

Shields, Harper & Co.

2026 Dental & Vision HRA Plan Summary



Plan Year

January 1, 2026 – December 31, 2026

Eligible Services

Your Dental & Vision HRA helps pay for qualified dental and vision expenses for you and your eligible dependents:

- You may see any licensed provider you choose, with no limits on service type or frequency
- Services must qualify as deductible medical expenses under [IRS Code Section 213\(d\)](#)
- Examples of eligible expenses include:



Dental Services

Exams, cleanings, and X-rays
Fillings, extractions, crowns, bridges, and dentures
Orthodontic treatment (including braces and aligners)
Dental implants (if medically necessary)



Vision Services

Vision exams, contact lens fittings
Prescription eyeglasses and prescription sunglasses
Prescription lens coatings (e.g., anti-reflective, UV)
Contact lenses and required cleaning solutions

Excluded Services

- Corrective eye surgery (including LASIK/PRK)
- Cosmetic procedures that are not medically necessary (e.g., teeth whitening, veneers)
- Non-prescription eyewear (e.g., sunglasses without an Rx, decorative contact lenses)
- Over-the-counter personal items (e.g., toothbrushes, toothpaste, dental floss, non-medicated eye drops)
- Insurance premiums for dental or vision coverage
- Extended warranties or service contracts on eyeglasses, contacts, or dental appliances

Your Annual Benefit Amount

Your HRA resets annually with your full benefit. Unused amounts return to Shields, Harper & Co. and do not roll over.

\$1,000

Per employee or shared by employee and eligible dependents

Marin Benefits Debit MasterCard®

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



Tips for using your card:

- Works anywhere MasterCard® is accepted for eligible dental and vision eligible expenses
- No PIN – select **Credit** and sign
- Use your home ZIP code if prompted
- This card will also be loaded with your Aetna or Kaiser HRA Plan funding.
- **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

MBISHC

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 Dental & Vision HRA already paid, IRS rules require you to return the money to your Dental & Vision 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