



Your health is our priority —

This is why we've invested in Garner, an innovative benefit that works with the University of Oklahoma's medical plan.

The individual doctor, not the facility they work at, has the greatest impact on the quality of your care. Garner helps you find the best doctors in your area and will reimburse you for eligible expenses when you visit them. These doctors, known as **Top Providers**, follow best practices and keep you healthier. We give you access to this information through the Garner Health app, which allows you to locate these top-quality doctors easily.

By visiting a Garner Top Provider, you can receive reimbursement for qualifying medical expenses, up to **\$2,000 for individuals and \$4,000 for families**.

Garner Top Providers

Garner analyzes the country's largest database of medical claim records to evaluate doctors based on **real patient outcomes** to find the top-performing providers. These Top Providers are nearby, in-network, and have appointment availability to see you.

Garner identifies Top Providers based on their ability to:

1. Practice according to the latest medical research
2. Diagnose problems successfully
3. Achieve the best patient outcomes

Reduce Your Deductible

By receiving care from **Top Providers**, you can reduce your deductible by thousands.

Plan Type	Plan Deductible (individual/family)	Garner Reimbursement (individual/family)
PPO	\$2,000/\$4,000	\$2,000/\$4,000

Create Your Account



Get Reimbursed for Medical Costs

- Office Visits
- Imaging
- Lab Work
- Prescriptions



To Qualify

Create a voluntary Garner account at no cost. You can sign up at any time, but you must **create your account and find a Top Provider before the date of service** to qualify for reimbursement.

Hear From Members

Martin

*"I'm no longer intimidated to go to the doctor. **When I go see a doctor, I see a Garner doctor.**"*

Becky

*"**Before Garner, I couldn't find a doctor** willing to figure out what was wrong with me. I went to so many doctors before my job offered Garner. I just suffered for years until I got my Top Provider referral."*

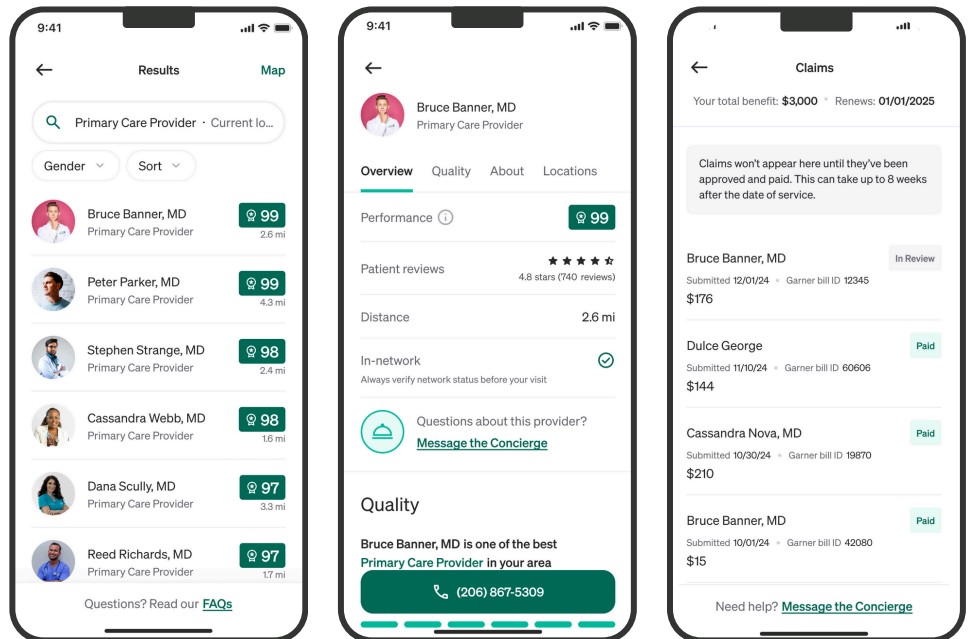
Learn More

To learn more about your Garner benefit, please visit the following link: garnerguide.com/cameron-university

How to Use Garner

When you visit a Top Provider, Garner will reimburse you for qualifying out-of-pocket medical costs. To begin your journey with Garner:

1. Sign up for the **medical plan during open enrollment**
2. Create your Garner account
3. Find and visit a Top Provider that was added to your account **before the service date**
4. Get reimbursed for your qualifying medical costs



Expert Help When You Need It

Garner's Concierge team is here for you. As your first line of expert assistance, the Garner Concierge team can assist in understanding your benefit, finding Top Providers for yourself and your family, or answering questions about claims.

You can contact the Concierge team through:

- In-App Messaging
- Phone at (866) 761-9586
- Email at concierge@getgarner.com

The Concierge team is available Monday through Friday from 8:00 a.m. to 8:00 p.m. ET. Se habla español.