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*Marin Benefits specializes in designing and administering employer sponsored self-funded medical benefit plans that partner with plans from major medical carriers and reduce employer costs. Please review the plans shown below and allow us to assist you in developing a benefit package that fits your budget and plan needs.*

### **Health Reimbursement Arrangements (HRA)**

An employer sponsored, self-funded plan that pays for low cost medical expenses and expenses not covered by a companion major medical plan. Since the employer is the sponsor, any unused funds remain with the employer.

### **San Francisco Health Care Security Ordinance Plans (SFHCSO)**

An employer sponsored, self-funded plan that pays for low cost medical expenses to satisfy the local San Francisco Health Care Security Ordinance. Employees working an average of 8 hours per week within San Francisco must receive minimum coverage specified by the Ordinance. Since the employer is the sponsor, any unused funds remain with the employer resulting in substantial savings compared to payments to Healthy San Francisco Plan.

### **Section 105 Medical Reimbursement Plans (Mini-medical Plans)**

An employer sponsored, self-funded medical plan that may be customized to supplement a major medical plan. All funds remaining at the end of the Plan Year stay with the employer and may result in substantial savings compared to fully insured options.

### **High Deductible Health Plans (HDHP)**

The component major medical plan that pairs with many self-funded employer sponsored plans to reduce premium expenses. All major carriers offer several versions of HDHP's ranging in coverage and deductible amount.

### **Self-funded Plans/ Direct Reimbursement Plans (DR)**

Any medical, dental, vision or wellness plan designed to return excess funds to the employer for all participants who do not use the benefit in any Plan Year. Marin Benefits specializes in design and administration of self-funded plans that allow freedom to see any provider.



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