

Saint Mary's College of California

2026 Blue Shield 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 Saint Mary's College of California.
- The money in your HRA will help you pay for services covered by your 2026 Blue Shield of California PPO group medical plan only. Your HRA can be used for eligible services both inside and outside of the Blue Shield of California PPO network, but choosing in-network providers will maximize your HRA benefit dollars and minimize your out-of-pocket expenses.
- Prescription drugs are eligible for HRA reimbursement.

Excluded Services

- Services not allowed under your Blue Shield PPO group medical plan (see your Blue Shield of California PPO group medical plan summary for a full list of exclusions)
- Dental services
- Vision/optical services
- 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 Saint Mary's College of California and do not roll over. HRA funds for new participants are prorated according to the month you become eligible for benefits.

\$2,200

Employee Only

\$4,400

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 Blue Shield of California PPO group medical expenses for you and your covered dependents.



Tips for using your card:

- Works anywhere MasterCard® is accepted for Blue Shield of California eligible expenses
- Use at pharmacies (in-person or mail order) for your eligible 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

MBISMC

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