

Musco Family Olive Products, Inc.

2026 Kaiser HRA Plan Summary



Plan Year

January 1, 2026 – December 31, 2026

Your HRA Benefit

- Your Health Reimbursement Arrangement (HRA) is a benefit account funded annually by Musco.
- The money in your HRA will help you pay for services covered by your 2026 Kaiser group medical plan only.
- Prescription drugs must be filled through a Kaiser network pharmacy or approved by Kaiser to be covered by your HRA.

Excluded Services

- Services not allowed under your Kaiser group medical plan (see your Kaiser plan summary for a full list of exclusions)
- Dental services
- Vision/optical services (excluded even at Kaiser)
- Over-the-counter medications, vitamins, etc. (excluded even with a prescription)

Your Annual Benefit Amount

Your HRA resets annually with your full benefit. Unused amounts return to Musco and do not roll over.

\$3,500

Employee Only

\$7,000

Family

Marin Benefits Debit MasterCard®

You'll be issued a preloaded, ready-to-use benefits card linked to your HRA. Use this card to pay for eligible Kaiser medical expenses for you and your covered dependents.



Tips for using your card:

- Works anywhere MasterCard® is accepted for Kaiser eligible expenses, including Kaiser online
- Use at Kaiser pharmacies (in-person or mail order) for your prescriptions
- No PIN – select **Credit** and sign
- Use your home ZIP code if prompted
- **Important:** Keep all receipts as you may be asked for them later

Manage Your HRA Online or on the App

Manage your HRA at marinbenefits.com or by downloading the Marin Benefits App. Here are your credentials to register:

Employer ID

MBIMUSCO

Employee ID

Your 9-digit Social Security Number with no spaces or dashes

How to Get Reimbursed (If You Don't Use Your Card)

1. Submit claims online through the Member Portal or Marin Benefits Mobile App
2. Sign up for Direct Deposit for faster payments
3. **Deadline:** You must submit claims within 90 days after the end of the calendar year in which services are incurred

If You Receive a Refund

If a provider refunds you for an expense your HRA already paid, IRS rules require you to return the money to your HRA. Contact Marin Benefits for refund instructions.

Need Help?

Marin Benefits Administrators

Customer Service: 415-526-1401

Email Support: support@marinbenefits.com

Mailing Address: 6366 Commerce Blvd #293, Rohnert Park, CA 94928

Website: marinbenefits.com