

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a thirty (30) day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of HRA coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this section. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the HRA is lost because of the qualifying event. Under the HRA, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the HRA because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the HRA because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the HRA because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the HRA as a "dependent child."

When is COBRA Coverage Available?

The HRA will offer COBRA continuation coverage to qualified beneficiaries only after your Employer has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, or the employee's

STOP! Read this first.

Much of the information contained in the enclosed **Summary of Benefits and Coverage** (SBC) does not directly apply to your health reimbursement arrangement (HRA). SBCs are mandated by federal health care reform to help consumers understand and compare health insurance plans. While your HRA is a group health plan, it is not insurance. Some of the information and defined terms in the enclosed SBC are not applicable to your HRA.

When reading through the enclosed SBC, keep in mind:

- Your HRA is not an insurance plan. It is an account you can use to reimburse your qualified out-of-pocket medical care expenses.
- Your HRA is funded with employer contributions, which may include mandatory salary reductions.
- With your HRA, you do not have co-pays or deductibles, and you do not pay a premium for HRA coverage unless you have elected COBRA continuation of coverage. However, you can use funds in your HRA to reimburse these types of qualified expenses if your HRA is claims-eligible.
- Qualified expenses for your Garner HRA, as defined by the IRS, include services received from any Garner “top” provider.
- Your maximum benefit (reimbursement) amount from the Garner HRA is \$950 for self-only coverage or \$1,900 for family coverage, up to your available HRA account balance at the time your claim is processed.

To learn more about your Garner HRA Plan benefits, your best resource is the **Garner HRA Plan Summary**. To get a copy, log in at **website** and click **Resources**, or contact the Garner HRA concierge team by calling 458-488-4828.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
OEBB HRA Plan (Garner Health as Administrator)

Coverage Period: October 01, 2026–September 30, 2027
Plan Type: HRA (Integrated with Major Medical Plan: OEBB Plan 3)



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, contact your employer or call Garner Health at 1-866-761-9586. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-866-761-9586 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0	Although this HRA does not itself have a deductible, it is integrated with an employer-sponsored major medical group health plan which may have an overall deductible. To learn more, we recommend reviewing the SBC for the major medical group health plan. Ask your employer for a copy.
Are there services covered before you meet your deductible ?	Not applicable.	This HRA Plan is not subject to a deductible. The HRA Plan reimburses medical expenses you incur for medical care by health care providers that are recommended or approved through Garner Health's website, smart phone application, or concierge service, up to the balance of your HRA amount. It does not reimburse medical expenses you incur for medical care by health care providers that are not recommended or approved by Garner.
Are there other deductibles for specific services?	No.	The HRA Plan is integrated with an employer-sponsored group health plan which may have a deductible, including other deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Not applicable.	The HRA Plan can only reimburse you up to the amount in your HRA account.
What is not included in the out-of-pocket limit ?	Not applicable.	The HRA Plan can only reimburse you up to the amount in your HRA account.
Will you pay less if you use a network provider ?	It depends.	The HRA Plan will only reimburse medical expenses you incur from a network provider that is recommended or approved through Garner Health's website, smart phone application or concierge service, up to the balance of your HRA account. Out-of-network providers are not recommended or approved by Garner Health and no reimbursement will be available from your HRA account.
Do you need a referral to see a specialist ?	It depends.	This HRA Plan is integrated with an employer-sponsored group health plan. If the employer-sponsored group health plan requires a referral to see a specialist, then in order to be reimbursed up to the balance of your HRA account, you will need to (1) obtain a referral, and (2) select a specialist that is recommended or approved through Garner Health's website, smart phone application, or concierge service.

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0-100%	N/A	This HRA Plan is integrated with an employer-sponsored group health plan. If this service is covered by the group health plan, you may be reimbursed up to the balance of your HRA account for eligible out-of-pocket deductible, copay, and coinsurance expenses. To be eligible for reimbursement for this type of medical expense, you must use Garner Health's website, smart-phone application, or concierge service to receive an in-network doctor recommendation or approval before you incur the out-of-pocket expenses with that doctor.
	Specialist visit	Same as above.	Same as above.	Same as above.
	Preventive care/screening/immunization	Same as above.	Same as above.	Same as above.
If you have a test	Diagnostic test (x-ray, blood work)	Same as above.	Same as above.	This HRA Plan is integrated with an employer-sponsored group health plan. If this service is covered by the group health plan, you may be reimbursed up to the balance of your HRA account for eligible out-of-pocket deductible, copay, and coinsurance expenses. To be eligible for reimbursement for this type of medical expense, you must use Garner Health's website, smart-phone application, or concierge service to receive an in-network doctor recommendation or approval before you incur the out-of-pocket expenses with that doctor. If a diagnostic test or imaging is non-invasive, then the eligible out-of-pocket expenses will qualify for reimbursement by the HRA if the test or imaging was ordered by a Garner-recommended

* For more information about limitations and exceptions, see the [plan](#) document, which is accessible via your employer.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				or Garner-approved provider. If the test or imaging is invasive, then any out-of-pocket expenses will only qualify for reimbursement if the provider of the test is recommended to you by Garner, or approved by Garner, prior to the date of service. If you have questions about what types of tests qualify as invasive or non-invasive, please contact the Garner Health concierge service via online chat using the Garner Health website or smartphone app, or by phone at (866) 761-9586.
	Imaging (CT/PET scans, MRIs)	Same as above.	Same as above.	Same as above.
If you need drugs to treat your illness or condition	Generic drugs	Same as above.	Same as above.	Must be prescribed by a Garner-recommended or Garner-approved doctor.
	Preferred brand drugs	Same as above.	Same as above.	Same as above.
	Non-preferred brand drugs	Same as above.	Same as above.	Same as above.
	Specialty drugs	Same as above.	Same as above.	Same as above.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	(Same as if you visit a health care provider's office or clinic.)	(Same as if you visit a health care provider's office or clinic.)	This HRA Plan is integrated with an employer-sponsored group health plan. If this service is covered by the group health plan, you may be reimbursed up to the balance of your HRA account for eligible out-of-pocket deductible, copay, and coinsurance expenses. To be eligible for reimbursement for this type of medical expense, you must use Garner Health's website, smart-phone

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				application, or concierge service to receive an in-network doctor recommendation or approval before you incur the out-of-pocket expenses with that doctor.
	Physician/surgeon fees	Same as above.	Same as above.	Same as above.
If you need immediate medical attention	Emergency room care	N/A	N/A	This HRA Plan is integrated with an employer-sponsored group health plan, which may cover some of the out-of-pocket expenses related to immediate medical attention. However, no coverage is available from your HRA account for this type of medical event.
	Emergency medical transportation	Same as above.	Same as above.	Same as above.
	Urgent care	Same as above.	Same as above.	Same as above.
If you have a hospital stay	Facility fee (e.g., hospital room)	(Same as if you visit a health care provider's office or clinic.)	(Same as if you visit a health care provider's office or clinic.)	This HRA Plan is integrated with an employer-sponsored group health plan. If this service is covered by the group health plan, you may be reimbursed up to the balance of your HRA account for eligible out-of-pocket deductible, copay, and coinsurance expenses. To be eligible for reimbursement for this type of medical expense, you must use Garner Health's website, smart-phone application, or concierge service to receive an in-network doctor recommendation or approval before you incur the out-of-pocket expenses with that doctor.
	Physician/surgeon fees	Same as above.	Same as above.	Same as above.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Same as above.	Same as above.	Same as above.
	Inpatient services	Same as above.	Same as above.	Same as above.
	Office visits	Same as above.	Same as above.	Same as above.

* For more information about limitations and exceptions, see the [plan](#) document, which is accessible via your employer.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery professional services	Same as above.	Same as above.	Same as above.
	Childbirth/delivery facility services	Same as above.	Same as above.	Same as above.
If you need help recovering or have other special health needs	Home health care	Same as above.	Same as above.	Same as above.
	Rehabilitation services	Same as above.	Same as above.	Same as above.
	Habilitation services	Same as above.	Same as above.	Same as above.
	Skilled nursing care	Same as above.	Same as above.	Same as above.
	Durable medical equipment	Same as above.	Same as above.	Same as above.
	Hospice services	Same as above.	Same as above.	Same as above.
If your child needs dental or eye care	Children's eye exam	N/A. No coverage is available from your HRA account for this type of medical event.	N/A. No coverage is available from your HRA account for this type of medical event.	This HRA Plan is integrated with an employer-sponsored group health plan, which may cover some of the out-of-pocket costs related to this type of medical event. However, no coverage is available from your HRA account for this type of medical event.
	Children's glasses	Same as above.	Same as above.	Same as above.
	Children's dental check-up	Same as above.	Same as above.	Same as above.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
Any expense payable through another source (such as your employer's group medical plan plan).	Any service or procedure your employer's group medical plan does NOT cover.	Any services or supplies beyond the amount in the HRA Account or services or supplies that are not reimbursable (even if they meet the definition of medical care) under the Internal Revenue Code Section 213.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
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* For more information about limitations and exceptions, see the [plan](#) document, which is accessible via your employer.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: [insert applicable contact information from instructions].

Does this plan provide Minimum Essential Coverage? No, however, this plan is integrated with a group health plan that may provide minimum essential coverage.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? No, however, this plan is integrated with a group health plan that may meet the minimum value standards. If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The \$0

[plan's](#)
overall
[deductible](#)

■ N/A

Specialist [\[cost sharing\]](#)

■ N/A

Hospital
(facility)
[\[cost sharing\]](#)

■ Other N/A

[\[cost sharing\]](#)

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total	\$12,700
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Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well- controlled condition)

■ The \$0

[plan's](#)
overall
[deductible](#)

■ N/A

Specialist [\[cost sharing\]](#)

■ N/A

Hospital
(facility)
[\[cost sharing\]](#)

■ Other N/A

[\[cost sharing\]](#)

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total	\$5,600
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Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The \$0

[plan's](#)
overall
[deductible](#)

■ N/A

Specialist [\[cost sharing\]](#)

■ N/A

Hospital
(facility)
[\[cost sharing\]](#)

■ Other N/A

[\[cost sharing\]](#)

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total	\$2,800
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* For more information about limitations and exceptions, see the [plan](#) document, which is accessible via your employer.

Example Cost	
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	N/A
Copayments	N/A
Coinsurance	N/A
<i>What isn't covered</i>	
Limits or exclusions	N/A
The total Peg would pay is	N/A

Example Cost	
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	N/A
Copayments	N/A
Coinsurance	N/A
<i>What isn't covered</i>	
Limits or exclusions	N/A
The total Joe would pay is	N/A

Example Cost	
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	N/A
Copayments	N/A
Coinsurance	N/A
<i>What isn't covered</i>	
Limits or exclusions	N/A
The total Mia would pay is	N/A

**** This HRA plan does not cover specific services the way a major medical health plan does. Instead, it reimburses eligible out-of-pocket deductible, copay, and coinsurance expenses that are incurred pursuant to your employer-sponsored major medical group health plan, and that are considered eligible for reimbursement under Section 213 of the Internal Revenue Code, up to the amount available in the HRA, and pursuant to the requirements described in the plan document. The employer's group health plan (integrated with the HRA plan) would be responsible for the other costs of these EXAMPLE covered services.**

* For more information about limitations and exceptions, see the [plan](#) document, which is accessible via your employer.