Blue Diamond Growers

2027 Sutter Health Plan 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 Sutter Health Plan covers. Office visits, prescriptions, dental, and vision care are not eligible. You must use Sutter Health Plan providers; care outside the network is eligible only in an emergency or when Sutter Health Plan authorizes it.

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 Sutter Health Plan HMO group medical plan.
- The Sutter Health Plan with HRA is a closed (frozen) plan. Employees enrolled in 2026 may maintain participation in 2027; employees not enrolled as of December 2026 are not eligible to elect this plan.
- Your HRA reimburses your out-of-pocket costs for certain eligible services covered by your 2027 Sutter Health Plan HMO group medical plan.

Covered Services

Your HRA reimburses your out-of-pocket costs for these Sutter Health Plan covered services only:

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

Excluded Services

- Office visits, including primary care and specialist copays
- Prescription drugs
- Dental services
- Eyeglasses, contact lenses, and contact lens exams and fittings; 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 Sutter Health 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.

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 Sutter Health Plan documentation showing the service was covered; find it at **shplan.org/memberportal**.
- 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.