



# 2024 HRA Benefit Summary

## Silicon Valley Mechanical

### Plan Effective Dates

January 1, 2024 to December 31, 2024.

### Benefits Provided

Your Health Reimbursement Arrangement (HRA) is a benefit account established by Silicon Valley Mechanical. Your HRA Plan will reimburse you for eligible services covered by your Kaiser group medical plan.

### Excluded Services

Your HRA plan specifically excludes coverage for any services not covered by the existing Kaiser group medical plan. **Prescription drugs, over-the-counter medications, dental services, and vision services are not eligible for reimbursement.**

### 2024 HRA Carded Deductible Benefit

Your HRA will reimburse you for your Kaiser group medical plan deductible expenses:

Employee Only \$2,500

Family \$5,000

**Please note the benefit will be prorated 50% for newly eligible employees effective after the July 1st midpoint of the plan year. Single employees will receive a \$1,250 benefit and families will receive a \$2,500 benefit.**

### 2024 HRA Manual Claim Benefit

Should you meet your Kaiser plan deductible and exhaust your available HRA benefits card balance, you may submit manual claim(s) for hospitalization, outpatient surgery, emergency department visits, and skilled nursing facility care up to the following additional amounts:

Employee Only \$2,000

Family \$4,000

**Please note the benefit will be prorated 50% for newly eligible employees effective after the July 1st midpoint of the plan year. Single employees will receive a \$1,000 benefit and families will receive a \$2,000 benefit.**

### Marin Benefits Debit MasterCard®

You will receive a benefits card linked to your HRA Plan. You may use this card to pay for qualified deductible expenses incurred by you or your eligible dependents. Please note the following for your benefits card:

- Your benefits card will arrive pre-loaded and pre-activated.
- Your benefits card may be used to pay for your eligible expenses at any qualified service provider that accepts MasterCard®.
- 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 you are prompted to provide a billing zipcode please use your home zipcode.
- Always save your receipts as Marin Benefits may contact you to substantiate benefits card charges.



### Online Member Portal

Please visit [marinbenefits.com](https://marinbenefits.com) for secure online tools and resources to help you take an active role in managing your HRA.

**Step 1** Click "Register"

**Step 2** Follow the prompts using the following credentials:

**Employer ID** MBISVM

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

### How to Submit an HRA Claim

If you do not use your benefits card or need to file a claim for reimbursement from your manual claim benefit, you may submit a claim to be reimbursed from your HRA Plan. Submit your claims securely and get your reimbursements faster when you enroll for Direct Deposit online in the Member Portal. All forms and instructions are available at [marinbenefits.com](https://marinbenefits.com).

### HRA Refunds

If you have used your HRA Plan 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 Plan. Please contact Marin Benefits with any questions about how to return provider refunds back to your HRA Plan.

### Questions?

Please contact Marin Benefits at 415-526-1401 or [support@marinbenefits.com](mailto: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](mailto:support@marinbenefits.com)

**Customer Service:** 415-526-1401

**Website:** [marinbenefits.com](https://marinbenefits.com)