

Blue Diamond Growers

2026 Sutter Health Plan 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 Sutter Health Plan group medical plan only.
- **Important:** The Sutter Health Plan with HRA is a closed (frozen) plan. Employees who were enrolled in the plan for 2025 may maintain their participation in 2026 with no lapse in coverage. Employees who were not enrolled for Sutter Health Plan as of December 2025 are not eligible to elect this plan for 2026.

Covered Services

Your HRA will reimburse you for the following services under your Sutter Health Plan group medical plan:

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

Excluded Services

- Services not covered under your Sutter Health Plan 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 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 Sutter Health Plan Explanation of Benefits (EOB) to be eligible for reimbursement.

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

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

Website: marinbenefits.com