

Health Saving Accounts (HSA)

Open Enrollment
Education

Plan Year 2027



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



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hsabank.com/NVPEBP

Client Assistance Center

PEBP Employee Support



1-833-228-9364

PEBP Resource Center



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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](#)



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 of not used for IRS-qualified-healthcare expenses.	No

What is an HSA? And how does health insurance and the HSA work together?



HDHP

COVERS certain preventive services before and after your deductible is met at no cost to you

COVERS illness or injury after your annual deductible is met



HSA

PAYS for qualified medical expenses before and after your annual deductible is met

PAYS for qualified medical expenses not covered by your health plan throughout the year



USING YOUR HSA

HSA Bank houses the funds and issues a debit card for medical expenses not covered by your insurance.

Who can open an HSA?

1

Not covered by another type of health plan, including Medicare

2

Not covered by TRICARE

3

Not covered by Indian Health Services

4

Not receive medical benefits from the VA for non-service-connected disabilities in the previous three months*

5

Not claimed as a dependent on another person's tax return (except spouse's)

6

Not covered under a general-purpose healthcare FSA or HRA

*Title 38 of the United States Code, Section 101(17) defines "non-service-connected" as, with respect to disability, that such disability was not incurred or aggravated in line of duty in the active military, naval, or air service.



How to save in your HSA

1

**Recurring
contributions**

2

**One-time
contribution**

3

**Use your
premium savings**

4

**Yours
forever**

What can an HSA do for YOU?

Pay less in taxes

1

You don't pay federal taxes on contributions to your HSA.*

2

Earnings to your HSA from interest and investments are tax free.

3

You don't pay taxes on distributions when used for qualified medical expenses.

*Earnings are exempt from federal taxes. Most states do not tax HSA earnings. However, state tax treatment varies. Please consult with a tax advisor or the state department of revenue for more information.

Using your HSA for IRS-qualified healthcare 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
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals)
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)
- Fluoride treatments
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical alert bracelet
- Medical records charges
- Menstrual care products
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics
- Orthotic inserts (custom or off the shelf)
- Over-the-counter medicines and drugs
- Physical therapy
- Special education services for learning disabilities (recommended by a doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam
- Walker, cane
- Wheelchair

 HSA store®



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](#)

IRS Contribution Limits

2026



**SINGLE
PLAN**



**FAMILY
PLAN**

Maximum
contribution limit

\$4,400

\$8,750

Did you know?

*If you're 55 or older, you may be eligible to make a catch-up contribution of an extra **\$1,000** per year. Your 55 or older eligible spouse can also add an extra **\$1,000** into their own HSA!*

Don't have an HSA to take advantage of the catch-up contribution? Click the link below to open an account:

[Open a Health Savings Account](#)

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.

Adult children or a domestic partner can benefit from 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.



HSA Bank Calculators

[HSA Bank Calculators](#)

**Health Plan
Comparison
Calculator**

**HSA
Contribution
Calculator**

**HSA Savings
Calculator**

**Health & Wealth
Index Calculator**

HSA Invest



The HSA Invest experience

1

Integrated experience

Fully manage investments alongside your HSA cash balance from your online account and app.

2

Immediate enrollment

Enrollment in HSA Invest at any time — even before meeting the investment balance threshold.

3

Personalized investment options

Three investment options offer greater personalization and address different risk tolerances and objectives.

Money remains in the HSA cash balance until it's invested, so it's available for IRS-qualified healthcare expenses.

Immediate funding & trading

When you're ready to invest there's no lag time between selecting investments, and those buys being completed. And there's same-day trading. Plus, there's an auto funding feature so new funds go directly to investments.

Personalized investment options



Choice

A brokerage experience with a large range of stocks, mutual funds and exchange-traded funds (ETFs).



Select

A recommended list of mutual funds specific to an investor's unique risk tolerance and investment objectives is provided based on a risk-tolerance questionnaire (RTQ).



Managed

Investments are fully managed by a registered investment advisor (RIA). Investors complete an RTQ, then the responses are used by the RIA to manage investments on an ongoing basis.

**Get acquainted with
your new account
at HSA Bank**

Account access delivered directly to you



HSA Bank welcomes you!

You have the opportunity offered by your employer to open a Health Savings Account (HSA) through HSA Bank. Discover why HSA Bank is a trusted financial healthcare partner.

What is an HSA?

HSAs work together with HSA-compatible health plans. The health plan is used to cover serious illness or injury, while the HSA is used for current or future expenses that are not paid by the health plan. Try our online calculating tools located at www.hsabank.com/calculators, to learn more about HSAs and if one is right for you.

What are the advantages of an HSA?

- **Funds roll over annually**
There is no "use it or lose it" philosophy. If you don't use it, save it for next year. Or even for retirement.
- **Tax advantages***
Contributions can be made pre-tax or post-tax, distributions for eligible expenses are tax-free and earnings grow tax-deferred.

- **You own the account**
Even if your HSA-compatible coverage ends, you can still use your HSA funds tax-free for eligible healthcare expenses.
- **Long-term investment opportunities**
HSA Invest (www.hsabank.com/investments) offers three investment options — Choice, Select and Managed — to give you thoughtfully chosen securities that are aligned to your HSA and relevant to your financial objectives.
- **You're in charge**
You choose when to use your HSA or pay out of pocket.

Welcome Kit

Debit Card

Verifying your identity

Welcome kit

- 1 Account number
- 2 Account overview
- 3 Custodial Agreement and Disclosures
- 4 Fee & Interest Rate Schedule
- 5 Privacy and Opt-Out Notice

CIP follow-up communications

HSA Bank will reach out to all accountholders who are required to submit additional forms of identification. The communication plan minimally consists of the letter frequency listed below and may include additional phone communications.

Timeframe after enrollment	Letter
2 weeks	X
5-7 weeks, if needed	X



Valid forms of identification

HSA Bank contacts any accountholder being required to submit additional forms of identification. Those accountholders must submit copies of the following within 90 days of account setup:

- Social Security Card
- U.S. government-issued photo ID, such as a driver's license, passport, or visa, or state issued ID card (Note: If the U.S. government-issued photo ID does not display a current address, a utility bill from within the last 3 months displaying the current address will also be needed.)

Identification can be submitted to HSA Bank by using one of the following methods:

Online: Log in to your HSA Bank account. If you haven't created your username and password yet, please do so at **hsabank.com** and then log in. Next, select Resources from the left navigation, and in the Secure Document Upload section on the right, click Upload.

Email: hsaforms@hsabank.com

Mail: HSA Bank, P.O. Box 939, Sheboygan, WI 53082

Account management tools

Online Account

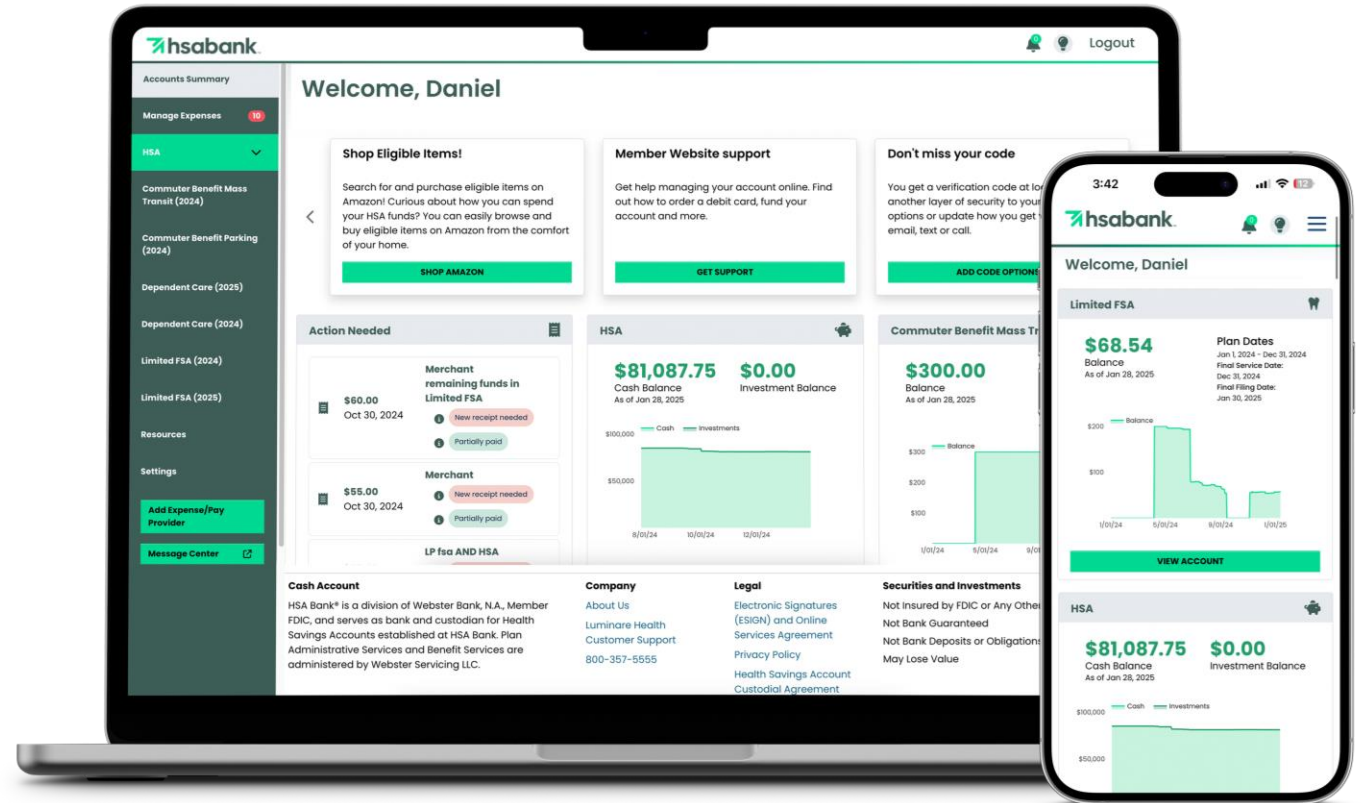
Provides 24/7 account information

Sign up at:

<https://myaccounts.hsabank.com>

HSA Bank Mobile

24/7 Real-time access
for all account needs



Samsung Pay

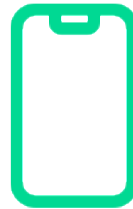
Multiple payment options



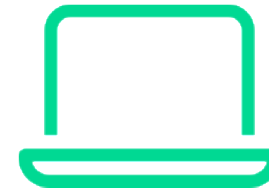
MULTI-ACCOUNT DEBIT CARD

Auto-substantiation features

- IIAS – Real-time substantiation as 98%+
- Copay matching
- Recurring expenses are identified by the system and auto-approved



MOBILE



SELF-REIMBURSEMENT

A screenshot of the hsabank self-reimbursement interface. The page is titled "Create expense" and has a sidebar with navigation options: Summary, Transaction Activity, Manage Investments, Manage Expenses, Contributions, Contribution Planner, Resources, and Settings. The main content area includes fields for Merchant/provider, Amount (\$0.00), Date of expense (01/22/2025), Recipient (DANIELHA WHSA), and Expense category (Medicines, Dental, Vision, Pharmacy). There are radio buttons for "Reimburse myself" (selected) and "Pay someone else". A "Send payment to" section lists DANIELHA WHSA with a bank account number and address. A "Receipt" section prompts the user to upload a file. At the bottom, there are "Cancel", "SAVE EXPENSE", and "SUBMIT" buttons.

Using your debit card securely

Transactions are limited to your current balance.

Funds should be used for qualified medical purchases.

\$10,000 daily distribution limit when you use your card with a signature.

\$50 daily distribution limit for ATMs.

Seven-transaction daily maximum with a signature and three-transaction daily maximum with PIN per type.

IRA rollover

One time contribution

Contributes to annual max

Great way to front load your HSA



Checklist

Educate yourself.

Contribute to your HSA up to the IRS maximum limit each year.

Try not to spend your HSA dollars during your working years; pay out of pocket instead.

Consider investing.

Treat your HSA like a retirement account.

Make an additional \$1,000 catch-up contribution to your HSA each year starting at age 55.

Check that you've assigned beneficiaries on your online account.

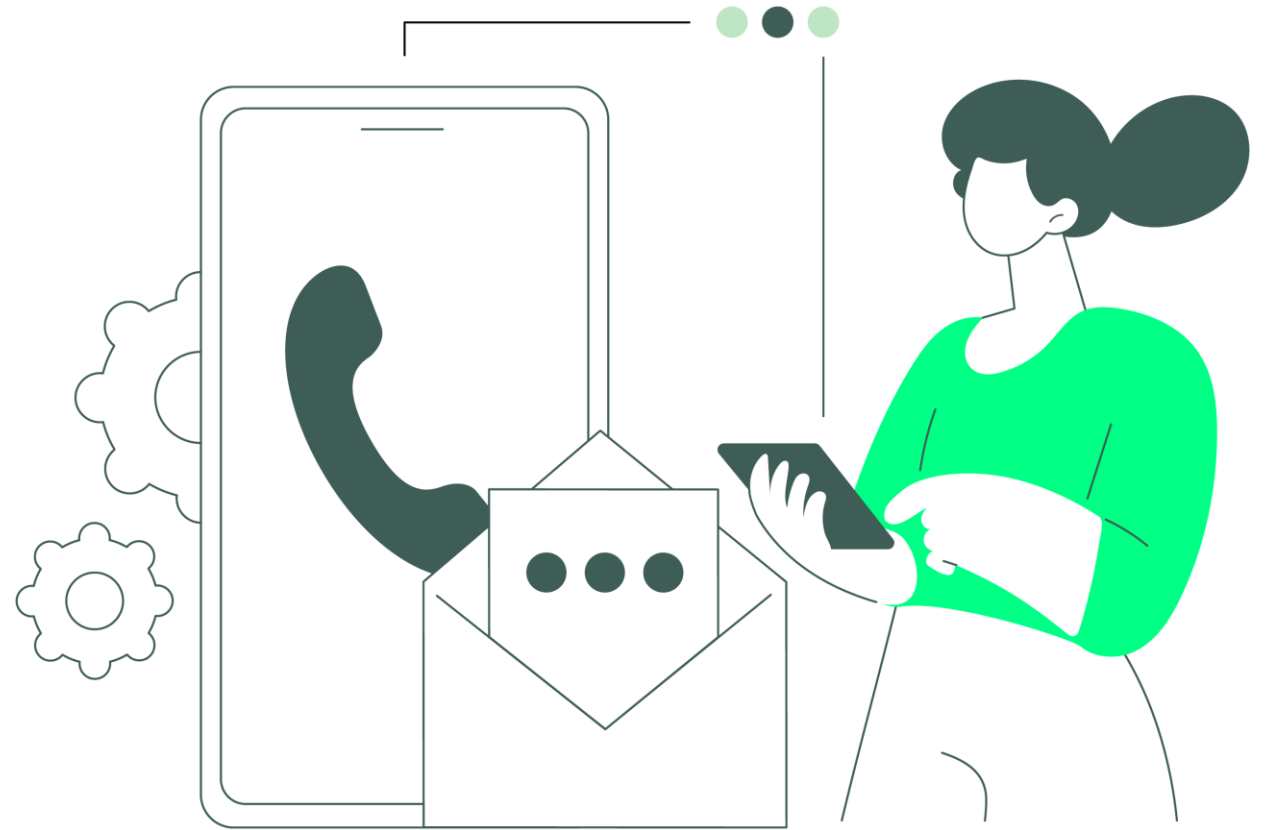
Client Assistance Center

Available 24 hours a day, 7 days a week:

English: (833) 228-9364

Spanish: (866) 357-6232

Email: askus@hsabank.com



Onboarding success

Register for an upcoming session!

HSA Webinars

HSA 100: Plan Selection Workshop

- Learn the essentials of choosing the right health plan
- Learn how to “do the math”
- Live demonstration

HSA 101: HSAs for the Win!

- Learn how to self-administer your HSA via HSA Bank’s Member Portal
- Learn important features of your account, debit card, and our account verification process

HSA 103: Investing Your HSA

- HSA Bank investing options
- How to sign up for the investment account
- How to manage your HSA investments

HSA 104: HSAs and Medicare

- Medicare enrollment implications
- When to stop HSA contributions
- HSA eligible expenses in Medicare

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Webinar calendar invites will be sent to all attendees following the end of this presentation.

Thank you

