



## Using Garner

### **Am I required to use Garner?**

No. You're not required to use Garner.

### **When can I start using Garner?**

Garner is officially available to Moda Health members on Oct. 1, 2025.

However, starting on Aug. 15, you can set up a Garner account and start searching for Garner providers. (Note: You won't get repaid for any care from a Garner-approved provider before Oct. 1, 2025.)

### **Is the Garner reimbursement amount available every year?**

The Garner reimbursement is available every year that you're a Moda Health medical plan member. Each year, you can be reimbursed up to:

- \$700 per year, if you have individual coverage.
- \$1,400 per year, if you cover yourself and family members.

### **Can I access Garner even if I don't have Moda yet?**

Yes. You can sign up for a Garner account and start searching for providers starting on Aug. 15, 2025. You can sign up even if you haven't yet enrolled in a Moda Health plan. Starting Oct. 1, 2025, we will verify your account to ensure you've enrolled in a Moda Health plan and are eligible to be repaid.

### **Does every dependent need their own Garner account?**

No. Dependents can either:

1. Use the same Garner account as the Moda-enrolled OEBB member.
2. Make their own Garner account.

Keep in mind that the primary account holder will receive repayment from Garner, even if a dependent has their own account.

### **What is Garner's Privacy Policy?**

You can read about Garner's privacy policy [here](#). You can also email [privacy@getgarner.com](mailto:privacy@getgarner.com) with questions on privacy.



## Garner Providers

### **What is a Top Provider?**

A “Top Provider” is a provider who has been identified by Garner as being one of the highest-ranking in your area. Top Providers have a green badge on Garner’s website or app. Garner determines who Top Providers are by reviewing billions of medical records for millions of patients. These providers are the highest-quality in-network doctors in your area. They also have appointments available.

### **How does Garner determine who is a Top Provider?**

You can read more about Garner’s methodology [here](#). Garner also publishes data on how they determine the quality and care of individual doctors. You can access the published data [here](#).

### **Will there be Top Providers available in my area?**

Garner has Top Providers throughout the country. However, if you live in a rural or coastal area, the closest Garner-recommended Top Provider might require you to drive farther than if you lived near a bigger city. Garner-recommended Top Providers may also have virtual appointment options.

### **Can I view providers’ metric scores to help me choose?**

Yes. Once you’ve created your account starting on Aug. 15, 2025, you can see a provider’s metric and ranking scores.

### **Is Garner the same as my Moda Health network?**

No. Garner uses your existing Moda Health network to help you find quality, in-network providers. It’s a tool to help you find care. It may be helpful to think of it as a provider directory.

### **Will the Moda Health website list Garner providers?**

No. You will need to use Garner’s website or app to locate Garner Top Providers. Top Providers won’t be visible on Moda Health’s online provider directory.



## **How do I add a Garner-approved provider to my Approved Providers list?**

When you search for providers, Garner's approved providers will automatically appear in your Approved Providers list. To confirm, go to Settings > Approved Providers on the Garner website. Search the provider's name to verify they are on your list. Remember, the provider must be on your Approved Providers list before you receive any services.

Note: Garner will only repay you for visits after a provider is added to your Approved Providers list. If you see a provider who does not appear on your Approved Providers list, Garner won't repay you for the costs of that visit.

## **Does the list of Top Providers change?**

Yes. The list of Top Providers is updated monthly. However, if you already added a Top Provider to your list of approved providers, you'll continue to be repaid by Garner for care from that provider.

## **What if my current Moda PCP 360 provider is already a Garner Top Provider?**

To be eligible for repayment, make sure you've searched for your provider in Garner. When you search for providers, Garner's approved providers will automatically appear in your Approved Providers list.

## **What if my current Moda PCP 360 doctor is not a Garner-approved provider?**

If your current Moda PCP 360 doctor isn't a Garner-approved provider, you can request that they be added. Type in your doctor's name and click "Request." When the provider is added, you should see a confirmation screen. Once your Moda PCP 360 doctor appears on your Garner Approved Providers list, you can be repaid for the cost of your visit and related services.

Note: If your current Moda PCP 360 doctor doesn't have a green badge on Garner's platform, it doesn't mean they're not a good doctor. It means they haven't met all of Garner's criteria for being a Top Provider. If your provider does not appear when you search for them on Garner, you can contact Garner Concierge for assistance starting Aug. 15 by calling (458) 488-4828 or emailing [concierge@getgarner.com](mailto:concierge@getgarner.com). Se habla español.

## **Does Garner recommend vision or dental providers?**

No. Garner only recommends care for medical providers.



### **Are nurse practitioners or physician assistants listed with Garner?**

No, Garner does not rank nurse practitioners or physician assistants. If you use a PCP 360 mid-level provider as your PCP, please contact our Concierge team and they can add them to your Care Team to then be eligible for reimbursement.

### **Are referrals needed to use a Top Provider?**

Garner does not require referrals to use a Top Provider. However, your medical plan may require a referral to see certain specialists.

## **Getting Repaid by Garner**

### **How does the repayment process work?**

When you visit a Garner-approved provider, you'll pay for the cost of your visit. This includes paying a copay at the provider's office or paying an invoice after your visit.

After Moda Health processes your claim, Garner will repay you for qualifying costs. Repayment can take up to eight weeks.

There are two ways to be repaid:

1. You can receive a check in the mail. (This is the default.)
2. You can also set up direct deposit. [Visit the Garner guide section "Selecting Your Preferred Reimbursement Method"](#) for instructions on how to set up direct deposit.

You can check the status of your repayment on the Garner website or app. Go to the "Claims" page on the Garner website or app. Click on a claim to see the status of that claim.



## What costs are repaid by Garner?

When you visit a Garner-approved provider, Garner will repay you for qualifying medical costs. This includes your deductible, copay, and coinsurance. It also includes fees for prescriptions, lab work, imaging, and procedures when these services are ordered by your Garner-approved provider.

Costs will only qualify for repayment if the following is true **before** your visit:

- You created a Garner account.
- You conducted a search on the website or app.
- Your provider was approved by Garner and appeared on your Approved Providers list. (To check that your provider appears on your list, go to Settings > Approved Providers on the Garner website. Search the provider's name to verify that they are on your list.)
- The visit with a Garner-approved Top Provider was covered by your Moda Health medical plan. This also includes services ordered by the Top Provider, such as labs, X-rays, and prescriptions.

Note: If you're enrolled in Moda Health Plan 6 or 7 with HSA eligibility, you must also have met the IRS minimum annual deductible amount. (This also applies if you have an HDHP plan through a previous employer.)

## Will Garner repay me for qualifying costs for my dependents?

Yes. Garner will also repay you for qualifying costs for your covered dependents. Repayment will be made to the primary medical plan member.

## Will I have to pay taxes on repayments from Garner?

No. Garner is technically considered a Health Reimbursement Arrangement or HRA. Repayment from Garner is **not considered taxable income**, provided the repayment is for qualifying medical expenses through the properly administered HRA.



## Flexible Spending Accounts (FSAs)

### **If I use a Garner-approved provider, can I get repaid for the cost of my visit by both Garner and my FSA?**

No. You can't be repaid for the cost of your visit by both Garner and your FSA. Garner is technically considered a Health Reimbursement Arrangement or HRA.

Getting repaid from both Garner and your FSA would be considered "double dipping." It would violate [IRS rules about tax-advantaged savings plans](#). It may also result in tax penalties for you.

When you use a Garner-approved provider, you'll be repaid by Garner for [qualifying costs](#). You'll be repaid up to the [annual limit](#). You can't also submit these expenses to your FSA.

### **Is there a way to use my FSA instead of being repaid by Garner?**

Generally, no. When you use a Garner-approved provider, you'll automatically be repaid for qualifying costs by Garner.

The only exception is if you have already been repaid by Garner for the [full annual limit](#). In this case, you can be repaid by your FSA for future visits with a Garner-approved provider or another provider. You can also use your FSA debit card to pay for the visit in this situation.


### **Can I have an FSA if I use Garner?**

Yes. You may have an FSA if you plan to use Garner. You may use your FSA to help pay for eligible medical expenses, which would not be repaid by Garner. You can also use your FSA to pay for eligible dental and vision expenses.

#### **Important! Estimate carefully!**

When you decide how much to put in your FSA during Open Enrollment, be sure to think about how you will use Garner. If you plan to use Garner-approved providers, you may want to put less money into your FSA. This is because Garner will repay you for the costs you pay for your visits. You can be repaid up to the [annual limit](#).





## **If I was already repaid by Garner for my annual limit, can I use my FSA to be repaid for future visits with a Garner-approved provider?**

Yes. If you have been repaid by Garner for your annual limit, you can be repaid by your FSA for future visits in the same plan year.

Here are two examples. These assume you have individual coverage.

1. David was repaid \$700 for previous visits with Garner-approved providers. Later in the year, David has a new visit with a Garner-approved provider in the same plan year to run a lab test. David's cost for that visit is \$50. David can be repaid \$50 by his FSA for the cost of this visit. (If David has an FSA debit card, he can use their FSA debit card to pay for the visit.)
2. Jocelyn and her family have been repaid \$1,200 for previous visits with Garner-approved providers. One month later, Jocelyn's son has a new visit with a Garner-approved provider in the same plan year for a toe injury. Jocelyn's cost for that visit is \$350. Garner will repay Jocelyn \$200. Jocelyn can get a receipt for the remaining \$150. Jocelyn submits this receipt to her FSA for repayment of the remaining \$150.

## **Who do I contact with questions about my FSA and Garner?**

For questions about Garner, contact Garner's Concierge team starting Aug. 15 at [concierge@getgarner.com](mailto:concierge@getgarner.com) or (458) 488-4828. Se habla español.

For questions about your FSA, contact your FSA administrator. You can also contact your employer.

Note: OEBC doesn't administer Garner or FSAs. You need to reach out to Garner, your FSA administrator, and/or your employer for questions.



## Health Reimbursement Arrangements (HRAs)

### **If I use a Garner-approved provider, can I get repaid for the cost of my visit by both Garner and my HRA?**

No. You can't be repaid for the cost of your visit by both Garner and your HRA. Garner is technically considered a Health Reimbursement Arrangement or HRA.

Getting repaid from both Garner and your other HRA would be considered "double dipping." This is considered "double dipping." It would violate [IRS rules about tax-advantaged savings plans](#). It may also result in tax penalties for you. (The Garner rules for an HRA are the same as for an FSA.)

When you use a Garner-approved provider, you'll be repaid by Garner for [qualifying costs](#). You'll be repaid up to the [annual limit](#). You can't also submit these expenses to your HRA.

### **Is there a way to use my HRA instead of being repaid by Garner?**

Generally, no. When you use a Garner-approved provider, you'll automatically be repaid for qualifying costs by Garner.

The only exception is if you have already been repaid by Garner for the [full annual limit](#). In this case, you can be repaid by your HRA for future visits with a Garner-approved provider. (You can also use your HRA debit card to pay for the visit in this situation, if you have one.)





## **What happens if I was repaid by Garner up to the annual limit? Can I use my HRA to be repaid for future visits with a Garner-approved provider?**

Yes. If you have been repaid by Garner for the annual limit, you can be repaid by your HRA for future visits in the same plan year.

Here are two examples. These assume the person has individual coverage.

1. After getting some lab work done, Sally was repaid \$700 for previous visits with Garner-approved providers. Later in the year, Sally has a new visit with a Garner-approved provider in the same plan year to run another test. Sally's cost for that visit is \$50. Sally can be repaid \$50 by her HRA for the cost of this visit. (If Sally has an HRA debit card, she can use their HRA debit card to pay for the visit.)
2. Mark and his family were repaid \$1,100 for previous visits with Garner-approved providers. One month later, Mark's daughter has a new visit with a Garner-approved provider in the same plan year for a wrist injury. Mark's cost for that visit is \$450. Garner will repay Mark \$300. Mark can get a receipt for the remaining \$150. Mark submits this receipt to his HRA for repayment of the remaining \$150.

## **Who do I contact with questions about my HRA and Garner?**

For questions about Garner, contact Garner's Concierge team starting Aug. 15 at [concierge@getgarner.com](mailto:concierge@getgarner.com) or (458) 488-4828. Se habla español.

For questions about your HRA, contact your HRA administrator.

Note: OEBC doesn't administer Garner or HRAs. You need to reach out to Garner, your HRA administrator, and/or your employer for questions.



## Health Savings Accounts (HSAs)

HSAs may be available through your employer if you're enrolled in Moda Health Plans 6 or 7.

**Don't forget!** The Garner rules for an HSA are the same as for an FSA and HRA. However, there is an additional requirement with an HSA: **You must pay the IRS minimum annual deductible amount before you can receive repayment from Garner.** For 2025–26, the IRS minimum annual deductible amount is \$1,650 for individuals. If you cover dependents, the amount is \$3,300. (The IRS minimum annual deductible amount may be different than your medical plan's deductible amount.)

Note: If you're enrolled in Moda Health Plans 6 or 7, but you haven't set up an HSA, these rules still apply to you.

### Important!

Because Moda Plans 6 and 7 are HSA-eligible, you must meet your annual deductible before Garner repays you.

Garner doesn't know who has or puts money into an HSA. In order to meet IRS rules, this rule applies to everyone, even if you haven't set up an HSA.

### What happens if I was repaid by Garner up to the annual limit? Can I use my HSA to be repaid for future visits with a Garner-approved Top Provider?

Yes. If you have been repaid by Garner for the [annual limit](#), you can be repaid by your HSA for future visits in the same plan year.

Here are two examples. These assume you have individual coverage.

1. After receiving care for an illness, Pete was repaid \$700 for previous visits with Garner-approved providers. Later in the year, Pete gets sick again and has a new visit with a Garner-approved provider in the same plan year to receive further care. Pete's cost for that visit is \$50. Pete can be repaid \$50 by his HRA for the cost of this visit. (If Pete has an HRA debit card, he can use his HRA debit card to pay for the visit.)
2. Wendy and her husband have been repaid \$900 for previous visits with Garner-approved providers. One month later, Wendy has a new visit with a Garner-approved provider in the same plan year for a neck injury. Wendy's cost for that visit is \$650. Garner will repay Wendy \$500. Wendy can get a receipt for the remaining \$150. Wendy submits this receipt to her HRA for repayment of the remaining \$150.



## Is there a way to use my HSA instead of being repaid by Garner?

The answer depends on whether you have met the IRS minimum annual deductible. It also depends on whether you have been repaid by Garner for the [annual limit](#).

Use the table below to see when you can use your HSA when using a Garner-approved provider:

<b>If you <u>have not met</u> the IRS minimum annual deductible*</b>	You can use your HSA to pay for the cost of a visit. At this point, you're not eligible for repayment from Garner. Garner will not reimburse you until you have met your deductible for the year. This applies even if you do not have an HSA, but are enrolled in Moda plan 6 or 7.
<b>If you <u>have met</u> the IRS minimum annual deductible*</b>	You can't use your HSA until you've been fully repaid by Garner for the annual limit. Using your HSA would be considered "double dipping." It would violate <a href="#">IRS rules</a> . It may also result in tax penalties for you.
<b>If you have been fully repaid by Garner for the annual limit</b>	You can use your HSA to pay for your cost of future visits in the same plan year.
<b>If you choose not to use Garner</b>	You can use your HSA. This means you don't set up a Garner account or search for Garner-approved providers. You don't get repaid by Garner for any <a href="#">qualifying costs</a> .

\* For 2025–26, the IRS minimum annual deductible amount is \$1,650 for individuals. If you cover dependents, the amount is \$3,300.

## Who do I contact with questions about my HSA and Garner?

For questions about Garner, contact Garner's Concierge team starting Aug. 15 at [concierge@getgarner.com](mailto:concierge@getgarner.com) or (458) 488-4828. Se habla español.

For questions about your HSA, contact your HSA administrator.

Note: OEGBB doesn't administer Garner or HSAs. You need to reach out to Garner and/or your HSA administrator if you have further questions.