

Garner Presentation Transcript - 10/20/26

Welcome & Introduction

Stephen Bishop, Garner Health: Thank you all for joining today and for having me. My name is Steven Bishop, Senior Client Success Manager here at Garner Health. Really looking forward and excited to walking you guys through your new Garner Health benefit that's going to be launching with you all on 1/1 of 2027.

So, I'm going to run through a deck here that's going to explain who Garner is at a high level, what the plan design looks like with you all, and then we're going to walk through the steps on how to actually use Garner as well. Hopefully, we'll answer a lot of your initial questions as I work through this deck, but of course, I want to make sure to leave enough time at the end for any questions that you guys have during that Q&A portion. So, really excited to introduce this benefit to you all today.

What is Garner Health?

I'm going to start at a 30,000-foot view of what Garner is, who we are, right? So, Garner, **we are a free benefit from Multnomah County that works alongside your existing Moda medical insurance plans.** So, if you're enrolled in the two Moda plans, Garner is a voluntary benefit. You're automatically eligible. It's free for you to use. And when you use the Garner app, you can use it to find the best

doctors in your existing medical insurance network. We will help cover your medical bills when you go see those best doctors up to $1,000 if you're on an individual-only plan, and up to $2,000 throughout the plan year if you have any spouses or dependents enrolled on that plan with you. So, during today's session, I'll walk through this new benefit of yours and how you guys can use it to find the best care within your existing network.

Okay, so at Garner, we believe that patients deserve the power of information when selecting their doctors. So, using Garner, we're going to give you guys more information than really anybody's ever had before on doctor quality before you actually go see those doctors. Think about your previous experiences while searching for and choosing doctors, right? Maybe you hop on Google, go on review sites like Healthgrades, right? I know I have in the past Googled "best orthopedic or whatever doctor near me," right? So, that's what I'm sure a lot of us are used to doing. With Garner, it's going to be a little bit different. For the first time, you guys are going to get real information about these doctors' performance and quality metrics all in one place. We're going to help you guys find doctors who aren't just covered by your insurance, but who are in that top 20 to 25% based on things like patient outcomes, which I'll dive into more today to kind of show you how that works.

How Garner Ranks Doctors

Okay, so here, let's walk through how we actually rank these doctors and how you guys can understand how Garner is able to understand those doctor quality metrics in a way that really hasn't been done before, and certainly that you haven't seen before. It really comes down to data, right? We start with one of the largest medical claims datasets in the country. You see over 60 billion medical records from 320 million patients, which covers about 75% of all claims nationally. So, that's far, far more data than the average doctor search tool has, like Zocdoc, things like that, or even an insurance directory. Then, with this dataset, Garner's team of data scientists and clinical researchers are using that data to identify that top 20% of doctors in your insurance network. Garner is using more than 550 metrics across 82 specialties to find those doctors who follow the latest medical research and guidelines, avoid any of those unnecessary or invasive procedures or treatments, have lower complication rates, and help their patients recover faster and stay healthier longer.

One thing I like to call out and that's very important to note is that doctors cannot pay to appear in Garner's recommendations. Unlike other sites, as I'm sure we've seen, doctors can pay to get higher placement or sponsored ads. But with Garner, they must earn their spot in those Garner rankings based on their real patient outcomes.

Another thing I like to call out because we work with the Moda medical insurance plans: it's really important to remember that Garner is not an insurance network, right? Garner is an added HRA—health reimbursement account—which sits on top of your existing medical insurance plan, which is why it's voluntary, right? It's free for you to use, but it's not required for you to use it because we are not replacing the Moda medical insurance. All right.

So, I walked through all the data that we're evaluating with these providers. What does that look like in practice, though? We use this example: these are two real-life primary care doctors in the same area. In this example, it's in Milwaukee, Wisconsin. On the left, you see Dr. Schmidt, who has an overall Garner rating of about 60. Then on the right is Dr. Willick with a rating of 99, right? So, a very, very good provider. Below them are three of those 550-plus

metrics that we're looking at while evaluating these providers, and for all three, lower is better, right?

So, let's just look at those three real quick. First, how often does the doctor order an MRI for back pain before trying something simpler like physical therapy, for example? You see Dr. Schmidt is about 4%, while Dr. Willick is about 1%. Second example: how often do they underprescribe statins for patients with diabetes? Dr. Schmidt is about 56%, Dr. Willick about 26%. The third example: how often do their asthma and COPD patients end up in the hospital with a flare-up? Dr. Schmidt is about 9%, and Dr. Willick about 5%.

As you can see, Dr. Willick comes out ahead every single time, right? This is a doctor who takes an appropriate, conservative approach and keeps their patients healthier, and that's why they are listed as a Garner top provider. On paper, these two could look the same, especially if you're searching them online, right? Same specialty, same city. But when you dive into the data, you can see that they are not the same. Garner is going to help point you to those doctors who are going to help you all get better results.

Okay, now that's kind of how Garner operates. That's how you can look at it at a very high level. Now, how does it work? What does the plan design look like for you all? That is why we're here, right? That's why we partnered together to help you guys find those best doctors and then pay you back for going to visit them.

Plan Design & Reimbursement Details

Starting on January 1st of 2027 when we go live, you all can use Garner to search and find a top provider and get reimbursed for any qualifying out-of-pocket costs. So, what qualifies for that reimbursement? You see the right side of your screen: things like office visits, imaging, any lab work that those providers order, any procedures, any prescriptions, and even urgent care visits can be reimbursed.

The reimbursement amounts—you see the two eligible plans on the left side of your screen—they will be the same for each plan, but the two eligible plans are the Moda PPO 400 and the Moda Major Medical plan. Again, the reimbursement amounts: if you're on individual-only where it's just you, you can get paid back up to $1,000 throughout the year. If you have any spouses or dependents on that family plan, you can get paid back up to $2,000 throughout the year while not having to sacrifice the quality of the provider. Hopefully, you see this as a win-win. I know I sure do.

Okay, so that's kind of the overall plan design, right? We'd like to address some common questions that we hear upfront. A lot of people hear, "See a better doctor, we'll pay you back," and they think, "All right, what is the catch?" Right? "This seems too good to be true," which is a fair question. So, I'm going to walk you through exactly how it works and kind of show you how it really is a win-win for you guys.

When you see a Garner top provider, you tend to get the right care sooner, right? The right diagnosis, which is going to lead to fewer unnecessary tests, unnecessary treatments, unnecessary procedures, which leads to fewer repeat visits and complications. That means that you guys are going to get higher quality healthcare earlier in the process, and it's going

to cost you all and your employer less over time. We're going to take those savings and share them back to you guys as a reimbursement to encourage you to make that choice towards seeing better doctors. Hopefully, that makes sense from a high level there, but that's essentially how Garner operates.

Okay, so now that we've explained who Garner is and what the plan design looks like, how does it work? How do you actually work with the benefit, work with the app? Let's walk through those steps together on how to set up your Garner account and then how to use it after you've created your account.

Setting Up Your Garner Account

All right, first step is, of course, making and creating your free Garner account. We've tried to make it as easy as possible for you all. Takes all of five minutes, if that, to create your accounts. You see that QR code on your screen. That QR code is live. You can scan that right now. I highly encourage any of you on this call to scan in because I'm going to be walking through that step-by-step process on how to use Garner after you've created your account.

Setting up your account is that first step. To create your account, you'll need to enter a few fields of information after you scan that QR code or click that link. First, put in your email. As for which email, work or personal, it's entirely up to you. Garner accepts either email. Then you're going to put in your employer name, which is, of course, Multnomah County. So, you will type in Multnomah County into that employer line, select it from the dropdown. Then we're going to ask you for a few fields of personal information just so we can verify you as eligible. Some of those fields are your full legal name as it appears on your medical ID card, your date of birth, Social Security number, phone number, things like that. That information is used to verify your Garner account, verify that you are eligible for this benefit through those two Moda plans. This is how we're going to know who your employer is and what your reimbursement and plan design details are.

At the end of this process, you'll be prompted to download that Garner Health app. However, it's important to note that if you don't want to have another app on your phone—which I can certainly empathize with—we do have a website, a desktop version available as well.

In case anybody is scanning that QR code and creating their accounts on the line with me here, I'm just going to do a quick awkward pause. I hope you guys don't mind, in case anybody is filling out these steps and wants to walk through those next steps on how to actually use Garner with me on the line here. So, I'm going to do a quick pause. I'm going to use this as a water break, but hopefully, you guys are wrapping up creating your accounts.

Okay, hopefully, that wasn't too weird for you guys. For any of you who have scanned that QR code and created your accounts, I hope you're in the final fields of creating your account, downloading that Garner Health app. Again, we have a desktop version. I prefer the app, right? I think it's convenient. It's on your phone. You can message Concierge through the mobile app. It's right there. But, of course, if you want to just use the desktop version, you're free to do so.

How to Use Garner

For any of you who have created your accounts here on the line with me, how does it work after? It's really, really simple, right? It could really be boiled down into three high-level steps on how to use Garner after your account creation. I'll walk through each of these steps in depth in upcoming slides here to show a little bit more color into how they operate.

At a 30,000-foot view, the first step is searching for providers, right? Searching for those top providers. Those top providers are the ones that we're evaluating for you guys. They have that green badge that you see on your screen there and that score of 1 to 100 allotted to them.

Then, once you've found that provider that you plan on seeing, we're asking you to add them to your care team before the date of service with them just to make sure that everything is set up, they're approved for your benefit, and that step three flows.

And, of course, step three is getting paid back, right? Getting reimbursed for any of those medical bills or eligible out-of-pocket costs from those providers on your care team. We quote 6 to 8 weeks for that reimbursement process. But if you haven't received a reimbursement within 8 weeks of that date of service with this provider, please go ahead and contact our Concierge team. They can go ahead and tell you about any unreimbursed claims or explain why a reimbursement was delayed. In some cases, maybe we need a little bit more information from your end in order to process that claim and get you those funds, so they may reach out to you directly just for any questions that we have on our end.

Step 1. Searching for Top Providers

Okay, diving into step one in a little bit more detail. We get it, right? Switching doctors can feel like a lot. I totally understand. The good news is that nothing about your existing medical plan is changing. What Garner is doing is giving you the information to make your own educated choice into the doctors that you're going to see. Garner is just helping you find those best doctors, which we call top providers—the ones with the green badge. Feel free to search, see one in your network, and we'll happily help pay those medical bills after you go see them, right?

Once your account is ready, start searching for those top providers. You can search for them a variety of different ways. I'll call out a few of those ways here, but I'm sure there's others that I might not be including. First, you could actually search for doctors by symptom. If you have shoulder pain, you could put "shoulder pain" into the search bar, and we will show who those top providers are who can help treat that symptom. You can also search for them by provider type, specialty, the type of care you need, or even search for them by name.

Again, that green badge that you see on your screen there means that they are a top provider. They're within the top 20% of doctors within your network in whatever you are searching. So, feel free to click into their profile page and add them to your care team before the day of your appointment with them just to make sure that everything's set up, they're approved, and that you get paid back for any out-of-pocket costs.

While you're searching for providers and clicking into their profiles, you can also see the exact conditions that they treat and the procedures they do, if they do any of those procedures. We're continuing to add to these doctor profiles so that you guys have the most up-to-date information and all the information available while you're making your decision. We've added details for around 100 specific care needs and how well each doctor does in those areas. For example, if you need ACL surgery, your results while searching with Garner now show how often that doctor performs that surgery. You can also see each doctor's quality data. If you have any questions about what these numbers mean, feel free to reach out to our Garner Concierge team, who can provide a little bit more insight into what those things mean.

We've made searching easier. We're trying to give you guys smarter provider maps, simpler location picking, and clearer network status as well, so that you guys spend less time searching and more time getting the high-quality care that you all need.

Keeping Existing Providers & Requesting Approval

Okay. We understand and are cognizant that many of you might have existing relationships with certain providers. While building a relationship with a top provider with Garner is what we recommend—it's the best way to ensure that you're receiving the highest quality care because we've done the homework on those providers—we want to make sure that you guys are supported for any immediate existing health issues as well. If you have an existing relationship with a provider or you're not able to see a Garner top provider for any of those immediate needs, your plan does allow you to add your existing primary care provider, pediatrician, gerontologist, gynecologist, or mental health provider (like a therapist, psychologist, or psychiatrist) to your care team if they are not showing as a top provider.

Feel free to search up your existing providers, and if they are within those fields—primary care provider, pediatrician, gerontologist, gynecologist, or mental health provider like a therapist, psychologist, or psychiatrist—you can add them to your care team, get them approved for your benefit, and continue to see them because the plan allows that.

The process is going to be a little bit different because they aren't showing as a top provider. First, search for that doctor by name, right? Whichever your existing provider is, search them by name. If they have a green top provider badge when you search for them and pull them up, great! You're already seeing a top provider. Those top providers are already approved for your benefit. So, go ahead, click into their profile, and add them to your care team before your visit just to make sure that everything is set up and that they're eligible for your benefit.

If they aren't showing with that green badge or aren't showing as a top provider, you're going to click into their profile page, and you're going to see that yellow screen where you can click that "Request Approval" button and follow the prompts in order to add them yourself, right? It's really like three extra clicks. So, you search for this doctor, they aren't showing as a top provider, you click into their profile, you will click "Request Approval," then we will ask you a quick triaging question just verifying that you have an existing relationship with this provider, you will click "Yes," and then that provider will be automatically approved.

There's no 24-hour or 48-hour waiting period. You can then add them to your care team, continue seeing them, and get reimbursed with those existing providers.

As you guys are going into Garner searching for any existing providers that you have, if you see that your existing provider maybe isn't showing up within the search results or you click into their profile page and you're not seeing that "Request Approval" button, please reach out to our Concierge team, who can assist. Continue to search for existing providers; if you're not seeing "Request Approval" or you're not finding them in the search results, reach out to Concierge. They can do some additional searches on their end to pull them up, or you can work with them directly to see if you can get them added. But remember, this must be done before the day of your appointment with them in order to qualify for that reimbursement. I would go ahead, get your account set up, and start searching sooner rather than later just to make sure everything's set up and that you guys are good to go come 1/1.

Okay, so your current doctors may already be Garner top providers. I'm sure many of you are searching for them maybe as we speak, right? So, you don't always have to switch, which is great, right? It's a really good feeling to see that your existing provider is a top provider, they're already approved, and you can add them—no problem. But if they aren't showing as top providers, it may be worth making that change to a top provider. We know that switching doctors isn't always easy, but here's why it pays off in the long run:

First, Garner is trying to make it easy to find a top in-network doctor who has appointments available near you. Second, we're not just sending you anywhere; we're helping you find doctors who have the best patient outcomes so that you can get healthier faster. And third, when you see those top doctors, we're helping cover your bills up to $1,000 if you're on an individual-only plan and $2,000 if you're on a family plan.

Step 2: Adding Providers to Your Care Team

Okay, now diving into step two, which is adding providers to your care team. Once you've found a new doctor or an existing doctor on Garner, add them to your care team before the day of your appointment with them by tapping that "Add to Care Team" button right there on their profile page. This is just the easiest way to confirm that they qualify for that Garner reimbursement, and it makes them easier to find again later.

When a doctor is added to your care team, they'll show up in your Care Team list, which is its own tab within the Garner Health app and website, and they will have a filled-in red heart right there on their profile page. A couple of notes that I like to include on the care team: think of your care team as like your favorites list, right? So, you're clicking that red heart to add these providers to your care team—it's kind of like favoriting them. There's no limit to the amount of providers and doctors that you can add to your care team. Feel free to search all these different providers that you see, maybe any of your dependents see, and add them to your care team.

Another benefit of the care team that I like to include if you guys like having everything in one place: as you can see on these doctor's profile pages, you have their address, their phone number, any online booking links—everything is included on their profile page that we

have for you guys. So, the more doctors that you add to your care team, it's kind of like having your own healthcare directory all in one place, which I personally like. Not exactly a dealbreaker, but if any of you are super organized, that might resonate with you all.

Okay, so I think I saw… I see a question come in? Kristen, is that you with your hand raised? Sure.

Kristin Ford, Employee Benefits: I have a question about… so what if my family practice… occasionally you'll have an appointment with a provider, but they all need to be out for a birth or something. What happens if you end up getting seen by a different doctor in situations like that?

Stephen Bishop: Yeah, that can happen, right? And that is a lot of times outside of our control. So, if you guys did everything right—you searched for these providers, you added them to your care team, and for whatever reason you're seen by a different provider, maybe a mid-level provider that reports in to that provider—we're not going to punish you. We'll still make sure that claim is reimbursed, right? We'll still honor that reimbursement. However, I do think just as a recommendation, calling that out to our Concierge team—send them a quick message—could go a long way. But it will still be eligible for reimbursement. We want to make sure that we honor that you did everything right. We don't want to punish you for that here at Garner. So, does that make sense, Kristen?

Kristin Ford, Employee Benefits: Sounds… yep, makes sense to me. I'll figure out how to make sure it makes sense to employees.

Stephen Bishop: Yeah, love it, love it. Okay, great question, though. Okay, so that is the care team. Just diving back in.

Step 3: Claims & Getting Reimbursed

Step three: getting paid back, right? The bread and butter. We realize the reimbursement may seem daunting for you guys, but it's really just three simple steps because Garner has feeds set up on the backend, right? How the reimbursement and the claims work:

First, you're going to go to the appointment. After that appointment, that provider—that top provider, that provider in your care team, however you want to put it—will submit that claim to Moda, to the insurance carrier. Some do it within a few days; others can take a couple weeks. There are some variables there, which is why we quote six to eight weeks from the date of service. Something we like to call out is that any delays in this step could be the result of processing that claim from the insurance carrier. But as soon as we receive it from Moda, we will go ahead and process that claim. Garner will review and approve your claim for reimbursement. This is automatic for you guys—no taking pictures, uploading documents, unless maybe we need a little bit more information just to verify what you paid to get that claim reimbursed. If we do need a little bit more information, our Concierge team will reach out to you. But for the most part, that process is fully automatic for you all.

> And then, of course, getting reimbursed, paying you back. We have two reimbursement methods:

1. We could mail you a paper check, which is our default reimbursement method.
2. However, when you guys have a chance to, I highly recommend taking a few minutes after we go live on 1/1 to set up direct deposit. It's really just the quickest and most secure way to get your funds deposited directly into your bank account. But if you don't want to, we will mail you a paper check, okay?

In total, these reimbursements typically take about six to eight weeks after that claim is submitted by the provider to your insurance. So, if you do have any issues with your claim or have any questions about your reimbursement timing, things like that, please reach out to our Concierge team; they can assist.

Direct Deposit Setup

All right. This is just another plug for direct deposit. I kind of outlined it earlier, but I highly recommend taking a few minutes in order to set up direct deposit. I think it's a much smoother experience. Your account will default to paper check, and we will mail that to you for any claims that are eligible for reimbursement. But highly recommend taking a few minutes, right? It speeds up that reimbursement process; it's much faster. You can get reimbursed up to two weeks sooner, so no waiting for checks to arrive or clear. We're trying to make it as simple as possible for you to set this up, too. So, you can link your bank account with your account number and routing number, or you can log into your online bank in order to set up direct deposit. We partner with Plaid in order to log in to your online bank. Some of you may be familiar with them; I know I was prior to Garner. So, they're pretty common and popular with linking your online bank. And it's just much more reliable, right? There's no risk of these checks getting lost in the mail, being sent to an incorrect or outdated address, or even errantly thrown into the trash, which I know I've done with checks that I've received in the mail before. Direct deposit removes all of that. Highly recommend taking a few minutes to set that up when you can.

All right. Now, a little bit more about claims. With Garner Health, we have those claim feeds set up, and we're trying to make it as easy as possible for you all to stay on top of your claims and on top of your reimbursements as well. After you receive care, go ahead and head over to that claims section, which is its own tab within the Garner Health app and website. You see that on the navigation bar at the bottom of your screen there. Go to the claims section where you can follow along the lifecycle of that claim and reimbursement, know where it stands. We're trying to put everything in your guys's hands so that you have visibility into where things stand.

Just as a best practice, I highly recommend and call out that it's a really good habit to check the Garner Health app regularly just to confirm that you're being reimbursed for any of those eligible claims, things like that. So, if you ever look into the Garner app, go into the claims section, and maybe spot a claim that's missing or doesn't look right, we want to show you that, right? We want to have everything in your hands. And if you haven't gotten reimbursed within that 8-week timeline, go ahead and reach out to our Concierge team for help. They can dig into it, maybe see what the problem or delay is, and you can work with them directly in order to get that remedied or get the answer as to why that delay is taking place.

Frequently Asked Questions

Okay. So, I've given you guys a lot. I'm sure many of you have some questions, but there are some questions that we get all the time, so I wanted to clear them up upfront.

One of the top questions we get: Are labs and imaging covered, like blood work, MRIs, things like that? The answer is yes. These qualify for your Garner benefit as long as a top provider on your care team ordered those labs and imaging, and the lab and imaging facility is in-network with your health plan.

Second question we get all the time, which I kind of alluded to earlier when Kristen and I were chatting: What if a nurse practitioner or a PA sees me instead of my doctor? These things can happen; your doctor is busy, and you don't always get a say into who you see when you show up to your appointment. Good news is that you can get reimbursed for services from mid-level providers when that mid-level works under or is in the same practice group as the top provider who was added to your care team before your visit. As a best practice, if that ever does happen to you, shoot Concierge a quick message, let them know. Also, follow along the lifecycle of that claim just to keep an eye on it, make sure everything is good. But if you see a mid-level underneath your provider, but you have that provider added to your care team, you can get reimbursed for that visit and any eligible out-of-pocket costs from it.

The third question we get all the time is referrals: What if my top provider refers me to a specialist?

First, go ahead and check to see if that specialist is a top provider in Garner. Search for them in the Garner Health app. If they are shown as a top provider, go ahead and add them to your care team before your appointment date with them just to make sure that you can get reimbursed for that visit.

If that specialist they've referred you to is not a top provider, you can still go see that specific provider, but the visit just wouldn't qualify for your Garner benefits, so you just wouldn't get reimbursed for that visit. But you can also go ahead and search for that specific specialty that you've been referred to to find another top provider within that specialty, add them to your care team before your visit, make the appointment with them, and get reimbursed for that visit instead. Or you could always reach out to our Concierge team, who can help you find another provider.

If you guys have referrals to specialists, which happens all the time, those are some of the steps you can take in order to get that reimbursement. We get a lot of these questions. If you're ever unsure whether something qualifies for your Garner benefit, please, our Concierge team is here to help. Go ahead and reach out to them. There's a couple different ways to reach out to them, which I will call out in a slide coming up here. But that's exactly what our Concierge team is here for: they're here to support you guys every step of the way, and that includes answering questions.

Okay. Now, let's talk about how Garner works alongside an FSA, a flexible spending account. If you are enrolled in one of those Moda plans and you have an FSA, there's a couple

call-outs that we like to highlight in these types of sessions so that you don't run into any trouble.

Garner & Flexible Spending Accounts (FSAs)

If you have an FSA through Multnomah County, it's very important to remember not to use your FSA dollars to pay for medical costs that are going to be reimbursed back to you by Garner. According to IRS regulations, you cannot use those FSA funds to pay for services that will be reimbursed back to you by Garner. The IRS views that as double dipping due to both accounts having tax advantages—and by both accounts, I mean the FSA and the Garner HRA account.

Some best practice recommendations that we like to call out would be to use your FSA funds for things like dental and vision care, since Garner works strictly with your medical insurance, or you can save those FSA dollars for any FSA-eligible products like Walgreens, CVS, things like that. But it's very important to remember not to use your FSA for expenses that are going to be reimbursed back to you by Garner. The IRS looks at that as double dipping, so we like to highlight that in these types of sessions to call it out.

I totally acknowledge that using your FSA card at the point of service is a deeply ingrained process in many of us. So, if you ever do use your FSA card at the point of service and get reimbursed by Garner for that claim, please, there are steps you can take. Reaching out to our Concierge team is one of those steps; you can work with them directly in order to remedy that double dipping step. You could also reach out directly to your FSA vendor as well, and you can work with them directly in order to remedy the double dipping. If you do commit that double dipping, I highly recommend reaching out to one of those two parties sooner rather than later just to make sure that you don't open yourself up or expose yourself to that double dipping risk.

Support Resources & Garner Concierge

Okay, so I've given you guys a lot. Hopefully, this has been insightful and easy for you to understand. Hopefully, you know how Garner works. In this last section, we want to talk about what resources Garner has to support you every step of the way. I know I've highlighted one of the resources many times throughout this presentation, coming up on that, but the first we like to call out is your Garner Guide. It's really the best first place to learn how your new Garner benefit works. You may have received this link from your wonderful benefits team already, so feel free to bookmark that link, read through it. As you can see in this animation, there's a long list of FAQs included on this link, other resources, videos, things like that, where you can read up on Garner and get the answer to a lot of those frequently asked questions that we receive from our members. Feel free to start here for any initial questions that you have. I think this is the best first spot to check out and read up on Garner if you haven't heard of us.

However, if you have any questions that maybe aren't included on this Garner Guide, that is where our Concierge team comes in. Feel free to reach out. You may talk to our Garner Assistant. Our Garner Assistant is our AI chatbot who can guide you through every step of

your care journey. The benefit of them is that they are available 24/7, where they are here to answer your questions instantly. They can even recommend top providers. But I totally acknowledge this is an AI chatbot, so I wanted to call out that if you ever ask a question that is a little bit too complex for the Garner Assistant, or if you just want to speak to a live member of our Concierge team: if you ask a complex question Garner Assistant can't answer, it'll automatically transfer you to a live member of our Concierge team. But you could also request to speak to a live member at any point in time. The benefit of the Garner Assistant is that it's available 24/7, can instantly answer a lot of those easier questions to save our Concierge team for the important stuff.

If you do ask a question that's too complex or you request to speak to a member of our Concierge team, here's some information on them: They are fantastic; they are here for you. Live support with them is available Monday through Friday from 8:00 a.m. to 10:00 p.m. Eastern. They are available in both English and Spanish. One thing I do want to call out is that the entire Garner Health app experience is available in Spanish as well for anybody who has Spanish-speaking needs—we have support available.

There's a couple different ways you can reach out to our Concierge team. The first and what we recommend is messaging within the Garner Health app. But if you don't want to do that, maybe you're on the desktop version, we have a phone number and an email address that you could reach out to at any time. If you reach out to them after hours and Garner Assistant can't answer that, we'll have a member of our Concierge team follow up with you the next business day whenever they resume their hours of operation.

Our Concierge team is here to support you guys every step of the way. They are fantastic; highly recommend using them. It's not just the customer service department—it's really that white-glove level of support available for you all. So, they're not just here to answer questions; of course, they can do that, but they can also do additional things like provider searches—searching for additional providers if you're unable to find them in your search results. They can add providers to your care team, answer any questions on those providers, any claims or reimbursement questions—our Concierge team can step in. They can do so much more, but they're here for you. Highly recommend reaching out to them with any issues or questions that you guys have.

Okay, so I've done a lot of talking. I hope this was beneficial. We're really excited to kick things off with you all come 1/1 of 2027. However, I wanted to throw this QR code back up on the screen for anybody who maybe couldn't scan it earlier to create your accounts now that you know how it works. So, thank you so much for following along, learning about Garner today. Feel free to scan that QR code where you guys can search for top providers and get paid back when you see them in 2027.