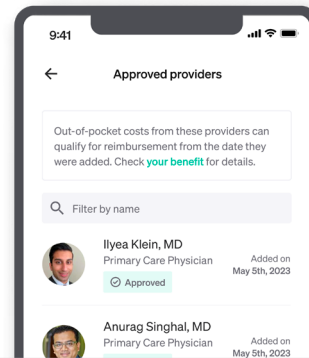
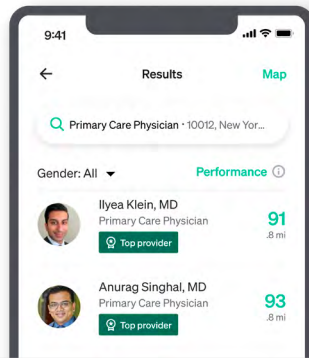
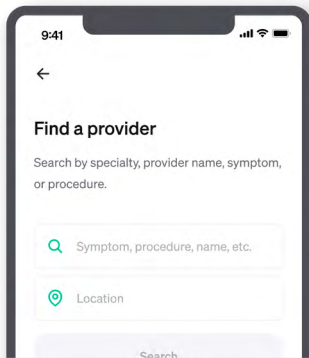


# How to use Garner

## We've made the very best care more affordable!

Create your account. Then find the best doctors and get reimbursed for out-of-pocket medical costs.



1

### Find doctors.

Costs from doctors with a Top Provider badge qualify for reimbursement as long as the service is in-network and covered by your health insurance plan.

2

### Add doctors to your list of approved providers.

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

3

### Check your list.

Ensure your doctor is added to this list **before** you see them. Out-of-pocket medical costs from your approved providers will qualify for reimbursement after they are added to your list.

4

### Get reimbursed.

When you receive care from an approved provider, pay your upfront costs as usual. After your health insurance company processes the claim, Garner will reimburse your qualifying costs. You should receive a reimbursement check about 6-8 weeks after you receive the care.

Garner gives you access to the **most accurate provider performance data** in the industry. We've identified the **top 20% of all doctors** so you'll know you're receiving the best care. And when you visit these **Top Providers**, your out-of-pocket medical costs qualify for reimbursement.\*

*Recommendations are based solely on independent analysis, not commissions or fees. Garner has no financial relationships with doctors.*

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

- You have created a Garner account and added the 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. (Check 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. (Check the "Your benefit" page in the Garner Health app to learn more.)
- If your health insurance plan is paired with an HSA, you will need to incur costs greater than the minimum deductible. (Check the "Your benefit" page in the Garner Health app to see if this requirement applies.)

**Questions?**

Message the Concierge through the Garner Health mobile app, online at [getgarner.com](https://getgarner.com) or email [concierge@getgarner.com](mailto:concierge@getgarner.com).

**Create account**



Go to [garner.guide/create](https://garner.guide/create)