



Using Garner to Reduce Your VERIS Renewal

BENECON



Garner Health

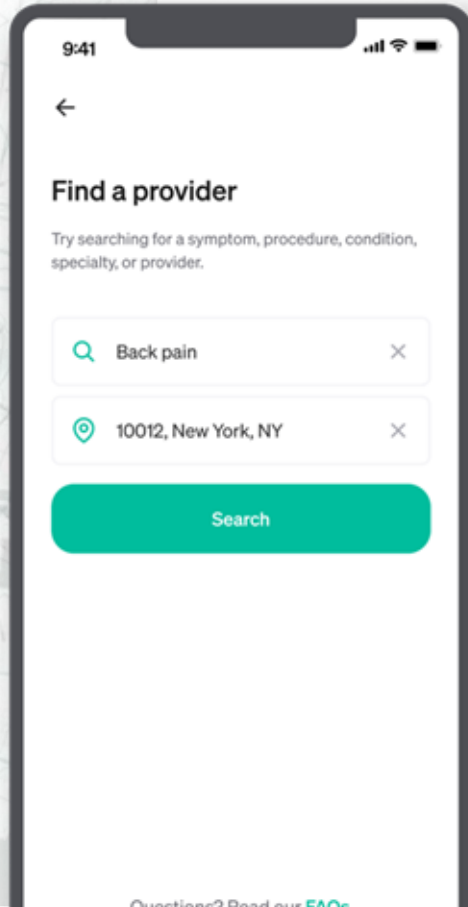
April 2026

The background of the slide is a light green map with a grid of streets. There are three teal location pins: one at the top center, one at the bottom center, and one at the bottom left. The title 'Partnerships Agenda' is centered in a dark green serif font.

Partnerships Agenda

- Introductions and key roles
- Garner overview & methodology
- Plan design & case studies
- Member experience & engagement
- Quoting next steps

Introductions



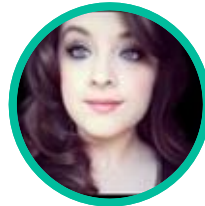
Garner Benecon Team



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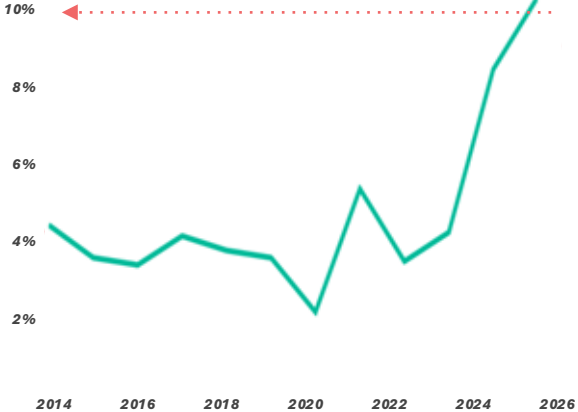
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A dark teal background featuring a faint map of the United States. Several teal location pins are scattered across the map, primarily concentrated in the central and eastern regions. The pins are semi-transparent and have a circular head with a white dot in the center.

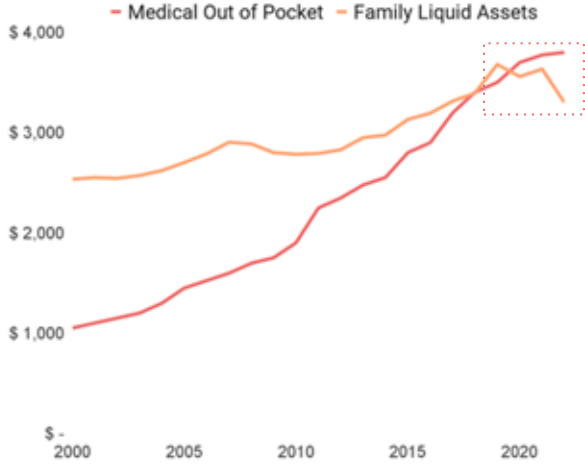
Garner Value Proposition

Medical trend is accelerating, cost-shifting has run its course, and employers are turning to brokers to tackle rising costs

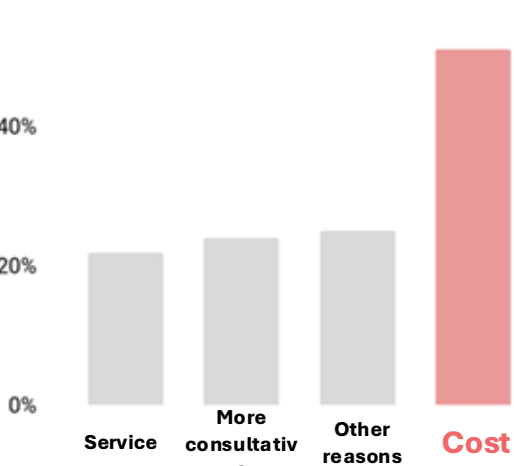
Average US Employer Medical Trend



US Family Functional Insurance

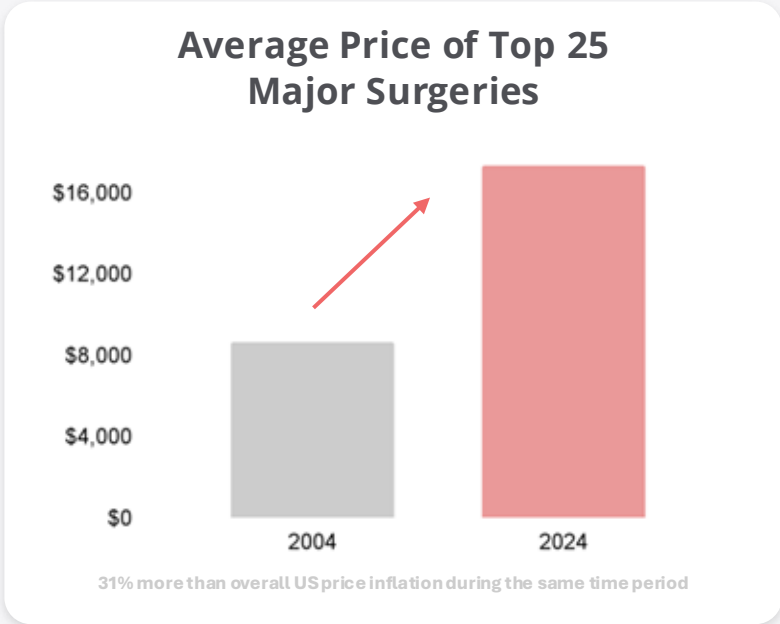


Most Common Challenges with Broker Relationship

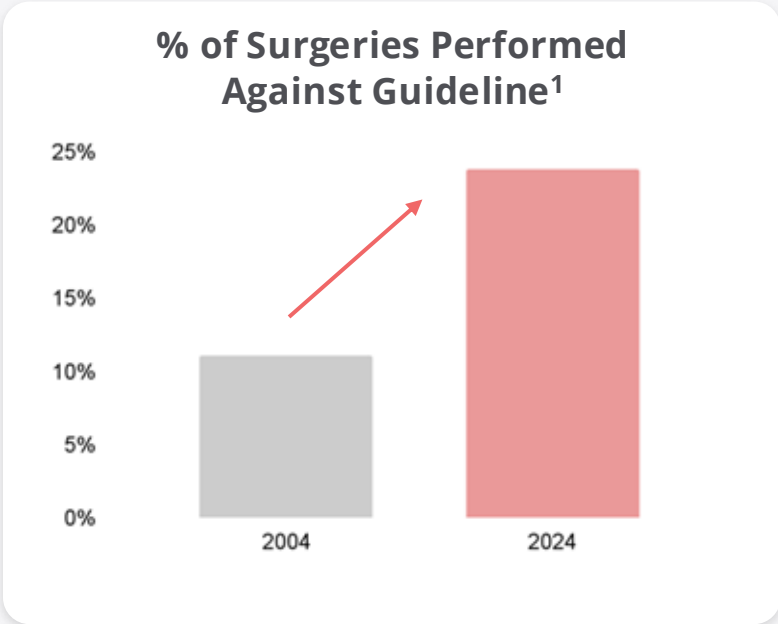


These accelerating costs are driven by declining quality and increasing prices across all types of care

Increasing Prices

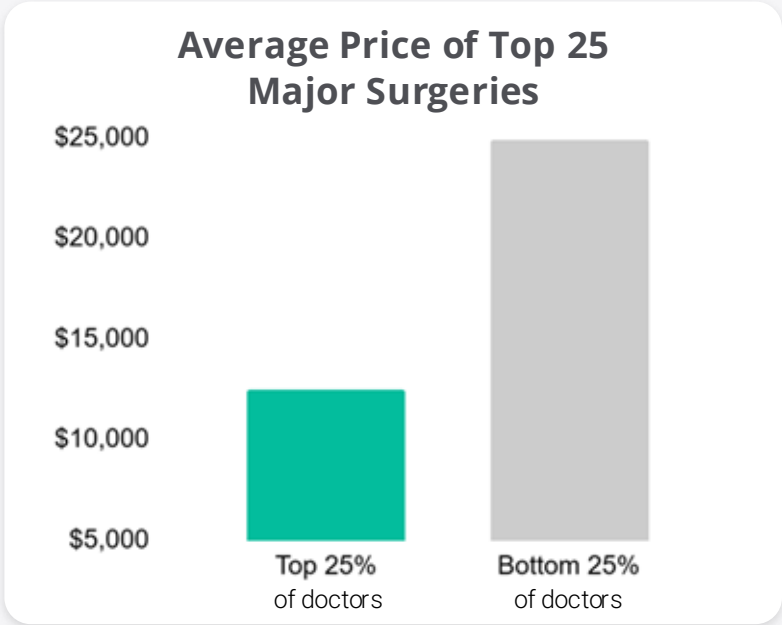


Declining Quality

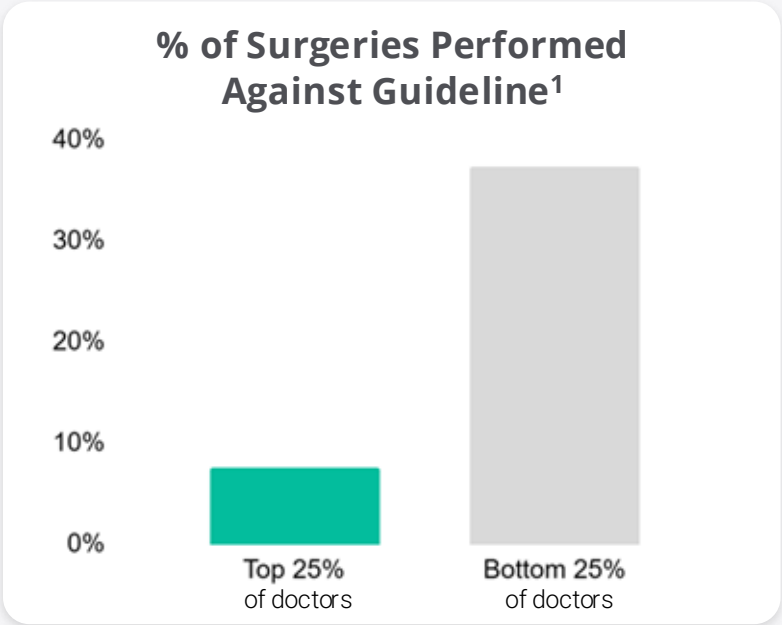


Good news: healthcare cost and quality can be dramatically improved by getting more care to the best performing doctors

Fairer Prices



Higher Quality

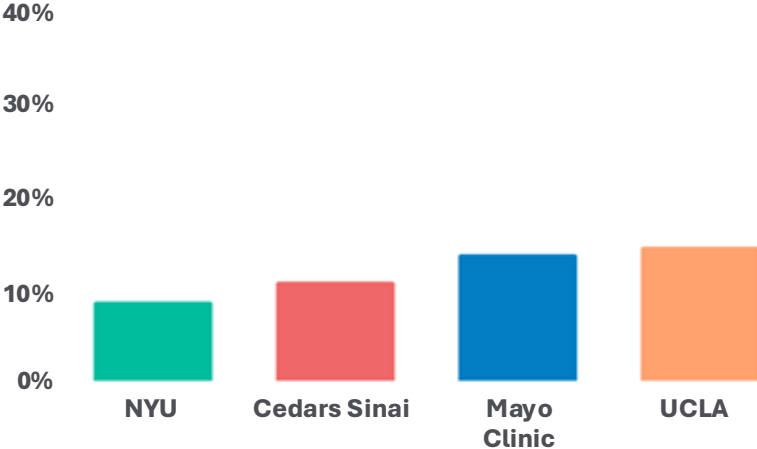


The key to lowering healthcare costs and improving outcomes is understanding the performance of individual doctors

Complication rates after joint replacement surgery

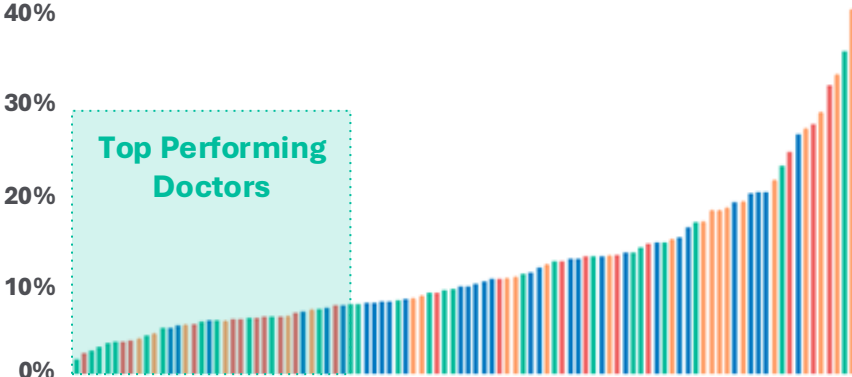
Hospitals

US News and World Report Top Hospitals



Doctors

Practicing at those hospitals



Garner uses better data and smarter incentives to drive care to the best providers in the existing network

Industry-leading provider analytics

One of the nation's most robust datasets, with **320M+ patients**

550+

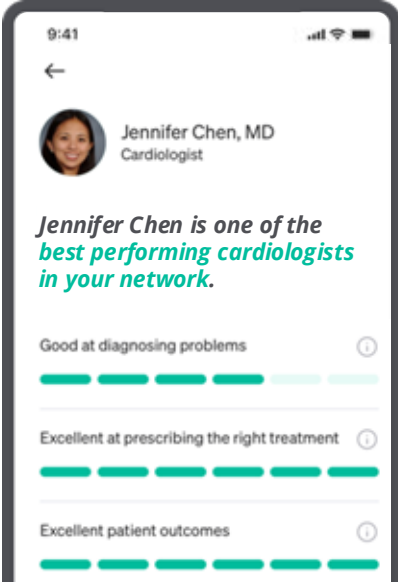
Proprietary clinical metrics

A proven incentive model

This year you saved **\$2,832** by seeing Garner Top Providers



Get the most from your network



Garner delivers unmatched engagement and cost reduction

A NON-DISRUPTIVE SOLUTION WITH GAME-CHANGING BENEFITS

-12%

lower plan cost
PEPM

80%

lower employee
out-of-pocket

46%

Members use
Garner to find a
doctor

For fully insured and self funded employers

Ideal Clients & Broker Characteristics



Struggling
with cost
containment

*Avg. employer medical trend
is over 9%*



Want to offer
an enriched
benefit

*Engaged employees save 80%
on out-of-pocket expenses*



Currently
offering a
MERP/HRA

*Conventional HRAs are
typically 2.2x the price per \$*



Looking for
innovative
solutions

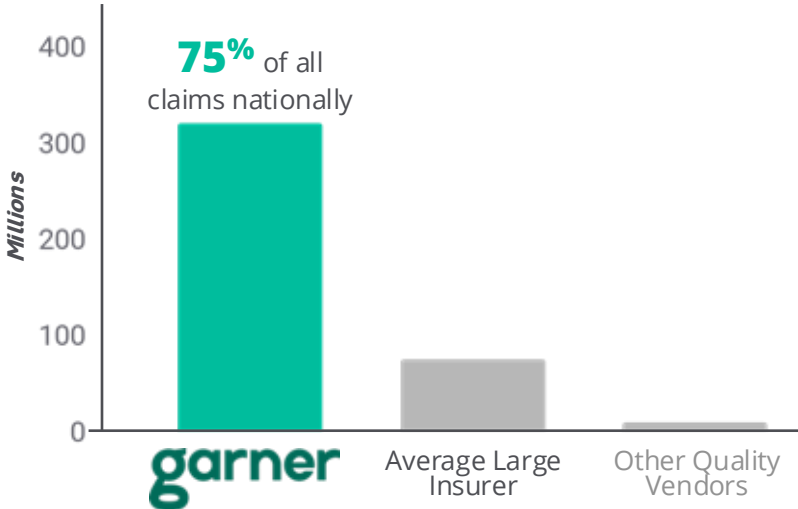
*Employees gain access to the
most trusted provider quality
data*

A dark teal background featuring a faint map of the United States with a grid of latitude and longitude lines. Several teal location pins are scattered across the map, primarily concentrated in the central and eastern regions. The text "Data & Methodology" is centered in white.

Data & Methodology

Garner's national claims database gives a richer perspective on physician performance than previously possible

Total Patient Claims in Dataset (Last 5 years)



Garner combines data from:

- CMS QE program
- Unique 3rd party partnerships
- Employers
- Clearinghouses
- Insurance companies
- Hospital transparency
- Health plan transparency

To illustrate Garner's methodology, we pulled the most popular local doctors from a Chicago employer before and after Garner

THE MOST POPULAR SPINE DOCTOR AMONG EMPLOYEES...



Dr. D
Spine Orthopedist
Chicago, IL



Dr. Carl Graf
Spine Orthopedist
Chicago, IL

Before Implementing Garner

5

0

After Implementing Garner

1

5

Garner's deeper analytics paint a much clearer picture of performance than ever before

Comparison of Two Spine Orthopedists

Industry Standard Analysis

Cost Per Patient Last Year
Carrier Ranking

Garner

550+ clinical metrics analyzing the full patient care journey

(Based on 1,730 patient records)

% of Surgeries Before Physical Therapy
% of Maximally Invasive Surgery Techniques
% of Complications After Surgery
% of Revision Surgeries
% of Surgeries Performed Inpatient
Average Surgery Cost

Garner Ranking



Dr. D

\$13,304

Tier 1

15%

64%

28%

15%

38%

\$53,403

68



Dr. Graf

\$14,482

Tier 2

3%

4%

6%

4%

19%

\$42,403

98

Garner helped this employer reduce the cost of low quality care by guiding patients to Top Providers

Comparison of Two Spine Orthopedists

Actual employer results before and with Garner

Members seen...
...Who Had Surgery before PT
...Who Had a Revision Surgery
...Who Had Maximally Invasive Technique
...Who Had Complications After Surgery
...Who Had Their Surgery Inpatient
Total paid claims
Total member responsibility



Dr. D

5
3
2
3
2
2

\$172,415

\$18,750



Dr. Graf

5
0
0
0
0
0

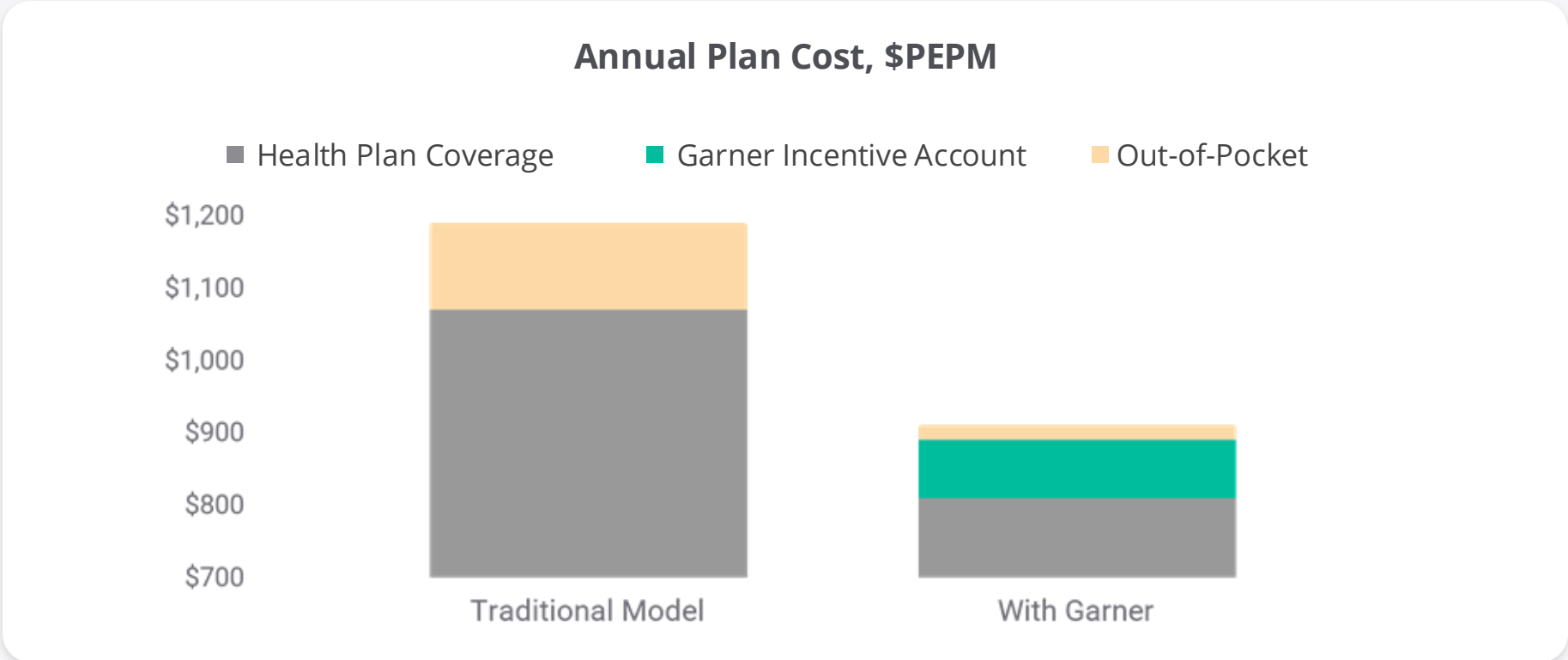
\$69,160

\$0

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Plan Design and Case Studies

Garner's innovative incentive accounts enable a richer plan design while lowering overall plan costs




CASE STUDY: Self-funded software firm reverses rising healthcare costs while significantly lowering employee out-of-pocket expenses

500 employee firm facing several year, double digit healthcare cost increases drove -16% plan savings while providing richer benefits for employees in competitive tech talent market

SOLUTION

	PPO Plan		HSA Plan	
	Base Plan Design	Including Garner 2,000 Incentive	Base Plan Design	Including Garner \$1,100 Incentive
Office visit	\$25/50	\$0	D&C	D&C
Deductible	\$1,000	\$0	\$2,700	\$1,600
Out-of-pocket max	\$4,000	\$2,000	\$4,800	\$2,900

RESULTS



-16%
Net Plan Savings
**including Garner fees*

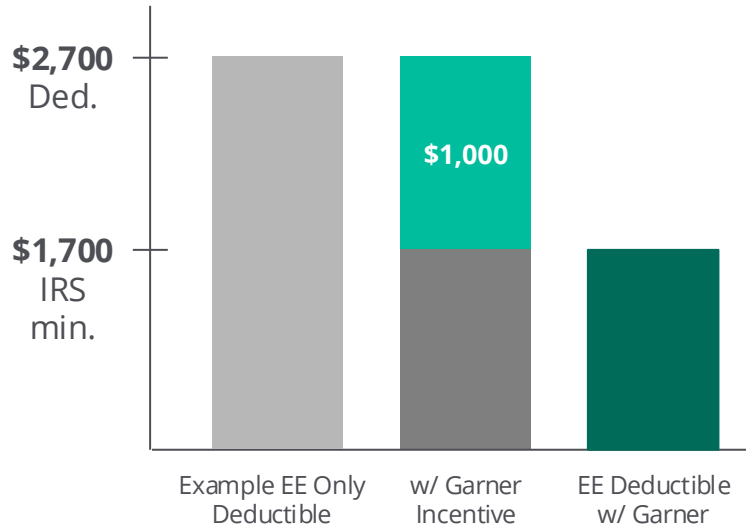
99%
Lower employee out-of-pocket when using Garner

53%
Members used Garner to find a doctor

How Garner works with HSA plans

When partnering with Garner, plans remain HSA-compliant while offering employees the most generous benefit allowed under IRS regulations.

Example: \$2,700 Deductible Plan, \$1,000 Garner Incentive



- Members can immediately access high-quality, low-cost care from Garner Top Doctors.
- Members are responsible for meeting the IRS minimum deductible (\$1,700 for individuals / \$3,400 for families in 2026).
- Then, Garner's incentive begins to reimburse eligible OOP expenses.

Our first-dollar HSA incentive is a simple way to offer more powerful incentives while remaining IRS compliant

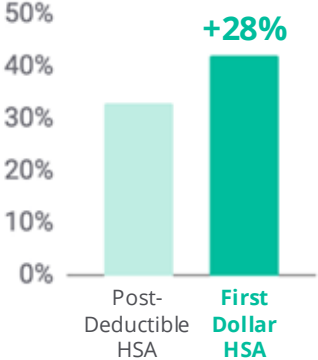
Generous, compliant incentive

Up to **\$2,000** in HSA contributions, with no deductible



28% increase in engagement

Employee Engagement Rate



Works with your existing vendors

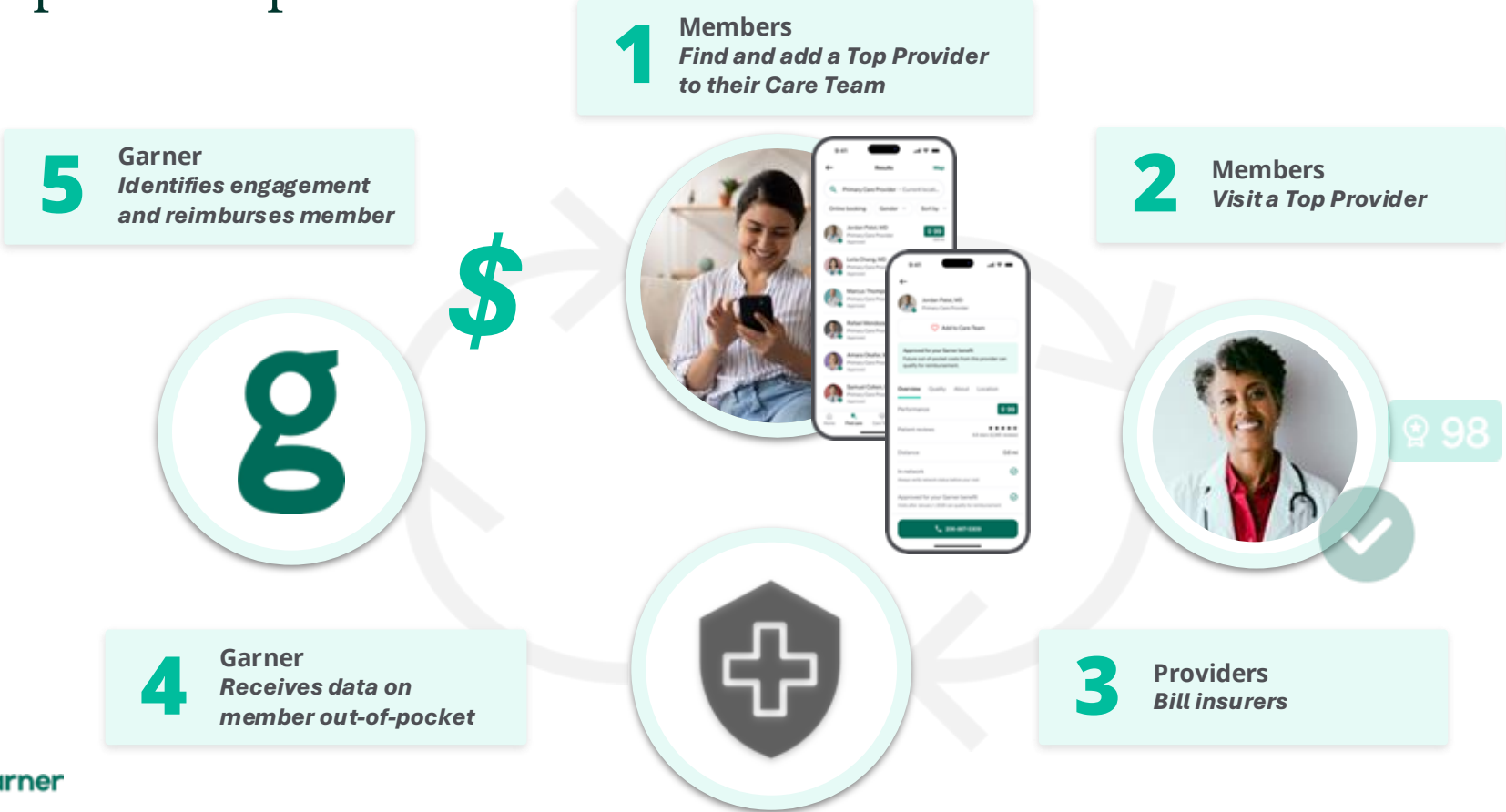


Self-Insured Quoting Strategy

Garner offers compelling strategies for self-insured groups with 50+ enrolled subscribers

1. **Overlay:** no plan design changes are made; Garner is added as an additional benefit on top of the current plans
 - a. Long term savings is recognized through improved claims experience
2. **Increased/Enhanced:** plan design changes are made to drive savings
 - a. Short term savings due to plan design changes can support funding for Garner incentive account
 - b. Long term savings recognized through improved claims experience

How members utilize Garner's robust incentives to cover their out-of-pocket expenses

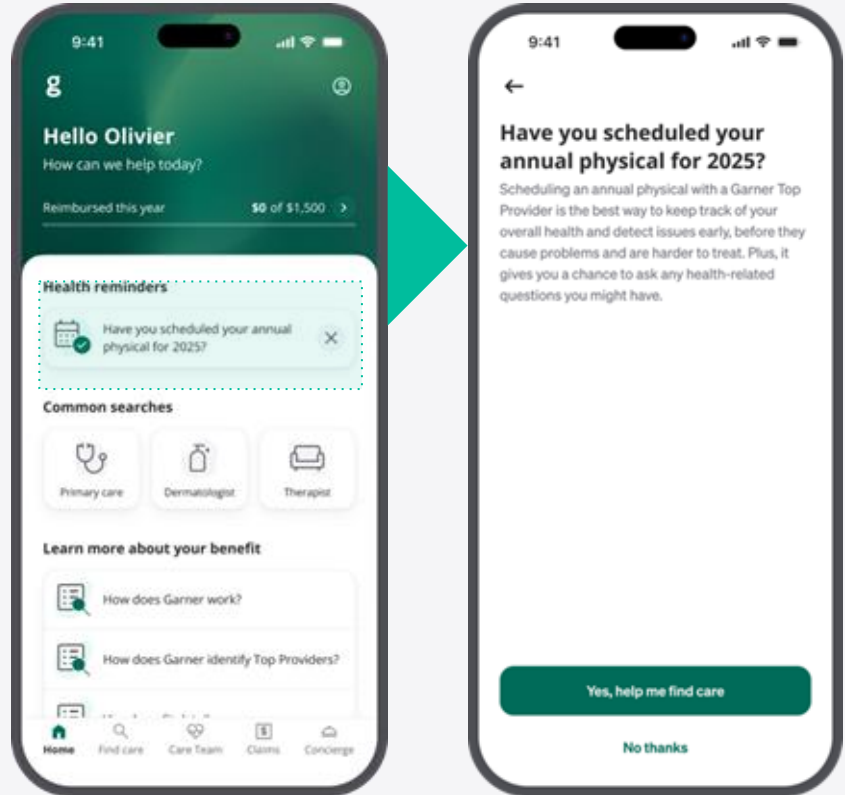




Member Engagement & Experience

Garner uses member-specific data and advanced machine learning to intervene in care events before they happen

In-app notifications and **email reminders** encourage members to schedule preventative tests recommended by the latest medical literature.



Garner's marketing engagement team provides the partnership and tools to support sustained engagement

Benefit guides and open enrollment support

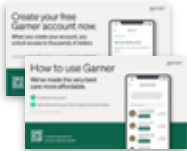
Garner Guide Site
garnerguide.com/YourCompany



Handouts



Display screens



Benefits Admin



Continuous, multi-channel member engagement

Employer-sent emails
Crafted by Garner



Garner-sent emails



SMS messages



Direct mail



Custom engagement strategy and campaigns

Custom engagement strategy and planning



Custom tracking and reporting



Customized engagement campaigns

High cost claimants

Hard-to-reach employees

Custom touchpoints

Get started with Garner in less than 60 days with three straightforward steps and no custom integrations required



Enrollment data

Standard eligibility data feed

From employer



Funding

ACH authorization form

From employer



Claims data

Standard weekly claims feed

Garner has existing feeds in place for most major carriers.

From carrier

Getting Started with Garner

For a custom quote please send:

- **Current or renewal rates (fully insured) / historical \$PEPM spend (self-funded)**
- **Plan design**
- **Census with locations and enrollment by plan**

Mention that this is a Benecon initiated RFP in your email

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