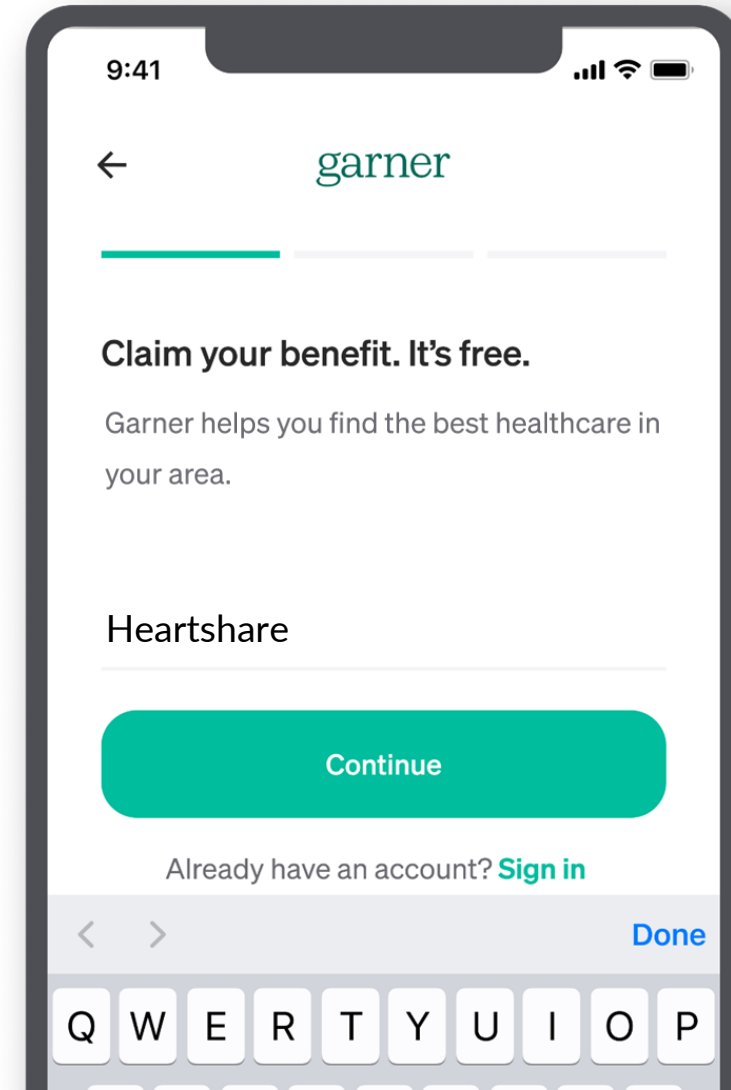Se habla español

Create your account today!

Create an account and start using your Garner benefit

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

1. Choose Heartshare

1. Enter your full legal name

1. Verify your identity: enter
   your personal information
   correctly

Thank You!