

*HSA Bank
Member HSA
Education*

June 7, 2023



Meet the Team

HSA Bank Presenters



Ruth Pedroni
Senior Account Executive



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PEBP Support



PEBP HRA & HSA Resource Website

hsabank.com/NVPEBP



Client Assistance Center

PEBP Employee Support
1-833-228-9364

What is an HSA Account:

It's a savings account dedicated for healthcare expenses.



You own the account. It's your money — for life.



It has three tax perks.



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.

How Health Insurance and the HSA work together.



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



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



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

IRS-qualified medical expenses

- 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

hsabank.com/QME

How to maximize your HSA



HSA



401(k)



Bank account

Set up a recurring
payroll contribution



Annual IRS limits: hsabank.com/irs-guidelines

HSA Savings Calculator: hsabank.com/calculators

Let's compare the HSA to a 401(k) for retirement savings

	HSA	401(k)
Tax-free contributions	Yes	Yes
Tax-free growth	Yes	No (deferred only)
Tax-free withdrawals for IRS-qualified medical expenses	Yes	No
Ability to invest	Yes	Yes
Easy to withdraw funds	Yes	No
Required minimum distributions (RMDs) after age 72	No	Yes

Are you prepared?

Withdrawing \$5,000/year, starting at 65, from a \$50,000 balance:



401(k)



Age
74



HSA



Age
80

Funds last 67% longer

Assumes 7% annual return, 25% tax bracket, and that distributions are used for healthcare expenses.

Adult children can benefit from an HSA



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

TD Ameritrade Self-Directed Brokerage Option

Best-in-class tools and platform



Flexibility



Thousands of options



Good for experienced 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.

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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Get acquainted with
your new account at
HSA Bank



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HSA Bank welcome kits and debit cards

- Welcome kits and debit cards will be received 10-14 business days after your enrollment has been processed.
- If you haven't received your welcome kit or debit card by July 15th, please call the Client Assistance Center at 1-833-228-9364.
- Additional cards can be ordered at no additional cost for Spouse or dependents 18yrs of age – must be added as an Authorized Signer



Health Savings Account (HSA) Overview
Login Site: myaccounts.hsabank.com
Account Number: _____

GETTING STARTED WITH YOUR HSA

- Access your account online to view current balance information, set up or update your profile, designate a beneficiary, view online statements, or manage your healthcare expenses. To register your online account, go to myaccounts.hsabank.com, click on "Create your new username and password," and follow the prompts.
- Your HSA Bank Visa® Health Benefits Debit Card will arrive in a separate mailing. To pay for IRS-qualified medical expenses with your debit card, use your card at point-of-sale with signature or PIN and at ATM for withdrawals. Transaction fees may apply when used with a PIN. You can link an external bank account to your HSA and reimburse yourself for IRS-qualified medical expenses you paid out of pocket.
- You can designate an authorized signer and request a Visa® Health Benefits Debit Card for them at any time on the Member Website by simply navigating to the Profile tab, then clicking on "Add Authorized Signer." Once added, under the Banking/Cards tab, you can request a Visa® Health Benefits Debit Card by clicking on the authorized signer "Issue Card" link. There is no charge for additional debit cards. By designating an authorized signer on your account, you authorize the designee as "Authorized Signer" to transact business with and give instructions to HSA Bank regarding your HSA.
- Electronic Communications:** You are automatically enrolled in electronic statements, notifications and alerts with a valid email address or mobile phone number. The Statements & Notifications page on the Member Website outlines all the documents and notifications available. It is your responsibility to regularly review your account, and to contact us immediately if you notice any discrepancies in your account activity. Please see your HSA Bank Fee and Interest Schedule for fees associated with receiving paper statements.

FOUR EASY WAYS TO CONTRIBUTE TO YOUR HSA

- Payroll Deduction:** You may contribute a portion of your paycheck directly to your HSA - tax-free. Payroll contribution elections can be made on the E-PEBP portal.
- Online Transfer:** To contribute to your HSA from an external bank account, click on "Make HSA Transfers" under the "I Want To..." section. Click on the "Add Bank Account" link to add your personal savings and/or checking account. To activate the account and make it available for use, you will need to confirm the amount of a small deposit that will be made into your bank account. Once your account is activated, you can set up a one-time or recurring contribution to your HSA.
- Personal Check or Money Order:** Mail your personal check or money order with a completed Contribution Form to HSA Bank directly at PO Box 918, Shawagish, WI 53082. To obtain a Contribution Form, please contact our Client Assistance Center at 1-833-228-9364.
- Transfer from HSA, IRA, or 529:** IRS regulations permit the transfer or rollover of funds to an HSA from another existing HSA or IRA. For more information on transfers, rollovers, and qualified HSA funding distributions, please visit hsabank.com/transfer.

Health Reimbursement Arrangement (HRA)
Login Site: MyAccounts.hsabank.com

GETTING STARTED WITH YOUR HRA

- Access your account online to view current balance information, set up or update your profile, view online statements, and manage your healthcare expenses. To register your online account, go to MyAccounts.hsabank.com, click on "Create your new username and password," and follow the prompts.
- Your HSA Bank Visa® Health Benefits Debit Card will arrive in a separate mailing. You can use your card to pay for IRS-qualified medical expenses eligible under your State of Nevada Public Employees' Benefits Program (PEBP) plan. Remember to save your receipts in the event HSA Bank needs to validate or substantiate the eligibility of the expense.
- To order a second, free HSA Bank Visa® Health Benefits Debit Card for a dependent (if the dependent's expenses are reimbursable under your HRA), simply add them as a dependent on the Member Website. To do so, navigate to the Profile tab, click on "Add Dependent", and then click on "Issue Card."

Electronic Communications: You are automatically enrolled in electronic statements, notifications and alerts with a valid email address or mobile phone number. The Statements & Notifications page on the Member Website outlines all the documents and notifications available.

NEED ADDITIONAL ASSISTANCE?

At HSA Bank, we are committed to providing you with superior service. That's why we offer live phone support 24 hours a day, seven days a week. Simply call 1-833-228-9364 to speak with a representative. For more information, visit our PEBP Employee Resource Center at www.hsabank.com/NVPEBP.

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
- Establish account beneficiaries and set up any automatic payments
- Setup email & text notifications
- Access FAQ, resources and helpful videos



Customer Identification Program

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

- **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 recent utility bill displaying the current address will also be needed.)

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

- Email: hsaforms@hsabank.com
- Fax (Copy forms at 200% before faxing): 877-851-7041
- Mail: HSA Bank, P.O. Box 939, Sheboygan, WI 53082



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 phone communications subject to availability.

Timeframe After Enrollment Letter

4 days	x
3 weeks	x

Account Funding and Distribution Options

Account Funding

• Health Savings Account

- Your PY24 employer contributions will be available after July 1, 2023.
- Payroll employee pre-tax contributions for PY24 are based on your pay center schedule and your contribution election amount.

	2023	
	 SINGLE PLAN	 FAMILY PLAN
Maximum Contribution Limit	\$3,850	\$7,750
Catch-up Contribution (55+)	\$1,000	\$1,000

Distribution Options

Debit card

- You'll receive a debit card within 10-14 business days from the date your enrollment has been processed.
- 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

- Link and verify your external personal bank account for direct deposit transfers.
- There are no distribution fees

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.

PEBP Plan Year 2024 HSA Annual Contribution Amounts

- Base Employer Contribution for participant \$600
- One-Time Employer Contribution \$300
- Legislative Appropriated One-Time Contribution
 - \$300 Employee
 - \$400 Employee + Child or Employee + Spouse
 - \$500 Employee + Family

Designate a beneficiary

1

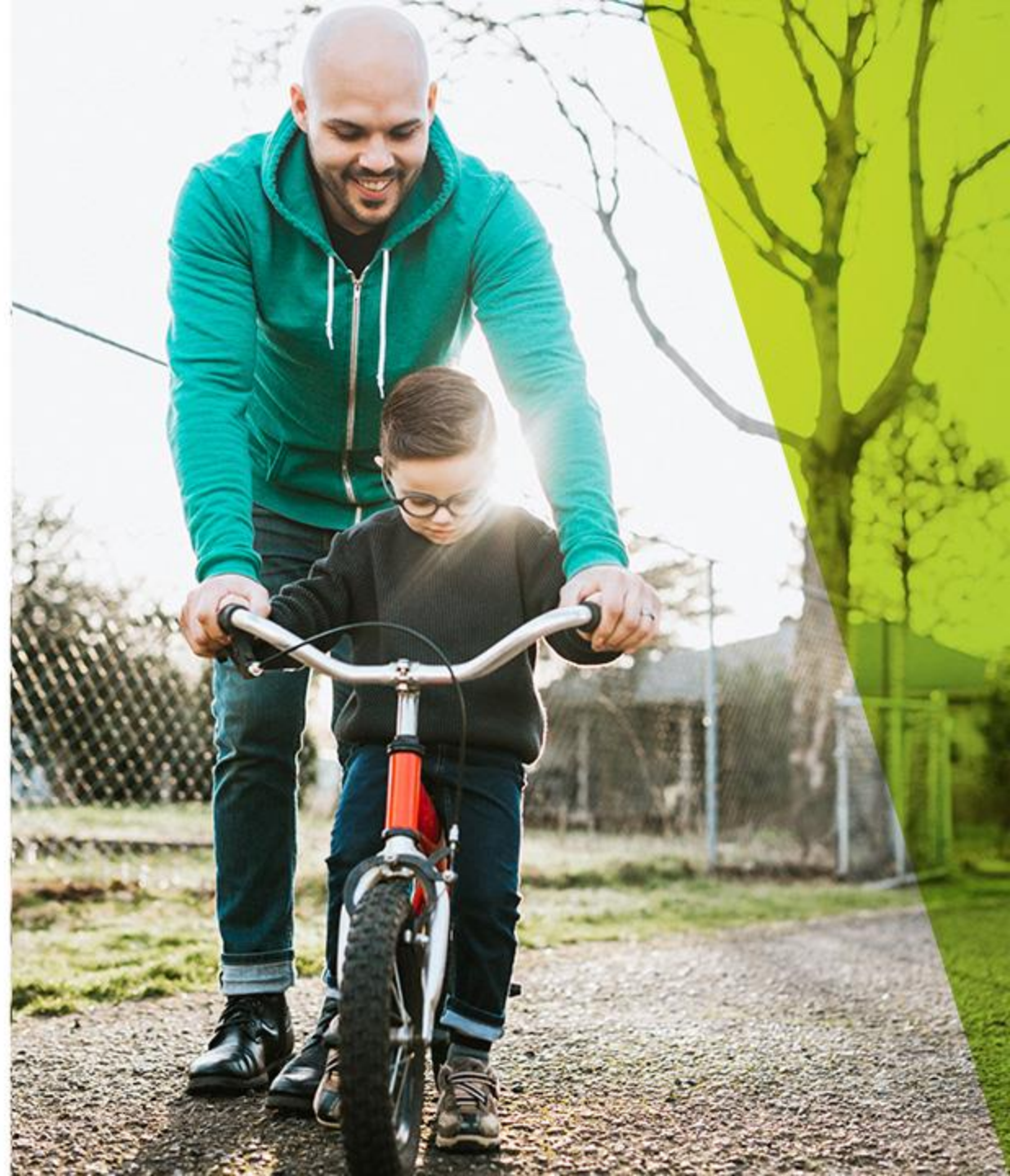
Your account transitions to your spouse if they're your beneficiary.

2

Your HSA will end on the date of your death if someone other than your spouse is your beneficiary.

3

If you're married and you designate a non-spouse primary beneficiary, you may need to submit a beneficiary form with the notarized consent of your spouse.



Communications and Resources



New Members 30-60-90 Days Email

30 Days

hsabank
own your health.

▶ START ▶ GROW ▶ MAXIMIZE

YOU'RE OFF TO A HEALTHY START

▶ LOG INTO YOUR ACCOUNT

Congratulations! As you transfer on your way to owning your health (as of August 1, your current year-to-date Health Savings Account (HSA) contributions are \$0.00).

Start Using Your HSA Today.

Log in to check your account balances and begin managing your health care choices today – and making smarter, more informed decisions tomorrow.

Log In To Access Your Account Today ▶

Account Information and Resources

Log in or register on the Member Website to access myHSA® Profile and account resources such as:

- View your balance
- Order a replacement debit card
- Pay bills
- Track expenses
- Add a beneficiary
- Get help from our responsive service reps 24/7

▶ LOG INTO YOUR ACCOUNT

For additional information on using your account, visit Our Tools Page.



60 Days

hsabank
own your health.

▶ START ▶ GROW ▶ MAXIMIZE

YOU'RE OFF TO A HEALTHY START

▶ LOG INTO YOUR ACCOUNT

Nick, as of August 1, your current year-to-date contributions are \$0.00.

Remember, the single plan maximum contribution is \$3,400 in 2017. The family plan max is \$6,750. And if you are age 55+, you are eligible to make an additional "catch-up" contribution of \$1,000.

Review your HSA balance to be sure that you have money in the account for any unexpected healthcare expenses that may arise.

Two Ways to Contribute

HSA Bank makes it easy to fund your HSA with two simple, convenient ways to contribute:

- Payroll Deductions** – If you have a health plan through your employer, you may be able to make pre-tax contributions to your HSA from your paycheck.
- Online Deposits** – You can also contribute to your account through our Member Website by selecting "Pay Bill / Contribute" and following the simple steps. You can make a one-time contribution or set up a recurring contribution.

You may be able to set up your pre-tax contribution with your employer, or log into the Member Website!

▶ LOG IN



90 Days

hsabank
own your health.

▶ START ▶ GROW ▶ MAXIMIZE

YOU'RE OFF TO A HEALTHY START

▶ LOG INTO YOUR ACCOUNT

Mick, as of August 1, your current year-to-date contributions are \$0.00.

Maximizing your monthly contribution may enable you to build your HSA funds faster, helping you to more effectively own your health and wealth.

Remember, the single plan maximum contribution is \$3,400 in 2017. The family plan max is \$6,750. And if you are age 55+, you are eligible to make an additional "catch-up" contribution of \$1,000.

More About Your Max

Do you know how much your HSA is saving you in taxes? How much more could you earn by maximizing your contribution? Try our Health Savings Calculator to learn more. See the difference your contribution amount can make to today's savings, and tomorrow's, too.

Try Our Health Savings Calculator ▶

Be sure to log into the Member Website now to access this and other educational tools and resources that can really help you maximize your savings.

▶ LOG IN

PEBP Employee Resource Center

The screenshot shows the top section of the website. On the left, there are logos for 'hsabank' and 'PEBP'. To the right, a navigation menu includes 'HOME', 'HSA RESOURCES', 'HRA RESOURCES', 'VIDEOS', and 'CONTACT'. Below the navigation is a dark green banner with the text 'WELCOME TO THE PEBP EMPLOYEE RESOURCE CENTER'. Underneath the banner, a short paragraph reads: 'The employee resource center is your comprehensive resource on HSAs and HRAs including flyers, videos, FAQs, investments, tax information and more. Bookmark this page!'.

FEATURED CONTENT

This section contains six featured content tiles arranged in two rows of three. Each tile has a title, a 'LEARN MORE' or 'WATCH NOW' button, and a representative image. The tiles are: 1. 'HSA / HRA TRANSITION' with a man on a phone; 2. 'HSA INVESTMENT OPTIONS' with a green bar chart; 3. 'VIDEOS' with a play button icon; 4. 'HSA RESOURCES' with a meeting scene; 5. 'HRA RESOURCES' with a whiteboard presentation; 6. 'CUSTOMER SUPPORT' with a flyer titled 'CONTACT US'.

hsabank.com/NVPEBP



HSA for the Win! Live Educational Webinars

June 2023

Tuesday	Wednesday	Thursday	Friday
		1 4pm CT HSA 100 - HSAs for the Win!	2 12pm CT HSA 101 - Getting to Know Your HSA
6 9am CT FSA 100 - FSAs: Get Spending to Save!	7 9am CT HSA 100 - HSAs for the Win!	8	9 12pm CT HSA 102 - Save & Maximize Your HSA
13 9am CT HSA 100 - HSAs for the Win!	14 9am CT HSA 102 - Save & Maximize Your HSA	15 4pm CT HSA 100 - HSAs for the Win!	16 12pm CT HSA 103 - Investing Your HSA
20 4pm CT HSA 102 - Save & Maximize Your HSA	21 9am CT HSA 100 - HSAs for the Win!	22 4pm CT FSA 100 - FSAs: Get Spending to Save!	23 12pm CT HSA 104 - HSAs and Medicare
27 9am CT HSA 100 - HSAs for the Win!	28	29 4pm CT HSA 100 - HSAs for the Win!	30

HSA 104 – HSAs and Medicare

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

HSA 103 – Investing Your HSA

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

HSA 102 – Save & Maximize your HSA

- How to stretch your HSA dollars to last longer
- How to use HSA Bank's saving and investment calculators
- How to plan for long-term savings

FSAs: Get Spending to Save!

- Learn about the tax advantages of an FSA
- Eligible expenses
- How to manage your FSA to take advantage of every dollar

HSA 100 – HSAs for the Win!

- Learn about HSA Basics
- Tax benefits and savings strategies
- How to use your HSA when planning for retirement

HSA 101 – Getting to Know Your HSA

- Review HSA eligibility rules and eligible expenses
- Learn how to self-administer your HSA via HSA Bank's Member Portal

WEBINAR TOPICS

Questions ?



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Thank you!

PEBP HRA & HSA Resource Website

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PEBP Employee Support

1-833-228-9364

<https://myaccounts.hsabank.com>



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Appendix

PEBP Plan Year 2024 Employer Contribution Amounts

<u>Plan Year 2024 HSA/HRA Annual Contribution Amounts</u>	<u>Consumer Driven Health Plan (PPO) HSA/HRA Account</u>	<u>Low Deductible Plan (PPO) HRA Account</u>	<u>Exclusive Provider Organization Plan (EPO) HRA Account</u>	<u>Health Plan of Nevada (HMO) HRA Account</u>
Base Employer Contribution for Participant*	\$600	N/A	N/A	N/A
One-time Employer Contribution* PEBP Funded Contribution	\$300	\$300	\$300	\$300
Legislative Appropriated One-Time Contribution** <u>Allocation Tiers:</u> EE = Employee Only E+C = Employee + Child(ren) E+S = Employee + Spouse E+F = Employee + Family	\$300 (EE) \$400 (E+C, E+S) \$500 (E+F)	\$300 (EE) \$400 (E+C, E+S) \$500 (E+F)	\$300 (EE) \$400 (E+C, E+S) \$500 (E+F)	\$300 (EE) \$400 (E+C, E+S) \$500 (E+F)
Total Employer Contribution Amount**	up to \$1,400	up to \$800	up to \$800	up to \$800
<p>*If your effective date is after July 1, 2023, your base employer contribution amount will be prorated through the rest of the plan year (PY24 ends on June 30, 2024). For example, if you are a hired or reinstated employee that begins PEBP coverage on 1/1/2024, the total PY24 HRA contribution will be divided by six, the remaining months of the plan year.</p> <p>**Legislative approved enhancements, such as HSA/HRA funding and enhanced basic life insurance amounts, are conditional on legislative processes and may be subject to change.</p>				