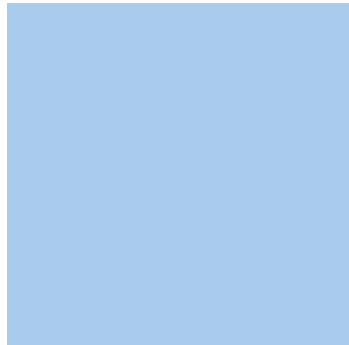


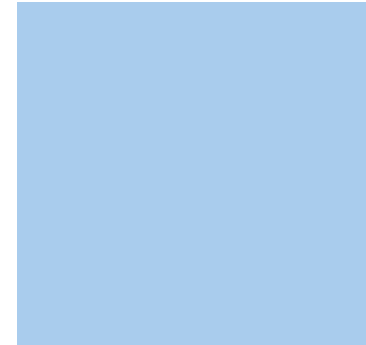
Consumer Driven Health Plan: HRA vs HSA

Breaking down of the
alphabet soup of
these healthcare
spending accounts



NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

775-684-7000
or 1-800-326-5496
www.pebp.state.nv.us



HRA/HSA Overview

As a state employee if you opted for the Consumer Driven Health Plan (CDHP-PPO), PEBP's high deductible plan, you are eligible to receive a Health Reimbursement Arrangement (HRA), or a Health Savings Account (HSA). The IRS sets the guidelines for eligibility and the funds in these accounts can be used to pay for many qualifying out-of-pocket medical expenses as outlined in the [IRS's Publication 502](#).

Common Eligible Expenses

Note– this is not an all-inclusive list of eligible expenses.

Premiums

- Medical plans
- Prescriptions
- Dental
- Vision
- Medicare Part B

Most Common Expenses

- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Deductibles
- Co-Insurance
- Dental Treatments
- Eye Exams
- Eyeglasses

Other Eligible Expenses

- Artificial Limb and Teeth
- Ambulance Hire
- Chiropractor
- Contact Lenses
- Hearing Aids and Batteries
- Immunizations
- Laboratory Fees
- Medical Supplies and Equipment
- Oral Surgery
- Osteopath
- Psychiatrist
- Stop Smoking Programs
- Vaccines
- Wheelchair
- X-Rays

HRA/HSA Overview

HRA



The HRA, or health reimbursement arrangement, is 100% employer funded. The money is deposited into your account usually within the first few weeks after the beginning of the plan year on 7/1, and the amount varies from year-to-year depending on several factors. For this plan year members received a \$600 employer contribution. These funds roll over from one plan year to the next, however, if you retire or leave state service any money remaining in the account is reverted to the state.

HSA



If you qualify for an HSA, a health savings account, the funds are employer funded in the same way that the HRA is funded, however, employees can make additional contributions using pre-tax dollars each pay period to their account. Employees can contribute up to \$3,650 in 2022 for self-only coverage or up to \$7,300 for family coverage. If you're 55 or older at the end of the year you can put in an extra \$1,000 in "catch up" contributions. Any funds that both you and your employer contribute over the life of the account are yours to keep after retirement or leaving state service.

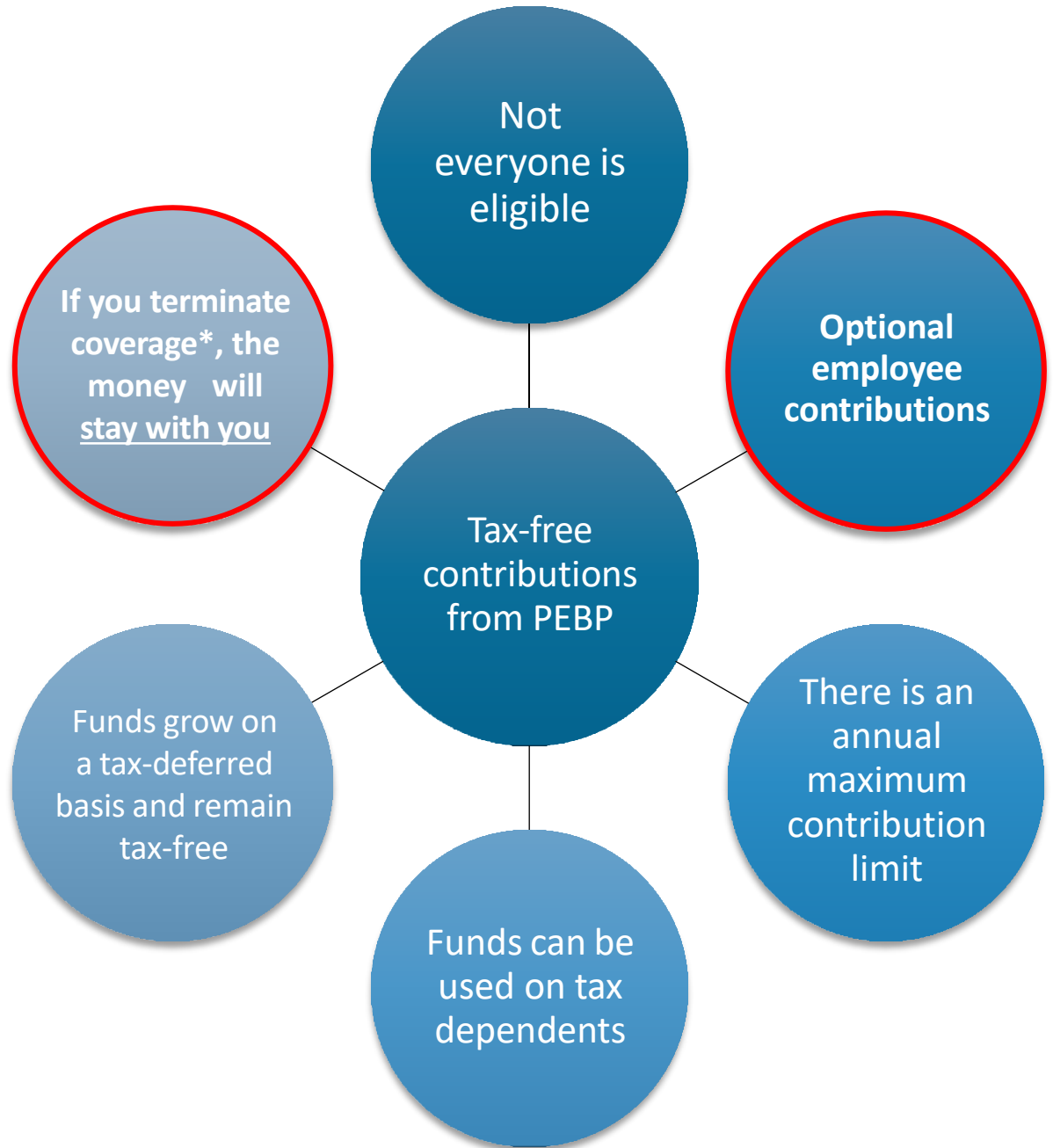
HSA Eligibility

You are eligible to establish and contribute to an HSA on a pre-tax basis if you meet the following criteria:

1. You are an active employee covered under the Consumer Driven Health Plan (CDHP-PPO), PEBP's high deductible plan, on the first day of the month.
2. You have no other health coverage including Medicare, TRICARE, Tribal, HMO, COBRA, etc., unless the coverage is also an IRS qualified high deductible health plan.
3. You or your spouse cannot be enrolled in a Medical Flexible Spending Account or HRA.
4. You can't be claimed as a dependent on someone else's tax return.



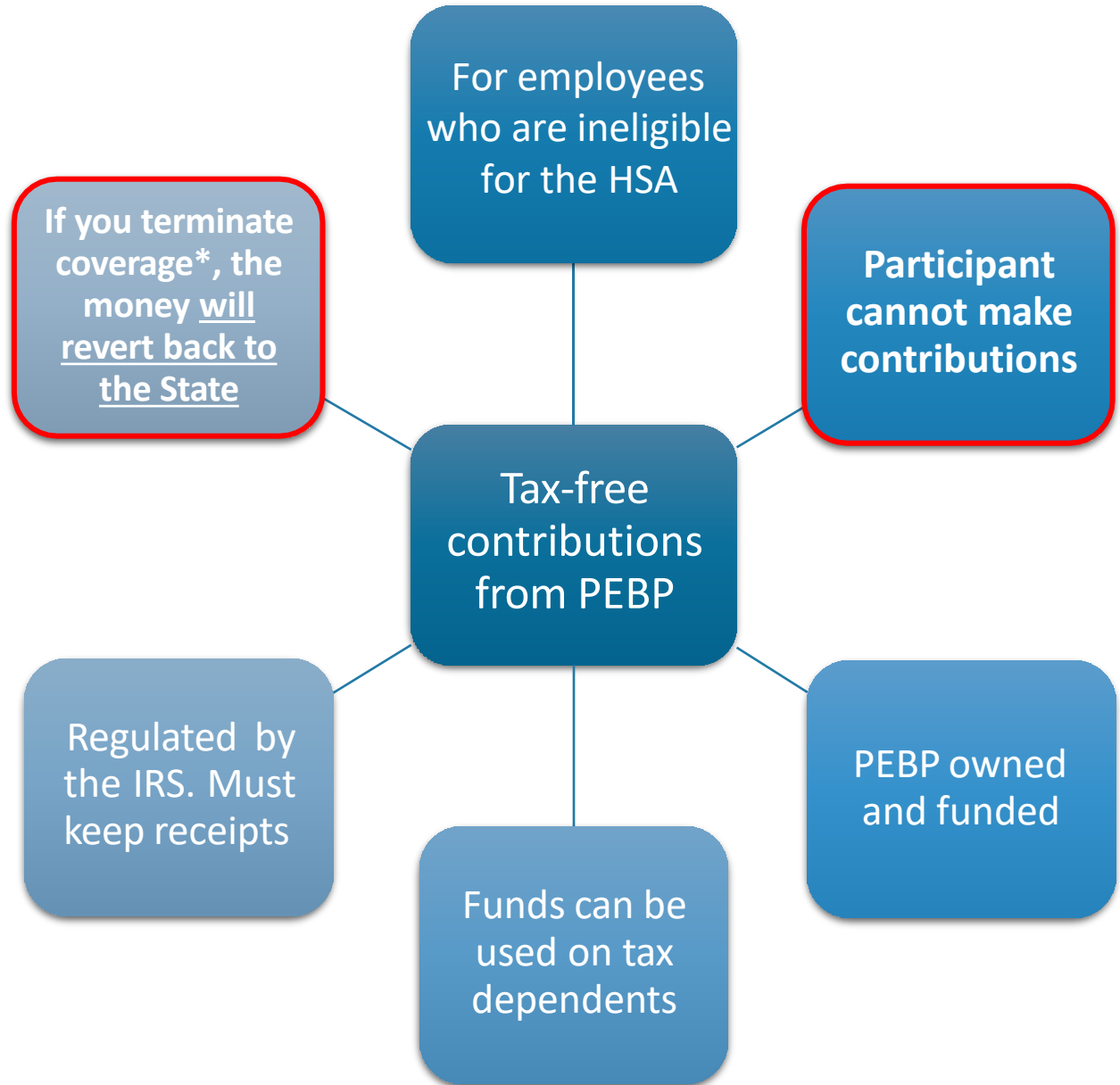
Health Savings Account



*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

2022 HSA Contribution Limits and Employer Contributions

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



\$3,650
INDIVIDUAL

\$7,300
FAMILY

NOTE: The HSA calendar year is from January to December

State/Non-State participant	Base Contribution for PY22 Effective July 1, 2021	One-Time Additional Contributions
Participant Only Tier	\$600	No additional one-time HSA/HRA contributions have been approved for this plan year
Per Dependent (maximum 3 dependents)	\$0	N/A