

Plan Effective Dates

January 1, 2020 – December 31, 2020

Health Reimbursement Benefits Provided

The plan will reimburse up to 100% of negotiated eligible charges covered by the existing Kaiser high-deductible medical plan not reimbursed by another plan.



Marin Benefits Debit Card

Your debit card may be used to pay for deductible services under your Kaiser medical plan (includes durable medical equipment).

Attempts to use this card at another merchant or for other non-eligible expenses may result in your card being frozen and the account deactivated. Always save your receipts as Marin Benefits may contact you to substantiate debit card charges.

Only employees who attain **Platinum** level can use their HRA funds towards copays and coinsurance including prescription expenses, chiropractic and acupuncture services through American Specialty Health providers, and health and wellness programs and classes at Kaiser facilities; however, claims for these expenses must be submitted to Marin Benefits for reimbursement. **Employees cannot use their debit card for these expenses.**

Excluded Expenses

The plan specifically excludes coverage for any services not covered by the existing Kaiser high-deductible medical plan. Copayments and coinsurance charges, prescription expenses, chiropractic and acupuncture services through American Specialty Health providers and health and wellness programs and classes at Kaiser facilities are only covered for **Platinum** level employees only. Bronze, Silver and Gold level participants can use their HRA funds towards deductible expenses only and durable medical equipment.

Maximum Annual Benefit

Plan benefit levels are determined by completion of certain wellness activities each year as shown below. Points are earned when employees and/or dependents participate in the program and complete wellness activities. To learn more about wellness and earning points, visit the Lifehouse Wellness Program website at www.lifehouse.wellright.com. **Only one dependent (if age 18 and older) is required to participate if there are additional dependents enrolled in the plan, age 18 and older.** The number of points you have on December 1, 2020 will determine the level for which you have qualified for 2021. Employees that enroll into the medical plan mid-year will receive \$2,500 per employee or \$5,000 per employee with one or more dependents for the duration of their first plan year.

Employee	Dependent	Total HRA Funds
0 – 300 Points = \$500	No Dependents	\$500
0 – 300 Points = \$500	0 – 300 Points = \$500	\$1,000
0 – 300 Points = \$500	301 – 550 Points = \$1,500	\$2,000
0 – 300 Points = \$500	551 – 750 Points = \$2,500	\$3,000
301 – 550 Points = \$1,500	No Dependents	\$1,500
301 – 550 Points = \$1,500	0 – 300 Points = \$500	\$2,000
301 – 550 Points = \$1,500	301 – 550 Points = \$1,500	\$3,000
301 – 550 Points = \$1,500	551 – 750 Points = \$2,500	\$4,000
551 – 750 Points = \$2,500	No Dependents	\$2,500
551 – 750 Points = \$2,500	0 – 300 Points = \$500	\$3,000
551 – 750 Points = \$2,500	301 – 550 Points = \$1,500	\$4,000
551 – 750 Points = \$2,500	551 – 750 Points = \$2,500	\$5,000
751+ Points = \$4,000	No Dependents	\$4,000
751+ Points = \$4,000	0 – 300 Points = \$500	\$4,500
751+ Points = \$4,000	301 – 550 Points = \$1,500	\$5,500
751+ Points = \$4,000	551 – 750 Points = \$2,500	\$6,500

Tier Level
Bronze
Silver
Gold
Platinum (Employee only)

Marin Benefits Administrators

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

Email Support: helpdesk@marinbenefits.com

Customer Service: 844-947-3845 **Fax:** 415-454-2928

Visit Us Online: www.marinbenefits.com



2020 HRA Plan Summary Lifehouse, Inc.

Online Participant Portal and Mobile App

Please visit www.marinbenefits.com for an array of secure online tools and resources to help you take an active role in managing your HRA plan. You may also access your benefits on the go using the free Marin Benefits Mobile App – search for “Marin Benefits” in the iTunes or Google Play store to download. Registration is fast and easy:

Step 1 Click “Register”

Step 2 Follow the prompts using the following credentials:

Employee ID Social Security Number with no spaces or dashes

Employer ID MBILIFEHOUSE

Step 3 Follow the prompts to complete the Secure Authentication Setup and proceed to your account

Submit a Claim

You can submit your claim online in the Participant Portal or Marin Benefits Mobile App. Claims may also be submitted via fax to 415-454-2928 or via mail to the address below. Reimbursement Forms are available at www.marinbenefits.com.

Direct Deposit

Get your reimbursements faster! You can enroll in Direct Deposit in the Member Web Portal or by submitting a Direct Deposit Authorization Form. Forms are available at www.marinbenefits.com.

Questions?

Please contact Customer Service at 415-526-1401 or email helpdesk@marinbenefits.com with any questions regarding your HRA benefits.

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