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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.*

## **Major Medical Plans from Kaiser, Blue Shield, Aetna, Blue Cross, HealthNet**

We broker all these Medical Plans and each carrier has products to fit most employer needs. Decisions about your carrier need to include network access, negotiated fees, cost of coverage and plan designs.

## **Flexible Spending Accounts (FSA)**

These employer-sponsored medical reimbursement plans use employee contributions to pay for eligible medical expenses. Substantial tax savings apply to both the employee and the employer. “Use it or Lose it” refers to employee using all plan funds in the eligible plan year or it is forfeited to the employer.

## **Premium Only Plans (POP)**

An employer sponsored tax-savings plan that allows employees to use pay for health premiums before payroll taxes are applied. Employer also saves on taxes when premiums are paid before taxes are calculated. A simple plan for the employer to implement and maintain annually.

## **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.

### **Health Savings Accounts (HSA)**

The only employee-owned plan we feature here which means all excess funds are available for the employee to roll-over into the next Plan Year. These revolutionary plans are paired with a lower cost major medical plan that results in a medical/savings plan all in one. These are also advantageous to sole proprietors who may deduct contributions to their HSA from their individual tax returns.

### **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.

### **Direct Assignment Dental Plans (DA)**

Any one of several self-funded dental plan designs that require a patient co-payment amount at the time of treatment. Often times, employers incorporate a \$10 to \$15 copayment each time the plan is used to help offset administrative expenses. This plan design works well to place the cost of the plan upon the patients who actually use the benefit.