

# Blue Diamond Growers

## 2026 Kaiser HRA Plan Summary



### Plan Year

January 1, 2026 – December 31, 2026

### Your HRA Benefit

- Your Health Reimbursement Arrangement (HRA) is a benefit account funded annually by Blue Diamond Growers.
- The money in your HRA will help you pay for certain eligible services covered by your 2026 Kaiser group medical plan only.

### Covered Services

Your HRA will reimburse you for the following services under your Kaiser group medical plan:

- Inpatient Hospitalization
- Outpatient Surgery
- Emergency Room
- Skilled Nursing Care
- Durable Medical Equipment

### Excluded Services

- Services not covered under your Kaiser medical plan, and which are not included in the list of eligible services.

### Your Annual Benefit Amount

Your HRA resets annually with your full benefit. Unused amounts return to Blue Diamond Growers and do not roll over.

**\$500**

Employee Only

**\$1,000**

Family

### Manage Your HRA Online or on the App

Manage your HRA at [marinbenefits.com](https://marinbenefits.com) or by downloading the Marin Benefits App. Here are your credentials to register:

**Employer ID**

MBIBD

**Employee ID**

Your 9-digit Social Security Number with no spaces or dashes

### How to Get Reimbursed

1. Submit claims online through the Member Portal or Marin Benefits Mobile App.
2. Claims must include your Kaiser Explanation of Benefits (EOB) to be eligible for reimbursement.

**Explanation of Benefits (EOB):** A document from Kaiser you receive after visiting a provider. It is not a bill, but explains how your services were covered under Kaiser. EOBs are typically mailed after your claim is processed and are also available online through the Kaiser member website.

3. Sign up for Direct Deposit for faster payments
4. **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 HRA already paid, IRS rules require you to return the money to your HRA. Contact Marin Benefits for refund instructions.

### Need Help?

**Marin Benefits Administrators**

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

**Email Support:** [support@marinbenefits.com](mailto:support@marinbenefits.com)

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

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