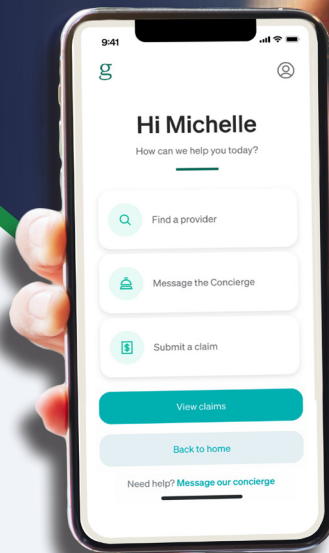




Same EMI Health Network  
just a **better way** to access  
your care!

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Top Providers at your fingertips



## EMI Health is excited to introduce our innovative new tool: Garner

This free healthcare benefit simplifies finding top medical providers within your EMI Health network and reimburses you for qualifying out-of-pocket medical expenses. Fully funded by your employer's Health Reimbursement Arrangement (HRA), Garner is seamlessly integrated with your current EMI Health network.

We're eager to show you how Garner can enhance your healthcare experience and provide financial relief.





Get reimbursed  
for your out-of-  
pocket costs  
when you see  
top providers.

# What is Garner?

When using this powerful tool, you can find the highest-quality doctors who are nearby, available to see you, and in-network. Each **Top Provider** has a proven track record of accurate diagnoses and successful treatments.

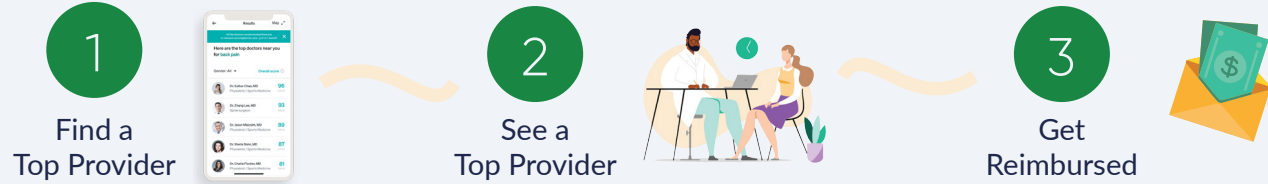
## What is a Top Provider?

**Top Providers** are the best-performing medical professionals that Garner has identified through an analysis of over 60 billion medical records representing more than 310 million unique patients. **Top Providers** are the top 20% of all providers in the industry.

## How Garner Identifies Top Providers

Within the total cost of care, Garner breaks down physician performance into several subcategories. This approach provides a more detailed understanding of where a particular physician excels or under performs.

## Easy to use!



## Overall Physician Scoring

### Quality

- ✓ Process
- ✓ Outcomes
- ✓ Credentialing

### Total Cost of Care

- ✓ Medical Utilization
- ✓ Pharmacy Utilization
- ✓ Site of Service
- ✓ Cost per Service

## + What is the difference between Garner and EMI Health?

Garner is not your health insurance. Garner is a free benefit tool that is paired with your health insurance plan to help you find the best providers and reduce the amount you must pay out of pocket before you meet your insurance deductible.

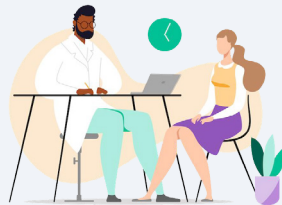
# How it's done:

- 1** Michelle created her Garner account during open enrollment.



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



**Michelle will receive a reimbursement check for her out-of-pocket medical expenses.**



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



- 4** Michelle injured her ankle playing soccer.



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



# Let's get started!

01

## Get the App

Set up a Garner account by scanning the QR code in the bottom right corner.

02

## Search Top Providers

Top Providers receive a green Top Provider Badge, automatically adding them to your approved list once visible on your screen.

03

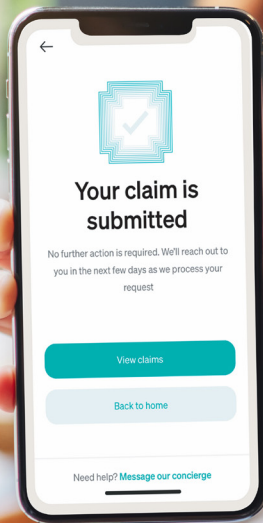
## Receive Care

Receive care from your preferred approved provider.

04

## Payment & Reimbursement

Pay your copay (or other out-of-pocket costs) at the time of service, and you'll be reimbursed 6-8 weeks later by mailed check.



# See the savings in action

Michelle had shoulder pain, physical therapy was recommended by a Garner provider, avoiding surgery. Her employer utilized Garner and provided a \$2,000 HRA incentive. [See Michelle's Cost Sheet.\\*](#)

After relieving the shoulder pain, Michelle still has \$1,430 in incentive dollars before needing to pay anything out of pocket.



## Michelle's Cost Sheet

	Traditional Employee Out-of-Pocket	With Garner Incentive*
Orthopedist Copay	\$50	\$0
Physical Therapy (x5)	\$250	\$0
X-Ray	\$150	\$0
Prescription (x2)	\$120	\$0
Total Cost	\$570	\$0

## Benefits of Garner



### Be Healthier

By seeing better doctors who get better outcomes with few complications



### Have confidence you're getting the best care

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



### Save Money

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

# Why would you pick a Top Provider



## FOR THOSE: Seeking a Second Opinion

A member diagnosed with a complex condition chooses to seek confirmation from a Top Provider.

## FOR THOSE: Needing an Emergency Procedure

Following a car accident, a member requires urgent surgery and chooses a Top Provider to ensure top-quality care from a leading surgeon.

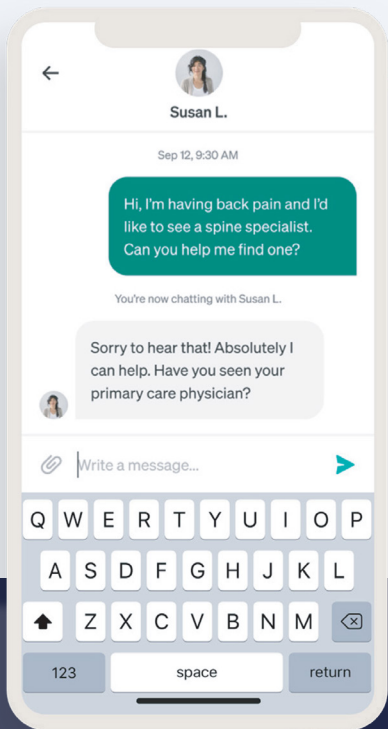
## FOR THOSE: Who Are New to the Area

A member who recently moved is searching for a new primary care physician and chooses an Top Provider to establish care with a highly regarded doctor.

## FOR THOSE: Searching for Alt. Care for Chronic Diseases

A member with a chronic illness, like diabetes, is interested in new treatments and chooses to consult with an Top Provider to learn about alternative outcomes.





# Concierge is here to help!

Garner's Concierge team is here to help you understand your benefit. They can explain the reimbursement process, help you search for providers, and answer any questions you have.

You can message the Concierge through the Garner Health mobile app, at [getgarner.com](https://getgarner.com) or by emailing [concierge@getgarner.com](mailto:concierge@getgarner.com). The Concierge team is available Monday through Friday from 8:00 a.m. to 8:00 p.m. ET.. Se habla español.

