

How Garner Complete Works and How to Use It

Garner helps you get care from top-quality doctors and hospitals, at no cost to you.

If you use a doctor or facility recommended by Garner, Garner will pay your out-of-pocket costs for covered medical care, up to an annual limit.

For employees enrolled in employee only coverage, Garner pays up to \$5,000 per year. For employees enrolled in employee plus one or family coverage, Garner pays up to \$10,000 per year.

How to Get Free Care Through Garner

- To qualify for free care, you must get a provider recommendation from Garner before receiving care. You can do this yourself through the Garner app or website by searching for a doctor or type of care, or you can contact the Garner concierge for help by email or through in app messaging.
- If you see a doctor or facility without a Garner recommendation first, your care will not qualify for the Garner benefit.

What Happens at the Appointment

- When you see a Garner recommended provider, you usually won't be asked to pay anything at the visit.
- Your medical plan does not have copays, so providers often do not know what you owe at the time of service. Most providers will submit the claim first and send a bill later, if needed.
- Garner Complete is designed for this. When the claim comes in, Garner pays the provider directly for your out-of-pocket cost, up to your annual Garner benefit.

What If a Provider Asks You to Pay Up Front

Sometimes a provider may still ask for payment at the visit, even though they don't know what you owe. This is common with things like maternity care, where a deposit may be requested in advance.

If you are seeing a Garner recommended provider and are asked to pay:

- Tell the provider you prefer not to pay up front and ask them to bill you after the claim is processed.
- **If the provider insists on payment, call the Garner concierge right away. They can step in and help resolve payment or make immediate arrangements with the provider.**

After the Visit and Billing

- **If you receive a bill after seeing a Garner recommended provider, do not pay it right away.**
- It is normal to receive one or two bills while claims are being processed. Garner may already be paying the provider.
- If you receive a third bill that still asks for payment, contact the Garner concierge to confirm payment status.
- Do not pay a provider directly without checking with Garner first.

Important Coverage Notes

Garner does not apply to pharmacy prescriptions or emergency room visits. For those services, you pay your normal plan costs.

Garner Contact Info

Website: www.getgarner.com

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