



CELESTENA GLOVER
Executive Officer

JOE LOMBARDO
Governor

STATE OF NEVADA
PUBLIC EMPLOYEES' BENEFITS PROGRAM
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JACK ROBB
Board Chair

May 7, 2024

Dear PEBP Participant,

For Plan Year 2025, if you're enrolled in the Consumer Driven Health Plan (CDHP) you have either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). Additionally, **State active employees** enrolled in the Low Deductible Plan (LD), Exclusive Provider Organization Plan (EPO) and Health Plan of Nevada (HPN) have HRA funds.

HSA Bank is hosting educational webinars. Register for the event that coincides with the type of spending account you're enrolled in and join us to learn more.

Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Monday, May 13 th , 10:00am—11:00am	Monday, May 13 th , 12:30pm—1:30pm
Registration Links	
https://events.teams.microsoft.com/event/0e055a6e-2cdd-41ec-8bfe-29f4f1a79475@45ee1ffd-72de-4bf9-9014-44739bd1cfac	https://events.teams.microsoft.com/event/6ad11c17-1df3-4fca-b403-bd7b8c8460ad@45ee1ffd-72de-4bf9-9014-44739bd1cfac

What is a Health Savings Account (HSA)?

An HSA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions for those enrolled in a high deductible plan such as the CDHP. Those with an HSA may be eligible to contribute pre-tax money to fund this account on their own. An HSA is owned by the account holder and remains with the account holder until the fund balance is exhausted.

What is a Health Reimbursement Arrangement (HRA)?

An HRA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions. Members are not able to contribute to an HRA and this account is owned by the employer. If a member disenrolls from PEBP, their HRA balances are forfeited.



Plan Year 2025 HSA/HRA Annual Employer Contribution	Consumer Driven Health Plan (PPO) HSA/HRA Account	Low Deductible Plan (PPO) HRA Account	Exclusive Provider Organization (EPO) HRA Account	Exclusive Provider Organization (EPO) HRA Account
Base Employer Contribution for Participant	\$600	N/A	N/A	N/A
One-Time Employer Contribution for State Active Employees	\$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 \$1,100	Up to \$500	Up to \$500	Up to \$500
Prorated supplemental contributions for all employer contributions apply after July 1, 2024.				

[HSA Bank offers tool and calculators](#) to help you make smart decisions about your healthcare.

Health Plan Comparison Calculator: This plan comparison tool helps you to determine if an HSA is right for you. Simply enter some basic information about your health plan, and we'll provide you with the cost estimate of each plan.
HSA Contribution Calculator: Our simple calculator shows how much you are eligible to contribute to your Health Savings Account (HSA), as well as how much you should contribute each paycheck to reach the contribution maximum.
HSA Savings Calculator: Discover how much money you can save with an HSA. Enter some basic information and we'll provide a guide to measure hypothetical HSA tax savings and growth.
Health & Wellness Index Calculator: Where do you stand on the HSA Bank Health & Wealth Index Find out with our HSA Bank Health & Wealth Index Calculator. Answer a few simple questions to get your score.

Questions?

Log into your HSA bank account by using the single sign-on feature in your [E-PEBP Portal](#).

Visit the [HSA Bank Employee Resource Center](#).

Contact HSA Bank Customer Service at 1-833-228-9364.

Sincerely,

Public Employees' Benefits Program