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ACCREDITED  
CORE  
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**LAURA RICH**  
Executive Officer

July 10, 2020

## Important Details About Your HRA from PEBP and Via Benefits

### A significant change will occur to your Health Reimbursement Arrangement (HRA) on May 31, 2021

#### What Change is Coming?

On May 31<sup>st</sup>, 2021, your HRA balance through Via Benefits will be capped at \$8,000. This means any amount over \$8,000 on May 31<sup>st</sup> will be rescinded to reflect a \$8,000 balance. For example, if you have \$10,000 in your HRA on May 30<sup>th</sup>, on May 31<sup>st</sup> your HRA balance will be \$8,000 and the \$2,000 will revert to the state.

#### How Can I Avoid My HRA Funds Reverting to the State?

If your HRA balance is below \$8,000 no action is required. If you have more than \$8,000, it is highly recommended that you submit a request for reimbursement for any eligible expenses that you want to apply to your HRA balance before May 31<sup>st</sup>, 2021. It is your responsibility to ensure that all necessary supporting documentation is submitted with the initial claim to Via Benefits, not PEBP. It is highly recommended that reimbursement request be submitted by May 15<sup>th</sup>, 2021 or earlier to allow timing for receipt, review, and processing by May 30<sup>th</sup>. Claims that are denied or received after May 31<sup>st</sup>, will apply to the new balance in the HRA at the time it is approved, and will not be retroactively applied to the HRA balance before it was adjusted to \$8,000.

Eligible expenses that you can submit claims for reimbursement include, premiums for Medicare Part B, Medicare Supplement (Medigap), Medicare Advantage, Part D (Rx), Dental, and Vision plans. Out-of-pocket health care expenses are also eligible. Common out-of-pocket expenses include doctor office visit copays, prescription copays, vision expenses, dental expenses, and hearing aids.

#### What if my balance is Less Than \$8,000 on May 31, 2021?

If you have less than \$8,000 the balance in your account will not be affected. You may keep HRA funds in your account up to \$8,000.

#### Where Can I Find More Information About This Change?

On the back page of this letter there is more detailed information regarding the Medicare Exchange HRA plan design change. You can also view the [Medicare Exchange Health Reimbursement Arrangement Summary Plan Description](#) on [pebp.state.nv.us](http://pebp.state.nv.us) under *Getting to Know Your Plan*. Please keep this letter for your records.

**Please contact Via Benefits 1-888-598-7545 with any additional questions.**

# Medicare Exchange Plan Design Changes

## **IMPORTANT**

### **Medicare Exchange HRA Carryover Limit**

HRA balances more than \$8,000 will be capped ***annually*** on May 31<sup>st</sup>, starting in 2021. This means HRA funds may accumulate throughout the year; however, on May 31<sup>st</sup> of each year, any HRA balance which exceeds \$8,000 will be returned to the Plan and will not be available for reimbursement. Once funding for balances over \$8,000 are removed from the HRA they cannot be reinstated, even by means of an appeal.

Any eligible expenses that retirees want to apply to their HRA balance before May 31<sup>st</sup> should be submitted to Via Benefits, not PEBP by May 15<sup>th</sup> or earlier to allow time for the claim to be received, reviewed, and processed. It is the **retiree's responsibility** to ensure that all necessary supporting documentation is submitted with the initial claim.

### **Examples of HRA-Qualifying Medical Expenses**

The Medicare Exchange HRA Plan is administered by Via Benefits for the purpose of reimbursing eligible retirees for HRA-Qualified Medical and Dental Expenses incurred by the retiree, the retiree's spouse, and eligible dependent(s) on a tax-free basis. IRS Tax Code 213(d) determines reimbursable expenses. View IRS [Publication 502](https://www.irs.gov/pub/irs-pdf/p502.pdf) (<https://www.irs.gov/pub/irs-pdf/p502.pdf>), for detailed information and descriptions of qualified medical expenses.

Below are reimbursement examples of what Via Benefits HRA funds may be used for, that are incurred by the retiree and qualifying IRS tax dependent(s). This is not a comprehensive list:

- Medical, dental, prescription drug, and vision plan premiums
- Medicare Part B and Part D premiums; and
- Out-of-pocket health care expenses such as physician visits and/or prescription copays, prescription eyeglasses, hearing aids, dental, etc.

### **How to Request and Submit Claim Forms**

Specific documentation requirements are included on the reimbursement forms when you submit the request on Via Benefits website. Visit [myviabenefits.com/pebp](https://myviabenefits.com/pebp) and search [Reimbursement request and requirements explained](#) to learn more. Online reimbursement request is the fastest, safest, and most secure way to have your reimbursements processed. Reimbursement request forms can also be requested by calling Via Benefits toll-free at 1-888-598-7545 Monday-Friday 5am – 6pm Pacific Time.



Per [NRS 287.0475](#) Basic life insurance may not be reinstated and will be forfeited if a retired employee declines or disenrolls from a qualified medical plan through Via Benefits or does not pay their premiums for Medicare Part B. You will lose your basic life insurance, PEBP dental, and voluntary benefits if applicable, if you enroll in a plan outside of Via Benefits.

Sincerely,

*Public Employees' Benefits Program*