# How to submit a claim

## Be sure to upload the required documentation with your claim.

Create an account and add your providers. Then you can submit your claim for reimbursement.



## 1

### Collect documentation.

After you've received care from an approved provider, you'll get an explanation of benefits (EOB) from your health insurance company. It will contain the information required to submit a claim.

Though it may take longer to process your claim, you may also submit a detailed bill from your provider, hospital or pharmacy as long as it contains the required information listed above. For more information, go to <u>garnerguide.com/claim</u>.

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Add claim details
Provider name *
Enter the eligible provider who performed or ordered this care.
Amount *
+ Upload documentation

## 2

## Add claim details and submit.

Click "Manage claims" on the home screen of the app. Fill in the required information. Upload a PDF or photo of your documents. If your approved provider or facility is not listed on your document, enter their first and last name in the "Approved provider name" field. Click "Submit claim."

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÷	Claim details	
RECEIVED	REVIEW	
	vas mailed on March 1, 2 Illy arrive within 2-3 wee	
Garner bill ID		41423
	ovider name Dr. Esther Cha	

# 3

### Track claims.

You can track the status of each claim on the "Claim details" page.

Garner helps you find the top 20% of all providers and reimburses you for qualifying out-of-pocket medical costs.\* After you create a Garner account, use the Garner Health app to find Top Providers. Add them to your list of approved providers **before** your appointment.

Recommendations are based solely on independent analysis, not commissions or fees. Garner has no financial relationships with doctors.

#### \* Your out-of-pocket medical costs will qualify for reimbursement if:

- You have created a Garner account and added the provider to your list of approved providers prior to the date of service.
- Your provider is in-network and the cost was covered by your health insurance plan. (Check your health insurance plan.)
- The type of cost qualifies for reimbursement under your Garner plan. Depending on your Garner plan, costs for things like prescription
- drugs or emergency services may or may not qualify for reimbursement. (Check the "Your benefit" page in the Garner Health app to learn more.)
- If your health insurance plan is paired with an HSA, you will need to incur costs greater than the minimum deductible. (Check the "Your benefit" page in the Garner Health app to see if this requirement applies.)



#### Questions?