



Your Medicare Exchange Health Reimbursement Arrangement (HRA)

Maximize Your Funding Account Reimbursements

Who Is Via Benefits?

PEBP has chosen Via Benefits to work with you as you approach age 65 or will be retiring after age 65 and become eligible for Medicare.

They are a resource that gives you access to a Medicare marketplace that includes a wide variety of plans from the nation's leading health insurers.

#1



The first and largest private Medicare company

2.1 M



Retirees from hundreds of employers

120+



Insurance providers

17th



Enrollment Season



VIA BENEFITS®

Your Medicare Exchange Health Reimbursement Arrangement (HRA)



- For certain retirees enrolled in Medicare Parts A and B and a supplemental plan with Via Benefits.
- Enrollment through Via Benefits in a qualifying plan must be made within two months of a retiree's eligibility start date.
- You must remain enrolled through Via Benefits in a qualifying plan to have access to the Exchange HRA.
- Your Via Benefits HRA allocation amount is based on three criteria:
 1. Your date of hire
 2. Your date of retirement
 3. Your earned years of service credit
 - A minimum of 5 and
 - a maximum of 20 YOS

The TRICARE For Life Exception

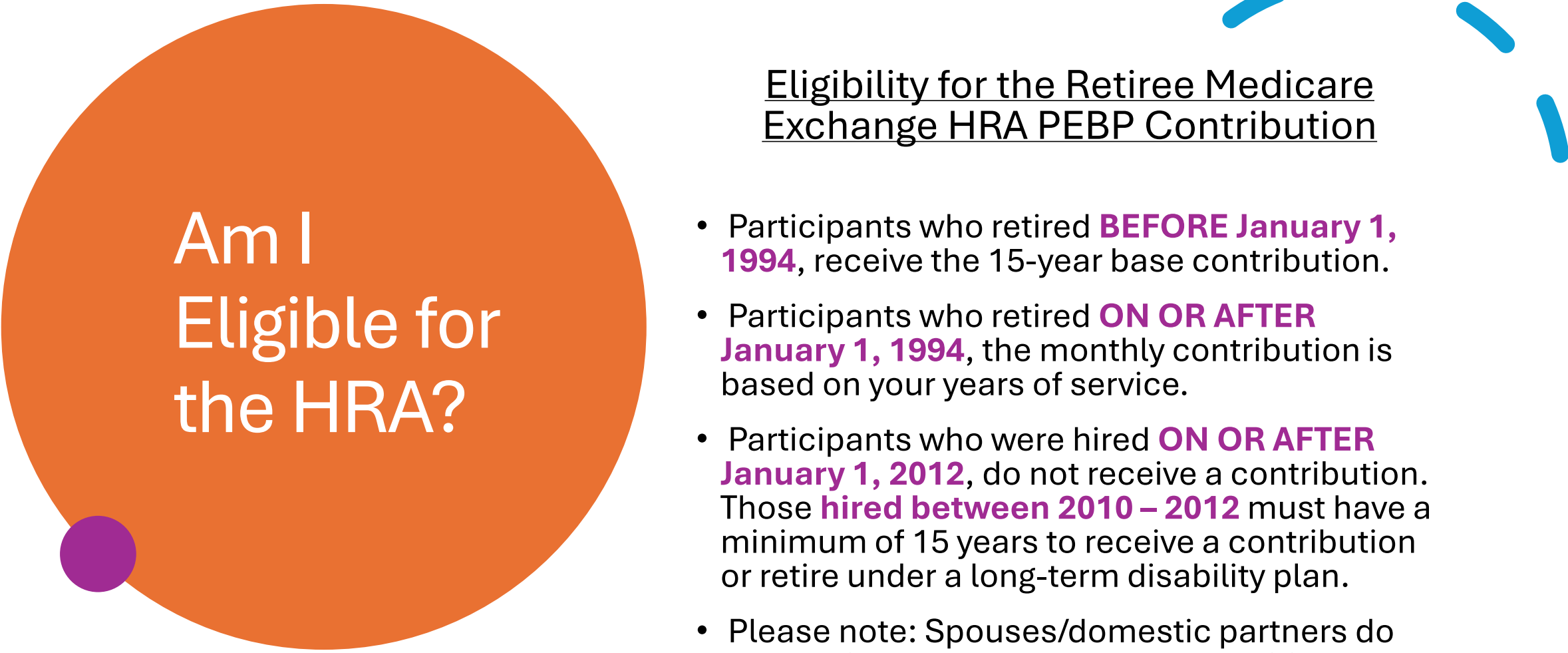


If you have TRICARE For Life coverage you may not need to enroll through Via Benefits to qualify for the HRA.

You must still enroll in Medicare Part A and purchase Medicare Part B.

If you're eligible, PEBP will automatically establish your Exchange HRA.





Am I
Eligible for
the HRA?

Eligibility for the Retiree Medicare Exchange HRA PEBP Contribution

- Participants who retired **BEFORE January 1, 1994**, receive the 15-year base contribution.
- Participants who retired **ON OR AFTER January 1, 1994**, the monthly contribution is based on your years of service.
- Participants who were hired **ON OR AFTER January 1, 2012**, do not receive a contribution. Those **hired between 2010 – 2012** must have a minimum of 15 years to receive a contribution or retire under a long-term disability plan.
- Please note: Spouses/domestic partners do not receive an Exchange HRA or additional funding.

How is my HRA Funded?

EXAMPLE HRA (18 YOS)
Carson City, NV 89701

My Monthly HRA Allowance **\$234.00**

Medigap Plan (medical supplement).....(**\$136.00**)

Medicare Part D Plan (prescription drugs).....(**\$40.00**)

Optional PEBP Dental.....(**\$53.18**)

Remaining Monthly HRA Balance **\$4.82**

Plan Year 2026 HRA Contribution				Years of Service	
				Monthly Contribution Amount	
5	6	7	8	9	10
\$65	\$78	\$91	\$104	\$117	\$130
11	12	13	14	15 (base)	16
\$143	\$156	\$169	\$182	\$195	\$208
17	18	19	20 (max)		
\$221	\$234	\$247	\$260		

On May 31st of each year there is a cap on the available HRA balance of \$8,000

For Those Eligible for the Exchange Health Reimbursement Arrangement

Tax-free account
used to reimburse you for
eligible
health care expenses —
you pay first and then get
reimbursed

If you are eligible, **PEBP** will
make a
monthly contribution to a
Health Reimbursement
Arrangement (HRA)

You may use HRA funding to
**reimburse yourself and your
spouse** for eligible medical,
prescription drug, dental,
vision, Medicare Part B
premiums, as well as eligible
out-of-pocket healthcare
expenses

Unused funds
DO
roll over

**Subject to 365-day rolling
reimbursement request
submission deadline from the
date the service was incurred.**

Eligible Expenses

Premiums

- Medicare Medical
- Prescription
- Dental
- Vision
- Medicare Part B

Most Common Expenses

- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Deductibles
- Co-Insurance
- Dental Treatments
- Eye Exams
- Eyeglasses

Other Eligible Expenses

- Artificial Limbs and Teeth
- Ambulance Hire
- Chiropractor
- Contact Lenses
- Hearing Aids and Batteries
- Immunizations
- Laboratory Fees
- Medical Supplies and Equipment
- Oral Surgery
- Osteopath
- Psychiatrist
- Stop Smoking Programs
- Vaccines
- Wheelchair
- X-Rays

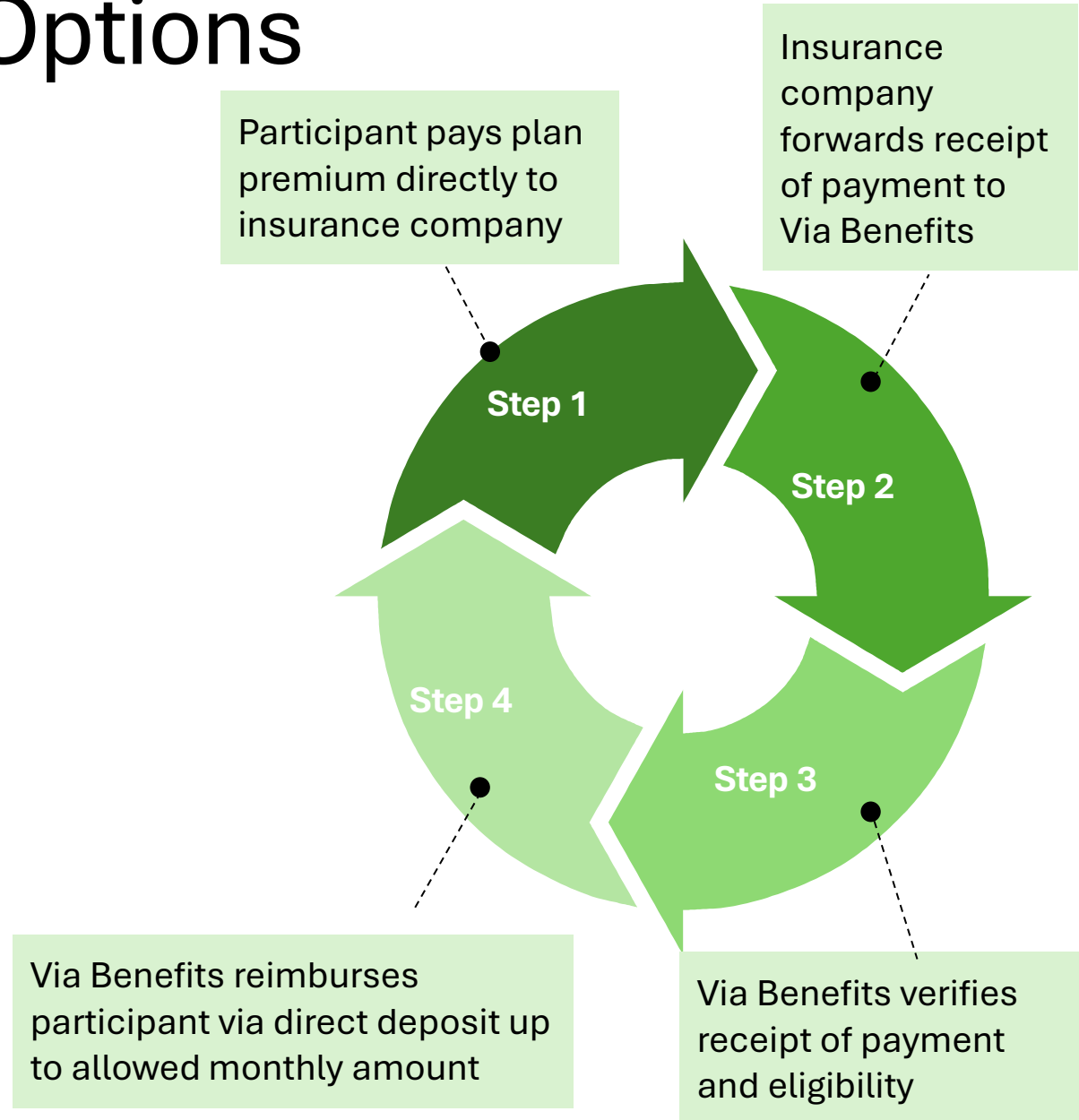
This is not an all-inclusive list of eligible expenses. [IRS Publication 502](#) has the complete list.

Reimbursement Options

1 Auto-Reimbursement

2 Recurring Premium Reimbursement

3 One-Time (Manual) Reimbursement Request



Medicare Part B Premium Reimbursement Enhancement

Automate your Medicare Part B reimbursement. The standard Medicare Part B premium amount in 2025 is **\$185.00 per month.**

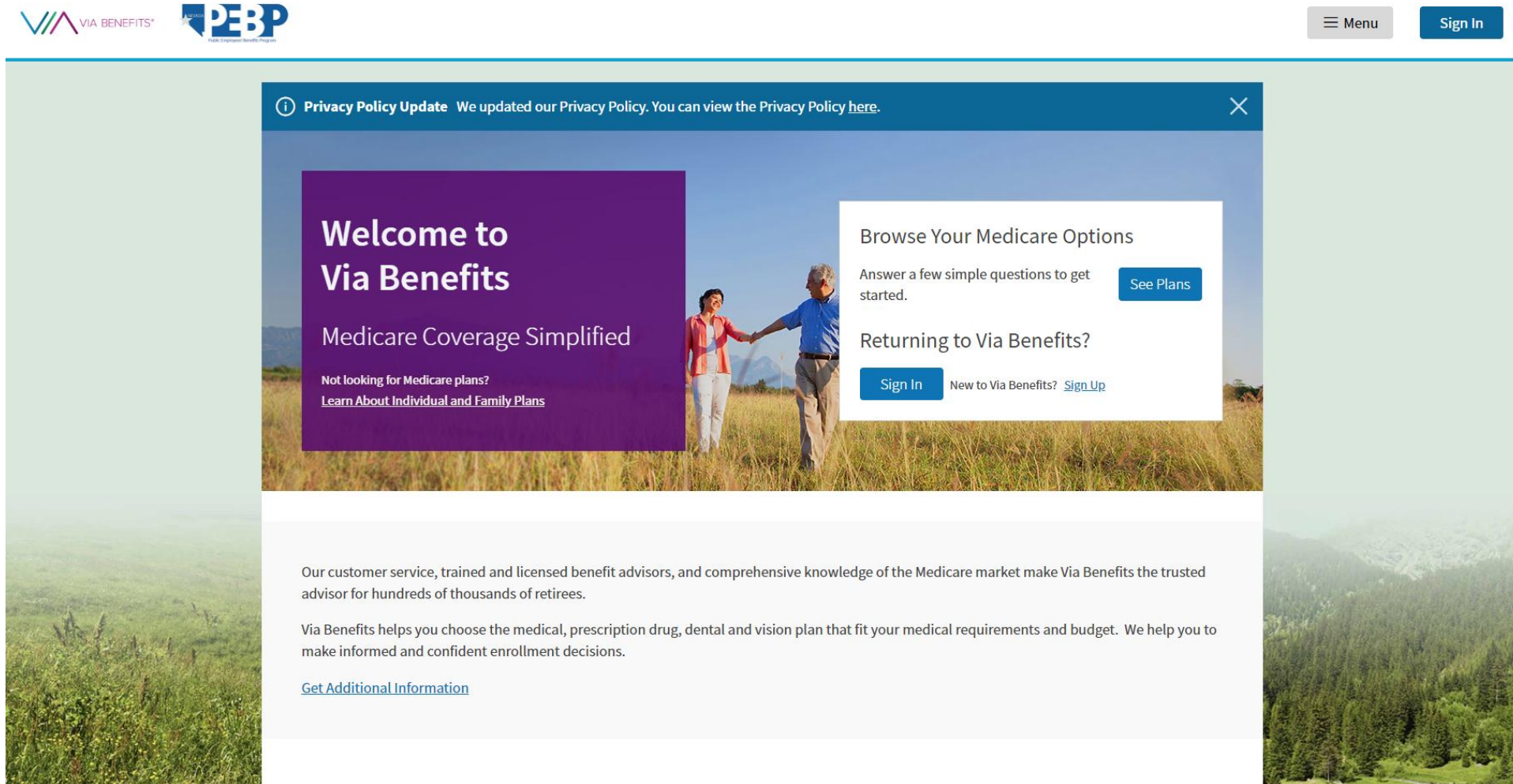
To activate this reimbursement type, you can:

- Call Via Benefits
- Activate this option online at <https://My.ViaBenefits.com/PEBP>
- Activate this option on your Via Benefits mobile app

Please note:

- If you have a Medicare Part B Premium that is greater or less than the standard premium amount, a claim form and supporting documentation is required
- If you have a Tricare exception to qualify for the HRA, this reimbursement option is not available

Your Via Benefits Account



The screenshot displays the top section of the Via Benefits website. At the top left, the 'VIA BENEFITS' logo is shown next to the 'PEBP' logo. On the top right, there are 'Menu' and 'Sign In' buttons. A blue banner at the top contains a 'Privacy Policy Update' notification. Below this, a large purple box on the left says 'Welcome to Via Benefits' and 'Medicare Coverage Simplified', with a link to 'Learn About Individual and Family Plans'. To the right of this box is a photo of an elderly couple walking in a field. Further right, a white box titled 'Browse Your Medicare Options' contains a 'See Plans' button. Below that, a 'Returning to Via Benefits?' section has 'Sign In' and 'Sign Up' buttons. The bottom of the page features a light gray box with text about customer service and a link to 'Get Additional Information'.

VIA BENEFITS **PEBP**

[Menu](#) [Sign In](#)

Privacy Policy Update We updated our Privacy Policy. You can view the Privacy Policy [here](#).

Welcome to Via Benefits

Medicare Coverage Simplified

Not looking for Medicare plans?
[Learn About Individual and Family Plans](#)

Browse Your Medicare Options

Answer a few simple questions to get started. [See Plans](#)

Returning to Via Benefits?

[Sign In](#) New to Via Benefits? [Sign Up](#)

Our customer service, trained and licensed benefit advisors, and comprehensive knowledge of the Medicare market make Via Benefits the trusted advisor for hundreds of thousands of retirees.

Via Benefits helps you choose the medical, prescription drug, dental and vision plan that fit your medical requirements and budget. We help you to make informed and confident enrollment decisions.

[Get Additional Information](#)

<https://My.ViaBenefits.com/PEBP>

Your Via Benefits Account

Maximize Your Account Online Sign in, Set Up, and Automate

- Sign onto your online account
- Set up Direct Deposit
- Automate your reimbursements
- Go paperless
- Submit reimbursement requests

The screenshot shows the 'Welcome' page of the Via Benefits account. The top navigation bar includes the logo, 'DASHBOARD', 'HRA', 'RECEIPTS', 'HELP CENTER', and a user profile 'JOHN SAMPLE'. Below the navigation bar, there are two buttons: 'PREMIUM REIMBURSEMENT' and 'OUT-OF-POCKET REIMBURSEMENT'. The main content area is divided into two columns. The left column, titled 'HRA Health Reimbursement Arrangement', displays the 'Total Available Balance' as '\$1,178.64'. It also shows 'Payments on Hold' and 'Scheduled Payments' with their respective amounts. A 'Breakdown per Year' table lists available balances for the years 2019 through 2026. The right column, titled 'Account Updates', shows two entries for 'HRA Contribution' with amounts of +\$500.00 and +\$300.00, both marked as 'PROCESSED'. Below this, there is a 'Did you know?' section with three cards: 'Update Payment Method' (Direct deposit), 'Receive Text Alerts' (Get recent activity), and 'Go Electronic' (Get informed fast).

Welcome
Here is a snapshot of your account.

HRA Health Reimbursement Arrangement

Total Available Balance **\$1,178.64**

Payments on Hold: \$296.12
Scheduled Payments: \$436.12

Breakdown per Year

Available From 2019	+ \$256.12
Available From 2018	+ \$588.32
Available From 2017	+ \$157.43
Available From 2016	+ \$175.77

Account Updates

HRA	Contribution	+\$500.00	PROCESSED
HRA	Contribution	+\$300.00	PROCESSED

Did you know?

- Update Payment Method**
Direct deposit will help you receive payments up to 5 days faster!
[SET UP DIRECT DEPOSIT](#)
- Receive Text Alerts**
Get recent activity and alerts sent directly to your mobile device.
[SIGN UP FOR TEXT ALERTS](#)
- Go Electronic**
Get informed fast. Receive email notifications.
[SIGN UP FOR EMAIL](#)

The four smartphone screens illustrate the app's functionality: 1. 'Check Available Account Balances at a Glance' shows the welcome screen with the total available balance of \$1,281.00. 2. 'Quickly Upload Documents Directly to an Expense' shows the 'Get Reimbursed' screen with fields for category, date, and amount. 3. 'Enjoy a Simple Reimbursement Process' shows the 'Account Updates' screen with a 'Get Reimbursed' button. 4. 'Manage Your Expenses Easily' shows the 'Receipt Details' screen with a receipt from 'Wizgreens' and a 'View Associated Expense' button.

Check Available Account Balances at a Glance

Quickly Upload Documents Directly to an Expense

Enjoy a Simple Reimbursement Process

Manage Your Expenses Easily



Watch Via Benefits Funding Videos

To learn more about how your funding account works, you can view the videos below:



What is a
Funding and
Reimbursement
Arrangement?



How Automatic
Premium
Reimbursement
Works



Getting
Reimbursed for
Eligible Health
Care Expenses



Getting
Reimbursed for
Other Premiums

<https://My.ViaBenefits.com/PEBP>

Contact Information

Via Benefits

(toll free) 1-888-598-7545

<https://My.ViaBenefits.com/PEBP>



Public Employees' Benefits Program

3427 Goni Road, Suite 109
Carson City, NV 89706

775-684-7000 or 702-486-3100
(toll free) 1-800-326-5496

E-PEBP Portal– Send us a secure message by logging on to your portal at <https://pebp.nv.gov>

