

CONSUMER DRIVEN HEALTH PLAN

HSA vs HRA




NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM
775-684-7000
or 1-800-326-5496
www.pebp.state.nv.us



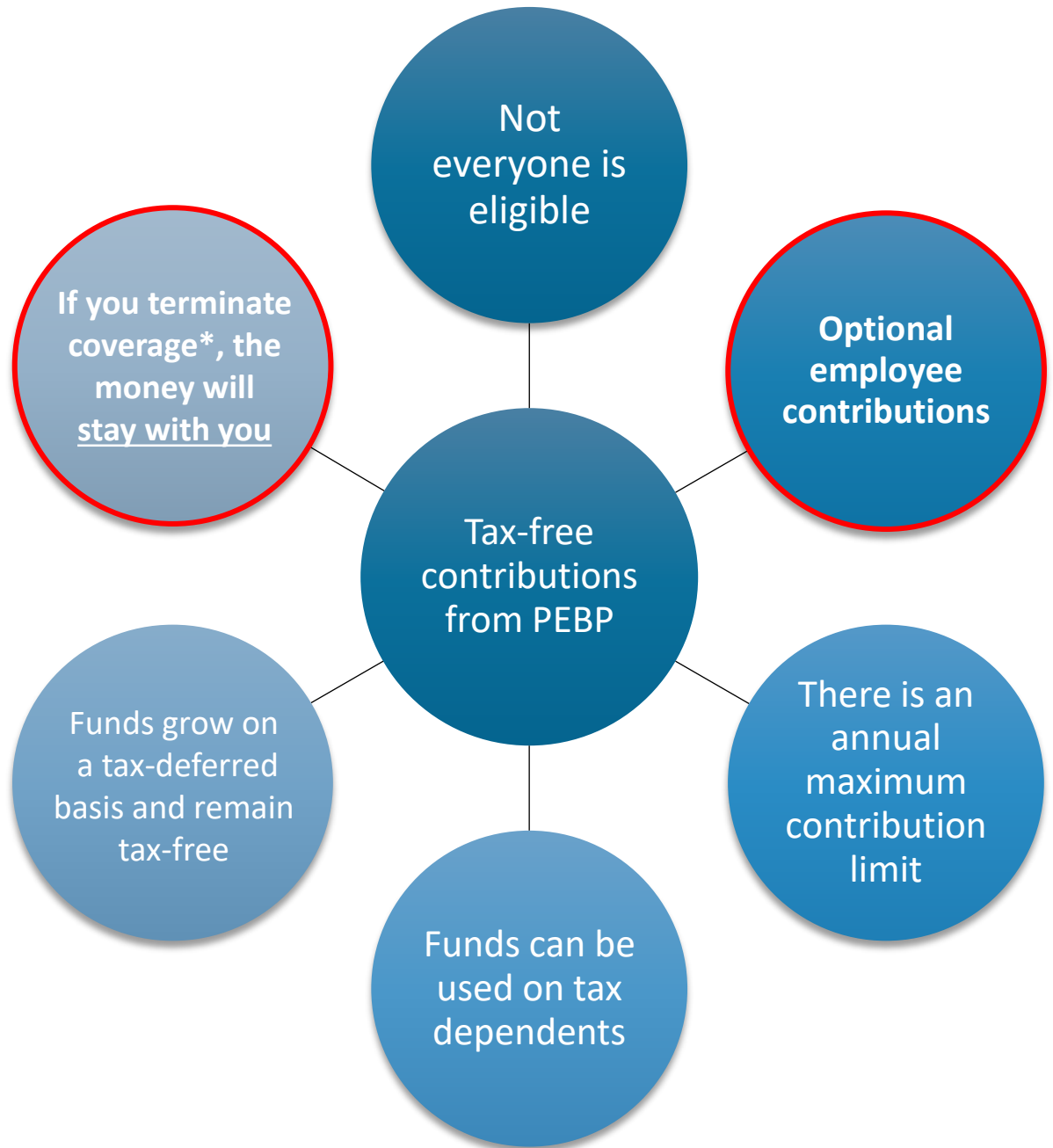
HSA Eligibility

To be eligible to **establish and contribute** to an HSA on a pre-tax basis, employees must meet the following criteria:

- You are an active employee covered under the Consumer Driven Health Plan (CDHP)
- You cannot have other coverage (Medicare, TRICARE, Tribal, HMO, COBRA, etc.) unless the coverage is also an IRS qualified high deductible health plan
- You or your spouse cannot be enrolled in a Medical Flexible Spending Account or HRA
- You cannot be claimed on someone else's tax return (excludes joint returns)

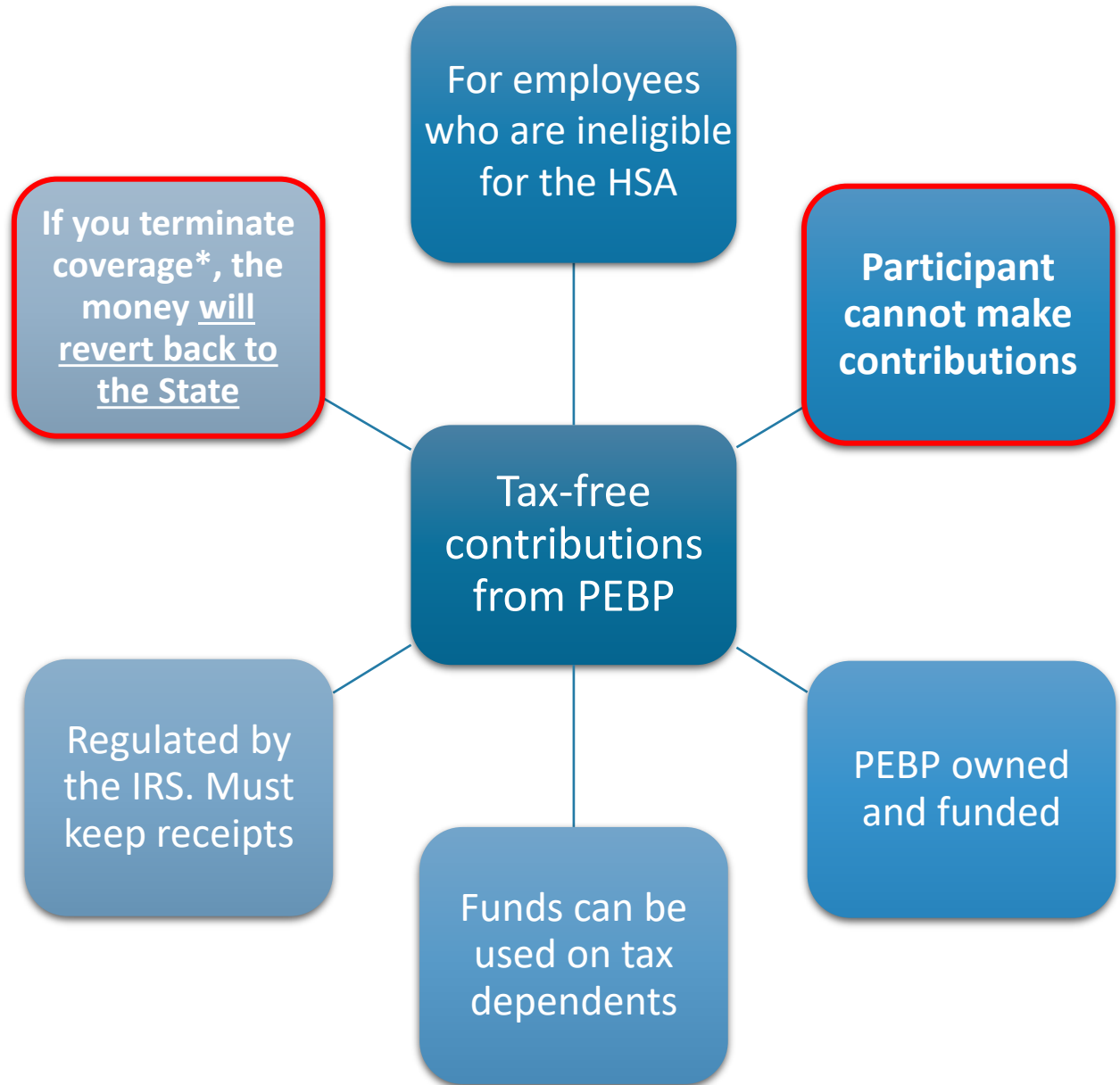


Health Savings Account



*Terminating coverage includes leaving the CDHP (by declining coverage or switching plans) or by leaving state service

Health Reimbursement Arrangement



*Terminating coverage includes leaving the CDHP (by declining coverage or switching plans) or by leaving state service

2021 HSA Contribution Limits

- PEBP + Employee contribution limit
- Family is defined as two or more covered individuals on your plan
- \$1,000 Catch-up contribution limit for employees age 55 or older
- Funds are regulated by the IRS



\$3,550
INDIVIDUAL

\$7,100
FAMILY

NOTE: The HSA calendar year is from January to December

HSA/HRA Contributions

State/Non-State participant	Base Contribution Effective July 1, 2020	One-Time Additional Contributions
Participant Only Tier	\$700	No additional one-time HSA/HRA contributions have been approved for this plan year
Per Dependent (maximum 3 dependents)	\$200	N/A

