



**CELESTENA GLOVER**  
*Executive Officer*

**JOE LOMBARDO**  
*Governor*

STATE OF NEVADA  
**PUBLIC EMPLOYEES' BENEFITS PROGRAM**  
3427 Goni Road, Suite 109 | Carson City, Nevada 89706  
Telephone 775-684-7000 | 702-486-3100 | 1-800-326-5496  
<https://pebp.nv.gov>

**JOY GRIMMER**  
*Board Chair*

April 17, 2025

Dear PEBP Participant,

If you are enrolled in PEBP's IRS qualifying high-deductible health plan, the Consumer Driven Health Plan (CDHP), you are enrolled either in a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA).

HSA Bank administers HSA and HRA accounts for PEBP participants and is hosting educational webinars for those enrolled in the CDHP. Register for the event that coincides with the type of spending account you would like to learn more about and join us on the date and time of the webinar.

Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
<b>Tuesday, April 29<sup>th</sup>, 11:00am—12:00pm</b> <a href="https://events.teams.microsoft.com/event/478affba-76d8-4beb-8dcc-64ff8cd079d6@45ee1ffd-72de-4bf9-9014-44739bd1cfac">https://events.teams.microsoft.com/event/478affba-76d8-4beb-8dcc-64ff8cd079d6@45ee1ffd-72de-4bf9-9014-44739bd1cfac</a>	<b>Tuesday, April 29<sup>th</sup>, 1:00pm—2:00pm</b> <a href="https://events.teams.microsoft.com/event/ece69a2c-9b4b-458b-8a34-12c6efae12eb@45ee1ffd-72de-4bf9-9014-44739bd1cfac">https://events.teams.microsoft.com/event/ece69a2c-9b4b-458b-8a34-12c6efae12eb@45ee1ffd-72de-4bf9-9014-44739bd1cfac</a>
<b>Wednesday, April 30<sup>th</sup>, 2:00pm—3:00pm</b> <a href="https://events.teams.microsoft.com/event/5989d710-09bc-4a7e-aa49-fd96124909d9@45ee1ffd-72de-4bf9-9014-44739bd1cfac">https://events.teams.microsoft.com/event/5989d710-09bc-4a7e-aa49-fd96124909d9@45ee1ffd-72de-4bf9-9014-44739bd1cfac</a>	<b>Wednesday, April 30<sup>th</sup>, 12:00pm—1:00pm</b> <a href="https://events.teams.microsoft.com/event/32295ab7-8bc3-4c91-bc0b-c141fa45487e@45ee1ffd-72de-4bf9-9014-44739bd1cfac">https://events.teams.microsoft.com/event/32295ab7-8bc3-4c91-bc0b-c141fa45487e@45ee1ffd-72de-4bf9-9014-44739bd1cfac</a>

### 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. Eligibility rules apply.

### 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 2026 HSA/HRA Annual Employer Contribution	Consumer Driven Health Plan (PPO) 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 up to three 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, 2025.				

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

<b>Health Plan Comparison Calculator:</b> 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.
<b>HSA Contribution Calculator:</b> 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.
<b>HSA Savings Calculator:</b> 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.
<b>Health &amp; Wellness Index Calculator:</b> 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.

**HSA Bank sponsored webinars are not recorded for later viewing.** If you are unable to attend a webinar, you may refer to resources at the [HSA Bank Employee Resource Center](#).

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

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

Sincerely,

*Public Employees' Benefits Program*