

2024 HRA Plan Summary Anthem Evolution Healthcare Wente Family Estates

Plan Effective Dates

January 1, 2024 – December 31, 2024.

Benefits Provided

Your Health Reimbursement Arrangement (HRA) is a benefit account established and funded by Wente Family Estates. Your HRA will reimburse you for service covered under your Anthem Evolution Healthcare group medical plan. While you may use your HRA to pay for covered services incurred inside or outside of the Anthem Evolution Healthcare 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 Anthem Evolution Healthcare group medical plan. Over-the-counter medications, dental services, and vision services are not eligible for payment by your HRA plan.

Maximum Annual HRA Benefit

| Employee Only | \$1,500.00 |
|---------------|------------|
| Family | \$3,000.00 |

You are also eligible to earn bonus HRA dollars that accumulate on top of your HRA maximum annual benefit in the amounts of \$200.00 for an individual or \$400.00 for family coverage upon completion to the Wellness Incentive Program. Submit completed affidavit to WFE Human Resources.

At the end of the year, unused HRA dollars rollover up to a maximum account balance of \$3,000.00 for an individual and \$6,000.00 for family coverage. For new participants added to the plan during the year, funds are prorated based upon your eligibility month.

Marin Benefits Debit MasterCard®

You will receive a benefits card linked to your HRA. You may use this card to pay for qualified Anthem Evolution Healthcare group medical plan expenses incurred by you or your eligible dependents. Please note the following for your benefits card:



- Your card will arrive preloaded and preactivated.
- Your card may be used for your eligible expenses at any qualified service provider that accepts MasterCard[®].
- Your card may be used at the pharmacy for eligible prescription drug expenses and/or to pay for your eligible mail order prescriptions. Over-the-counter medications are not a covered benefit even when prescribed by a physician.
- Your card does not have a PIN number 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 for a billing zipcode please provide your home zipcode.
- Always save your receipts as Marin Benefits may contact you to substantiate card charges.
- Attempts to use your card for ineligible expenses may result in your account being frozen and deactivated.

Online Member Portal

Please visit 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 MBIWENTE

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 <u>marinbenefits.com/forms</u>.

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: <u>support@marinbenefits.com</u> Customer Service: 415-526-1401 Website: <u>marinbenefits.com</u>