

*HSA Bank
Member HSA
Education*

September 13, 2023



Meet the Team

HSA Bank Presenters



Ruth Pedroni
Senior Account Executive



Monica Gracia
Senior Client Service Manager

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.

PEBP Plan Year 2024 HSA Annual Contribution Amounts

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

IRS Contribution Limits

	2023	
	 SINGLE PLAN	 FAMILY PLAN
Maximum Contribution Limit	\$3,850	\$7,750
Minimum Deductible	\$1,500	\$3,000
Maximum Out-of-Pocket	\$7,500	\$15,000
Catch-up Contribution (55+)	\$1,000	\$1,000

	2024	
	 SINGLE PLAN	 FAMILY PLAN
Maximum Contribution Limit	\$4,150	\$8,300
Minimum Deductible	\$1,600	\$3,200
Maximum Out-of-Pocket	\$8,050	\$16,100
Catch-up Contribution (55+)	\$1,000	\$1,000

Visit hsabank.com/irs-guidelines to view the annual HSA contribution limits set by the IRS

Medicare's impact on HSA contributions and distributions

1

Medicare has no impact on your ability to make distributions from your HSA. So you can keep using your HSA tax-free for IRS-qualified medical expenses, regardless of Medicare coverage.

2

Entitlement to Medicare coverage means you can no longer *contribute* to your HSA. (This is because to contribute to your HSA, you can have no other health insurance besides a high-deductible health plan.)

3

In the year you become entitled to Medicare, your HSA contributions must be prorated based on the total number of months that you're HSA eligible.

Tax Documents

The **1099-SA** is used to report any distribution (withdrawal) of funds from your HSA during the prior year. You must report distributions from your HSA on IRS Form 8889.

The **5498-SA** form reports all contributions to your HSA for the prior year, including those contributed between Jan. 1 and the tax filing deadline of the current year. You must report contributions from your HSA on IRS Form 8889

1414		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED	
TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		OMB No. 1545-1517	
		Form 1099-SA (Rev. November 2019)	
		For calendar year 20	
PAYER'S TIN	RECIPIENT'S TIN	1 Gross distribution \$	2 Earnings on excess cont. \$
RECIPIENT'S name		3 Distribution code	4 FMV on date of death
Street address (including apt. no.)		2727 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED OMB No. 1545-1518 2023 Form 5498-SA	
City or town, state or province, country, a			
Account number (see instructions)			
Form 1099-SA (Rev. 11-2019)		HSA, Archer MSA, or Medicare Advantage MSA Information Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2023 General Instructions for Certain Information Returns.	
TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		1 Employee or self-employed person's Archer MSA contributions made in 2023 and 2024 for 2023 \$	
		2 Total contributions made in 2023 \$	
TRUSTEE'S TIN	PARTICIPANT'S TIN	3 Total HSA or Archer MSA contributions made in 2024 for 2023 \$	
PARTICIPANT'S name		4 Rollover contributions \$	5 Fair market value of HSA, Archer MSA, or MA MSA \$
Street address (including apt. no.)		6 HSA <input type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>	
City or town, state or province, country, and ZIP or foreign postal code			
Account number (see instructions)			
Form 5498-SA		Cat. No. 38467V www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service	

<https://www.hsabank.com/hsabank/Learning-Center/HSA-Tax-Time-101>

HSA Bank welcome kits and debit cards

- Welcome kits and debit cards
- If you haven't received your welcome kit or debit card. 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, enter the BankingCards sub-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 Rate Schedule for laws 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(s). 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 into 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 53062. 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/contributors/

Health Reimbursement Arrangement (HRA)

Login Site: myaccounts.hsabank.com
Account Number: _____

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](https://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.

Using Your Debit Card Securely

- Transactions are limited to your current balance.
- Funds should be used for qualified medical purchases.
- \$10,000 daily withdrawal limit when you use your card with a signature.
- \$300 daily withdrawal limit for ATMs.
- Seven-transaction daily maximum with a signature and three-transaction daily maximum with PIN per type.

Designate a beneficiary

1

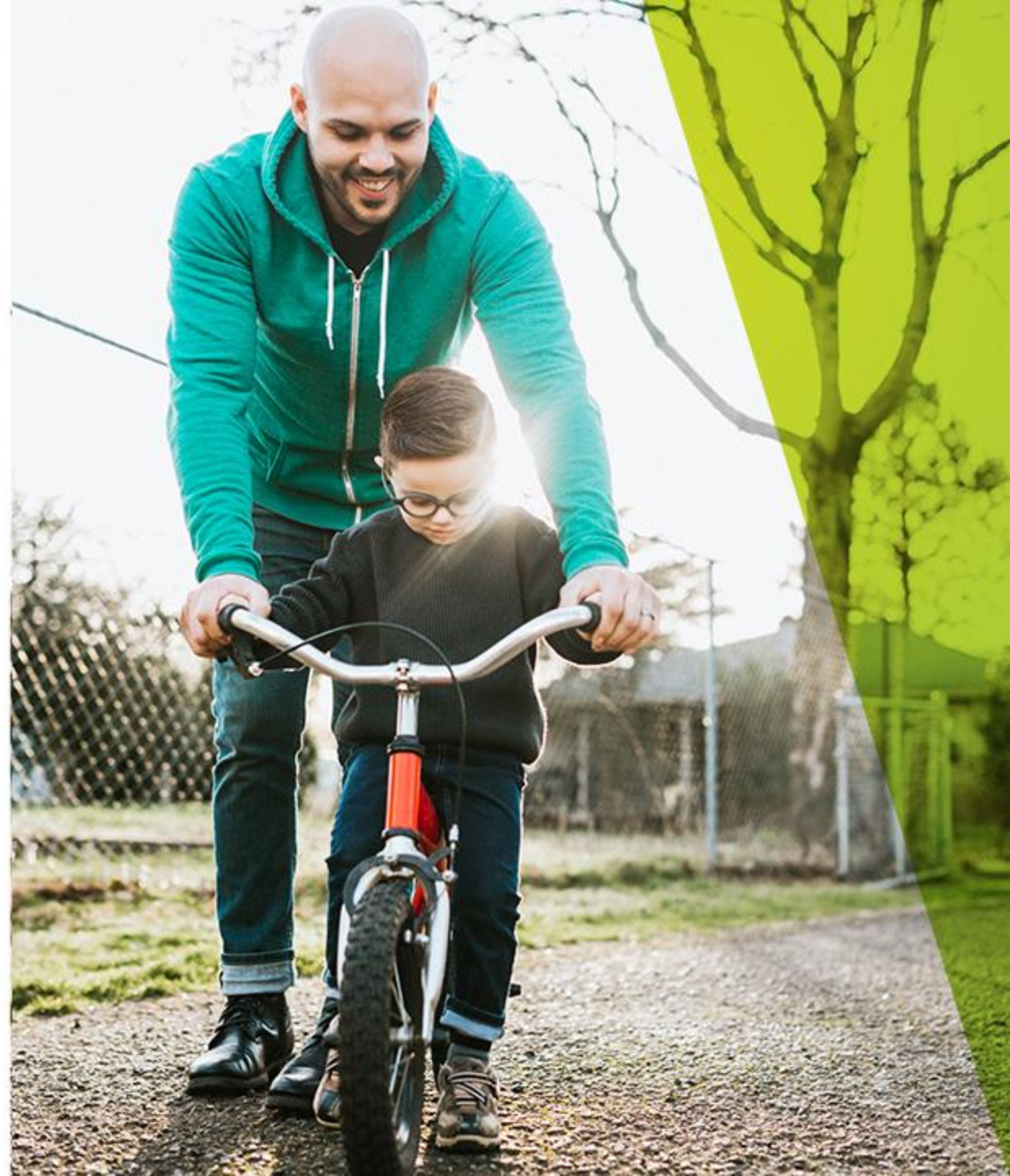
Your account transitions to your spouse if they're your beneficiary.

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.



Adding an
authorized signer

To easily share
account access



Get acquainted with
your new account at
HSA Bank



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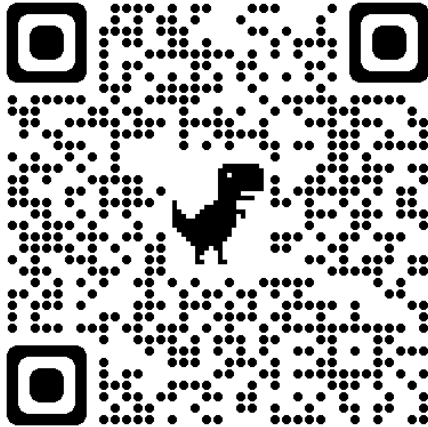
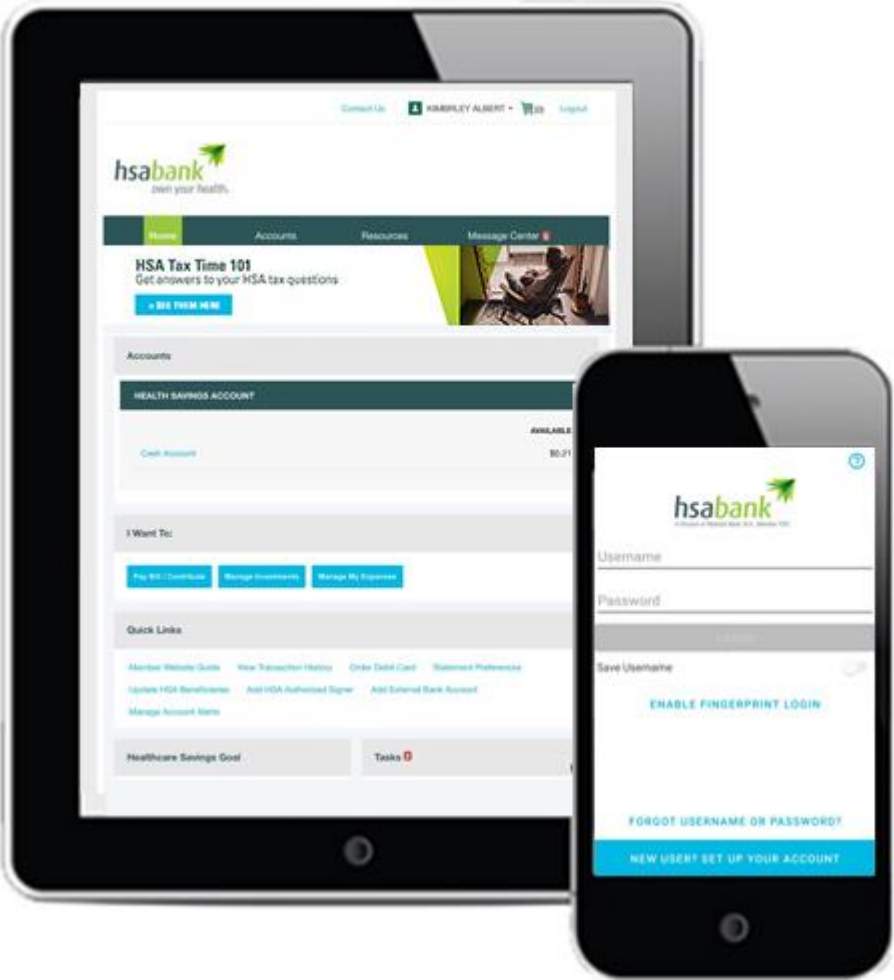
HSA Bank Member Website and Mobile App

<https://myaccounts.hsabank.com>



- 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

HSA Bank online and mobile apps



How to pay

Apple Pay



SAMSUNG pay



How to maximize your HSA



HSA



401(k)



Bank account

Set up a recurring
payroll contribution



Annual IRS limits: hsabank.com/irs-guidelines

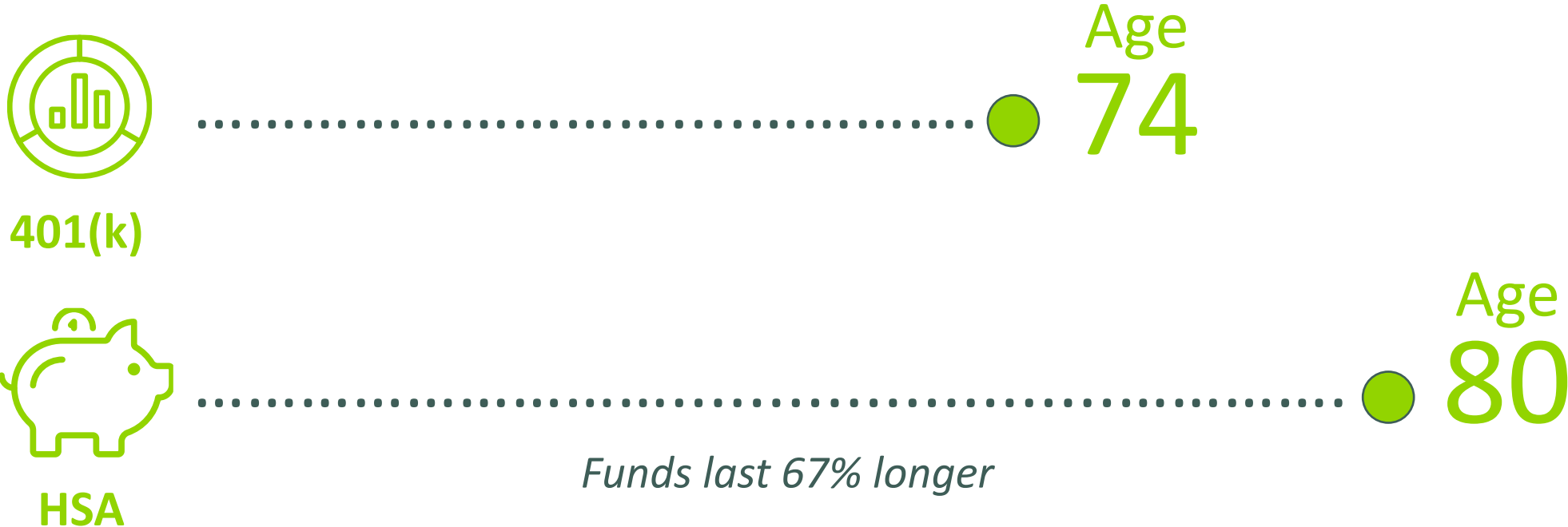
HSA Savings Calculator: hsabank.com/calculators

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:



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

Introducing our self-directed investment options for HSAs

Devenir Guided Portfolio Investment Program

Leading HSA investment advisor



Personalized recommendations



Registered investment advisor (RIA)



Good for new investors

Schwab Health Savings Brokerage Account Program

Premium research and tools



Flexibility



More investment choices



Good for experienced investors

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

Schwab Health Savings Brokerage Account (HSBA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker/dealer, which also provides other brokerage and custody services to its customers. Devenir Mutual Fund Selection Option is provided by Devenir Group LLC, a Registered Investment Advisor that selects and monitors the performance of the mutual fund lineup.

HSA Bank, Charles Schwab & Co., Inc., and Devenir Group, LLC are not affiliated and not responsible for the products and services provided by the other. Self-directed investing is the responsibility of the account owner. Neither HSA Bank, Schwab nor Devenir can provide investment advice to you. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.

Devenir Guided Portfolio Self-Directed Investment Program

Competitive fund lineup of low-cost,
no-load mutual funds

No minimum investment to purchase
mutual funds

Free to transfer between investment
account and cash account

Access to informational materials

Auto-rebalance



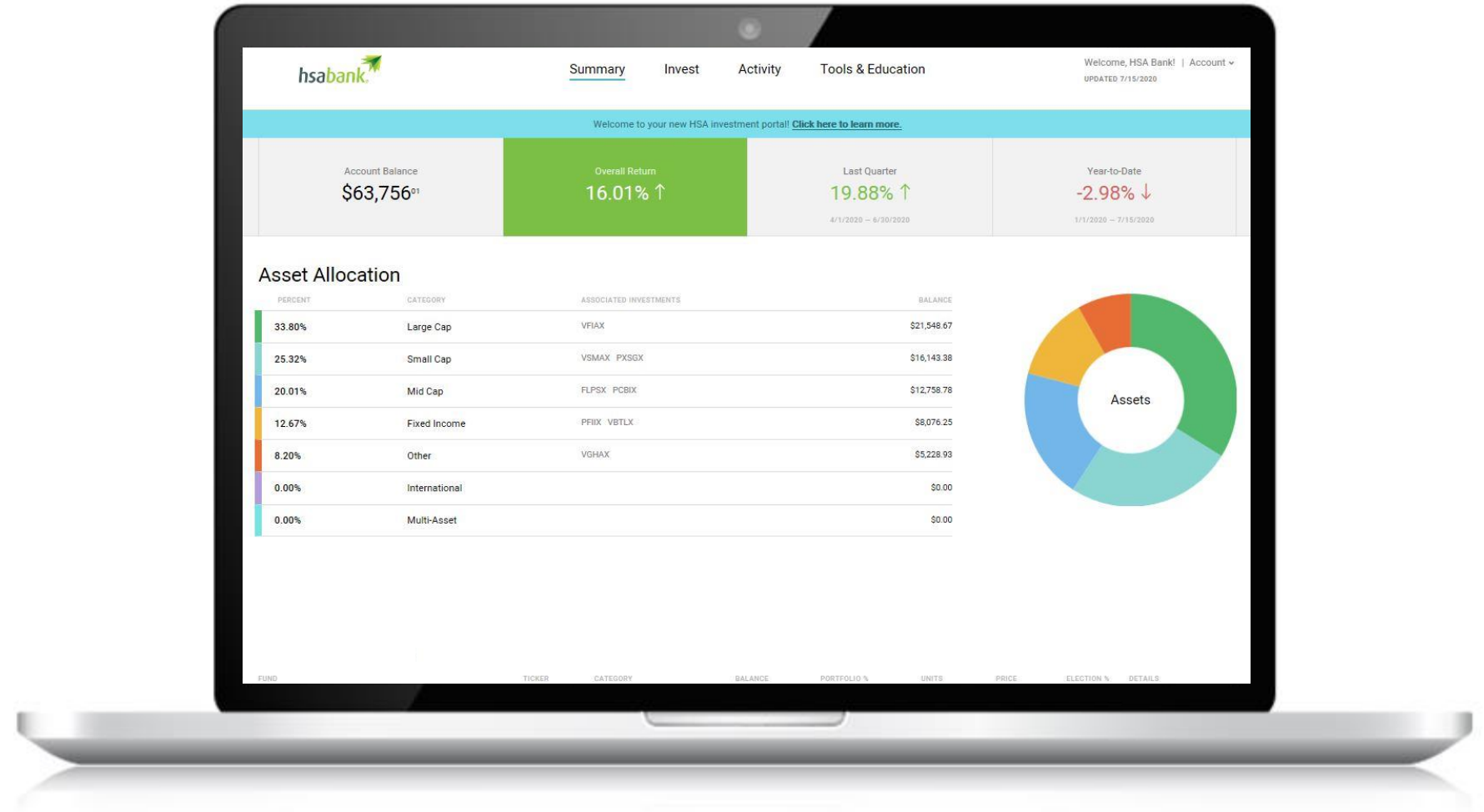
Devenir portal

Summary

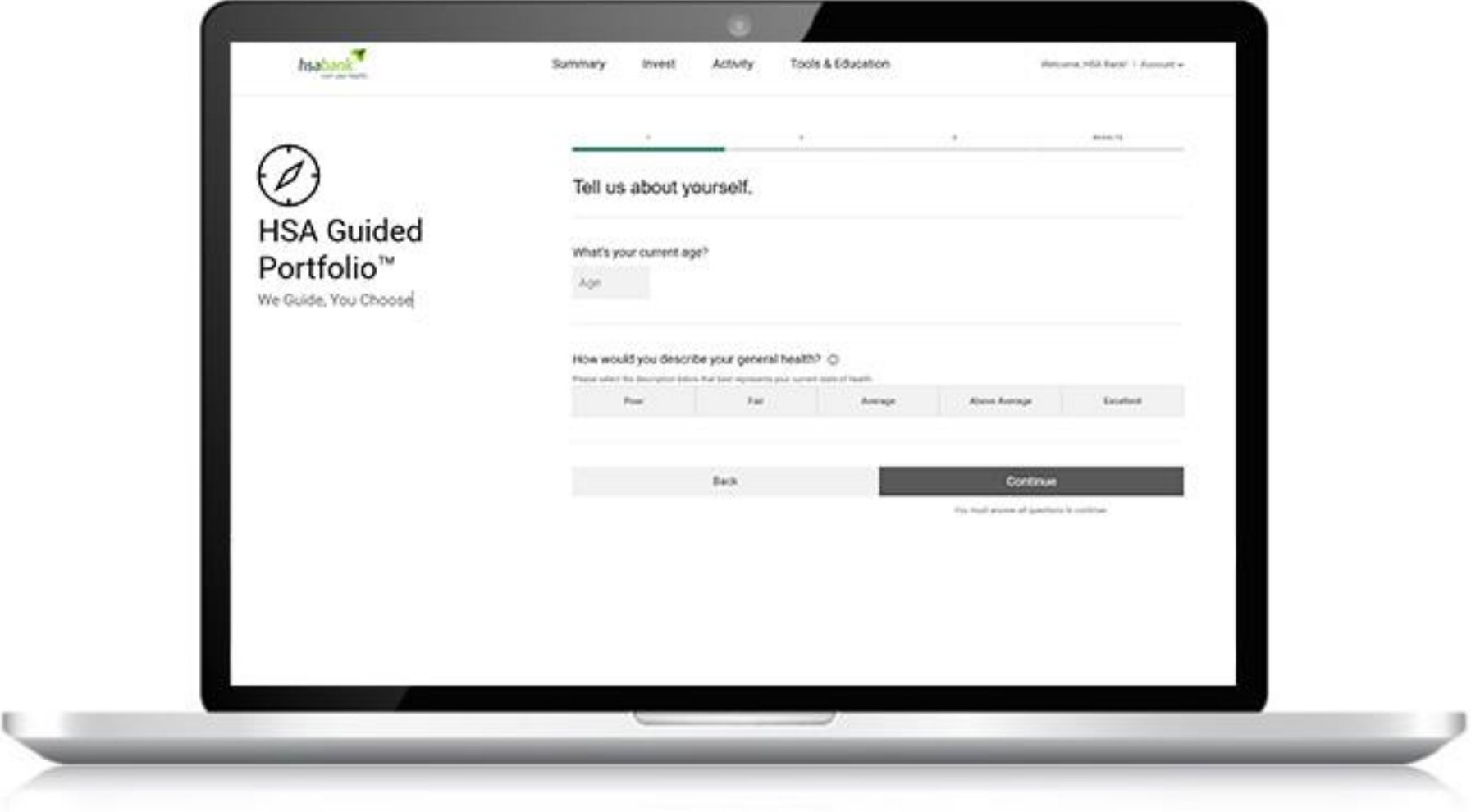
Invest

Activity

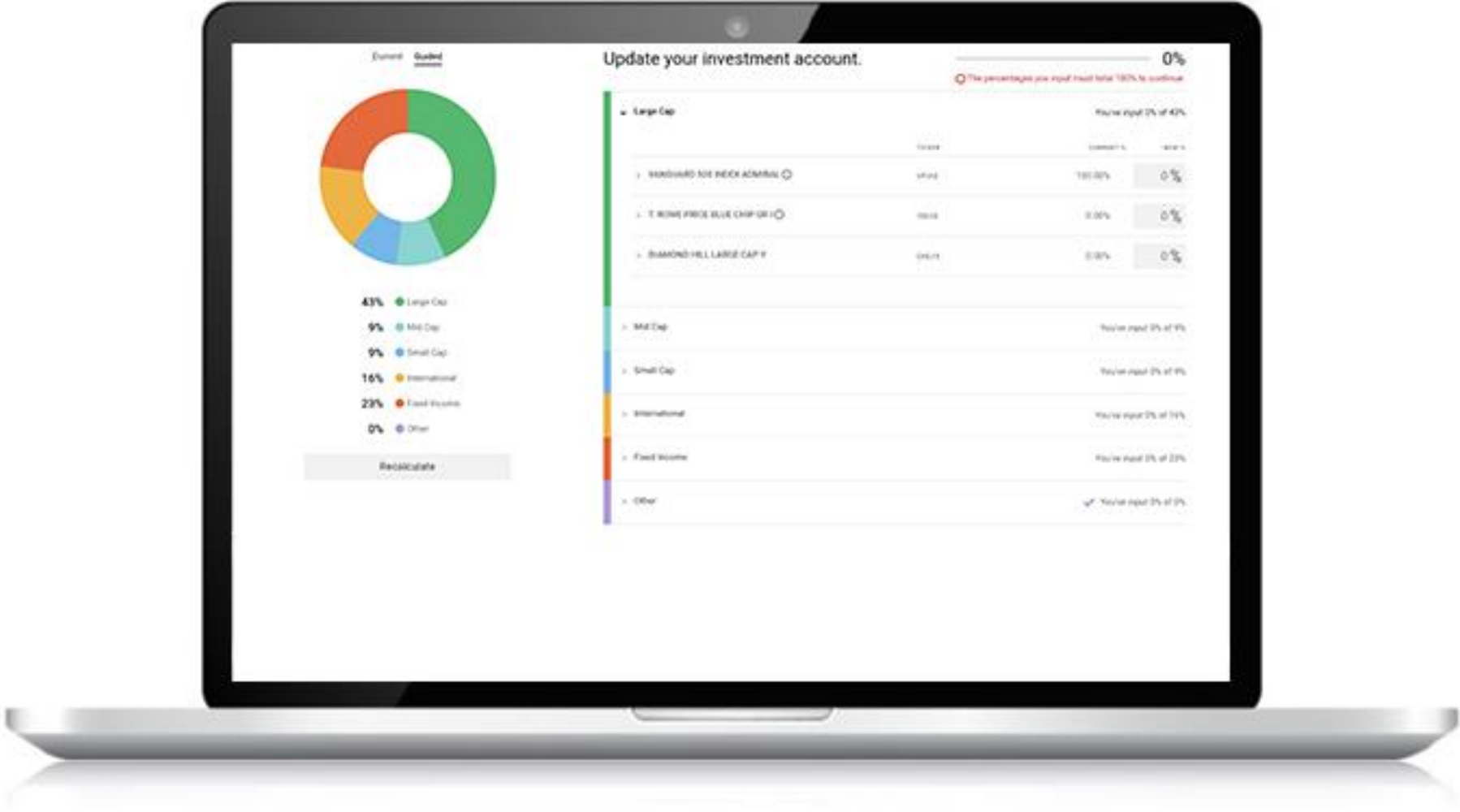
Tools & Education



Tools & Education – HSA Guided Portfolio



Tools & Education – HSA Guided Portfolio



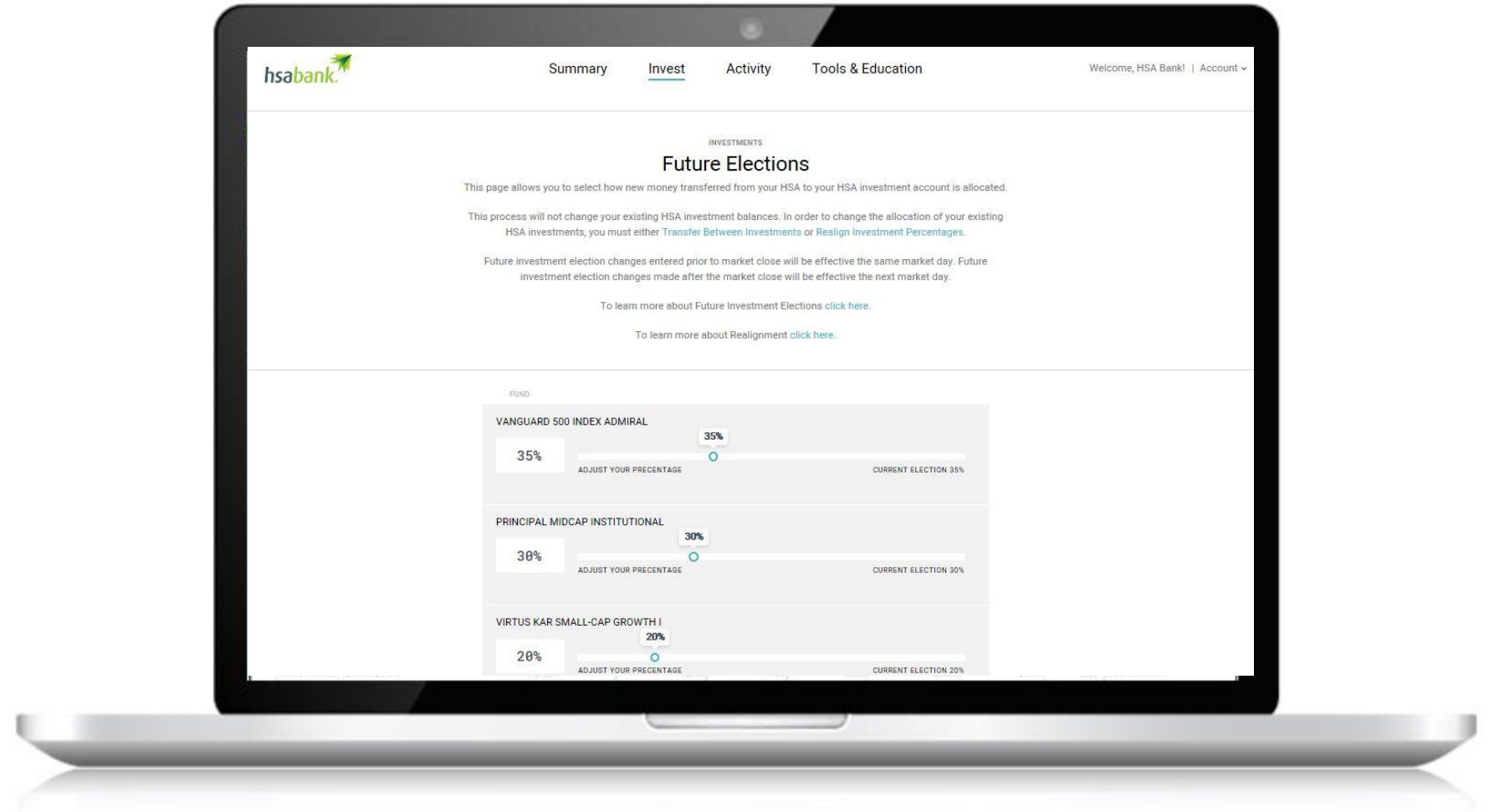
Invest and activity

Invest

- Set Future Investment Elections
- Manage Portfolio
- Manage Automatic Rebalancing

Activity

- Statements on Demand
- Quarterly Statements
- Pending Activity
- Transaction History



Schwab Health Savings
Brokerage Account
(HSBA)



Schwab Health Savings Brokerage Account option

Wide range of investment options include stocks, bonds, mutual funds and Exchange Traded Funds (ETFs).



Automatic investing is available in qualified mutual funds.



Access a variety of investment tools and services to help you choose the investments that are right for you, including the Schwab Portfolio Checkup, customizable screeners and lists of prescreened funds.



Manage your account and place trades on the Schwab.com, Schwab Mobile app or over the phone through a Schwab Registered Representative.



Find the right investments for you with access to powerful proprietary research tools on Schwab.com, as well as independent, third-party research from leading providers.



Transaction fees and commissions may be applied by Charles Schwab.

Schwab portal

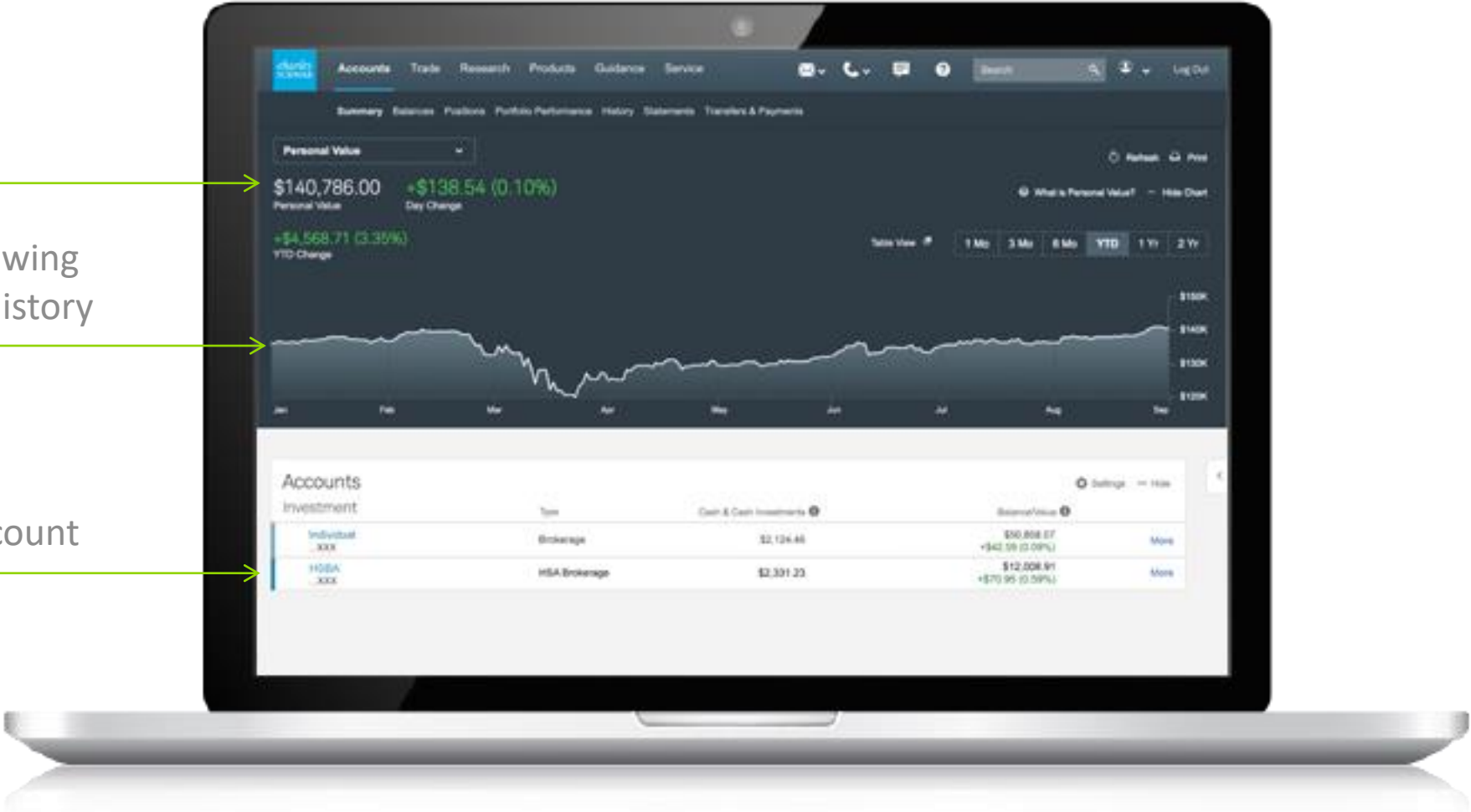
Balance



Chart showing balance history



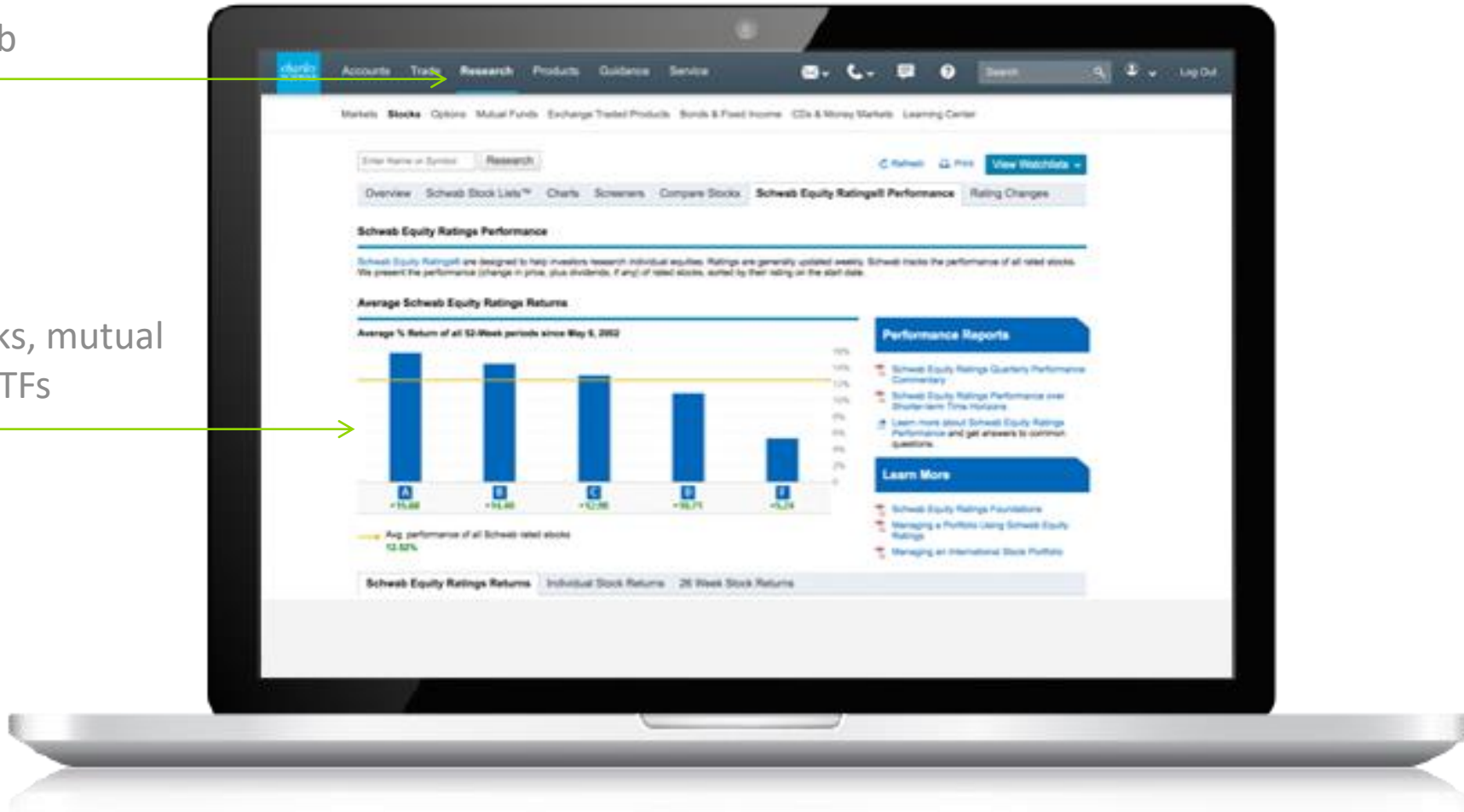
HSBA Account

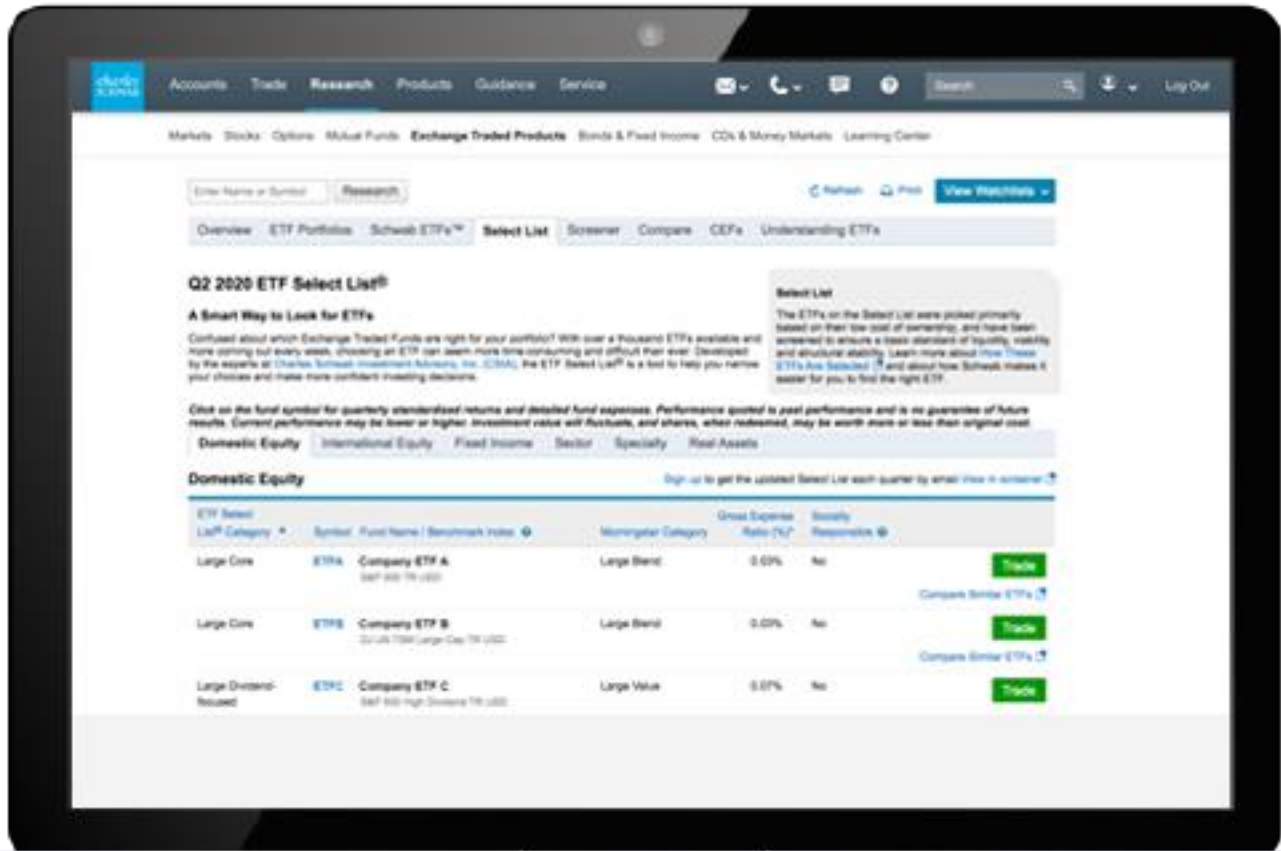


Research tools

Research tab

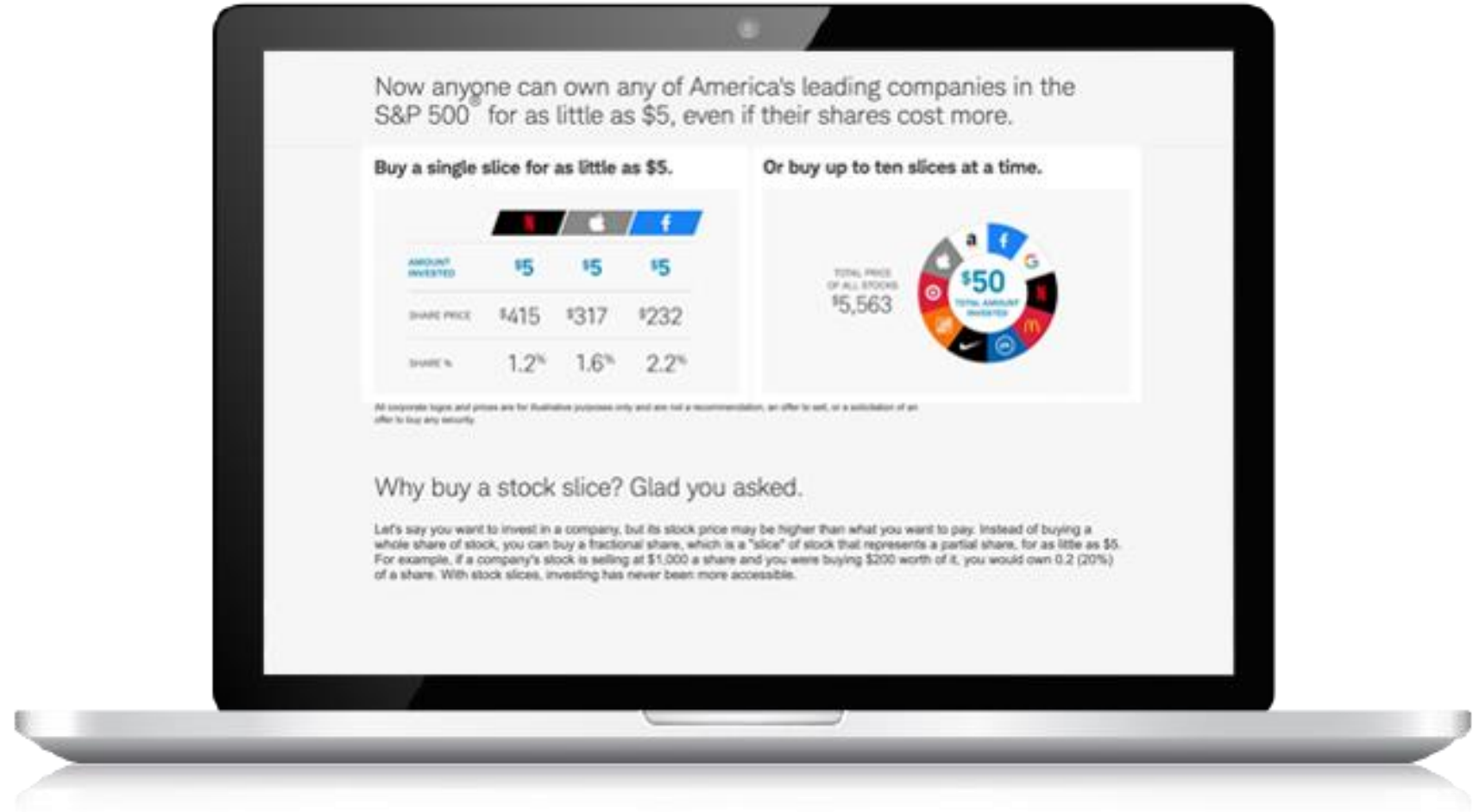
Screen stocks, mutual funds and ETFs



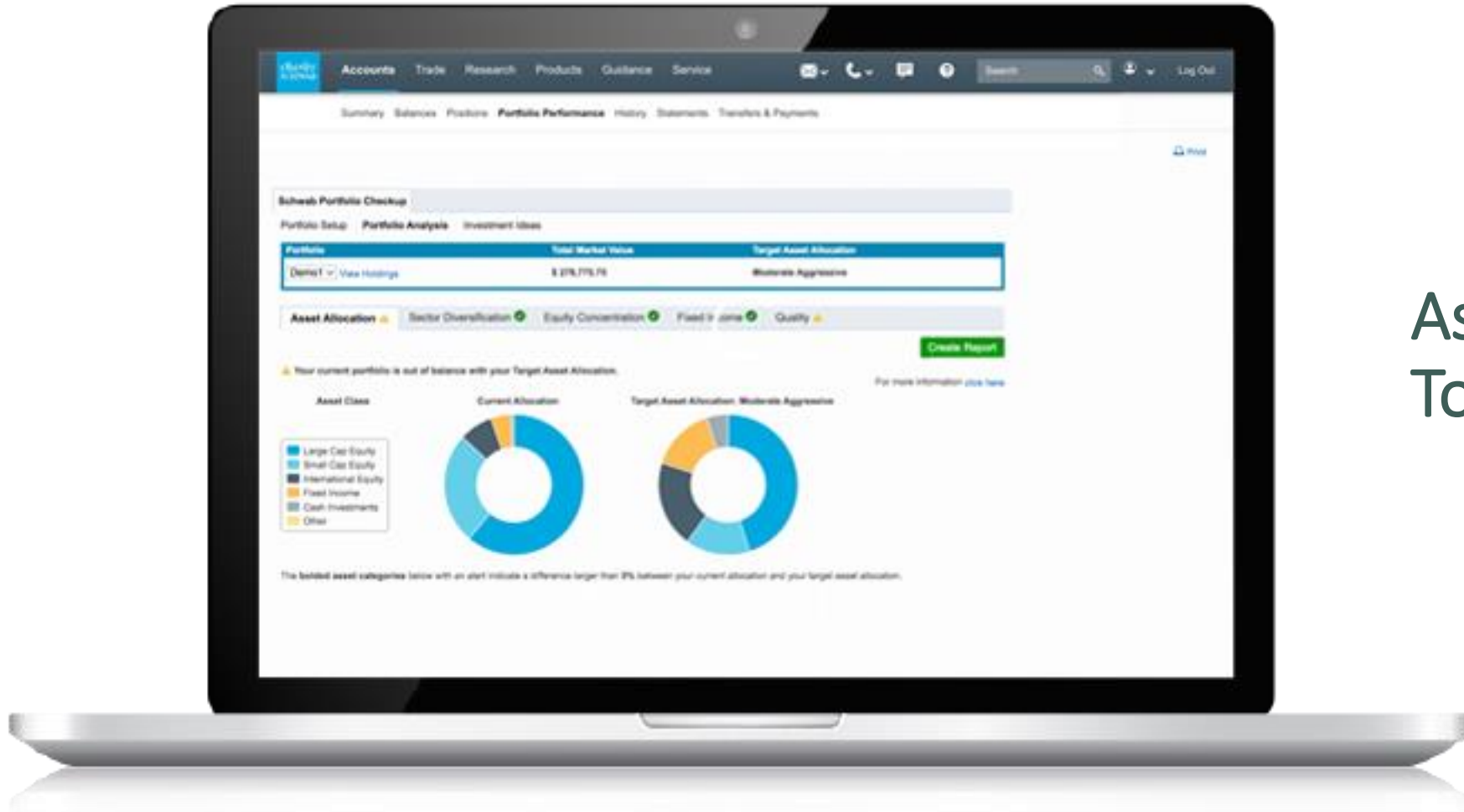


Commission-free ETFs

Schwab Stock Slices



*Schwab Stock Slices is not intended to be investment advice or a recommendation of any stock. Investing in stocks can be volatile and involves risk including loss of principal. Investors should consider their individual circumstances prior to investing. The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Charles Schwab & Co., Inc. ("CS&Co"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Schwab Stock Slices is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of using Schwab Stock Slices or investing in any security available through Schwab Stock Slices, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.



Asset Allocation Tools

How do I open an investment account?

Keep the minimum balance in your HSA needed to invest (if applicable).

1

2

3

4

Go to the Member Website home page.

From the left menu, click "Manage Investments".

Decide to enroll in Devenir or Schwab

How do I open an investment account?

Click the “Enroll Now” button for the program you selected.

5

6

7

8

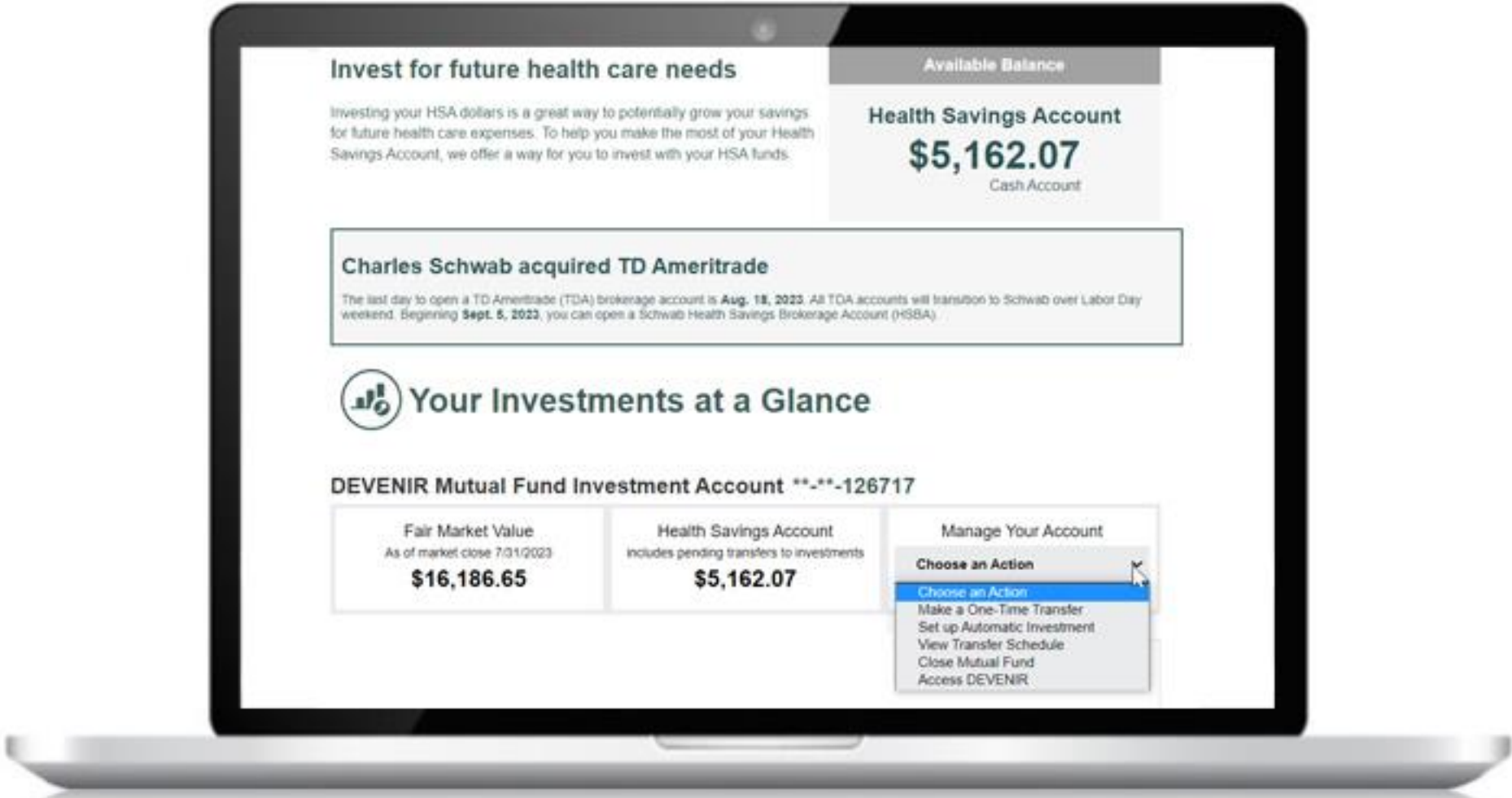
Transfer funds from your cash account to your investment account.

Follow the prompts to complete the enrollment process. You will receive an email in 1-2 business days if enrolling in the Devenir program. Members can transfer funds immediately to their Schwab brokerage account upon enrollment completion.

Select investments in Devenir or Schwab.

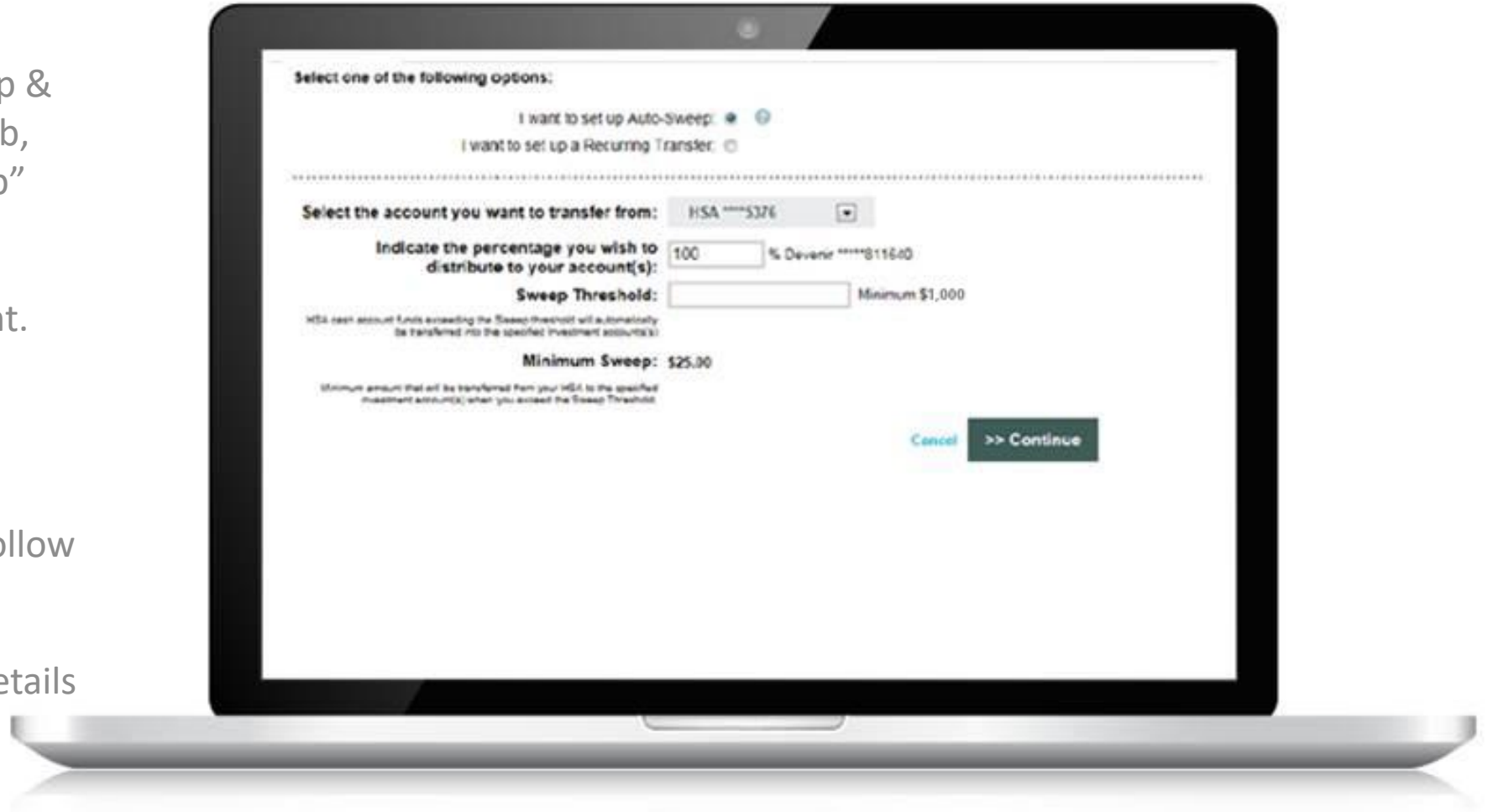
Please note: When enrolling in either of the investment programs (Schwab or Devenir), you must agree to the associated investment account terms & conditions.

Investments at a glance



Auto-Sweep setup

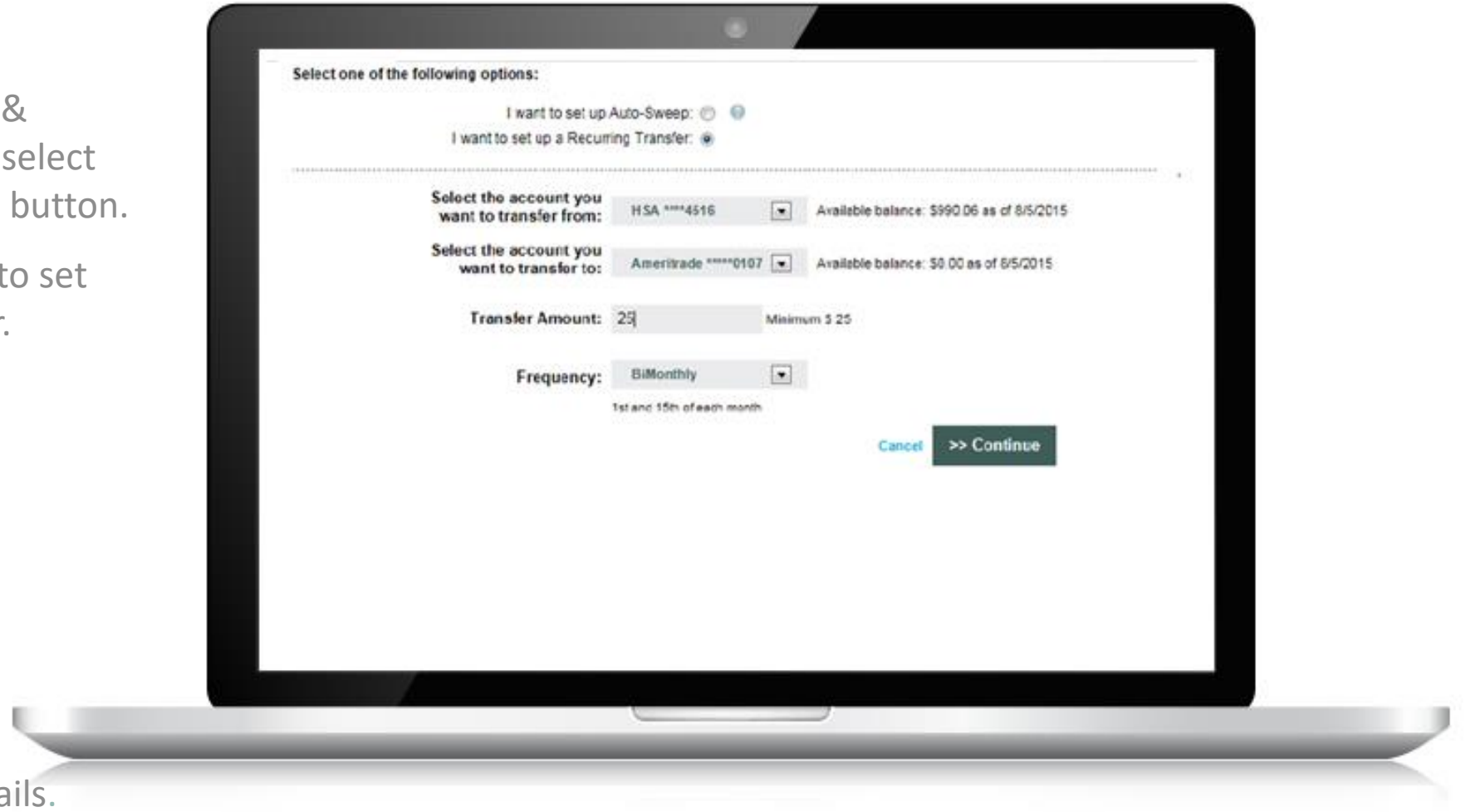
- 1 Under the “Auto-Sweep & Recurring Transfers” tab, select the “Auto-Sweep” button.
- 2 Enter threshold amount.
- 3 The minimum sweep amount is \$25.00 .
- 4 Click “Continue” and follow the prompts.
- 5 Confirm the transfer details when asked.



Please Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.

Recurring transfer setup

- 1 Under the “Auto-Sweep & Recurring Transfer” tab, select the “Recurring Transfer” button.
- 2 Select desired accounts to set up the recurring transfer.
- 3 Specify transfer amount.
- 4 Select frequency.
- 5 Click “Continue.”
- 6 You will be asked to confirm the transfer details.



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

Communications and Resources



PEBP Employee Resource Center



hsabank **PEBP** PEBP

HOME HSA RESOURCES HRA RESOURCES VIDEOS CONTACT

WELCOME TO THE PEBCP EMPLOYEE RESOURCE CENTER

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

Bookmark this page!

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HSA for the Win! Live Educational Webinars

All times are Central Time
 Click on the link within each date or scan the QR code to register for an upcoming session!

September 2023

Tuesday	Wednesday	Thursday
5 9am CT HSA 101 – HSAs for the Win!	6 9am CT HSA 102 – Getting to Know Your HSA	7
12 9am CT FSA 100 – FSAs: Get Spending to Save	13	14 4pm CT HSA 101 – HSAs for the Win!
19 3pm CT HSA 102 – Getting to Know Your HSA	20 9am CT HSA 101 – HSAs for the Win!	21 11am CT HSA 103 – Investing Your HSA
26 9am CT HSA 101 – HSAs for the Win!	27	28 11am CT HSA 104 – HSAs and Medicare 4pm CT FSA 100 – FSAs: Get Spending to Save

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 – 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



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 101 – HSAs for the Win!

- Learn about HSA Basics
- Tax benefits and savings strategies
- How to stretch your HSA dollars to last longer
- How to plan for long-term savings

WEBINAR TOPICS



<https://www.hsabank.com/hsabank/about-us/events/hsa-and-fsa-webinar-schedule>

Questions ?



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Thank you!

PEBP HRA & HSA Resource Website

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PEBP Employee Support

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