Blue Diamond Growers

2027 Anthem HRA Plan Summary

MARIN BENEFITS ADMINISTRATORS

Benefits at a Glance

Plan Year: January 1, 2027 – December 31, 2027

Claim Submission Deadline: Claims for 2027 expenses must be received by March 31, 2028. If your participation ends midyear, you have 90 days after your participation ends to submit claims for expenses incurred while you were covered.

Anthem Blue Cross Covered Expenses Only: Your HRA reimburses expenses for services covered by your 2027 Anthem Blue Cross PPO group medical plan. Dental and vision expenses are not eligible.

Your HRA Benefit

- Your Health Reimbursement Arrangement (HRA) is a benefit account funded entirely by Blue Diamond Growers each year.
- Your HRA is set up automatically when you enroll in the Anthem Blue Cross PPO group medical plan.
- Your HRA reimburses eligible expenses covered by your Anthem Blue Cross PPO group medical plan, in or out of network. In-network providers maximize your HRA dollars and lower your costs.
- Your HRA reimburses chiropractic care and acupuncture when covered by your Anthem Blue Cross PPO group medical plan. Acupuncture is limited to 20 visits per year.
- Prescription drugs are eligible for HRA reimbursement.

Excluded Services

- Services and expenses not covered by your Anthem Blue Cross PPO group medical plan.
- Dental services.
- Eyeglasses, contact lenses, and contact lens exams and fittings; also LASIK and other refractive surgery. Medical care for an eye injury, infection, or condition such as glaucoma or cataracts remains eligible under your Anthem Blue Cross PPO group medical plan.
- Acupuncture over 20 visits per year, or chiropractic care or acupuncture not covered by your Anthem Blue Cross PPO group medical plan.
- Over-the-counter items, vitamins, supplements, massage therapy, gym memberships, fitness trackers, and wearables. A doctor's recommendation or Letter of Medical Necessity does not make an expense eligible unless it is also covered by your group medical plan.

Your Annual Benefit Amount

$1,000	$2,000
EMPLOYEE ONLY	FAMILY

Your HRA resets to the full benefit amount each Plan Year. Unused funds return to Blue Diamond Growers and do not roll over. If you become eligible midyear, you still receive the full annual amount; funding is not prorated.

Marin Benefits Debit Mastercard®

You will automatically receive a pre-activated Marin Benefits Debit Mastercard linked to your HRA. Use it to pay for eligible HRA expenses under your Anthem Blue Cross PPO group medical plan for you and your covered dependents.

- **Paying with your card:** Use your card to pay in-network providers and pharmacies for eligible expenses, in person or online (U.S. only). No PIN is required. If prompted, select Credit. If declined, pay out of pocket and submit a claim or contact Marin Benefits. Do not use your card for out-of-network care.
- **After you pay:** Keep documentation for every expense paid with your HRA, including itemized receipts, bills, and Anthem Blue Cross Explanations of Benefits (EOBs). All card transactions are subject to review by Marin Benefits. A transaction may be approved at the point of sale even if the expense is not eligible for reimbursement under your HRA. Marin Benefits may later request documentation. If the expense cannot be verified, you will be required to repay the amount to your HRA, and your card may be suspended until the issue is resolved. If a provider refunds an HRA-paid expense, IRS rules require you to return it to your HRA.
- **Good to know:** Additional cards are issued for spouses and domestic partners; each card may be used for any covered family member. Keep your card at year-end; if the benefit renews, it reloads automatically and remains valid until its printed expiration date.

Manage Your HRA Online or in the App

Register at **marinbenefits.com** or download the Marin Benefits App for **iPhone** or **Android** to check your balance and submit claims.

To register, enter your first name, last name, and home ZIP code. If prompted for additional information, search for and select Blue Diamond Growers, then enter your 9-digit Social Security number as your Employee ID, with no spaces or dashes.

A one-time verification code will be sent to an email address or mobile number we have on file. If you are unable to receive a verification code, contact Marin Benefits at **support@marinbenefits.com** or **415-526-1401**.

Submitting a Claim

- For out-of-network care, pay the provider and submit a claim with your Anthem Blue Cross Explanation of Benefits (EOB) showing your share of the cost. Your EOBs are available at **anthem.com/ca**. If the provider does not bill Anthem, submit the service to Anthem for an EOB.
- If you pay out of pocket instead of using your card, submit a claim through the Member Portal or the app.
- Sign up for direct deposit in the Member Portal or Marin Benefits App to receive reimbursements faster.
- Claims for expenses incurred in 2027 must be received by Marin Benefits no later than March 31, 2028.

This summary is for general information only. The official Plan Document and Summary Plan Description govern in all cases.