



Frequently Asked Questions (FAQs)

Using Garner

Am I required to use Garner?

No. You're not required to use Garner.

When can I start using Garner?

Garner will be officially available to Providence Health and Moda Health members starting on Jan. 1, 2026.

However, beginning on Oct. 1, 2025, you can set up a Garner account and start searching for Garner providers. (Note: You won't be repaid for any care from a Garner-approved provider before Jan. 1, 2026.)

Is the Garner reimbursement amount available every year?

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

- \$1,000 per year, if you have individual coverage.
- \$2,000 per year, if you cover yourself and family members.

Can I access Garner even if I am not a Providence or Moda medical plan member yet?

Yes. You can sign up for a Garner account and start searching for providers starting Oct. 1, 2025. You can sign up even if you haven't yet enrolled in a Providence Health Plan or Moda Health medical plan. Starting Jan. 1, 2026, we will verify your account to ensure you've enrolled in a Providence Health Plan or Moda Health medical plan and are eligible to be repaid.

Does every dependent need their own Garner account?

No. Dependents can either:

- Use the same Garner account as the Providence-enrolled or Moda-enrolled PEBB member.
- 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 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-network doctors in your area. Top Providers have a green badge on Garner’s website or app. Garner determines who Top Providers are by reviewing medical records for millions of patients. 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-approved Top Provider might require you to drive farther than if you lived near a bigger city. Garner-approved Top Providers may also have virtual appointment options.

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

Yes. Once you create your account starting Oct. 1, 2025, you’ll be able to see a provider’s metric and ranking scores.

Is Garner the same as my medical plan’s network?

No. Garner uses your existing Providence Health Plan or 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 Providence Health Plan or 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 Providence Health Plan’s or 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 visit a Garner-approved 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 Providence Health or Moda network 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 Providence Health or Moda Health doctor is not a Garner-approved provider?

If your current Providence Health Plan or Moda Health network 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 Providence Health Plan or Moda network 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 Providence Health Plan or 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 Oct. 1 by calling (458) 488-4828 or emailing 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 Providence medical home or Moda 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, an individual provider may require a referral.

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 Providence Health Plan or 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 Providence Health or Moda Health medical plan. This also includes services ordered by the Top Provider, such as labs, X-rays, and prescriptions.

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 that 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 the individuals have individual coverage.

1. David was repaid \$1,000 (the annual limit from Garner) for previous visits with Garner-approved providers. In the same plan year, David has a new visit with a Garner-approved provider 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 it to pay for the visit.)
2. Jocelyn and her family have been repaid \$1,800 for previous visits with Garner-approved providers. In the same plan year, Jocelyn's son has a new visit with a Garner-approved provider for a toe injury. Jocelyn's cost for that visit is \$350. Garner will repay Jocelyn \$200. (This reaches the annual limit from Garner.) Jocelyn can get a receipt for the remaining \$150. Jocelyn can submit 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 Oct. 1 at concierge@getgarner.com or (458) 488-4828. Se habla español.

For questions about your FSA, contact ASI Flex at (800) 659-3035 or asi@asiflex.com. For more program information, review the PEBB plan document or visit ASIFlex.com/ORPEBB.