



# **Garner Health: A new benefit for Moda Health Members**

## **Train the Trainer**

# Agenda

1. Garner overview
2. How to use Garner
3. How you can help members understand their Garner benefit



# Get to know Garner

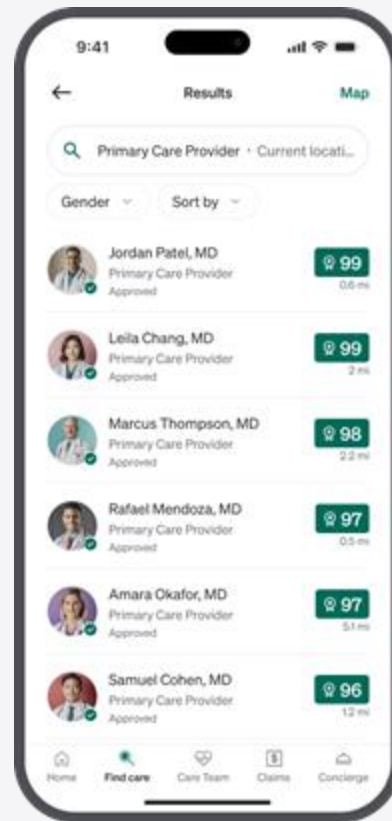
# Introducing Garner

A game changing benefit for **Moda Health** members.

Garner is a benefit that helps Moda Health members find **top doctors** in their area and **reimburses them for some out-of-pocket medical bills** when they visit them.

These providers follow best practices and **keep members healthier**. We know this based on **real patient outcomes**.

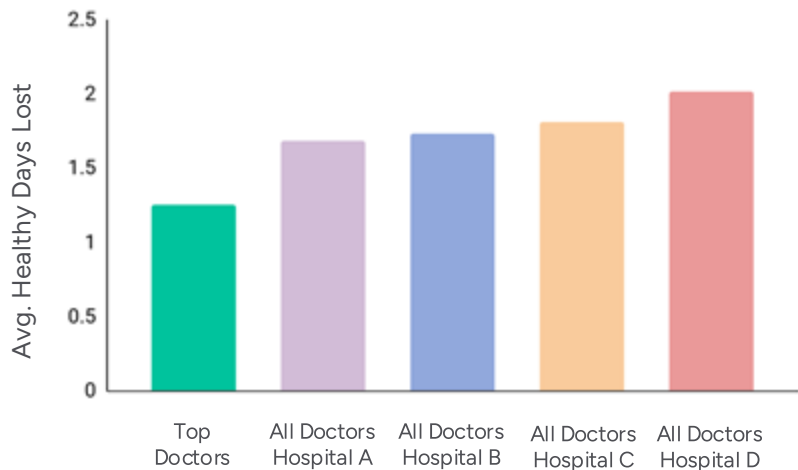
Garner's recommended providers can be found through our app for your mobile device, or on our website.



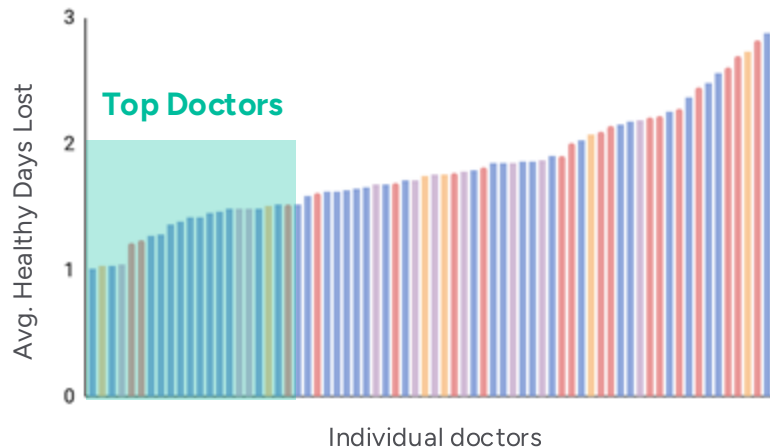
# The provider you choose has a big impact on your health

Your individual provider, not the place they work, has the biggest influence on your quality of care.

## Hospitals and Top Doctors



## Individual Doctors

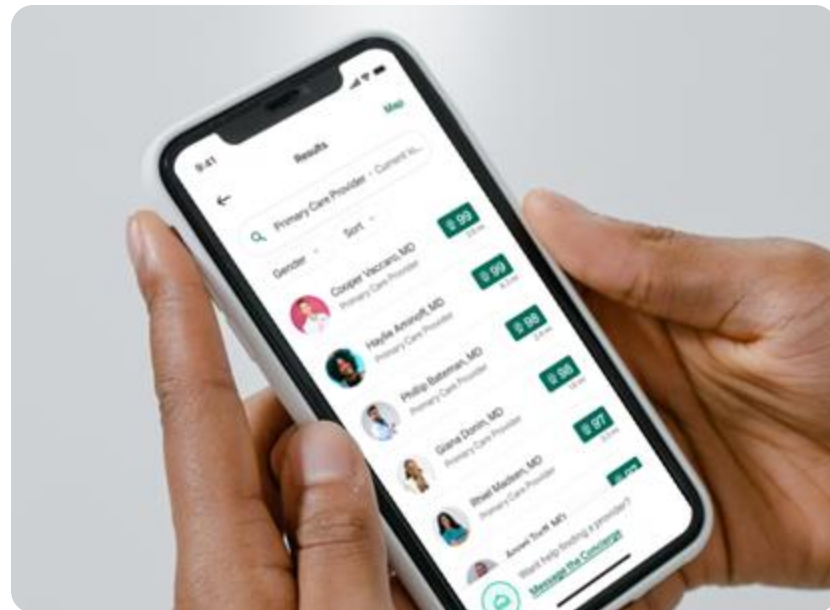


# How Garner identifies Top Providers

Doctors can't pay to influence Garner. We use the nation's largest healthcare database and revolutionary analytics to find the highest performing providers for members.

Garner **identifies Top Providers** who:

1. Follow current medical research
2. Successfully diagnose problems
3. Achieve the best patient outcomes
4. Receive the highest patient satisfaction rates



# Garner puts money back in employees' pockets

Starting on **10/1** employees can find and visit a Top Provider through Garner and we will reimburse them for qualifying:

- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions

**\$700** for Individuals

**\$1,400** for Families



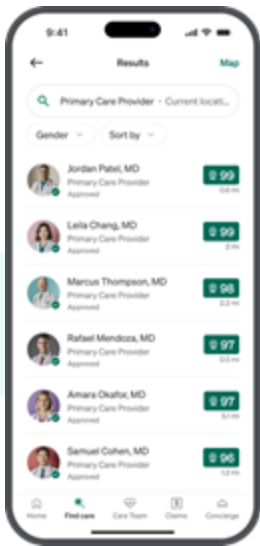
The background of the slide is a dark teal map with a grid of streets. Several light teal location pins are scattered across the map, primarily in the upper and lower left quadrants. The title "Getting started with Garner" is centered in white text.

# Getting started with Garner



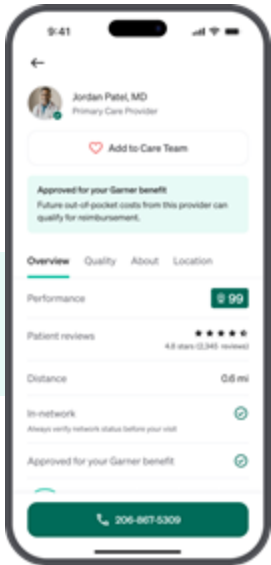
# How to use Garner

Making sure costs from Top Providers **qualify for reimbursement.**



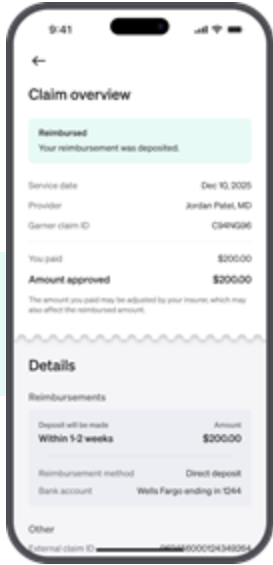
1.

**Find a Top Provider**



2.

**Add to your Care Team**



3.

**Get reimbursed**

# Creating a Garner account

**REMEMBER:** Members must create their Garner account starting August 15, 2025 and find a Top Provider **before their appointment** to get reimbursed.

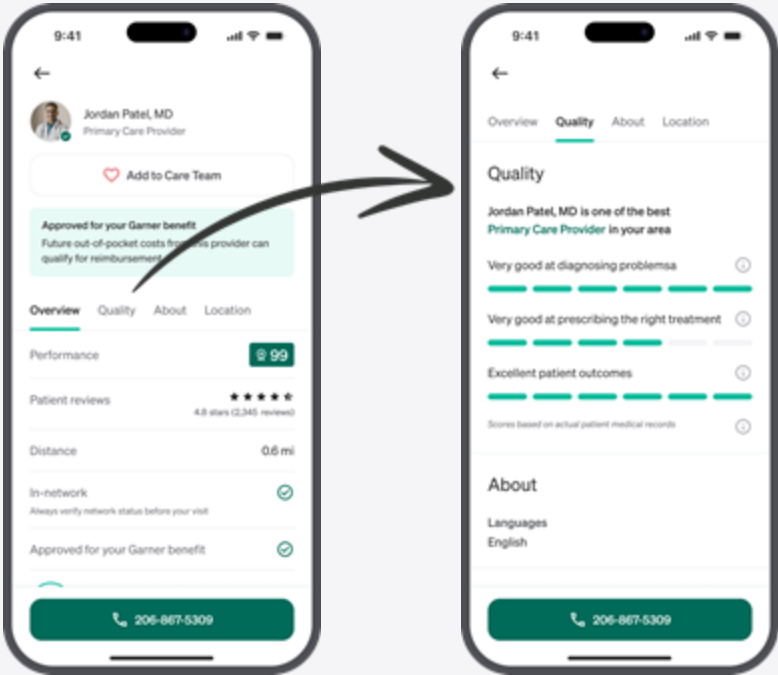
1. When prompted, employees will select OEBC
2. Enter full legal first & last name, followed by phone number, date of birth, and E ID.
3. Create a strong password

# Find Garner Top Providers

Members can find nearby providers based on symptoms, name, or the type of care needed.

Doctors with a Top Provider Badge can be approved for reimbursement.

**Add your provider to Care Team**  
before your appointment to ensure they're approved and easy to find



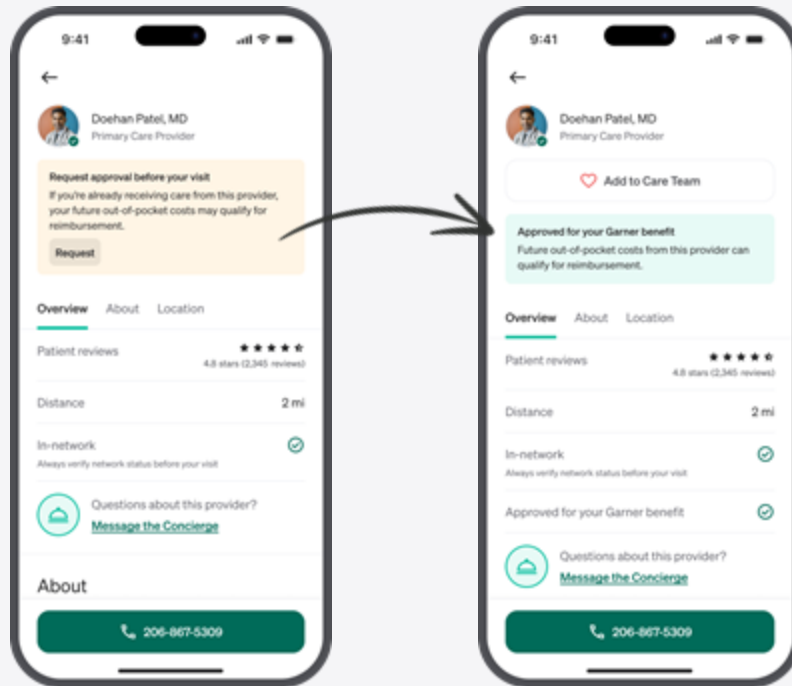
# Get approved for reimbursement with some current providers

Members can search for an existing **PCP 360** primary care provider, gerontologist, or pediatrician, as well as an existing OB/GYN or mental health provider.

To add a current primary care provider:

1. Search by doctor name
1. Click "Request"
1. **Add the provider to Care Team** to confirm their reimbursed

**Specialists do not qualify under this policy.**



# Continuity of care exceptions

In a small set of medically intense situations, if a member's doctor is not a Top Provider, they may qualify for the Garner benefit if the member received care from them before they became eligible for Garner and until a safe transfer of care can be arranged.

## Qualifying situations

- Active cancer treatment
  - The facility or therapist must be in-network
- Serious (often unstable) chronic conditions like diabetes and multiple sclerosis

## Non-qualifying situations

- Stable, low-risk chronic conditions like allergies and asthma
- Routine/wellness care (including with specialists)
- Newly established specialist care

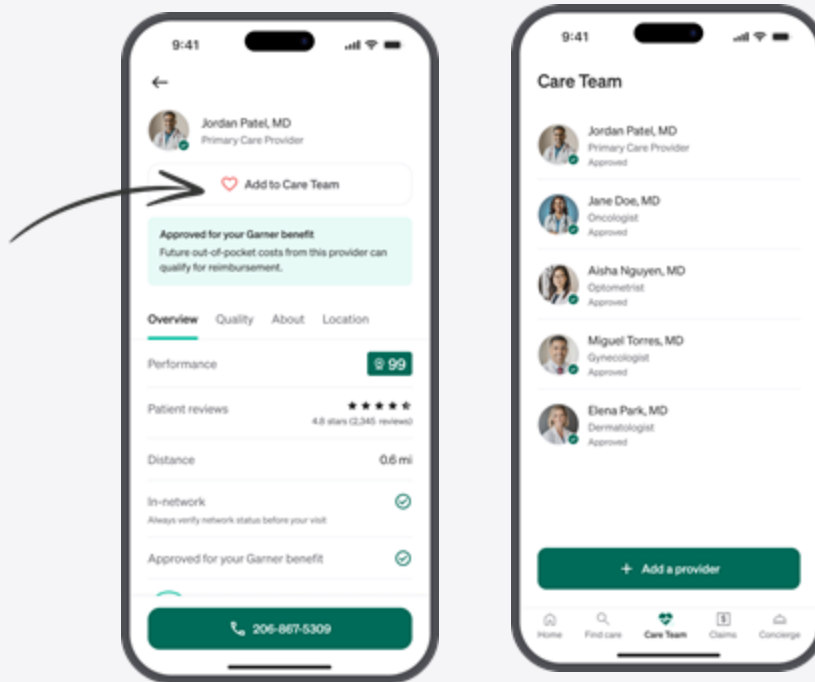
# Check your provider is on your Care Team

Members should add doctors to their Care Team before their appointment.

To make sure you are eligible for reimbursement, check that your **doctor is added to your Care Team before your appointment**

**Care Team is the easiest way to ensure your provider is approved**

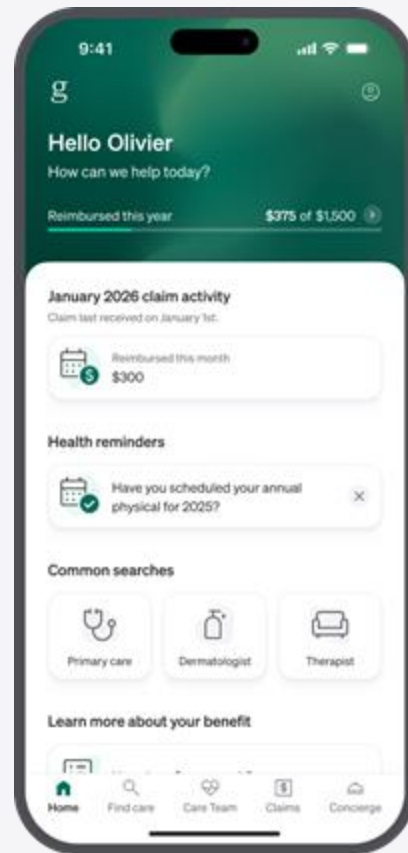
*Note: While adding providers to your Care Team is recommended, it's not a requirement to get reimbursed. Garner automatically keeps a list of any Top Providers you see in your search results in the Garner app. You can find this full list of **Approved Providers** in Settings.*



# How employees qualify for reimbursement

1. Create a Garner Account.
2. Search for a Top Provider.
3. Add the provider to your Care Team before your appointment ensure they're approved.
4. Verify which costs are covered under their Garner plan.

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





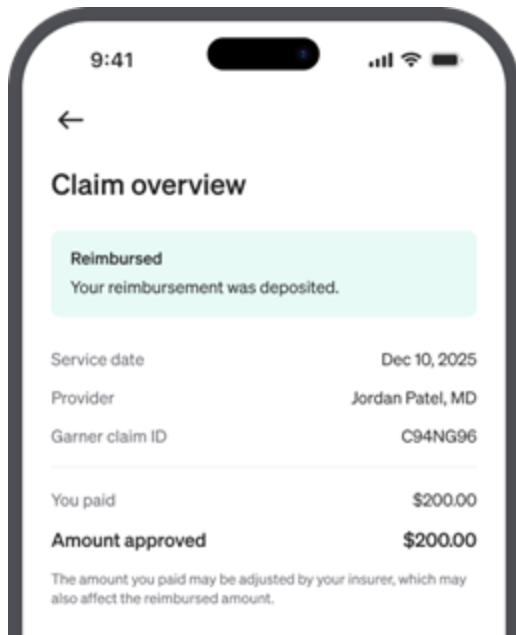
# How Garner works with HSAs & FSAs

Due to IRS regulations, **members may not use HSA & FSA dollars to pay for services that will be reimbursed** by Garner.

- Members cannot use the FSA or HSA dollars for the same Garner HRA expenses.
  - Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) are tax advantaged benefits.
  - Since they are both tax advantaged benefits, the IRS considers this “double dipping”.
- If an member has a high-deductible health insurance plan (HDHP) that is paired with an HSA, they are required to spend a minimum amount toward their health insurance deductible before they can be reimbursed by Garner.
  - This amount changes annually by the IRS and depends on an individual or family plan. For 2025 the amounts are \$1,650 for individuals and \$3,300 for families.

# Garner reimbursement process

**Members will automatically** be reimbursed for qualifying medical costs.



When members receive care from a Garner Top Provider, they will pay their upfront costs as usual.

After Moda processes the claim, **Garner will reimburse them** for qualifying medical costs through their preferred payment method.

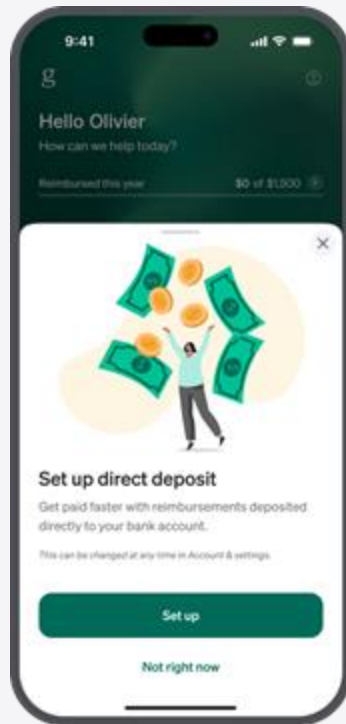
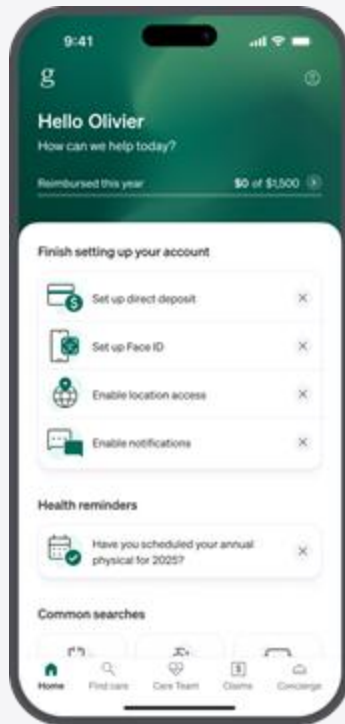
They can track their paid claims in the app.

# Get reimbursed faster with Direct Deposit

After creating their Garner account and the new plan year has started on **10/1**, employees can set up direct deposit for fast and secure reimbursements.

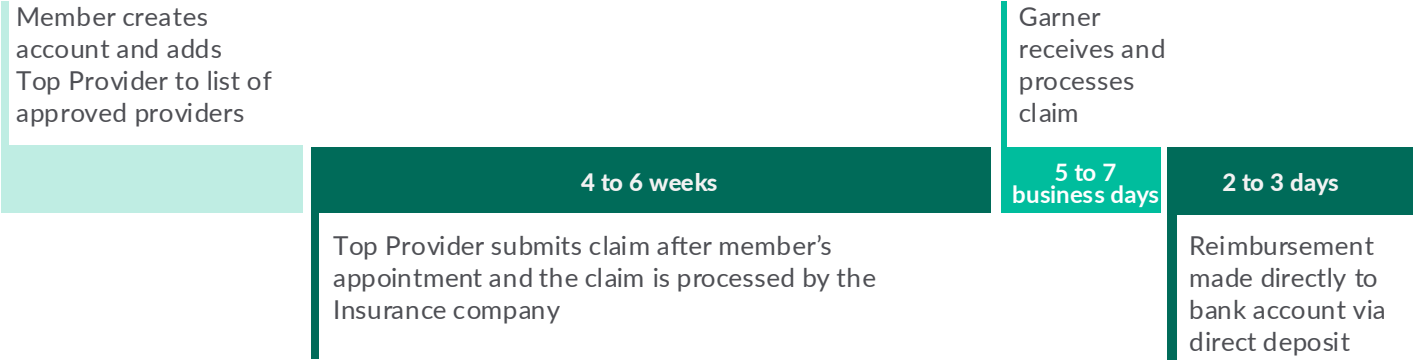
## Why set up direct deposit?

1. **It's fast.** Skip the wait for paper checks and receive reimbursements up to two weeks faster.
2. **It's simple.** Employees can sync their bank accounts by supplying account and routing numbers *or* by logging into their online bank account.
3. **It's more reliable.** Eliminate the risk of funds being sent to the wrong address or getting lost in the mail.



# Reimbursement timeline

Members are automatically reimbursed for eligible out-of-pocket expenses once Garner receives a claim from Moda.



Average 6 to 8 weeks



Demo



# How you can help members understand their Garner benefit

# Questions? Garner Guide has FAQs at [garnerguide.com/state-of-oregon-oebb](https://garnerguide.com/state-of-oregon-oebb)

Find answers to the most commonly asked questions and learn more about your Garner benefit.

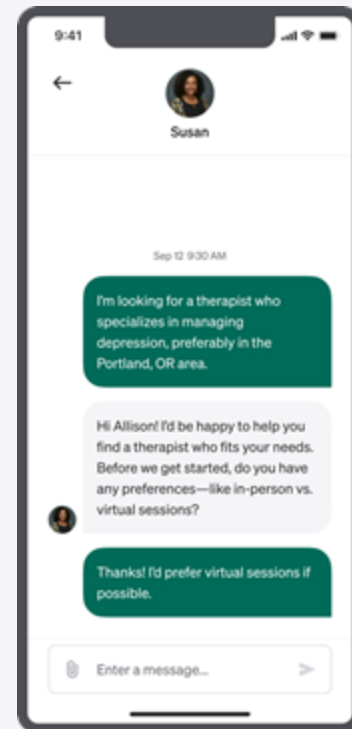




# Questions? Direct employees to Garner Concierge

**Real Garner representatives** here to answer all questions from your members

- **92% customer satisfaction** from members who interacted with Garner Concierge
- Available **Monday-Friday, 5am-7pm Pacific Time** in both **English and Spanish** (starting 8/15/25)
- Contact us via:
  - Garner Health App (recommended)
  - Email: [concierge@getgarner.com](mailto:concierge@getgarner.com)
  - Phone: 458-488-4828





**Thank you!**