How to use Garner with a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA)

garner™

If you have an FSA or HRA through your employer it is important to remember not to use your FSA or HRA dollars to pay for medical costs that will be reimbursed by Garner. According to IRS regulations, **you cannot use FSA or HRA funds to pay for services that will be reimbursed by Garner.** This is considered "double dipping" due to all three accounts being tax-advantaged.

Key point to remember: **Do not use your FSA, HRA, and Garner for the same expenses.**

How your costs are covered

1

Pay your medical costs as usual

After using Garner's doctor search tool to find and visit a Top Provider, pay your out-of-pocket medical costs as usual.

To ensure these costs are eligible for reimbursement, avoid using funds from your FSA or HRA.

2

Garner covers qualifying costs

Garner reimburses qualifying medical costs up to your benefit amount.

If you have already used your FSA or HRA funds to pay for a medical expense, you cannot request reimbursement for the same expense from Garner. The IRS prohibits "double dipping."

3

Meet your deductible then insurance pays most remaining costs

If you exhaust your Garner funds, you may need to pay some out-of-pocket medical costs up to your plan maximum.

At this point, your insurance will generally pay most of your costs.

Scan this QR code to create your account today to find high quality providers and find out more about your benefit.

Remember: Add providers to your Care Team before your appointment to ensure they're approved and easy to find.

Need Help? Once you create an account, you can message the Concierge via in-app chat, phone, or email concierge@getgarner.com, Mon-Fri 8:00 a.m. to 10:00 p.m. ET.