

HRA and HSA Transition from HealthSCOPE to HSA Bank

June 15, 2022



©2022 HSA Bank. HSA Bank is a division of Webster Bank, N.A., Member FDIC.
Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.



Meet the team



Candice Hamilton
Benefits Consultant



Ryan Zaar
Communications
Consultant

.....

PEBP HRA & HSA Resource Website
hsabank.com/NVPEBP



PEBP Employee Support
1-833-228-9364

Today's agenda

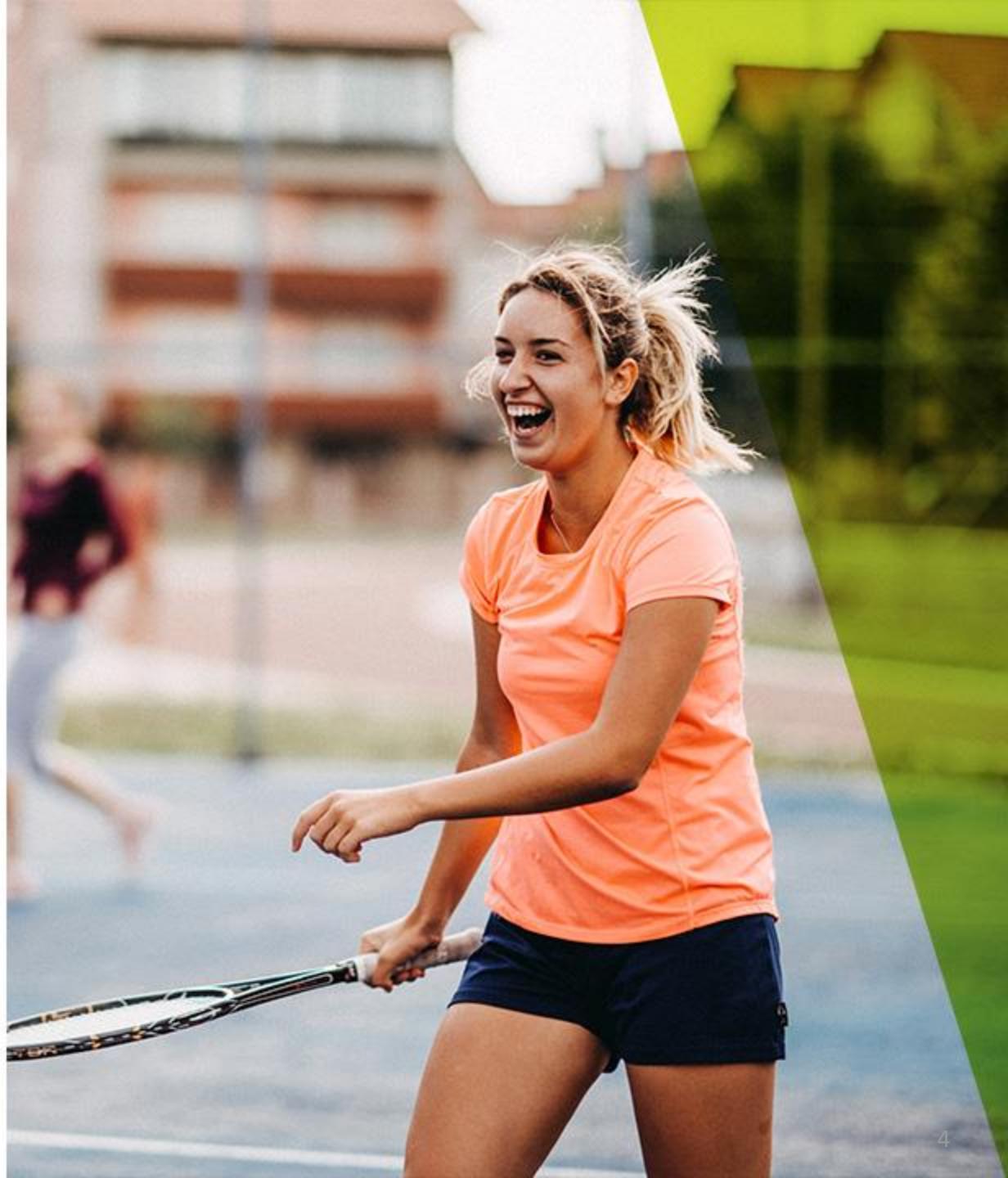


- HSA Bank is your new provider for HRA & HSA
- Important timelines and special considerations
- Transferring your existing HSA to HSA Bank
- Employee communications and resources
- Frequently asked questions
- Live Q&A

Effective July 1, 2022

HSA Bank is the new
non-Medicare HRA &
HSA Partner for PY23

HRA HSA
hsabank®



HSA Bank welcome kits and debit cards

- Welcome kits and debit cards will be received late June.
- If you haven't received your welcome kit or debit card by July 8th, please call the Client Assistance Center at 1-833-228-9364.
- Additional cards can be ordered at no additional cost.



HSA Bank Member Website and Mobile App

<https://myaccounts.hsabank.com>



- Available once you receive your Welcome Kit and debit card.
- Login as a “New User.”
- Check balances and manage account activity
- Order additional debit cards at no fee
- Substantiate claims
- Establish account beneficiaries and set up any automatic payments
- Setup email & text notifications
- Access FAQ, resources and helpful videos

Important dates for non-Medicare HRAs



- **July 1, 2022:** All PY23 claim submissions can start via HSA Bank.
 - You can use your new HSA Bank debit card or the Member Website to pay for PY23 expenses. But, do not use your HSA Bank debit card to pay for PY22 expenses. PY22 expenses must be paid via direct deposit alone.
- **July 1 – 17, 2022:** Blackout period for all PY22 claims not previously submitted to HealthSCOPE. You will still have access to funds and can begin submitting PY22 claims for reimbursements once this period ends.
- **July 15, 2022:** HRA balance transferred from HealthSCOPE to HSA Bank.
- **July 18, 2022:** HSA Bank will take over administration of all PY22 claims not previously submitted to HealthSCOPE.

Note: Although HSA Bank will take over administration for PY22 claims, do not use your new HSA Bank debit card pay for PY22 expenses.

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.

Important dates for HSAs



- **May 4 – July 31, 2022:** HSA E-Consent Transfer Site active
 - You MUST agree to a transfer of HSA assets via E-Consent to avoid potential fees from HealthSCOPE. Both active and retirees with balances can consent to transfer.
- **August 15, 2022:** Blackout period starts for HealthSCOPE HSA. You will still have access to funds and can manage activities through the Member Website or Mobile App.
- **August 30, 2022:** HSA balance transfer complete. You will receive a confirmation email.

Note: If your mailing address is a PO Box and you enrolled in an HSA, you may be receiving additional details to provide a residential address to complete account opening.

Special considerations for HSA

- **HSA Contributions**
 - Any new contribution elections you made during Open Enrollment for PY23 will be deposited to your newly established HSA with HSA Bank. If you didn't make any updates for PY23, they will carry over. Any contribution changes should be managed through HR.
 - All PY23 contributions will deposit to your new HSA Bank account. They **ARE NOT** deposited to the previous HealthSCOPE account.
- **Avoid Potential HealthSCOPE Fees**
 - HSA Bank won't charge a monthly administrative fee. But, HealthSCOPE may elect to charge ongoing account fees of **\$2.50/month (\$30/year)**.
 - To avoid, you must authorize the transfer of your account balance to HSA Bank by **July 31, 2022**. A **\$25 closing fee** applies if you decide to transfer your HealthSCOPE account on **August 1, 2022** or later.
- **Special Notes for Investors**
 - HSA consent is required to transfer your existing HealthSCOPE HSA to HSA Bank.
 - If you elect to transfer, you can sell your investments by August 9, 2022 by 11:59pm CST. Otherwise, on August 10, 2022, your investments will be liquidated for you to facilitate the transfer.

Account Funding and Distribution Options

Account Funding

• **Health Reimbursement Arrangement**

- Your full PY23 contribution of \$600 is available on July 1, 2022.
- Any remaining HealthSCOPE HRA balances will be transferred on or around July 15, 2022.

• **Health Savings Account**

- Your full PY23 \$600 employer contribution is available on July 1, 2022.
- Payroll employee contributions for PY23 are based on your pay center schedule.
- Prior HealthSCOPE HSA Balances transferred on or around August 30, 2022.

Distribution Options

Debit card (HRA + HSA)

- You'll receive a debit card at the time of enrollment.
- Payments are authorized at IIAS merchants.
- Use as debit or credit. If you use debit, you must set up a PIN.

Online transfers on the Member Website (HRA + HSA)

- Link and verify your external personal bank account for direct deposit transfers.
- There's no fee to transfer funds.

Pay provider on the Member Website (HSA Only)

- You can select the UMR claim to pay the provider.
- Their payment check is typically mailed within 72 hours of request.

HSA Bank Self-Directed Investment Options

Devenir Guided Portfolio Self-Directed Investment Program

Leading HSA investment advisor



Personalized recommendations



Registered investment advisor (RIA)



Good for new investors

You may be required to keep a minimum balance in your HSA cash account to invest funds.

HSA Bank does not provide brokerage/investment services. Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC, and a subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Investment services are provided by Devenir. HSA Bank, TD Ameritrade, and Devenir are separate, unaffiliated companies and are not responsible for each other's services or policies. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA. Performance data and ratings represent past performance and are not a guarantee of future results. Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.

TD Ameritrade Self-Directed Brokerage Option

Best-in-class tools and platform



Flexibility



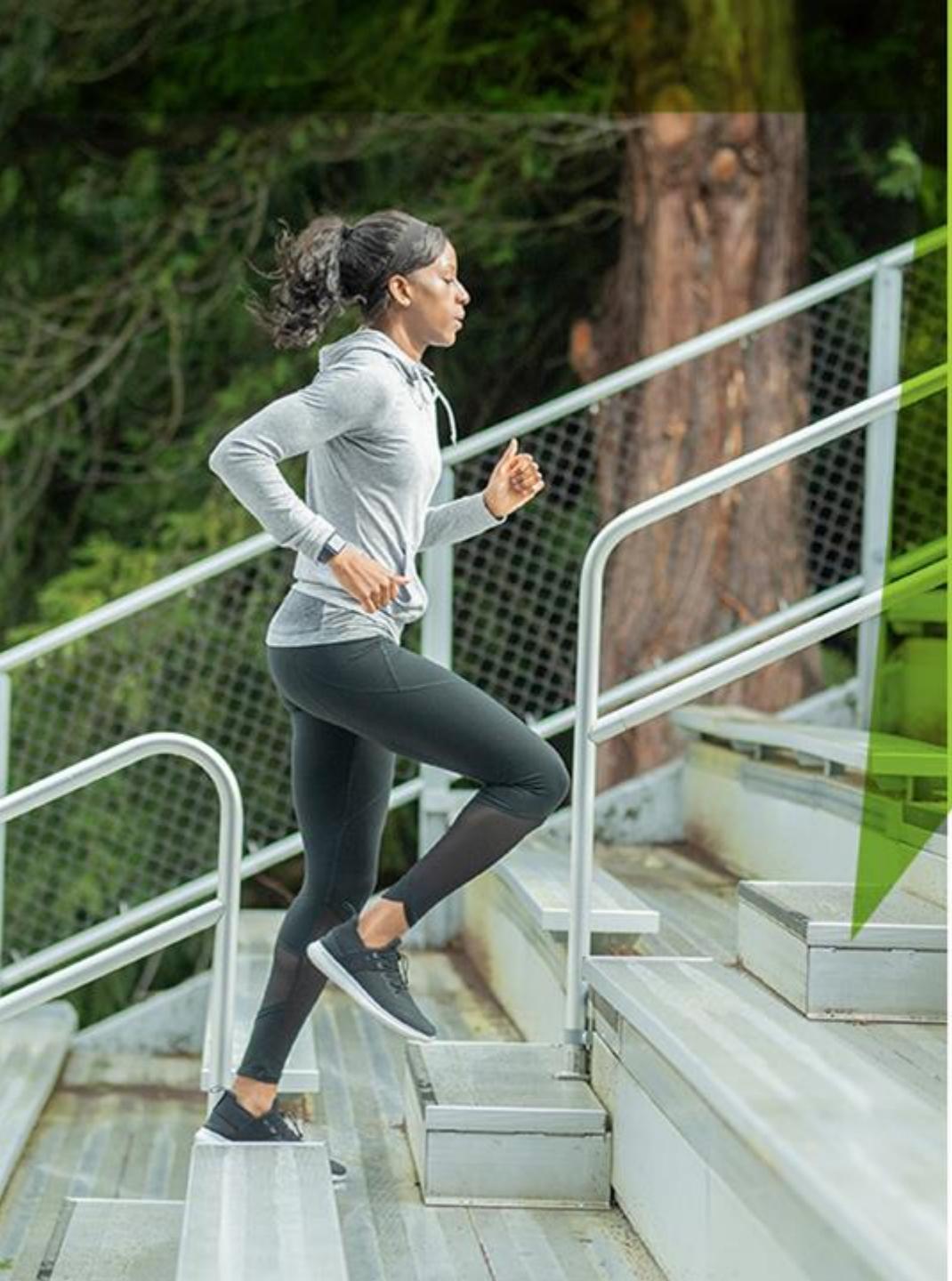
Thousands of options



Good for experienced investors

SECURITIES AND INVESTMENTS

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

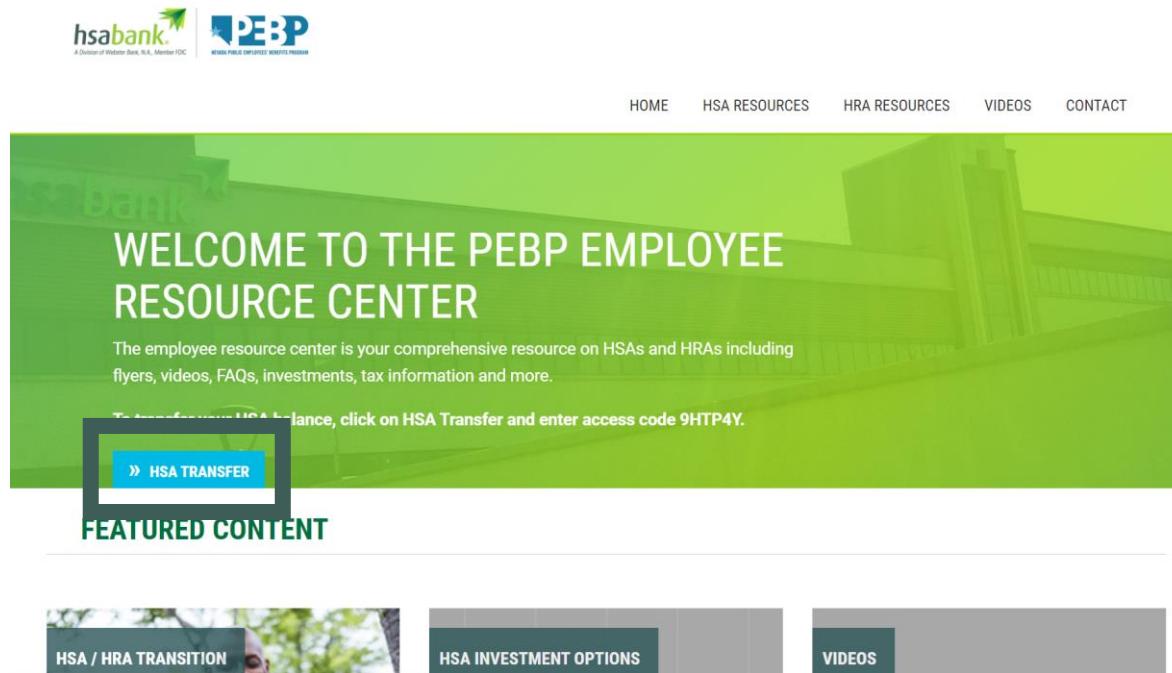


Transferring your existing HSA to HSA Bank

Information for moving your existing HSA | E-Consent

- **Who can consent to move a previous HSA balance?**
 - Active PEBP employees and Retirees who currently have an existing HSA balance.
- **When can I access the E-Consent microsite to transfer their HSA balance?**
 - The E-consent is available now.
 - The last day to complete the E-Consent is **July 31, 2022**.
- **How can I access E-Consent?**
 - You can access the E-Consent link through E-PEBP Portal, hsabank.com/NVPEBP. Employees will need to use PEBP specific access code: **9HTP4Y**
- **What Information do I need to provide on E-Consent site?**
 - PEBP code **9HTP4Y**
 - Name, SSN and click the button consenting to move your account balance.

HSA E-Consent demo



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

PEBP
NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

HOME HSA RESOURCES HRA RESOURCES VIDEOS CONTACT

WELCOME TO THE PEBP EMPLOYEE RESOURCE CENTER

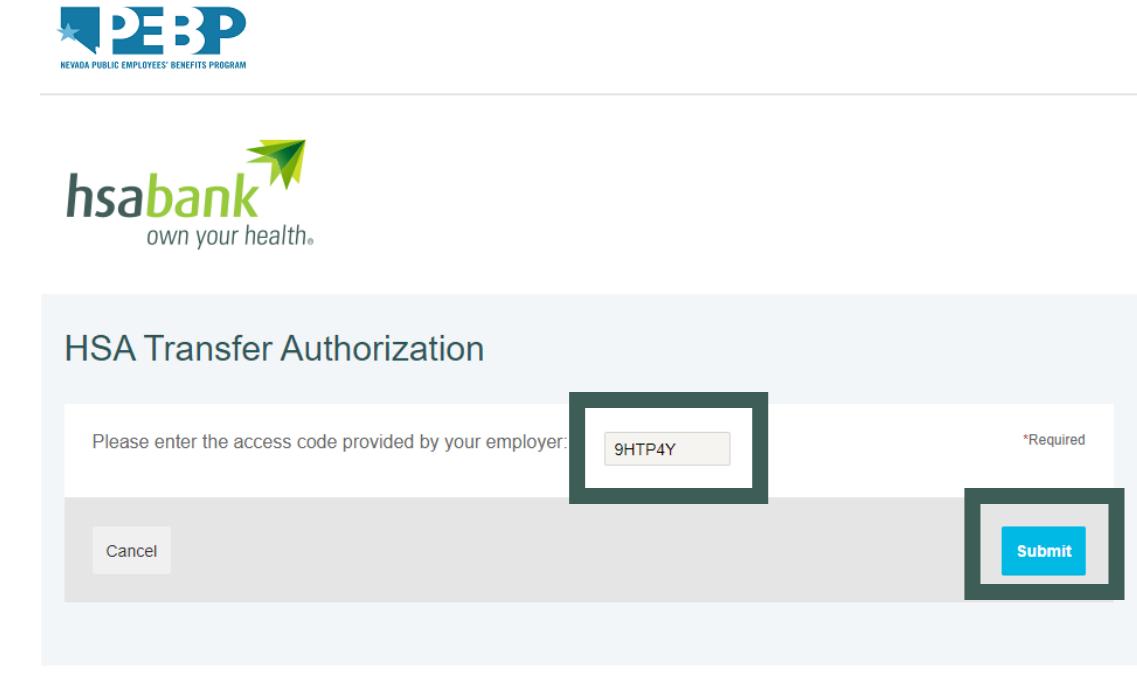
The employee resource center is your comprehensive resource on HSAs and HRAs including flyers, videos, FAQs, investments, tax information and more.

To transfer funds from your HSA to another HSA, click on HSA Transfer and enter access code 9HTP4Y.

» HSA TRANSFER

FEATURED CONTENT

HSA / HRA TRANSITION HSA INVESTMENT OPTIONS VIDEOS



PEBP
NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

hsabank

own your health.®

HSA Transfer Authorization

Please enter the access code provided by your employer:

9HTP4Y *Required

Cancel Submit

HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Bank. Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.
[Privacy](#)

© WEX Health Inc. 2004-2022. All rights reserved. Powered by WEX Health

HSA E-Consent demo



HSA Transfer Authorization

Group transfer of the State of Nevada Public Employees' Benefits Program (PEBP) HealthSCOPE HSA plan *Required

During open enrollment, the State of Nevada Public Employees' Benefits Program (PEBP) announced that HSA Bank will be our new Health Savings Account (HSA) administrator as of July 1, 2022.

As a HealthSCOPE HSA accountholder, we want to provide you with important information if you move your existing HSA from HealthSCOPE to HSA Bank. You also have the option to keep your HSA with HealthSCOPE, but you will assume all associated fees (noted below).

Why should I consider authorizing the transfer of my HSA from HealthSCOPE to HSA Bank?

- Avoids Fees** – By having one HSA administrator, you'll avoid account fees. HSA Bank will not charge a monthly administrative fee. HealthSCOPE may charge you a monthly administrative fee of \$2.50/month if you do not authorize the transfer of your account balance to HSA Bank by July 31, 2022, and instead choose to keep your account with HealthSCOPE.

What if I am investing at HealthSCOPE, but plan to transfer my HSA to HSA Bank?

- If you are a current investor at HealthSCOPE and plan to transfer your HealthSCOPE HSA balance to HSA Bank, you must sell any investments you may have in your HealthSCOPE account before August 10, 2022.
- If you do not sell your investments before August 10, 2022, HealthSCOPE will sell the investments in order to transfer the proceeds to HSA Bank.
- You will not be able to invest any of the funds in your HSA while the transfer is pending, and until you accept the Deposit Account Agreement and other documents from HSA Bank.

IMPORTANT:

- The sale may be delayed to allow pending transactions to process and may occur at an inopportune time.
- The investment options through HSA Bank may be different than those available through HealthSCOPE and you may not be able to buy the same investments you held with HealthSCOPE. HSA Bank offers multiple investment options: Devenir Mutual Fund Investment Program, TD Ameritrade self-directed brokerage account, or both.
- Trading fees may be applied by TD Ameritrade in the self-directed brokerage account.
- Your HSA funds will not earn any interest while the account transfer is in process.

Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not deposit accounts, or an obligation of HealthSCOPE or HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.

Name *	<input type="text" value="First Name"/> <input type="text" value="MI"/>	<input type="text" value="Last Name"/>
SSN *	<input type="text"/>	<input type="text"/>
Confirm SSN *	<input type="text"/>	<input type="text"/>

Authorization

ESIGN is a United States federal law that allows for electronic signatures, documents and records to be as legally valid as their paper equivalents. By completing the required information in this document, you agree that your electronic signature is the legal equivalent of your manual signature. Further, by submitting this ESIGN document authorizing your HSA transfer to a new custodian, you agree that you have exercised the appropriate measures to print or save the communication before submission. We encourage you to print and save all communications, notices and disclosures.

Consent *

I accept

I decline

- I acknowledge that I have read and understood the contents of this form, and,

- I confirm that I appoint HSA Bank to be the custodian for my Health Savings Account and hereby authorize the transfer of my HSA balance from HealthSCOPE to HSA Bank.

Unless I agree with the terms and conditions in the Deposit Account Agreement and Disclosures for Health Savings Accounts, Truth in Savings, and Privacy Statement provided to me by HSA Bank in my Account Welcome Kit, I will not use my HSA. I understand that I may revoke this appointment by contacting HSA Bank prior to accessing my account if I do not agree to the terms and conditions as provided.

I agree that if I currently have invested a portion or all of my HealthSCOPE account balance:

- I cannot conduct any transactions after August 15, 2022, and
- I will liquidate and transfer those funds to the HSA cash account prior to August 10, 2022.

If I do not transfer these funds to the cash account prior to August 10, 2022, HealthSCOPE is authorized to liquidate these funds on my behalf beginning August 10, 2022 and close my investment account. The proceeds from the liquidation will be transferred to my new HSA at HSA Bank.

There must be no activity with your HSA account with HealthSCOPE for at least ten (10) days prior to the closure of your account and transfer of the balance on or about August 26, 2022, otherwise there could be a delay of your request.

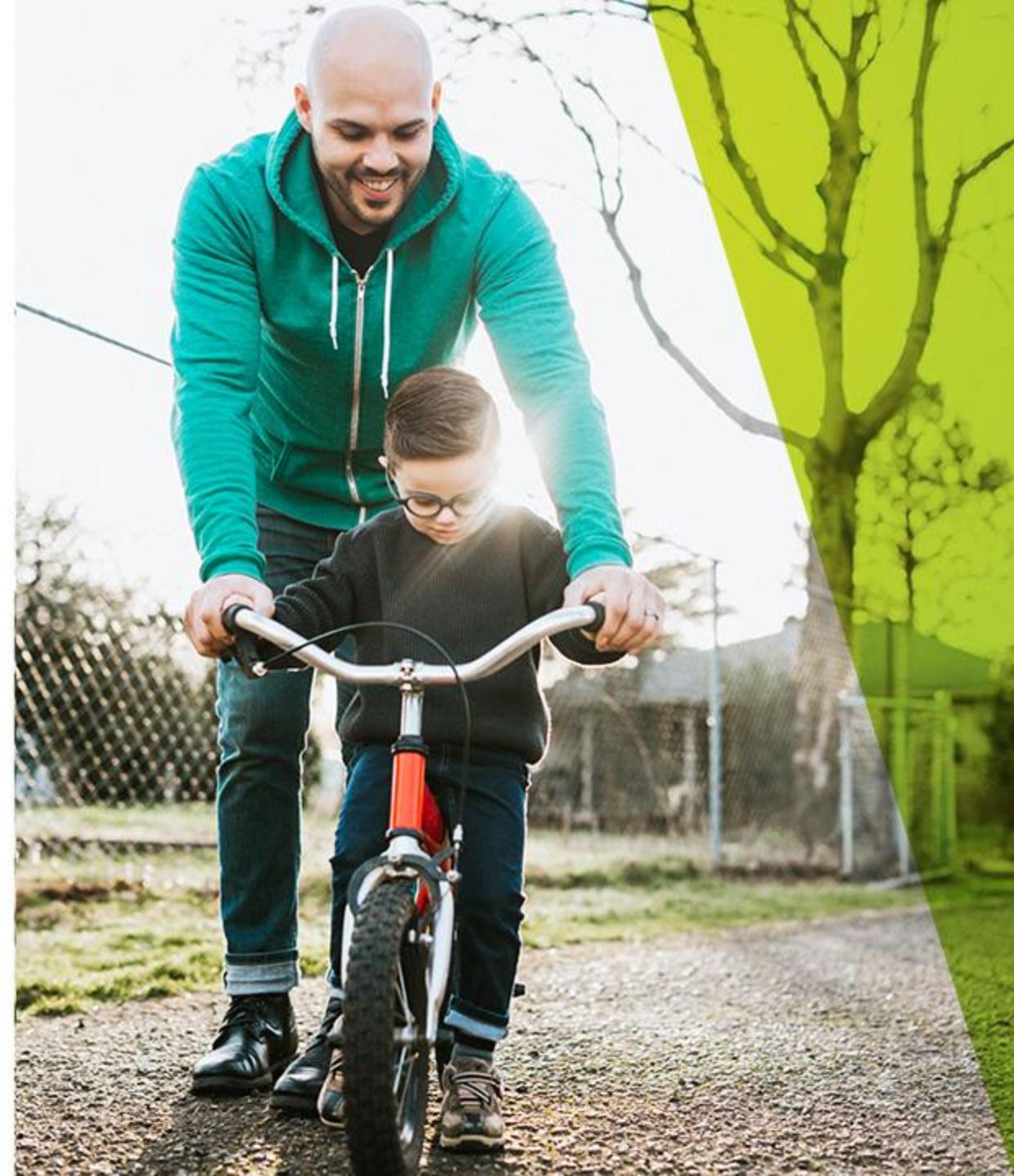
I decline

By selecting "I decline," I acknowledge that I have read and understood the contents of this form, and I wish to keep my HSA funds with HealthSCOPE.

I assume full responsibility for this decision and will not hold HSA Bank or PEBP liable for any adverse consequences that may result.

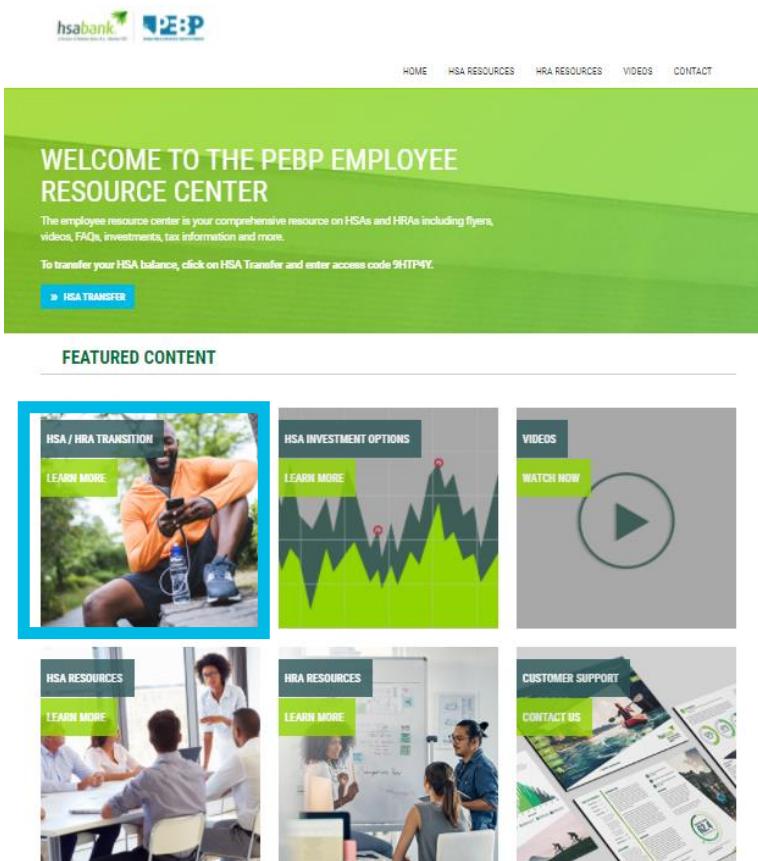
<input type="button" value="Cancel"/>	<input type="button" value="Submit"/>
<h3>HSA Transfer Authorization</h3>	
<p><input checked="" type="checkbox"/> Success Your Authorization has been submitted successfully. You may close your browser window.</p>	

Transition Communications and Resources



HRA/HSA Resources

Employee Resource Center



The Employee Resource Center (ERC) is a comprehensive resource on HSAs and HRAs. It features a green header with the hsabank and PEBP logos. Below the header, a green banner reads "WELCOME TO THE PEBP EMPLOYEE RESOURCE CENTER". A sub-banner below it says "The employee resource center is your comprehensive resource on HSAs and HRAs including flyers, videos, FAQs, investments, tax information and more." A button for "HSA TRANSFER" is present. The main content area is titled "FEATURED CONTENT" and includes three cards: "HSA / HRA TRANSITION" (image of a person jogging), "HSA INVESTMENT OPTIONS" (image of a line graph), and "VIDEOS" (image of a play button). Below these are two more cards: "HSA RESOURCES" (image of people in a meeting) and "HRA RESOURCES" (image of people in a meeting). A "CUSTOMER SUPPORT" section at the bottom features a "CONTACT US" form with a "SUBMIT" button. A green arrow points from the left towards the "HSA TRANSFER" button.

Transition FAQs



FAQs for the State of Nevada Public Employees' Benefits Program (PEBP) HSA and HRA Administrator

Timeline – Key Dates to Know for HSA Transfer.....	2
Timeline – Key Dates to Know for HRA Transfer	2
Overview and Account Transition to HSA Bank.....	3
Balance Transfers / Fees.....	5
Investment Options	5
Welcome Kit and Debit Card.....	7
Tax Reporting	8
Account Access and Mobile.....	8
Health Savings Account	8
Health Reimbursement Arrangement	11
Medicare	12
Miscellaneous.....	12

HSA Transition Flyer

HSA Bank Becomes Your New Health Savings Account Vendor July 1, 2022

As a current HealthSCOPE Health Savings Account (HSA) holder, you may approve to transfer your balance to HSA Bank or keep your account with HealthSCOPE. If you choose to keep your HSA with HealthSCOPE, you'll be moved to an individual account and will be responsible for all associated fees (noted below).

Why should I consider authorizing the transfer of my HSA from HealthSCOPE to HSA Bank?

- One account – All your PY 2022 contributions will be deposited in your new account at HSA Bank even if you decide to keep your HealthSCOPE account. If you decide to transfer your HealthSCOPE account, you'll have one website, one statement, and one account for ease of use and peace of mind. Having one account may also simplify your tax reporting.
- Avoid fees – By having one HSA administrator, you'll avoid account fees. HSA Bank won't charge a monthly administrative fee. HealthSCOPE may charge you a monthly fee of \$2.50/month (\$30/year) if you do not authorize the transfer of your account balance to HSA Bank by July 31, 2022, and instead choose to keep your account with HealthSCOPE. There would be a \$25 closing fee if you transfer or close your account at HealthSCOPE on August 1 or later.
- Investment Options – HSA Bank offers a minimum balance of \$1,000 to be able to invest funds. Learn more about the [investment options](#) with HSA Bank.

What if I am investing at HealthSCOPE, but plan to transfer my HSA to HSA Bank?

- If you are a current investor at HealthSCOPE and plan to transfer your HealthSCOPE HSA to HSA Bank, you must sell any investments you may have in your HealthSCOPE HSA before August 9, 2022.
- If your investments are held in a brokerage account and you consent to move your HSA to HSA Bank, you must log in and sell your investments on or before August 9, 2022 by 11:59pm CST. Note: Even if you consented to move your previous HSA to HSA Bank, if you don't liquidate your brokerage account your HSA will not transfer and stay at HealthSCOPE and you'll be responsible for any HealthSCOPE account fees.

© 2022 HSA Bank. HSA Bank is a division of Webster Bank, N.A., Member FDIC. PEBP Administrative Services and Benefit Services are administered by Webster Financial Services, Inc.



HRA Transition Flyer

HSA Bank Becomes Your New Health Reimbursement Arrangement Vendor on July 1, 2022

Health Reimbursement Arrangements (HRAs) help promote healthy lifestyles while better managing health insurance costs. You can use the HRA to pay for your qualified medical and prescription expenses not covered by your insurance plan. Once the amount PEBP contributes to the HRA is used, you're responsible for all additional expenses out of pocket.

Welcome Kit and New Debit Card

You'll receive an HSA Bank welcome kit in the mail in late June. The welcome kit includes a program overview document. Once you receive your welcome kit, you can sign up for online account access with HSA Bank. With online access, you can add an external bank account for direct deposit claim reimbursements and review your notification preferences to set up email and text alerts.

In a separate mailing in late June, you'll receive your HSA Bank Health Benefits Debit Card which makes accessing the money in your HRA easy. As a reminder, the HSA Bank Health Benefits Debit Card can be used to pay for all IRS 213(d) qualified medical, dental and vision expenses.

What do I need to know about the HRA balance transfer?

The last day to file a PY 2022 claim to HealthSCOPE is June 30, 2022. Your remaining available balance from HealthSCOPE will transfer on or around July 15, 2022, and HSA Bank will take over administration of PY 2022.

How do I file a claim?

You can file PY 2022 claims to HSA Bank beginning on July 18, 2022 that were not previously submitted to HealthSCOPE. Note that all PY 2022 claims must be manually submitted. You can only use the debit card for PY 2022 expenses. If you use your debit for PY 2022 expenses, your card may be suspended.

Be sure to keep your receipts. If HSA Bank is unable to substantiate the claim, you'll be required to submit detailed documentation. This is necessary to determine whether the expense is eligible.



Frequently Asked Questions



Employee Frequently Asked Questions

HSA Bank Consent (HSA)

- **When is the last day you can transfer your HSA from HealthSCOPE to HSA Bank without any fees?**
 - July 31, 2022
- **If you have a previous HSA in PY22 or earlier, but have a different health plan in PY23, can you still transfer my HealthSCOPE HSA to HSA Bank?**
 - Yes. You can transfer your previous HSA if you are an active PEBP employee.
- **What happens if you miss the July 31, 2022 deadline to transfer, but I still would like to transfer my account to HSA Bank?**
 - You would need to complete a paper transfer form that could take 4-6 weeks to process.
- **If I consent to move my HealthSCOPE HSA, will the HealthSCOPE HSA close automatically?**
 - Yes

Employee Frequently Asked Questions

Welcome Kit and Debit Card

- **When will you receive the HSA Bank welcome kit and new debit card?**
 - You'll receive both a welcome kit and HSA Bank Debit Card in late June. They'll arrive in separate envelopes. You can access the Member Website once you receive these materials.

HealthSCOPE Investors Only

- **Do previous HealthSCOPE investment selections transfer to HSA Bank?**
 - No, previous HealthSCOPE fund selections and allocations don't transfer to HSA Bank.
- **Do you need to go into your investment account and sell/liquidate any of the investment selections?**
 - No. If you've consented to move your HSA to HSA Bank, HealthSCOPE will liquidate your investments on your behalf after August 10, 2022. If you would like to liquidate your investments in advance, you need to liquidate before end of day 11:59 pm CST on August 9, 2022.

Thank you!

PEBP HRA & HSA Resource Website

hsabank.com/NVPEBP



PEBP Employee Support

1-833-228-9364

<https://myaccounts.hsabank.com>

