

Garner Overview and FAQs for Office Interiors

Overview

Need a doctor? Garner is a free employee benefit that makes it easy for you to find the highest quality doctors in your area. And when you use Garner to find a doctor, Office Interiors covers \$5,000 (Bronze Plan) / \$1,000 (Silver Plan) of your eligible out-of-pocket medical bills \$10,000 (Bronze Plan) / \$2,000 (Silver Plan) for families.

Garner looks at doctors in a new way via our rigorous, independent analysis of physician medical data. We analyze the data for physicians in your area and identify the ones who:

- Have the best patient outcomes
- Practice medicine based on the latest research
- Have excellent patient reviews

It's easy to access: use the Garner Health mobile app (iOS and Android), website, or chat with the Garner concierge to find the right doctor for your needs. All doctors are near you, in-network, and available for appointments.

Create your free account by going to [getgarner.com/signup](https://www.getgarner.com/signup)

Who is eligible to use Garner?

This benefit is available to employees, spouses/partners, and dependent children who are enrolled in an Office Interiors medical plan.

What does garner cost?

This benefit is 100% funded by Office Interiors. That means it's 100% free for you to use.

When should I use Garner?

Use Garner when you need to find a great doctor for you or your family, such as a:

- Primary care doctor
- Urgent care
- Pediatrician
- Gynecologist / Obstetrician
- Cardiologist
- Orthopedist
- Specialist (any kind)

How does Garner identify the doctors they recommend?

Garner independently analyzes historical medical data for doctors in your area and recommends the doctors who:

- Have the best patient outcomes
- Practice medicine based on the latest research
- Have excellent patient reviews

How do I find a high quality doctor?

First, create an account by going to getgarner.com/signup

Once you've created an account, there are two ways to find a top doctor using Garner:

1. **Search:** Tap on "Find a doctor" and type your symptom, condition, or procedure into the Garner app or website, and we will provide you with high quality doctor recommendations specific to your search
2. **Ask a concierge member (chat or call):** Contact the Garner concierge team by online chat "Message the Concierge" or phone 866-761-9586, and they will help you find a recommended doctor

Does Garner have a financial relationship with the doctors they recommend?

No. Doctors cannot pay to be recommended by Garner, and Garner doesn't pay doctors to be listed in their service. Garner only decides to recommend a doctor by conducting an objective, rigorous, and independent analysis of each doctor's medical data.

What medical bills does Garner cover?

Through Office Interiors, Garner pays your portion of medical bills from the care from a top doctor. You can receive up to \$5,000 (Bronze Plan) / \$1,000 (Silver Plan) of your eligible out-of-pocket medical bills (\$10,000 (Bronze Plan) / \$2,000 (Silver Plan) for families).

This includes:

- Copays
- Surgeries and procedures
- Imaging (X-Rays, MRIs, etc.)
- Prescriptions

To qualify for reimbursement, you must first use Garner to find the best doctor as well as see that doctor for medical care. The health care service must also be covered under your Cigna health plan.

What medical bills does Garner not pay?

Garner does not pay for:

- Care from a doctor that was not recommended to you by Garner (unless it was for emergency care)
- Health care services that are not covered by your Cigna health plan
- Cosmetic care
- Dental
- Vision

How do I get my medical bills paid for when I see a doctor recommended by Garner?

Getting your bills paid is easy:

1. Use Garner to receive a recommendation **before** you see the doctor
2. Visit the Garner recommended doctor
3. Upload a photo of your bill using the Garner app or website

If you pay at the doctor's office [or pharmacy], upload a photo of your receipt and Garner will reimburse you.

If you receive a bill in the mail from your doctor, upload a photo of the bill/EOB and Garner will pay the bill.

What if my Garner recommended doctor refers me to another doctor?

First, check with Garner before seeing any new doctor, such as a specialist referred to you by your Garner-recommended doctor. This ensures you see the highest quality doctors and that your medical bills will be covered.

Don't worry about doctors that you don't have the ability to select as part of your care (e.g., an anesthesiologist for a surgery or a radiologist for an X-ray). As long as the treatment was ordered by a recommended doctor and is covered by your health plan, you will be covered.

Can I see my current doctor and still have my medical bills covered?

First, check with Garner's concierge team to make sure your current doctor will be covered. Garner will typically cover care from your current primary care doctor, pediatrician, and gynecologist.

If you are currently receiving treatment for a specific medical condition from a non-recommended doctor, reach out to Garner's concierge team to see if your bills may be covered. Garner may reimburse for non-recommended doctors until safe transfer of care to a recommended doctor can be arranged.

In order for these expenses to be eligible for reimbursement, (a) the care must be covered currently by your medical plan at in-network levels, and (b) you must notify the Garner concierge that you would like this care to be covered.

Can I use Garner for complicated cases like cancer where multiple doctors are involved?

Yes. Garner can help you find any kind of specialist. Just make sure to get a doctor recommendation from Garner before you see your doctor to qualify for your medical bills to be covered.

If I'm currently in treatment for a complicated case, can I still use my doctors?

If you are currently receiving treatment for a specific medical condition from a non-recommended doctor, reach out to Garner's concierge team to see if your bills may be covered.

Garner may reimburse for non-recommended doctors until safe transfer of care to a recommended doctor can be arranged.

In order for these expenses to be eligible for reimbursement, (a) the care must be covered currently by your medical plan at in-network levels, and (b) you must notify the Garner concierge that you would like this care to be covered.

Will Garner always recommend doctors who practice at in-network facilities?

Garner will do our best to recommend providers who are in-network. However, network information for providers and facilities changes frequently. We recommend that members always check to make sure both your provider and the facility that your provider refers you to is in network.

Can my family use Garner?

All family members enrolled in your Cigna medical plan have access to Garner. You can use your account to find a top doctor for a family member, or they can create their own account if they are 18 or older.

Is Garner compliant with government privacy and information security regulations like HIPAA?

Yes. Garner meets or exceeds all federal requirements for safeguarding Protected Health Information (PHI) of patients under the Health Insurance Portability Accountability Act of 1996 (HIPAA).

For full details please see our [Terms of Service](#) and [Privacy Policy](#).

Are emergency services covered under the Garner benefit?

Yes. Out of pocket expenses resulting from an episode of emergency care are eligible to be reimbursed by Garner regardless of whether or not the provider you see is recommended by Garner.

Once you are discharged from the ER, you must engage with Garner to get a recommended doctor prior to receiving any follow up care or future visits to be eligible for further reimbursement.

What is defined as a PCP?

A primary care physician (PCP) is a healthcare practitioner who provides general health care for preventing, treating, and curing common illnesses.

They are an important part in helping you stay healthy and are usually the first person you go to when you or your family has a health concern. You may see them for:

- Preventive care (stopping illness before it happens)
- Treatment of common illnesses

- Early detection of illnesses or conditions
- Management of chronic (long-lasting) conditions
- A referral to a medical specialist

Remember, if your PCP refers you to a specialist, use Garner to find the highest quality recommendation before your visit in order to get reimbursement and the best care.

If you have any questions about your PCP please reach out to our concierge team either by chat or by calling 866-761-9586 and they can help you find the right doctor for your needs.

If my PCP is not a Garner recommended doctor, can I still see them?

Yes, please reach out to our concierge team so that they can make a note of them in your profile. Once we have recorded this information you can see them at any time.

What happens when I use all my funds through Garner?

After you use the entire HRA incentive through Garner, you will be responsible for any remaining out of pocket expenses, up to the out-of-pocket maximum of your health plan.

When should I reach out to the concierge?

You should feel free to reach out to our concierge team anytime. However our hours of operation are from 8:00 a.m. - 8:00 p.m. ET. If you reach out outside of these hours we will get back to you as quickly as we can on the following business day.

Please, remember Garner is not designed to support time sensitive medical issues. If you're experiencing a medical emergency, please contact 911 or visit your local emergency room.

What if the doctor I'd like to see is not listed on Garner?

Reach out to Garner's concierge team to see if the desired doctor will be covered. If they are not, we will happily recommend other high quality providers.

Can Garner add a doctor to their list of recommended doctors?

Garner's recommendations are updated regularly based on our deep understanding of how each doctor practices medicine. Garner does not update the list of recommendations based on individual member requests, relationships with physicians, or any other incentives.