




# garner™

## Introducing Garner

**Your health is our priority.** This is why we've invested in Garner, an innovative benefit that works alongside your medical plan.

The individual doctor, not the facility they work at, has the greatest impact on the quality of your care. Garner helps you find the best doctors in your area and will reimburse you for eligible expenses when you visit them. These doctors, known as **Top Providers**, follow best practices and keep you healthier. We give you access to this information through the Garner Health app, which allows you to locate these top-quality doctors easily.

By visiting a Garner Top Provider, the following medical expenses can qualify for reimbursement:

-  Office Visits
-  Imaging
-  Lab Work

## Why Members Love Garner

### Martin

**"I'm no longer intimidated to go to the doctor.** You've done the legwork for us by evaluating these professionals. **When I go see a doctor, I see a Garner doctor.** It's too easy not to."

### Gina

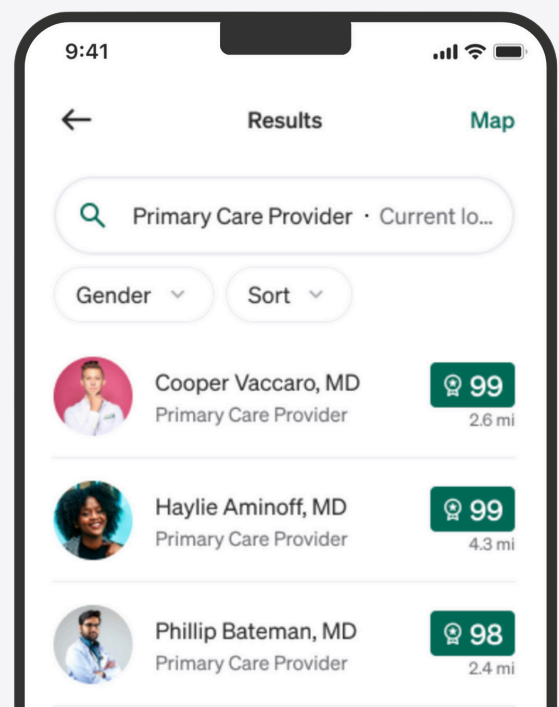
**"Before Garner, I couldn't find a doctor** willing to figure out what was wrong with me. I went to so many doctors before my job offered Garner. I just suffered for years until I got my Top Provider referral."

## Garner Top Providers

Garner analyzes the country's largest database of medical claim records to evaluate doctors based on **real patient outcomes** to find the top-performing providers. These Top Providers are nearby, in-network, and have appointment availability to see you.

**Garner identifies Top Providers based on their ability to:**

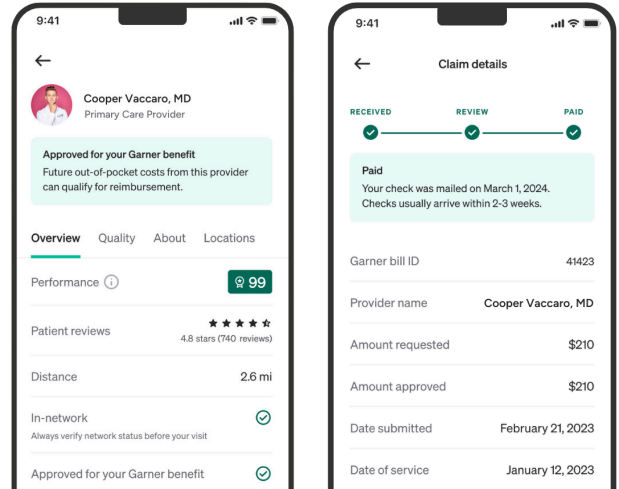
1. Practice according to the latest medical research
2. Diagnose problems successfully
3. Achieve the best patient outcomes



## Getting Started with Garner

When you visit a Top Provider, Garner will reimburse you for qualifying out-of-pocket medical costs. To begin your journey with Garner:

1. Sign up for the the **Choice HSA, Premier EPO, & Value Copay - Ensign Services, Inc. Comprehensive Health and Welfare Benefit Plan**
2. Create your Garner Account
3. Find and visit a Top Provider that was added to your account **before the service date**
4. Get reimbursed for your qualifying medical costs






## Expert Help When You Need It

We understand that finding a provider can be difficult.

As your first line of expert assistance, the Garner Concierge team is committed to helping you find the best care for you and your family.

This live-support team can **explain the reimbursement process, help you search for providers, and answer any questions you have.**

You can contact Garner's live support team through:

-  In-App Messaging
-  Phone at (866) 761-9586
-  Email at [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.

## Download the Garner App

Scan the QR code to download the Garner App from the Google Play Store or Apple App Store and begin creating your voluntary account at no cost.

To learn more about your Garner benefit, please visit [garnerguideline.com/ensign](https://garnerguideline.com/ensign).



## Reduce Your Deductible

By receiving care from Top Providers, you can use your employer-funded reimbursement account to reduce your deductible.

**If you have an HSA**, your costs must exceed the minimum deductible of **\$1,650** for individuals and **\$3,300** for families prior to receiving Garner reimbursement.

For more details, check the "Your Benefit" page in your Garner account.