

What is a Health Reimbursement Account?

A Health Reimbursement Account (HRA) is a plan sponsored by your employer that can be used to reimburse a designated portion of you and your eligible family member's out-of-pocket medical expenses.

How does my HRA plan work?

Your HRA provides you the convenience of a **pre-loaded** and **pre-activated** debit card that can be used to pay for qualified medical expenses covered under the plan provided by your employer. The debit card allows you to access the funds in your HRA without having to complete and file claims for reimbursement.

How do I use my debit card?

Your debit card is used just like a credit card. At the point of sale terminal select the **credit** option to sign your purchase receipt.

Do I need a PIN number to use my debit card?

Your debit card does not have a PIN number. Your debit card is used just like a credit card. At the point of sale terminal select the **credit** option to sign your purchase receipt.

Do I have to activate my debit card?

You do not have to activate your debit card. Simply sign the back of your card and keep it in a safe place.

Where can I use my debit card?

Your debit card is only for qualified medical expenses covered under the HRA plan provided by your employer as described in your **HRA Plan Benefit Summary**. Charges for anything not covered by your HRA plan will be denied. Marin Benefits will notify you if any ineligible purchases are made with your debit card, and your card may be deactivated until we determine if the charge is valid or a refund has been received for ineligible purchases.

What happens if I am at medical facility and I forget my debit card?

If you are at a medical facility and you don't have your debit card, you will have to either pay out-of-pocket using your own funds, or request that the provider send you a bill through the mail (we recommended the latter):

- If your provider sends you a bill, you can use your debit card to pay the provider online, over the phone or through the mail. Simply use your card number for payment.
- If you pay the charge out-of-pocket using your own funds, complete a Claim Reimbursement Form and submit it with a copy of your receipt to Marin Benefits for reimbursement. Claim Reimbursement Forms may be downloaded from www.marinbenefits.com.

Do I need to save my receipts?

Please save all of your itemized receipts when using your debit card. For some expenses, Marin Benefits may request additional information, including receipts, to verify eligibility of the expense and comply with IRS rules. That's why it's important for you to save all receipts and submit them promptly to Marin Benefits when requested.

What do I do if my debit card is declined?

If your debit card is declined, please contact **Client Services** at **(415) 526-1401**. Your card will decline if your account does not have enough funding remaining to cover a charge, or if you are attempting to use your debit card for ineligible purchases.

What happens if I misplace my debit card?

If you misplace your debit card, please call Marin Benefits at **(415) 526-1401** immediately. If you call outside of our office hours of 9 a.m. to 5 p.m., Monday through Friday, Pacific Time, please leave us a detailed message and we will reply as quickly as possible on the following business day. Your lost card will be deactivated and a replacement card will be ordered as soon as possible.

Health Reimbursement Account (HRA) Debit Card Frequently Asked Questions

When will I receive my debit card?

You will receive your debit card in the mail from Marin Benefits upon your initial enrollment. Please allow 7 to 10 business days for it to arrive after you are enrolled.

My HRA plan also covers my dependents. Will they receive a debit card?

Enrolled dependents over the age of 18 will receive their own debit card. Eligible expenses for enrolled dependents under the age of 18 can be paid-for using the subscriber's card.

How do I view my HRA balance?

You can access account information online, 24 hours a day, seven days a week, at www.marinbenefits.com. You'll be able to check your account balance, file claims, view transaction history, substantiate debit card transactions, and more. If you are having any problems creating an account, please contact Client Services at **(415) 526-1401**, or email us at helpdesk@marinbenefits.com.

What if there is not enough money in my account to cover an eligible expense?

In most cases your transaction will be denied. Transactions will only be authorized up to the amount of your available account balance.

How long is my debit card good for?

Your debit card is good for up to three years. Please hang on to it. Even if you use up this year's funds, you'll be able to use your debit card again next year if you re-enroll in the HRA plan.

Marin Benefits sent me a letter about a debit card charge. What do I need to do?

Marin Benefits may send you a letter to substantiate transactions made with your debit card to ensure they are for approved expenses under your plan. You may submit documentation to substantiate debit card transactions to Marin Benefits via mail, fax or online through the secure member web portal at www.marinbenefits.com. If you have any questions regarding a letter you received from Marin Benefits, please contact Client Services at **(415) 526-1401**, or email us at helpdesk@marinbenefits.com.

Who do I contact with questions?

If you have any questions regarding your account, your debit card, or your health reimbursement plan, please call Client Services at **(415) 526-1401** or email us at helpdesk@marinbenefits.com. Our office hours are 9 a.m. to 5 p.m., Monday through Friday, Pacific Time. If you call outside of our office hours or are prompted to leave us a message, please leave us a detailed message and we will reply as quickly as possible on the following business day.

How can I get more details about my employer's HRA Plan?

The Summary Plan Description (SPD) provides details regarding your employer's HRA plan. Please ask your employer for a copy if you do not have one.