

garner

Garner is a simple plan addition that drives more care to the highest quality doctors nearby, generating significant savings and better health outcomes for both fully and self insured

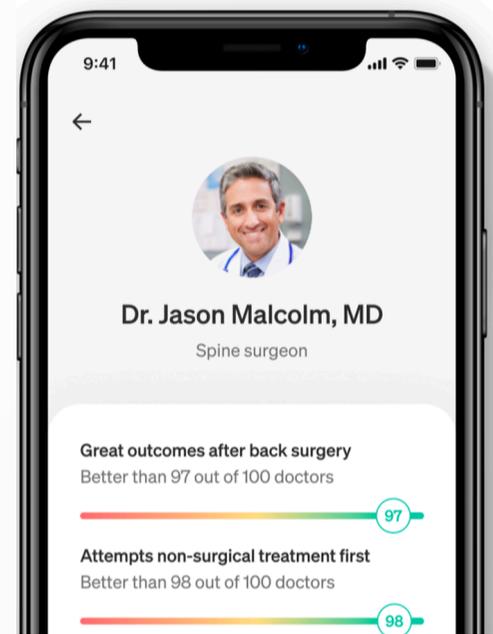
5-20%+ savings for employers

Lower out of pocket for employees

Simple setup
Keep your existing network and carrier

1

With more claims data than any other source and over 500 quality metrics, we **identify** Top Doctors in every market

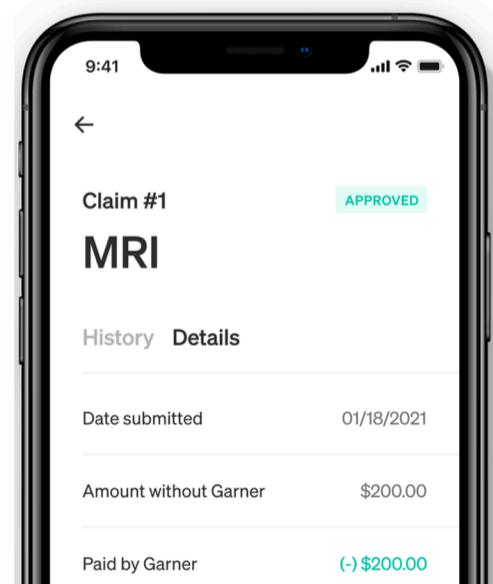


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Our concierge service and consumer product make it easier than ever to **find** Top Doctors

3

When members see a Top Doctor, our engagement-based HRA **covers** employee medical bills, enriching the plan while generating savings





Getting Started with Garner is Easy

Fully Insured: Making quoting fast, easy, and transparent

Standard pricing per \$1,000 of coverage (<300 EEs)

	Coverage Amount				
HRA Amount EE	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
HRA Amount Fam	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
Copay Plan					
EE	\$21	\$31	\$40	\$49	\$57
ES	\$32	\$52	\$70	\$86	\$100
EC	\$32	\$52	\$70	\$86	\$100
EF	\$38	\$64	\$88	\$109	\$127
HDHP					
EE	\$24	\$38	\$50	\$61	\$71
ES	\$37	\$60	\$82	\$102	\$120
EC	\$37	\$60	\$82	\$102	\$120
EF	\$42	\$69	\$94	\$115	\$135

In addition, if utilization is lower than expected, Garner will return 80% of the unused claim fund.

Copay Example

	Current Plan		New Plan	New Plan + Garner HRA (\$1,000 / \$2,000)	
Plan Name	Freedom Gold		Freedom Silver	Freedom Silver	
Plan Type	EPO		EPO	EPO	
Metal Tier	Gold		Silver	Gold	
Rx	\$10 / \$40 / \$80		\$10 / \$40 / \$80	\$10 / \$40 / \$80	
Deductible	\$2,250 / \$4,500		\$3,000 / \$6,000	\$2,000 / \$4,000	
OOPM	\$8,550 / \$17,100		\$8,550 / \$17,100	\$7,550 / \$15,100	
Coinsurance	30%		35%	35%	
PCP	\$30		\$40	\$40	
SPC	\$60		\$70	\$70	
	Quantity	Current Plan Rates	New Plan Rates	Garner Rates	New Plan + Garner Rates
Employee	25	\$1,031	\$921	\$21	\$942
Employee + Spouse	13	\$2,063	\$1,841	\$32	\$1,873
Employee + Children	12	\$1,753	\$1,565	\$32	\$1,597
Family	15	\$2,939	\$2,624	\$38	\$2,662
Total Cost	65	\$117,715	\$105,098	\$1,895	\$106,993
Total Savings	Total Savings -\$10,722 (-9.11%)				
In addition to quoted savings if utilization is lower than expected, Garner will return 80% of the unused claim fund.					

HSA Example

	Current Plan		New Plan	New Plan + Garner HRA (\$2,000 / \$4,000)	
Plan Name	Liberty Silver		Liberty Bronze	Liberty Bronze	
Plan Type	EPO (HSA)		EPO (HSA)	EPO (HSA)	
Metal Tier	Silver		Bronze	Silver	
Rx	\$10 / \$50 / \$90		30%	30%	
Deductible	\$4,000 / \$8,000		\$5,750 / \$11,500	\$3,750 / \$7,500	
OOPM	\$6,650 / \$13,300		\$7,000 / \$14,000	\$5,000 / \$10,000	
Coinsurance	20%		30%	30%	
PCP	20% after Ded		\$25 after Ded	\$25 after Ded	
SPC	20% after Ded		\$75 after Ded	\$75 after Ded	
	Quantity	Current Plan Rates	New Plan Rates	Garner Rates	New Plan + Garner Rates
Employees	25	\$804	\$733	\$38	\$771
Employee + Spouse	13	\$1,607	\$1,467	\$60	\$1,527
Employee + Child	12	\$1,366	\$1,247	\$60	\$1,307
Family	15	\$2,290	\$2,090	\$69	\$2,159
Total Cost	65	\$91,733	\$83,710	\$3,485	\$87,195
Total Savings	Total Savings -\$4,538 (-4.95%)				
In addition to quoted savings if utilization is lower than expected, Garner will return 80% of the unused claim fund.					