

San Francisco Health Care Security Ordinance Health Reimbursement Arrangement (HRA)

In 2009 employers who have employees working within San Francisco at least an average of 8 hours per week must comply with the San Francisco Health Care Security Ordinance. Among the options for the employer to comply is adoption of a self-funded Health Reimbursement Arrangement that only pays benefits when an employee uses it. Experience has shown that the employer could save over 50% of the expenses currently paid to the City for the Healthy San Francisco program while providing excellent benefits.

A self-funded HRA Plan will pay for eligible medical expenses for eligible employees up to their quarterly limit based upon hours worked within SF each quarter. The Plan has a rolling benefit amount based upon a 12-month look-back period.

Administrative Services by Marin Benefits include:

- Providing draft versions of the custom Plan Document, Summary Plan Description, Privacy Notice and Administrative Services Agreement for review and approval by the client.
- Preparation of customized enrollment forms, claim forms and employee communication materials to introduce the Plan and simplify claims submission for employees.
- Quarterly billing report showing eligible employees and plan balances
- Claim review and adjudication with biweekly claim check runs.
- Telephone and online support to answer employee questions.
- Routine utilization reporting and annual plan review

Administrative Fees by Enrollment:

Plan Features	1 to 50 Employees	51 to 200 Employees
Plan Set Up	\$150 One-time	\$100 One-time
Monthly Administrative Fee	\$5.50/ee/month	\$5.00/ee/month
Initial Bank Set Up Fee	\$50 to \$100 based upon Plan Features	
Optional Services		
Electronic Funds Transfer (EFT)	\$1.25/ee/month	
Debit Cards with EFT	\$2.50/ee/month	

Please contact Marin Benefits at 415-526-1401 or online at www.marinbenefits.com for details on setting up your own plan for your employees.