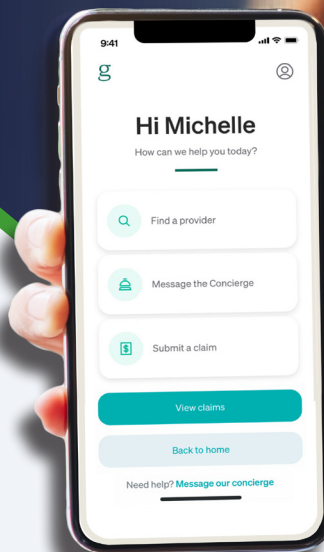




Same EMI Health Network
just a **better way** to access
your care!

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 underperforms.

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.

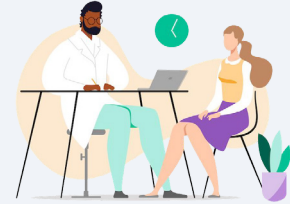
How it's done:

- 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.



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



- 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.



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





For those with an FSA or HSA account

Here's what you need to know about using Garner with your HSA or FSA: if you have an HSA, you can use Garner after meeting your deductible, and for FSAs, avoid double-dipping by using Garner funds first.

How does Garner work with my HSA?

If you have a Health Savings Account (HSA) through an employer-sponsored HDHP, you must first spend the minimum amount toward your deductible to use the Garner HRA. You are not required to spend HSA dollars on Garner-approved providers, but we encourage seeking care from Top Providers.

Track your out-of-pocket expenses with Garner

Garner tracks the claims through EMI Health. Once you spend \$1,600 for individuals or \$3,200 for families, we will start issuing reimbursement checks for qualifying out-of-pocket medical costs. You can also visit [EMIHealth.com](https://emihealth.com) to determine the progress you've made toward meeting this minimum deductible spending amount.

How does Garner work with my FSA?

If you have a health Flexible Spending Account (FSA), special rules apply to your Garner benefit. You cannot be reimbursed by the Garner HRA for costs also covered by your FSA, as double-dipping is prohibited by the IRS. If both accounts cover the same cost, use your Garner funds first. Save your FSA for when your Garner benefit is exhausted or for costs not covered by Garner. You may qualify for a continuity of care exception. Contact Garner concierge for more information on your FSA.

What if my provider is not listed as a Top Provider?



You may be able to add your **provider to your list of approved providers** so that out-of-pocket costs from their services will qualify for reimbursement. To be approved, your doctor must fall into one of these categories:

- Primary care provider
- Pediatrician
- Geriatrician
- Gynecologist
- Therapist
- Psychologist (not psychiatrist)

Are Top Providers in-network?

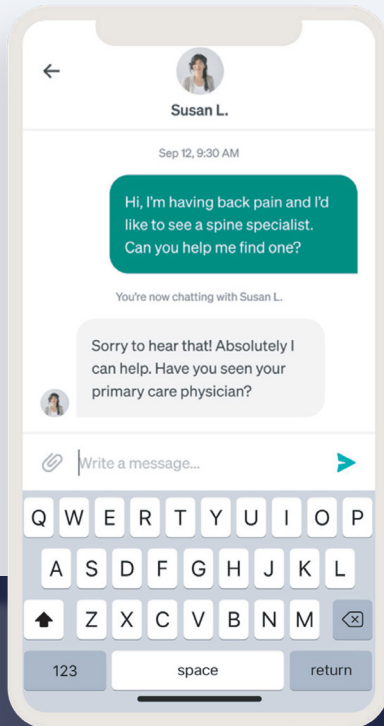
You may be able to add them to your list of approved providers so that out-of-pocket costs from their services will qualify for reimbursement.

Am I obligated to use Garner's Top Providers?

No. You may choose to receive care from a doctor who is not a Top Provider. However, those out-of-pocket costs will not qualify for reimbursement.

How do I add Top Providers to my approved list?

Top Providers are automatically added to your list of approved providers as soon as their Top Provider badge is visible on your screen.



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 or by emailing 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.

