

2025 HRA Benefit Summary

Shields, Harper and Co. Aetna

Plan Effective Dates

January 1, 2025 – December 31, 2025.

Benefits Provided

Your Health Reimbursement Arrangement (HRA) is a benefit account established and funded by Shields, Harper & Co. Your HRA plan will reimburse up to 100% of the negotiated charges covered by the existing Aetna high-deductible group health plan. **These expenses include eligible deductible, co-payment and co-insurance charges not reimbursed by another plan. Prescription expenses are eligible for payment by your HRA plan.** While you may use your HRA to pay for covered services incurred inside or outside of the Aetna network, please be advised that seeing contracted in-network providers will stretch your benefit dollars further and reduce your out-of-pocket expenses.

Excluded Services

Your HRA plan specifically excludes coverage for any services not covered by the existing Aetna group health plan. Dental and vision care services are not a covered benefit of your HRA plan.

Maximum Annual HRA Benefit

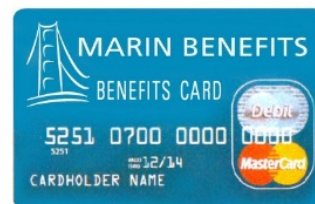
Employee Only	\$2,600
Family	\$5,200

Marin Benefits Debit MasterCard®

You will receive a benefits card linked to your HRA. You may use this card to pay for qualified Aetna group health plan expenses incurred by you or your eligible dependents.

Please note the following for your benefits card:

- Your benefits card will arrive preloaded and preactivated.
- Your benefits card may be used for your eligible expenses at any qualified service provider that accepts MasterCard®.
- Your benefits card may be used at the pharmacy for prescription drug expenses and/or to pay for your mail order prescriptions. Over-the-counter medications are not a covered benefit even when prescribed by a physician.
- Your benefits card does not have a PIN and should be used just like a credit card. Select the credit option to sign your purchase receipt at the sales terminal. If prompted to provide a billing zipcode please use your home zipcode.
- Always save your receipts as you may be contacted to substantiate benefits card charges.



Online Member Portal

Please visit marinbenefits.com for secure online resources to help you take an active role in managing your HRA Plan. Please click "Register" and follow the prompts using the following credentials:

Employer ID MBISHC

Employee ID Nine-digit employee Social Security Number with no spaces or dashes [e.g., 123456789]

How to Submit an HRA Claim

If for any reason you do not use your benefit card, you may submit a claim to be reimbursed from your HRA plan. Claims may be submitted securely online in the Member Portal or by submitting an HRA Claim Reimbursement Form. Get your HRA reimbursement faster when you enroll for Direct Deposit in the Member Portal or by submitting a Direct Deposit Form with your claim. All forms and instructions are available at marinbenefits.com/forms.

HRA Refunds

If you have used your HRA or benefits card to pay for an expense that is later reimbursed or refunded by your provider, IRS regulations require you to pay the amount back to your HRA. Please contact Marin Benefits with any questions about how to return provider refunds back to your HRA.

Questions?

Please contact Marin Benefits at 415-526-1401 or support@marinbenefits.com for questions regarding your HRA benefits.

Marin Benefits Administrators

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

Email Support: support@marinbenefits.com

Customer Service: 415-526-1401

Website: marinbenefits.com