Blue Diamond Growers

2027 Kaiser 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.

HRA Eligible Services: Your HRA covers only the services listed under Covered Services below, not everything your 2027 Kaiser group medical plan covers. Office visits, prescriptions, dental, and vision care 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 Kaiser group medical plan. You must use Kaiser providers; care outside Kaiser is eligible only in an emergency or when Kaiser authorizes it.
- Your HRA reimburses your out-of-pocket costs for certain eligible services covered by your Kaiser group medical plan.

Covered Services

Your HRA reimburses your out-of-pocket costs for these Kaiser covered services only:

- Inpatient Hospitalization
- Outpatient Surgery
- Emergency Room
- Skilled Nursing Care
- Durable Medical Equipment
- X-rays and Laboratory Tests

Excluded Services

- Office visits, including primary care and specialist copays
- Prescription drugs
- Dental services
- Eyeglasses, contact lenses, and contact lens exams and fittings, including from Kaiser optical centers; also LASIK and other refractive surgery.
- Over-the-counter items, vitamins, and supplements
- Any other service not listed under Covered Services above, even if your Kaiser group medical plan covers it

Your Annual Benefit Amount

$500	$1,000
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.

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

- Submit your claims through the Member Portal or the app.
- Claims must include your Kaiser Explanation of Benefits (EOB) to be eligible for reimbursement. Your EOB is not a bill; Kaiser makes it available online at **kp.org** and by mail after your claim is processed.
- 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.
- If a provider refunds an expense paid by your HRA, IRS rules require you to return the refunded amount to your HRA.

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