

garner

Garner is a new way to **keep your carrier**, get **significant savings** while giving your employees **richer benefits** and **higher quality care**

No
disruption

Keep the existing
network and carrier

10-20%
savings

Lower plan cost
year one

Richer
benefits

Lower employee out-
of-pocket

Better
quality care

Improved employee
health outcomes

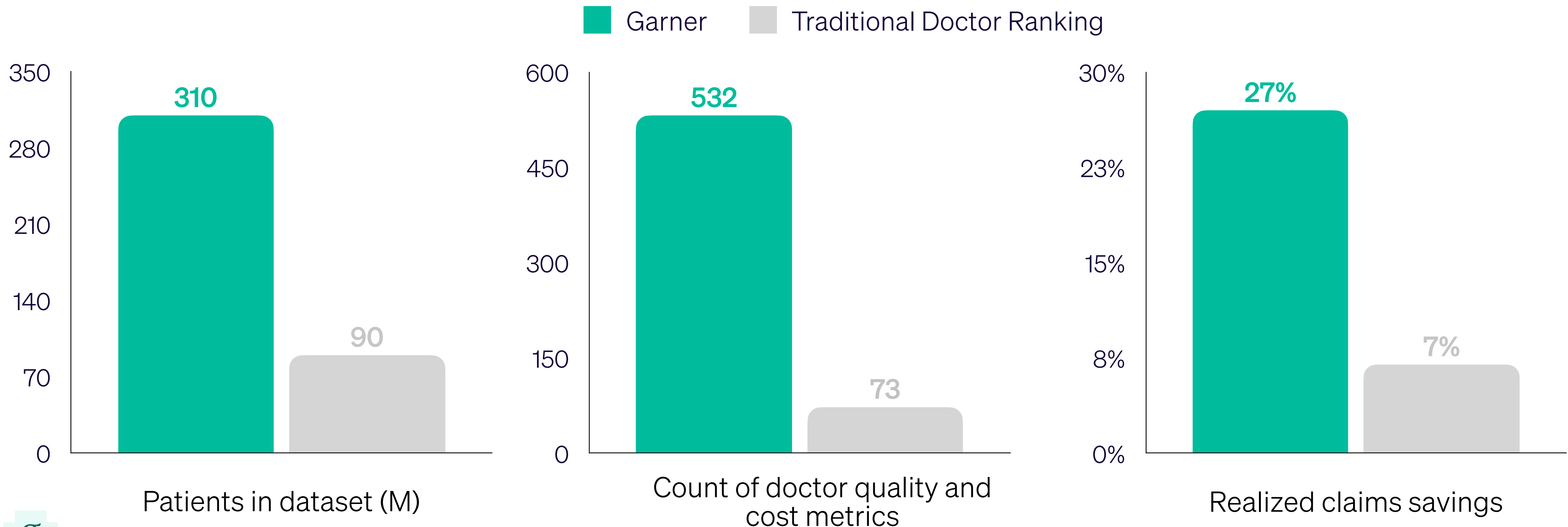
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Garner has created a more accurate measurement of which doctors deliver high quality care and lower total claims costs

By aggregating across insurers, Garner has created the largest set of healthcare claims data in the country.

+ Using over 500 metrics, Garner measures which doctors follow best practices and generate successful outcomes.

= Garner has demonstrated claims savings of 27% when employees see top doctors



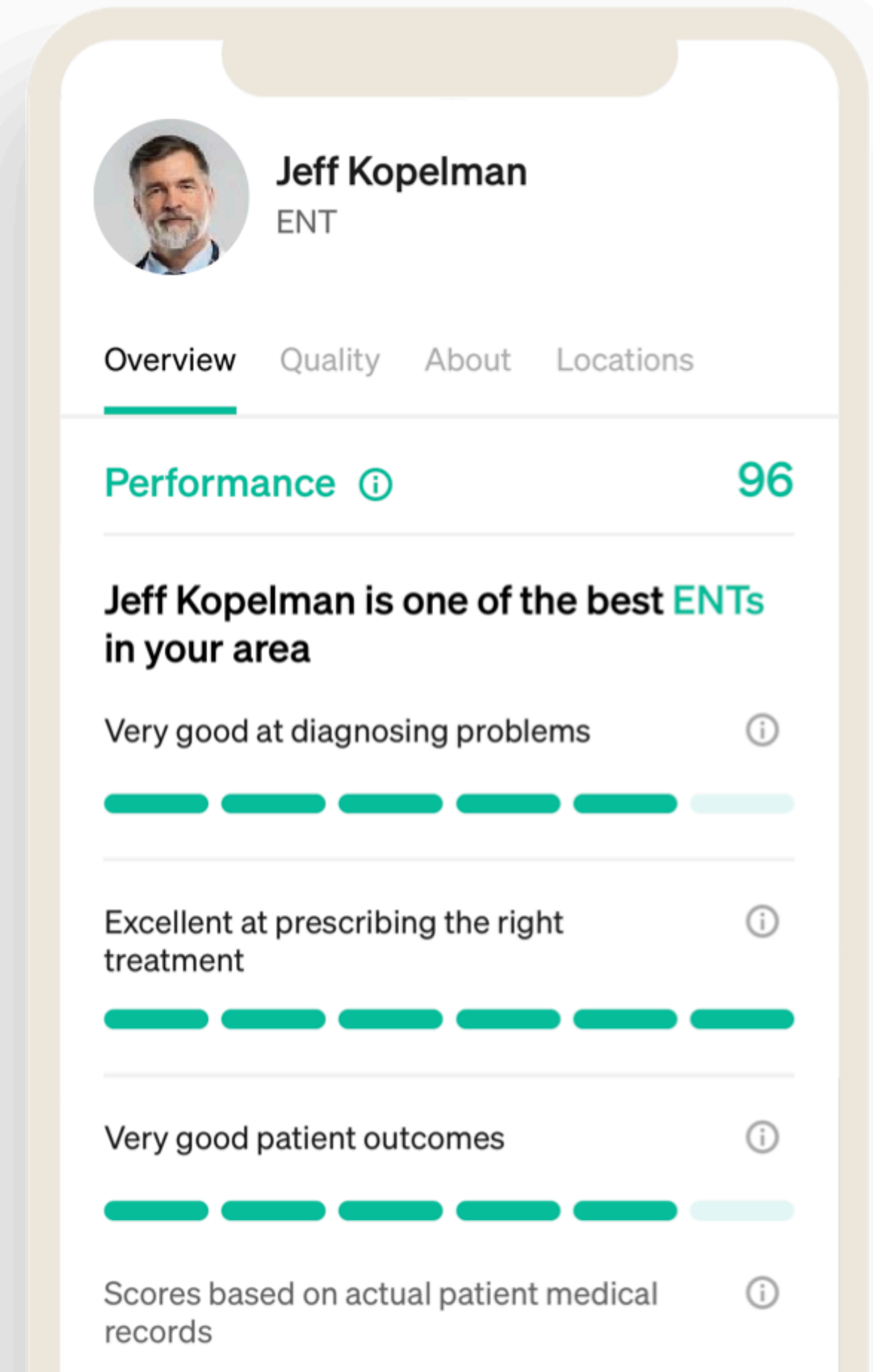
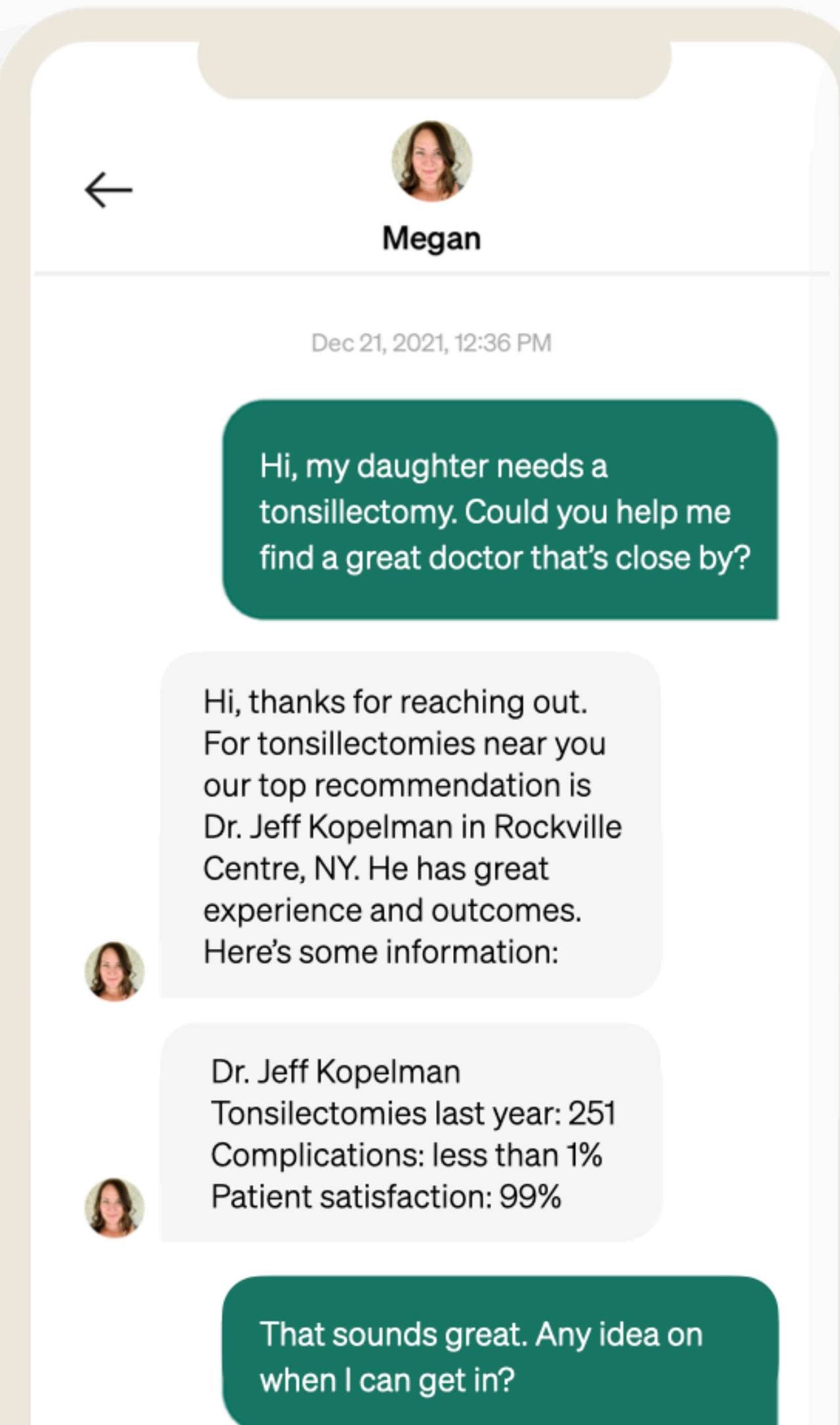
Garner shares doctor quality data with employees, giving them peace of mind that they are getting the highest-quality care.

Concierge team is available via phone, mobile app and web

Concierge solves pain points in accessing care (appointment availability, accepting insurance)

Garner provides information not available elsewhere to help employees make informed care decisions

All recommendations are tailored to the existing network



Innovative design overlays on the existing plan to deliver guaranteed savings with lower employee out-of-pocket costs.

No need to change carrier or network

Incentive covers member out-of-pocket expenses when employees engage and see a top-performing doctor

Guaranteed monthly cost includes all claims and administrative fees with shared savings upside

Setup is simple with Garner's customized marketing program and employee education team

	<i>Previous Plan</i>	<i>Plan with Garner</i>	
	<i>Base Medical</i>	<i>Base Medical</i>	<i>With Garner</i>
Copay	\$35	D&C	\$0
Deductible	\$1,000	\$3,000	\$0
Cost (\$PEPM)	\$631	\$492	\$540

**Garner Fully Guaranteed Savings:
\$91PEPM**



The results: significant savings, improved health outcomes and a better employee experience without changing networks.

43%

Members use
Garner to find
a doctor

98%

Employees have a
positive experience
with Garner

27%

Average employee
savings per episode of
care

Ask your advisor for a customized savings analysis to see if Garner is right for your benefit plan.