

garner

September, 2020

garner

Garner helps employers create a simple plan addition that gets more care to the **highest quality doctors** near them without requiring a change in network or carrier.

5-10%+ plan level savings

Lower employee out-of-pocket

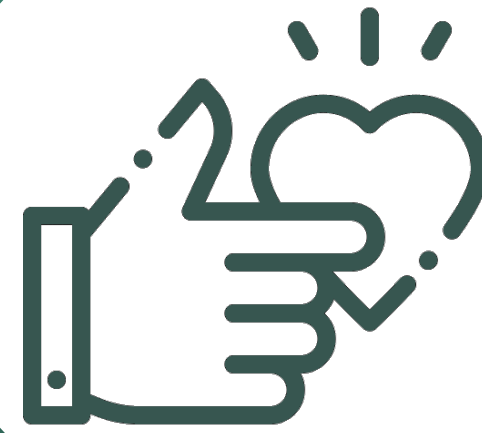
Better health outcomes

Garner helps members find high quality doctors in three simple steps



Our data helps us
identify Top Doctors
in every market

- The largest claims database in the country
- Over 500 clinical metrics



We make it easy for
members to find
Top Doctors

- Dedicated concierge team
- Solves traditional pain points finding care

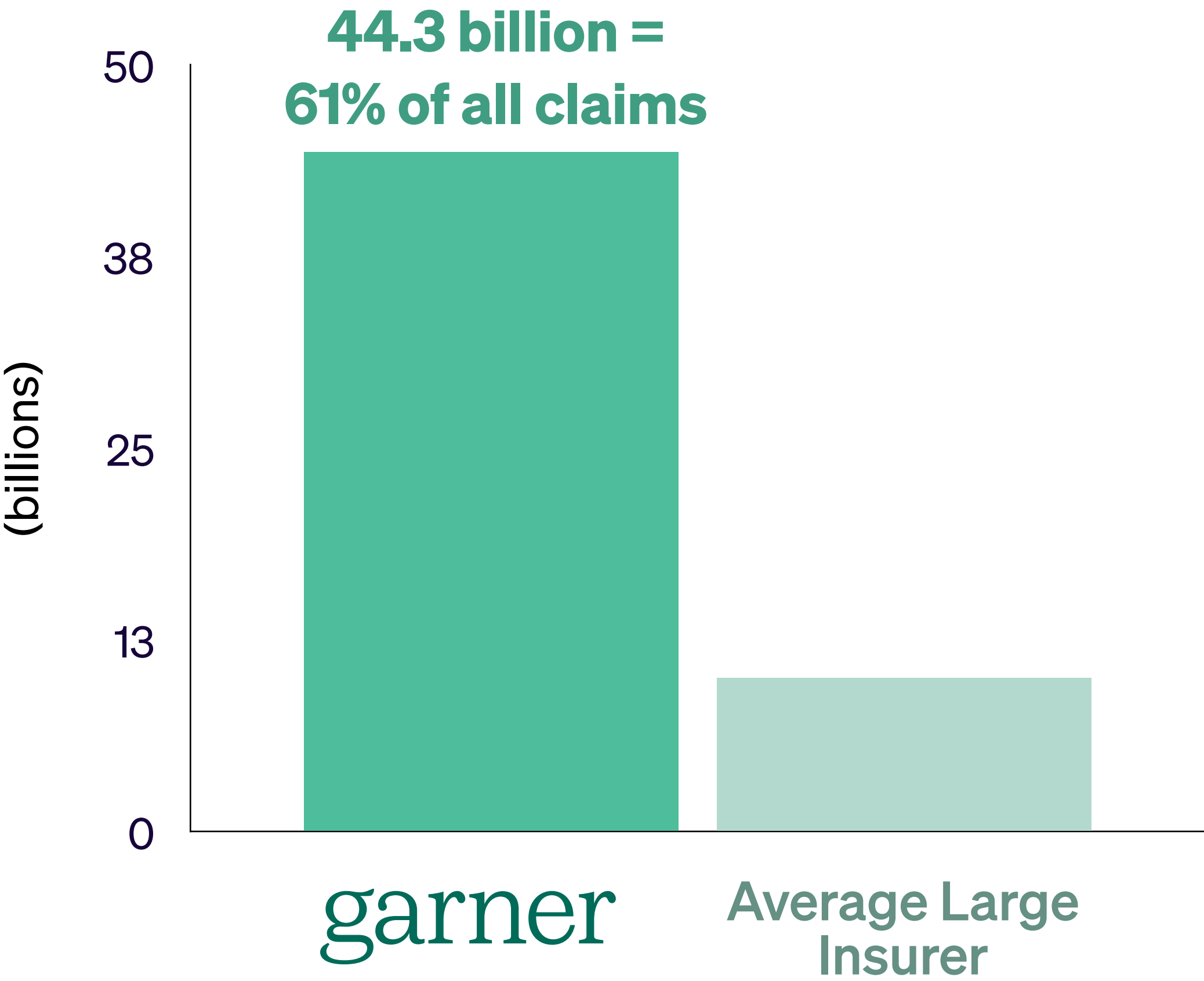


When members see
a Top Doctor, our
HRA covers their
medical bills

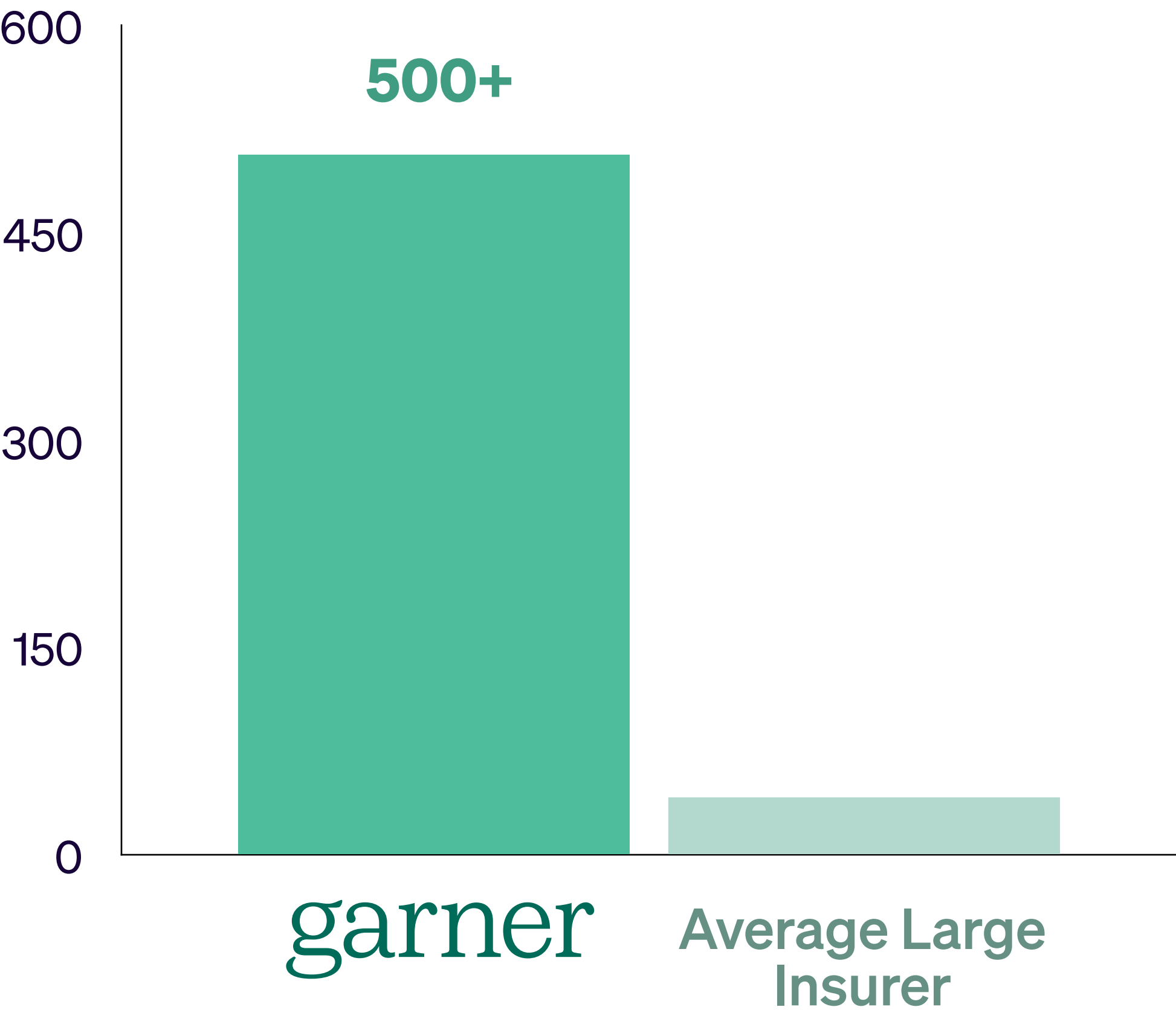
- Works with all existing plans
- Engagement-based incentive

Garner has assembled the largest claims database in the country and built over 500 metrics to measure the performance of individual doctors

Total Claims in Dataset

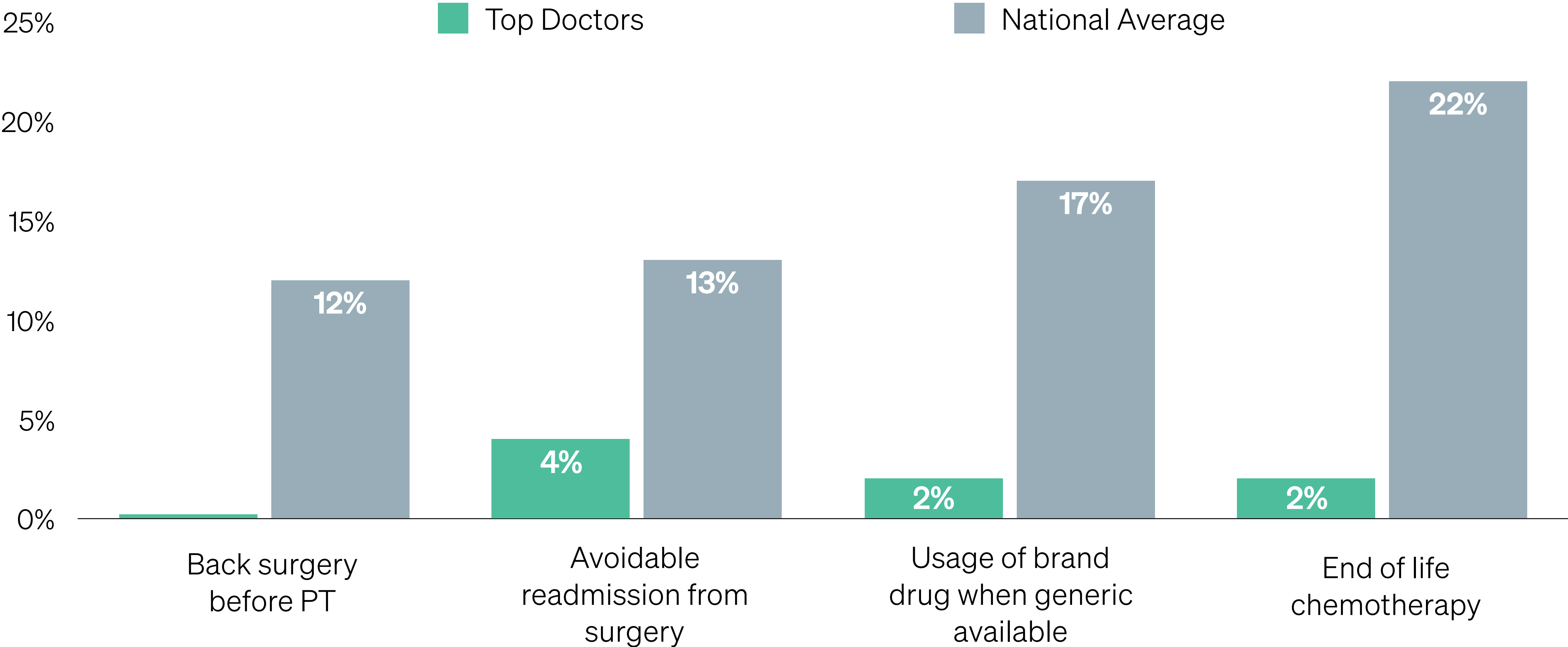


Number of Metrics Used to Evaluate Doctors

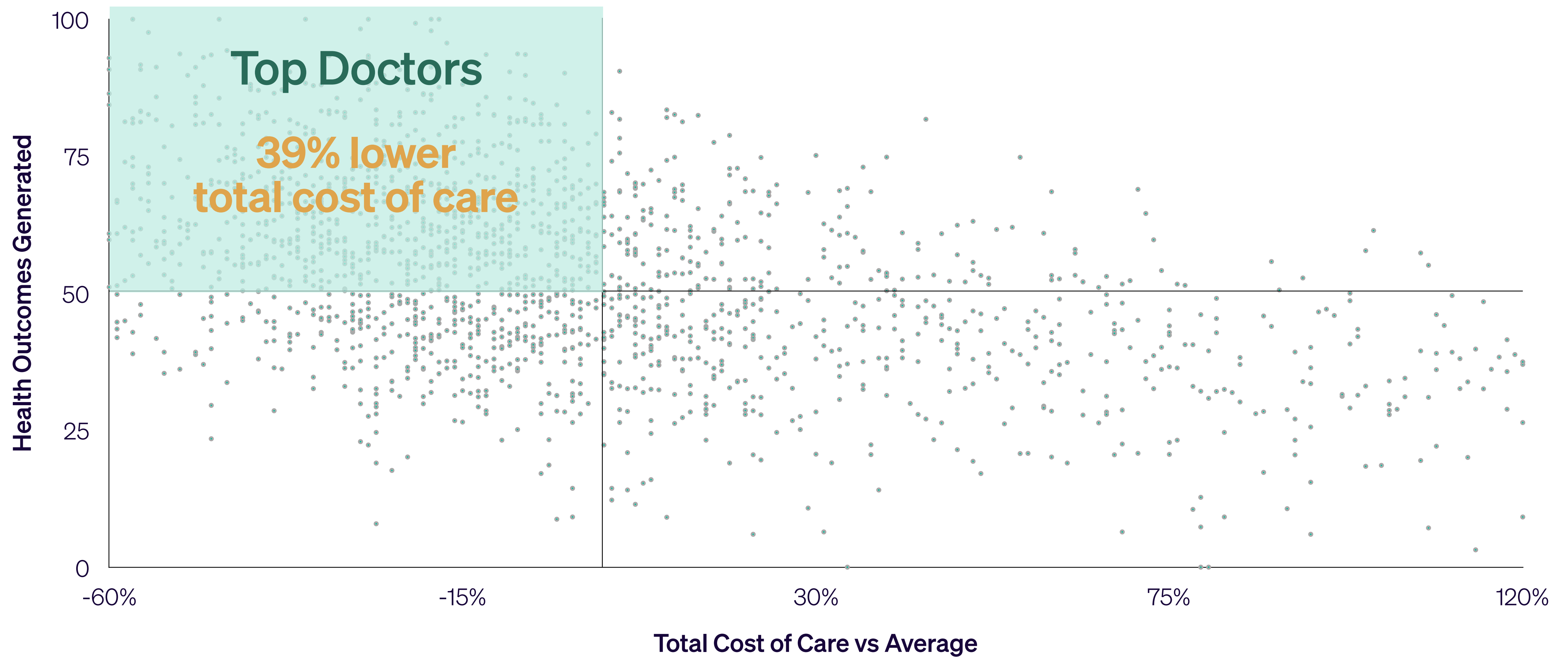


The difference in performance among doctors is clear in many different aspects of medical practice

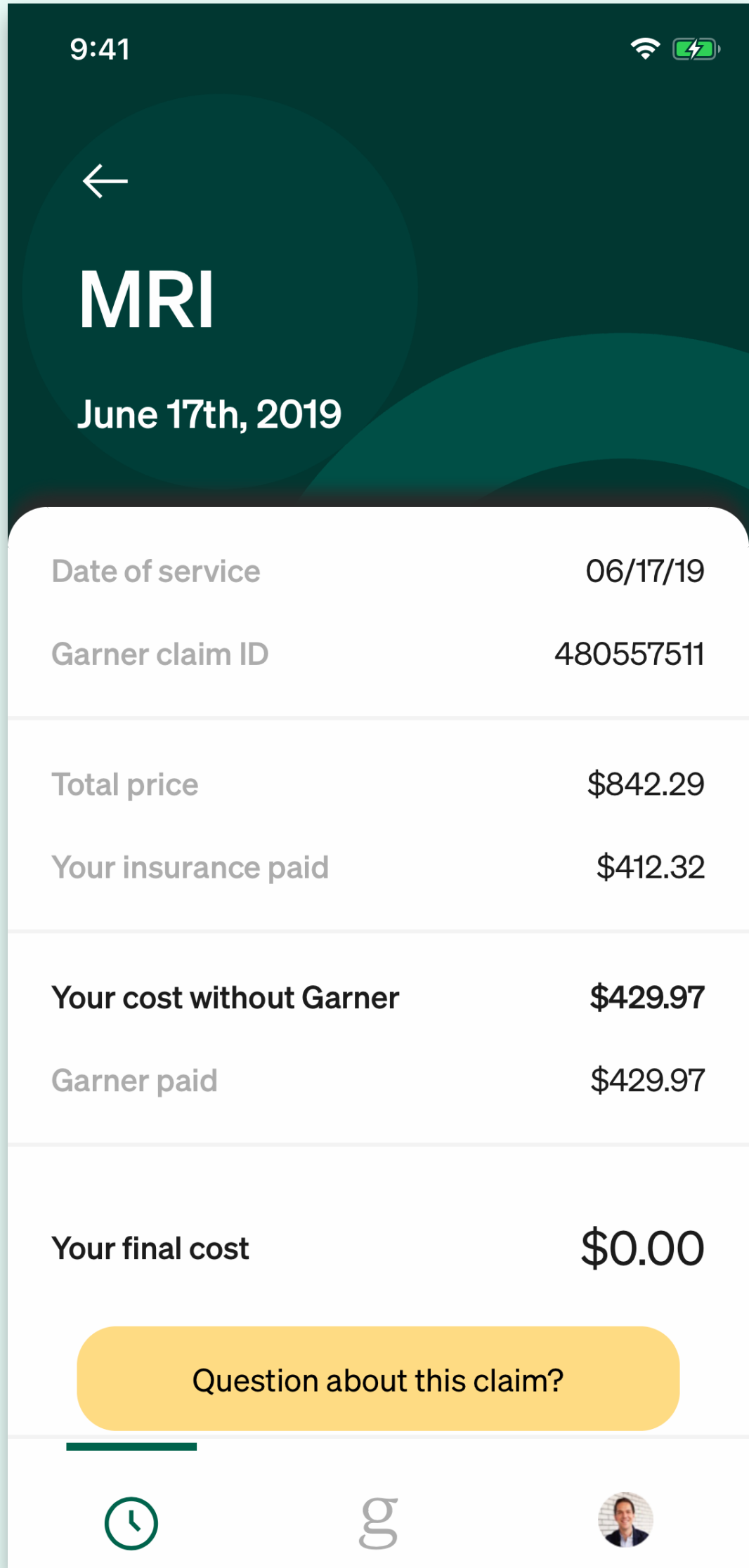
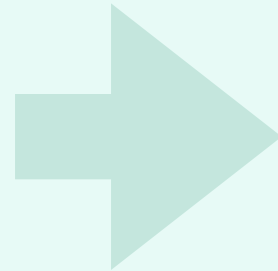
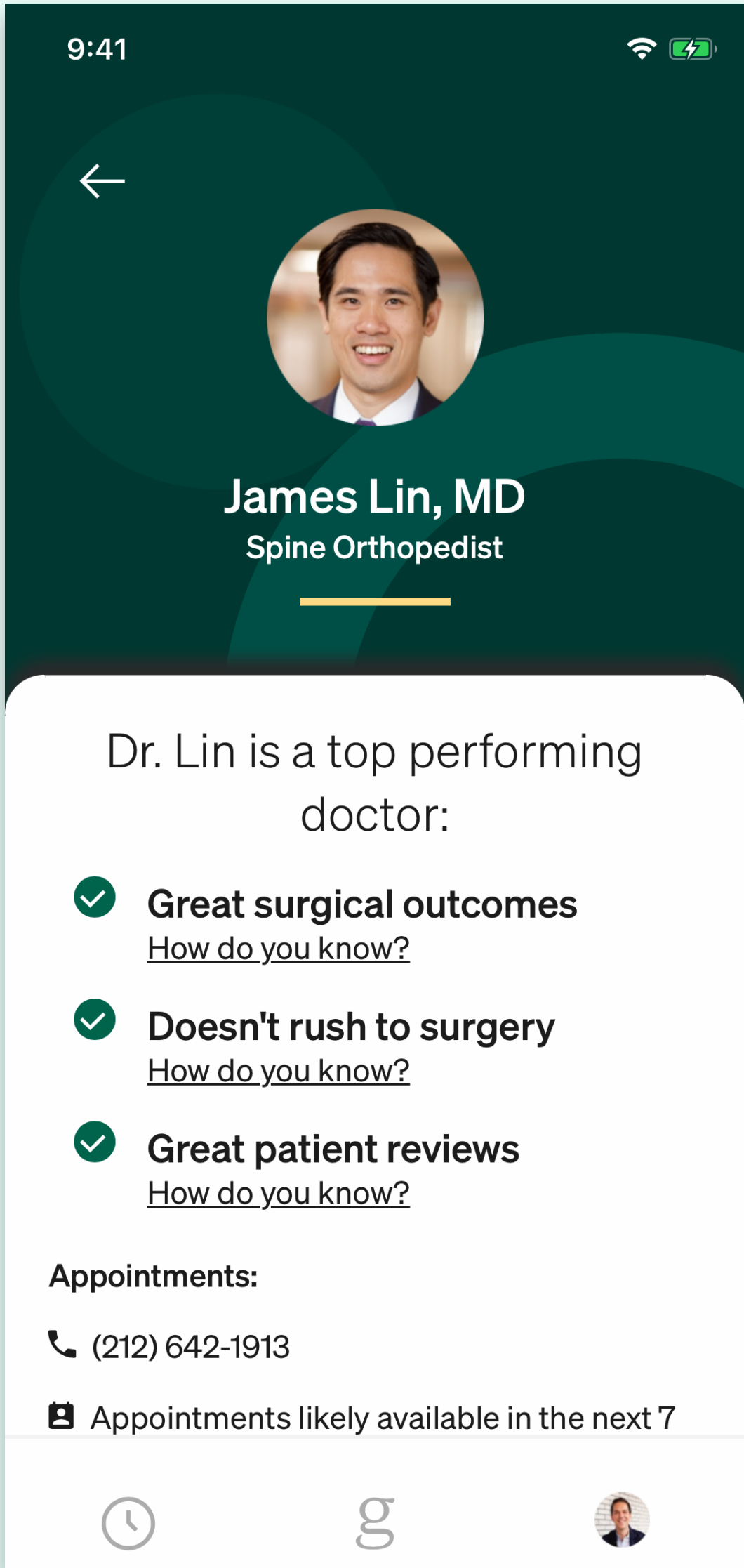
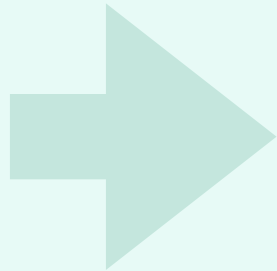
% of Patients Receiving Ineffective and High Cost Care



Garner uses these metrics to identify Top Doctors that are high quality while also delivering significantly lower costs



Garner makes finding a Top Doctor easy with our dedicated concierge team



Garner administers an HRA-based incentive account that covers employee out-of-pocket for engaged members seeing a Top Doctor



Use Garner to
find a Top Doctor

+



Get care from
Top Doctor

=



Garner HRA
covers member
medical bills

Here's an example of the impact of Garner:

What happens today:

Jim needs to see a back specialist. He asks his friend, who recommends Dr. Smith. Dr. Smith performs surgery which costs \$35,000.

Jim's employer pays \$32,000.

Jim owes \$3,000 out of pocket.



What happens with Garner:

Jim needs to see a back specialist. He uses Garner to find Dr. Jones, a Top Spine Doctor. Dr. Jones performs a minimally invasive procedure which costs \$5,000.

Jim's employer pays \$5,000.



- \$4,000 via the employer's health plan
- \$1,000 via Garner's HRA

Jim owes \$0 out of pocket and avoids unnecessary surgery.



We will provide custom quotes for clients as needed

Garner with a \$1,500 deductible increase and \$3,000 HRA incentive account = **\$28pepm savings**

	Current Plan	New Base Plan	Employees Using Garner
Benefits	Network Single/Family	Network Single/Family	Network Single/Family
Plan		 + garner	
Deductible	\$1,500/\$3,000	\$3,000/\$5,000	\$0/\$0
Coinsurance	20%	20%	0%
Out-of-Pocket Max	\$4,000/\$6,500	\$6,000/\$8,500	\$3,000/\$3,500
Pharmacy	\$10/35/60 after Deductible	\$10/35/60 after Deductible	
Rates			
Employee	\$479ppm	\$419 to Carrier + \$10 Garner admin + \$22 Garner HRA = \$451 ppm	
Employee + Family	\$1,256ppm	\$1119 to Carrier + \$10 Garner admin + \$58 Garner HRA = \$1,218 ppm	