



Joe Lombardo  
Governor

# NEVADA HEALTH AUTHORITY

## PUBLIC EMPLOYEES' BENEFITS PROGRAM

3427 Goni Road, Suite 109  
Carson City, Nevada 89706  
(775) 684-7000 | (702) 486-3100 | (800) 326-5496  
[NVHA.NV.GOV](http://NVHA.NV.GOV)  
[PEBP.NV.GOV](http://PEBP.NV.GOV)



Stacie Weeks  
Director



Theresa Carsten  
Executive Officer

March 24, 2026

Dear PEBP Participant,

If you are enrolled in PEBP’s IRS qualified high-deductible health plan, the Consumer Driven Health Plan (CDHP), you also receive either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). These accounts play an important role in helping you manage out-of-pocket medical expenses and having a good understanding of how they work can make a meaningful difference in how you plan for and use your healthcare dollars.

To support you, HSA Bank, the administrator for both HSAs and HRAs, is offering educational webinars designed specifically for CDHP participants. Each session provides a clear explanation of the account type, how it works, and practical tips to help you get the most value from your benefits. We encourage you to attend the session that matches the account you would like to learn more about.

Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Wednesday, April 22 <sup>nd</sup> , 12:00pm—1:00pm <a href="#">Click Here to Register for this Date &amp; Time</a>	Thursday, April 23 <sup>rd</sup> , 12:00pm—1:00pm <a href="#">Click Here to Register for this Date &amp; Time</a>
Tuesday April 28 <sup>th</sup> , 12:00pm—1:00pm <a href="#">Click Here to Register for this Date &amp; Time</a>	Thursday, April 30 <sup>th</sup> , 12:00pm—1:00pm <a href="#">Click Here to Register for this Date &amp; Time</a>

### What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a tax advantaged account available to individuals enrolled in an IRS qualified high deductible health plan such as the CDHP. Funds in an HSA can be used to pay for qualified medical expenses, including copays, dental, vision, and prescription costs. Eligible members may contribute their own pretax dollars to the account, helping reduce taxable income. HSAs are owned by the account holder, and the funds remain with the individual until the balance is exhausted. Eligibility rules apply.

### What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement (HRA) is an employer funded account that can be used to pay for qualified medical expenses such as copays, dental, vision, and prescriptions. Unlike an HSA, members cannot contribute to an HRA, and the account is owned by the employer. If a member disenrolls from PEBP, any remaining HRA balance is forfeited-.



A Division of Webster Bank, N.A., Member FDIC

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.				

### Tools and Resources to Support Your Decision-Making

HSA Bank provides several online tools to help you plan for healthcare expenses and understand the benefits of an HSA or HRA.

- Health Plan Comparison Calculator – Estimates costs based on your health plan details to help you determine whether an HSA is right for you.
- HSA Contribution Calculator – Calculates how much you can contribute annually and the per paycheck amount needed to reach your goal.
- HSA Savings Calculator – Projects potential tax savings and long-term account growth.
- Health & Wellness Index Calculator – Provides your personalized Health & Wealth Index score.

### Additional Support

- Webinar Availability: While HSA Bank webinars are not recorded, a variety of helpful materials are available at the HSA Bank Employee Resource Center.
- Account Access: You can access your HSA Bank account anytime through the single sign-on feature in your E-PEBP Portal.
- Customer Service: For questions or assistance, contact HSA Bank Customer Service at 1-833-228-9364.

Sincerely,

*Public Employees' Benefits Program*