

Kaiser HMO Plan Health Reimbursement Account (HRA) FAQ

The following are some Frequently Asked Questions (FAQs) about the UHC Blue PPO HRA medical plan.

Q. What is a Health Reimbursement Account (HRA)?

- A. A Health Reimbursement Account (HRA) is part of our High Deductible Health Plan and funded by SMTC to help you pay for covered health care costs.

Q. How is my HRA funded?

- A. The HRA is administered by Marin Benefits. SMTC will make an annual, upfront deposit to your HRA. Deposits are made on your benefits effective date with additional funding provided annually on January 1. Unused funds expire on December 31.

HRA Funding: \$2,000 for Employee Only coverage or \$4,000 for Child(ren), Spouse or Family coverage.

Q. What is the claims process for the Kaiser HRA?

- A. Employees are responsible for submitting Kaiser HRA claims to Marin. Claims must include the Explanation of Benefits (EOB) from Kaiser showing services were subject to the deductible. Visit the Marin Benefits website at www.marinbenefits.com to submit your claims.

Claims must be filed within 90 days from your last day of work or from the last day of the calendar year.

Q. When can I start using HRA funds?

- A. Your funds are available on your first day of coverage.

Q. What type of services are covered by my HRA?

- A. The HRA will only reimburse you for services that are applied to the Kaiser plan deductible, these include:
- Inpatient Hospitalization Services
 - Outpatient Surgery Services
 - Emergency Room Services

The HRA cannot be used for any other medical services, dental or vision services.

Q. How do I create a Marin HRA and Kaiser member account?

- A. For Marin Benefits, visit www.marinbenefits.com and click on Member Register at the top right.
SMTC Employer ID: MBISMTTC
Employee ID: Your 9 digit SSN with no dashes

Register with Kaiser by visiting www.kp.org and click on Register. You can register using your UHC Member ID or your Social Security Number.

Q. Do Marin and Kaiser have mobile apps?

A. Marin does not have a mobile app but their website is easily accessible on any mobile device.

Kaiser a mobile app that you can download from the Apple Store or Google Play.

Q. If I leave SMTc, what happens to my HRA funds?

A. HRA funds don't automatically come with you when you leave SMTc. You have the option to purchase the HRA funds through COBRA but this might not be right for everyone. Please check with HR for details.

Q. How does my HRA affect my annual deductible?

A. Funds in your HRA should be used for medical services that are applied to the deductible. If you spend all the money in your HRA and have not met your deductible, you will pay out-of-pocket until you meet the deductible; then traditional health coverage begins. Once you meet the maximum out-of-pocket, the plan pays covered in-network expenses at 100% for the rest of the calendar year.

Q. Will the deductible reset effective August 1st?

A. Our Kaiser plan deductible will begin on August 1st and will reset on January 1.

Q. Will the SMTc HRA funding reset effective August 1st?

A. SMTc will deposit HRA funds into your account on August 1st, after that funding resets on January 1.

Q. What happens if my medical expenses are more than the maximum contribution to my HRA (like a hospital stay)?

A. You will pay copays and coinsurance until you reach the out-of-pocket maximum and at that point the plan would pay 100% for covered in-network expenses for the rest of the calendar year.

Note: If you use out-of-network providers, they can bill you for the amount above what the plan allows and this would be your responsibility to pay.

Q. What counts toward my out-of-pocket maximum?

A. The out-of-pocket maximum adds together your deductible, copays and coinsurance payments (the percentage of health care bills you pay for the shared cost of covered expenses). Once you reach the maximum out-of-pocket, the plan pays 100% of covered in-network expenses for the rest of the calendar year.

Q. Does the HRA cover prescription drugs?

A. No. Prescription drugs are covered for just a copay. This means you will pay \$20 for Generics and \$40 for Brand drugs.

Q. Who should I contact if I have questions about my benefits?

A. You can always talk with HR or contact Acrisure, our benefits brokers, at SMTcbenefits@filice.com or 1-408-350-5788 or 1-408-350-8419.

