

Health Reimbursement Accounts (HRA)

Open Enrollment
Education

Plan Year 2027



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Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.



Meet the HSA Bank Team

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PEBP HRA & HSA Resource Website

hsabank.com/NVPEBP

Client Assistance Center

PEBP Employee Support

1-833-228-9364



PEBP Resource Center



HSA & HRA Open Enrollment Webinars

Learn the differences between a Health Savings Account (HSA) and Health Reimbursement Account (HRA), and what to expect after enrolling in one— including account access, payments, reimbursements, and more. Register for a live webinar:

HSA Focused: [April 22 at 12PM PT](#) | [April 28 at 12PM PT](#)

HRA Focused: [April 23 at 12PM PT](#) | [April 30 at 12PM PT](#)





How an HRA works

An HRA is an employer – funded account you use to reimburse yourself for IRS-qualified medical expenses not covered by your insurance plan.

PEBP Funds your HRA (no individual or third-party contributions can be made)

To be eligible for an HRA, you must be enrolled in the State of Nevada Public Employees' Benefits Program (PEBP)

You can pay for IRS-qualified Medical Expenses with your Health Benefits Debit Card or pay out of pocket and submit a claim to HSA Bank for reimbursement.

The money available in you HRA is not considered income and is not taxes, if it used for IRS qualified medical expenses

Comparing HSAs and HRAs

	Health Savings Account (HSA)	Health Reimbursement Arrangements (HRA)
Who "Owns" the Account?	Member	Employer
Account Overview	Member-owned bank account that allows members to pay for IRS-qualified, out-of-pocket healthcare expenses.	Employer-funded, tax advantaged arrangement which reimburses employees for IRS-qualified, out-of-pocket healthcare expenses.
Who can contribute to the account?	Member, Employer, third party (i.e., spouse, parent, etc.)	Employer only
How are funds accessed?	Distributions for IRS-qualified healthcare expenses are not taxable* Debit card** Request for distribution (paper) Online bill-pay	Limited to IRS-qualified healthcare expenses per plan design. Debit card** Claim - request for reimbursement or bill pay
Substantiation of expenses	Member (not required for payment)	Third party (required for payment unless auto-substantiated)
Must have a health plan?	Yes, - a qualified High-Deductible Health Plan (HDHP) whether through employer or not	Yes, an HRA must be integrated unless limited to specific purpose benefits such as vision and dental

Comparing HSAs and HRAs

	Health Savings Account (HSA)	Health Reimbursement Arrangements (HRA)
Other health plans allowed?	Only certain permissible coverage such as dental or limited purpose plan(s) ^{***}	Yes
Tax benefits?	Deposits, earnings and distributions for IRS-qualified healthcare expenses are tax -free	Employer contributions and claim reimbursements are tax-free.
Can unused dollars rollover?	Yes- Funds always belong to the member.	If allowed per employer plan rules.
Access to funds after termination?	Yes, When a member terminates or retires, they continue to maintain ownership of their HSA.	When an employee terminates, they do not typically retain access to an HRA unless they elect COBRA continuation coverage.
Can account be used for retirement income?	Yes, after age 65, funds can be withdrawn for any reason without penalty but will be taxed as income if not used for IRS-qualified-healthcare expenses.	No

PEBP Plan Year 2027 Employer Contribution Amounts

Plan Year 2027 HSA/HRA Annual Employer Contribution	Consumer Driven Health Plan (CDHP) HSA/HRA Account	Low Deductible Plan (PPO)	Exclusive Provider Organization (EPO)	Health Plan of Nevada (HMO)
Base Employer Contribution for Participant	\$700	N/A	N/A	N/A
Employer Contribution for Dependents	\$200 each for up to 3 dependents	N/A	N/A	N/A
Total Employer Contribution Amount	Up to \$1,300	N/A	N/A	N/A

Prorated supplemental contributions for all employer contributions apply after July 1, 2026.

Do the math

Consider more than just the built-in plan costs.

Factor in your unique health, ability to save, and incentives.

Calculate for yourself at hsabank.com/calculators



How to choose the right health plan

Understand your deductible and out of pocket maximum

Use the HSA Bank Health Plan Comparison Calculator

Use your current year's expenses when planning for next year

When comparing a PPO with an HDHP, don't forget benefits of an HSA



Premium Rates Plan Year 2027

Active State Employee Rates									
Monthly Rates Effective July 1, 2026 - June 30, 2027	Nationwide PPO Consumer Driven Health Plan (CDHP)			Nationwide PPO Low Deductible (LD)			Statewide EPO/HMO Exclusive Provider Organization Plan (EPO) and Health Plan of Nevada (HPN)		
	Unsubsidized Rate	*Base Subsidy	Participant Premium	Unsubsidized Rate	*Base Subsidy	Participant Premium	Unsubsidized Rate	*Base Subsidy	Participant Premium
	Employee Only	\$819.54	\$766.84	\$55.26	\$1,063.80	\$766.84	\$160.18	\$1,309.40	\$766.84
Employee + Spouse/DP	\$1,624.28	\$1,322.80	\$313.94	\$2,112.78	\$1,322.80	\$521.32	\$2,603.98	\$1,322.80	\$962.20
Employee + Child(ren)	\$1,121.32	\$975.32	\$152.28	\$1,457.16	\$975.32	\$295.60	\$1,794.86	\$975.32	\$599.10
Employee + Family	\$1,926.06	\$1,531.28	\$410.94	\$2,506.16	\$1,531.28	\$656.74	\$3,089.44	\$1,531.28	\$1,180.08

-- State employees on Leave Without Pay (LWOP), active Legislators and employees on Military leave do not receive a subsidy and therefore will need to refer to the unsubsidized rate column.

* Does not include rate adjustments paid/credited with PEBP reserves.

IRS-qualified expenses

hsabank.com/QME

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth*
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions*
- COVID-19 diagnostic testing and treatment
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)
- Doctor's office visits and co-pays
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Fluoride treatments*
- Feminine hygiene products
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Insulin
- Laboratory fees
- Laser eye surgery*
- Medical alert bracelet
- Medical records charges
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics*
- Orthotic Inserts (custom or off the shelf)
- Over-the-counter medicines and drugs (see more information below)
- Personal protective equipment (PPE) like masks and hand sanitizer
- Physical therapy
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam*
- Walker, cane
- Wheelchair

IRS-qualified healthcare expenses



Amazon

Use your HSA Bank card to shop eligible health and wellness products.

[Shop now](#)



HSASore.com

Purchase Health Savings Account (HSA)-eligible products and services.

[Shop now](#)



GoodRx

Compare prices and save up to 80% on prescriptions.

[Find savings](#)



FSA calculator

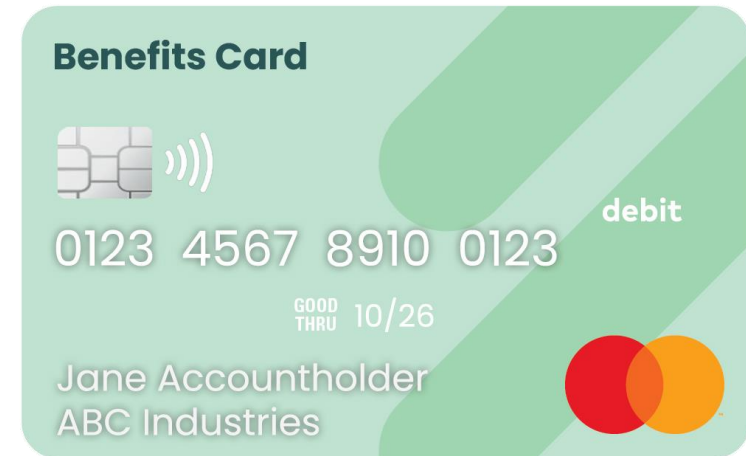
A quick and easy way to figure how much to save for FSA-eligible expenses.

[Estimate your savings](#)

How to pay

HSA Bank Benefits Card

- All HSA Bank elected benefit accounts can be accessed via the same debit card or pay app.
- New Debit Cards are sent upon enrolling in the first account with HSA Bank.
- Debit cards are valid for three years.
- Easy to order additional cards on the HSA Bank app or in your online account.



Vision | Dental | Medical |

Account management tools

Online Account

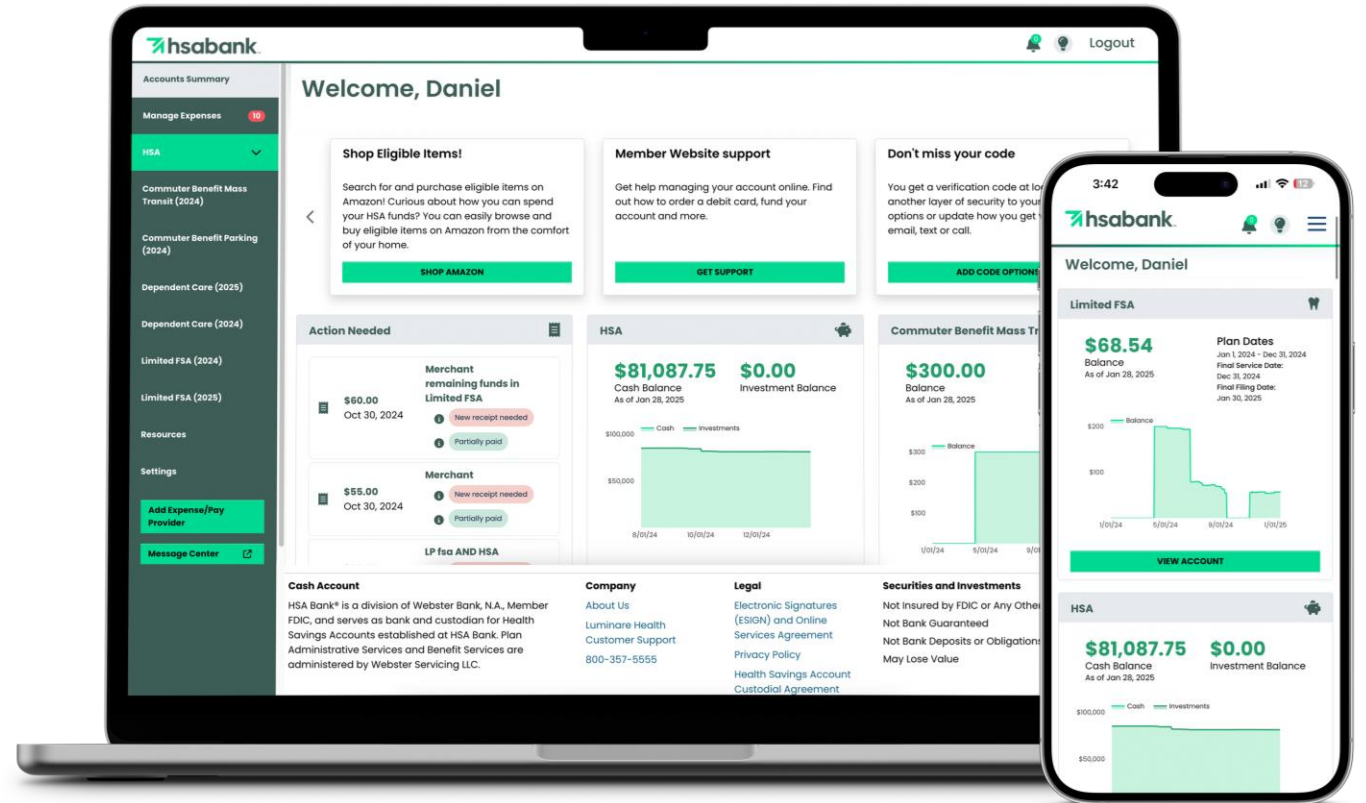
Provides 24/7 account information

Sign up at:

<https://myaccounts.hsabank.com>

HSA Bank Mobile

24/7 Real-time access
for all account needs



Samsung Pay

Claim reimbursement process

Sign up online for direct deposit to your personal checking or savings account. Linking your personal bank account:

- Log in to your account and **click Settings** on the left menu.
- **Click Linked Accounts** on the Settings page and Click Add Bank Account.
- You will have the option to use **Mastercard Data Connect** or you can select the **manual method**. Fill in the fields and click Submit.
- HSA Bank will then send a **small deposit** to your external account within (3) business days to verify your banking information.
- **Validate your banking information** once your account has the deposit.
- Click Manage Account under the Linked Accounts on the Setting page.
- Click Activate under your bank account information and enter the amount (between \$.01-\$1.99) we deposited into your checking/savings account and click Submit to activate your account.

Claim reimbursement process

- **Upload claim details**
- When submitting a claim, scan and upload your bills(s), Explanation of Benefits, and receipt(s) through HSA Bank's mobile app or Member Website.
- **Get reimbursed**
- Once your claim is approved based on eligibility and availability of funds, reimbursement will be sent through direct deposit.
- [Tips to Navigate your Journey - Account Support](#)

Filing a claim



Online account

Reimburse yourself

Pay a provider



HSA Bank app

Reimburse yourself

Pay a provider



Reimbursement form

Reimburse yourself

Submitting a claim

hsabank Logout

Accounts Summary

- Manage Expenses 10
- HSA**
- Commuter Benefit Mass Transit (2024)
- Commuter Benefit Parking (2024)
- Dependent Care (2025)
- Dependent Care (2024)
- Limited FSA (2024)
- Limited FSA (2025)
- Resources
- Settings
- Add Expense/Pay Provider**
- Message Center

Welcome, Daniel

Shop Eligible Items!

Search for and purchase eligible items on Amazon! Curious about how you can spend your HSA funds? You can easily browse and buy eligible items on Amazon from the comfort of your home.

[SHOP AMAZON](#)

Member Website support

Get help managing your account online. Find out how to order a debit card, fund your account and more.

[GET SUPPORT](#)

Don't miss your code

You get a verification code at login that adds another layer of security to your account. Add options or update how you get your code: email, text or call.

[ADD CODE OPTIONS](#)

Action Needed

\$60.00 Oct 30, 2024	Merchant remaining funds in Limited FSA New receipt needed Partially paid
\$55.00 Oct 30, 2024	Merchant New receipt needed Partially paid

LP fsa AND HSA

HSA

\$81,087.75 Cash Balance
As of Jan 28, 2025

\$0.00 Investment Balance

Date	Cash	Investments
8/01/24	\$81,087.75	\$0.00
10/01/24	\$81,087.75	\$0.00
12/01/24	\$81,087.75	\$0.00

Commuter Benefit Mass Transit

\$300.00 Balance
As of Jan 28, 2025

Plan Dates
Jan 1, 2024 - Dec 31, 2024
Final Service Date: Dec 31, 2024
Fin Jar

Date	Balance
1/01/24	\$0.00
5/01/24	\$300.00
9/01/24	\$300.00
1/01/25	\$300.00

Cash Account

HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as bank and custodian for Health Savings Accounts established at HSA Bank. Plan Administrative Services and Benefit Services are administered by Webster Financial Group.

Company

About Us
Luminare Health
Customer Support
800-357-5555

Legal

Electronic Signatures (ESIGN) and Online Services Agreement
Privacy Policy

Securities and Investments

Not Insured by FDIC or Any Other Government Agency
Not Bank Guaranteed
Not Bank Deposits or Obligations
May Lose Value

Submitting a claim

Create and Submit an expense

Merchant/provider

Amount ⓘ

Date of expense ⓘ

Recipient ⓘ

Select a recipient ▾

Expense category

Medical Dental Vision

Pharmacy Dependent Care

Parking Mass Transit

Pay from:

Reimburse myself
 Pay someone else

Send payment to: DANIELHSANotional
WHSANotional
Bank account number: *****0031 ([Update linked bank accounts](#))
Address: 605 N 8TH ST SHEBOYGAN, WI 53081

Receipt ⓘ

Drop your files here or [browse](#)
Maximum file size: 8 MB
Accepted file formats: .jpg, .jpeg, .gif, .png, .pdf

No files attached

Comment

Reimbursements will be deposited to your linked bank account. If there is no account linked, or if you have selected "Check" as your preferred payment method, a check will be mailed to you.

Cancel ×

SAVE EXPENSE ✓

SUBMIT 📄

Claim documentation requirements

- Name of provider or retailer merchant
- Description of product/service
- Date of service
- Amount paid for product or services not covered by insurance
- Name of person who product/service was for
- Must be within the plan year dates after your eligibility effective date

Example receipts

Submitting receipts without required information will result in claim denial.

When this happens, we'll notify you through the mail (or by email, if you choose) with instructions on how to re-submit your claim. Please be sure copies of receipts are legible. If we can't read the information, we won't be able to approve your claim.

1 Provider (Pharmacy) Name

2 Date of Purchase

3 Item or Service

4 Amount Paid

5 Patient's Name

Drug Company
Jackson, MN 55612
555.555.5555

CUSTOMER RECEIPT
08/12/2016 09:32 AM

MOST ITEMS CAN BE RETURNED WITHIN RETURN POLICY. BUT SOME ITEMS HAVE A RETURN POLICY LESS THAN 90 DAYS AS NOTES ON THE RECEIPT. GO TO DRUGCOMPANY.COM/RETURNS FOR DETAILS.

Oxcarbazepine
RX004733 \$40.00

Total: \$40.00

JOHN DOE
AMEX ACCT#*****0066
Change: \$0.00



Acceptable Receipt

This receipt has all the information for a claim

ABC Pharmacy
TUESDAY, 8:52 AM

PLEASE TAKE OUR CUSTOMER SATISFACTION SURVEY ONLINE FOR YOUR CHANCE TO WIN A YEARS WORTH OF YOUR FAVORITE TOOTHPASTE.

SURVEY TO
71955537594733657

.....\$30.00
.....\$10.00
Total: \$40.00

JANE DOE
AMEX ACCT#*****2346
Change: \$0.00

FLEXIBLE SPENDING ACCT SUMMARY (FSA)
RX ELIGIBLE TOTAL \$30.00



Unacceptable Receipt

This receipt has the amount paid, provider's name and patient's name. It is missing other key information:
1. Date of purchase 2. Item or service

Reimbursements that may not require receipts

Your HRA expense may be auto-substantiated if you used your HSA Bank Debit Card in one of these ways:

1

At a pharmacy checkout counter with an Inventory Information Approval System (IIAS) register, which most pharmacies have today – IRS-qualified purchases are immediately verified, and your claims shows as paid in your online account.

2

You paid your plan copay upfront at the provider's office – It is automatically paid.

3

Your payment is recurring – You need to submit the first receipt with the *Recurring Receipt Form* (typically for orthodontia) of the *Recurring Dependent Care Request Form* for daycare expenses.

Unacceptable Documentation

- Provider statements that only indicate the amount paid, balance forward or previous balance
- Credit Card receipt
- Missing or vague medical practitioner's note
- Bills for prepaid medical expenses where services have not yet occurred

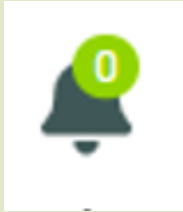
Special considerations for non-Medicare HRA

Claims from UMR will appear on the Member Website. You can use the claim information as substantiation to reimburse yourself.

- First, you must link a personal bank account to receive funds via direct deposit. **Check reimbursement is not available.**
- Select the claim you wish to be reimbursed for and follow the onscreen prompts to have the payment sent to you. Do not duplicate reimbursements
- No additional steps to substantiate a claim for reimbursement if that claim information is already loaded.

Reminder & tips

- Sign up for text or email notifications
- Watch the mail
- Save your receipts
- Sign up for direct deposit



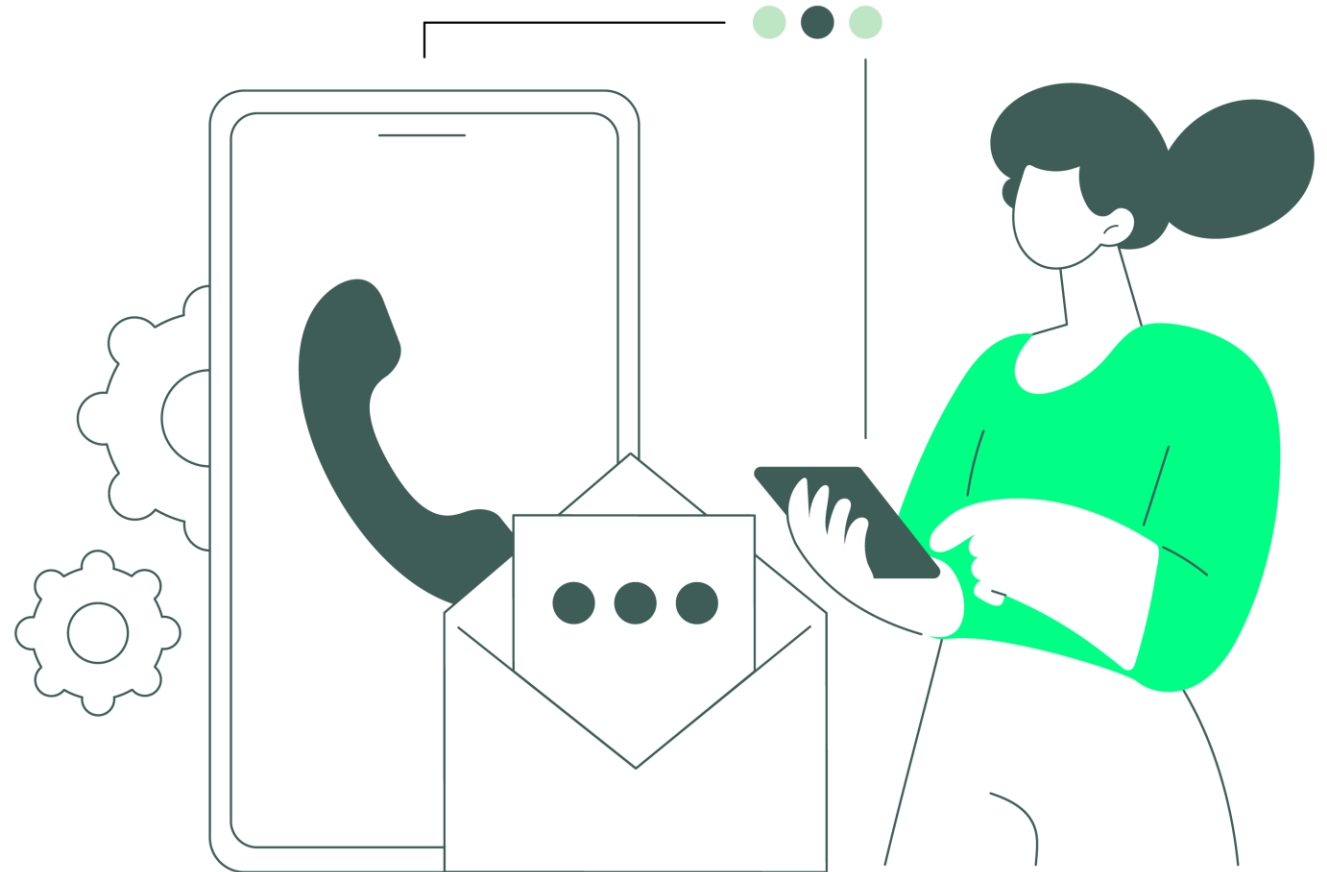
Customer service

24/7 Live Customer Service:

- Consumers can call HSA Bank 24 hours a day, 7 days a week to speak with a live representative **(833) 228-9364**

Live online chat

- Online chat is accessible to members via the online account and app, and for employers via the HSA Bank employer portal.
- Streamlined service experience helping members get answers quickly



Thank you

