

*Health
Reimbursement
Arrangement (HRA)
Member Education*

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Meet the Team

HSA Bank Presenters



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PEBP Support

PEBP HRA & HSA Resource Website

hsabank.com/NVPEBP



Client Assistance Center

PEBP Employee Support
1-833-228-9364

How an HRA works

An HRA is an employer-funded account you use to reimburse yourself for IRS-qualified medical expenses not covered by your insurance plan.

PEBP funds your HRA (no individual or third-party contributions can be made).

To be eligible for an HRA, you must be enrolled in the State of Nevada Public Employees' Benefits Program (PEBP).

You can pay for IRS-qualified medical expenses with your Health Benefits Debit Card or pay out-of-pocket and submit a claim to HSA Bank for reimbursement.

The money available in your HRA is not considered income and is not taxed, as long as it is used for IRS-qualified medical expenses.

PEBP Plan Year 2024 HRA Annual Contribution Amounts

- Base Employer Contribution for participant \$600 (**CDHP PPO HRA only**)
- One-Time PEBP Supplemental Contribution \$300
- Legislative Appropriated One-Time Contribution
 - \$300 Employee
 - \$400 Employee + Child or Employee + Spouse
 - \$500 Employee + Family

Note: If you started after 7/1/2023 - depending when your benefits are active – the Employer contribution would be prorated.

Get acquainted with
your HRA account at
HSA Bank



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IRS-qualified medical expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals)
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)
- Fluoride treatments
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical alert bracelet
- Medical records charges
- Menstrual care products
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics
- Orthotic inserts (custom or off the shelf)
- Over-the-counter medicines and drugs
- Physical therapy
- Special education services for learning disabilities (recommended by a doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam
- Walker, cane
- Wheelchair

hsabank.com/QME

Claim reimbursement process

Sign up online for direct deposit to your personal checking or savings account.

On the Accounts tab, under Profile, click Banking/Cards. Select Add Bank Account, enter your external account information, and click Submit. This is the only way to get your reimbursement.

Upload claim details

When submitting a claim, scan and upload your bill(s), Explanation of Benefits, and receipt(s) through HSA Bank's mobile app or Member Website.

Get reimbursed

Once your claim is approved based on eligibility and availability of funds, reimbursement will be sent through direct deposit.

Special considerations for non-Medicare HRA

Claims from UMR will appear on the Member Website. You can use the claim information as substantiation to reimburse yourself.

- First, you must link a personal bank account to receive funds via direct deposit. Check reimbursement is not available.
- Select the claim you wish to be reimbursed for and follow the onscreen prompts to have the payment sent to you. Do not duplicate reimbursements.
- No additional steps to substantiate a claim for reimbursement if that claim information is already loaded.

Linking a Bank Account

- Visit HSA Bank Online to log in to the HSA Member Website
 - Hover over Accounts and click Banking/Cards under the Profile Section
 - Click Add Bank Account
 - Fill in the fields click Submit

HSA Bank will attempt to verify your account with this information. In some cases, we'll send a small deposit (\$.01 to \$1.99) within two business days to complete verification.

- Navigate to the Add Bank Account section of your online account
 - Click Activate under your bank account information
 - Enter the amount that HSA Bank deposited into your account, then click Submit
- Your account will now be available for direct deposit reimbursement of eligible HSA plan expenses submitted the Member Website or app to make HRA transactions

The Claims Exchange Process



>90% Auto substantiation

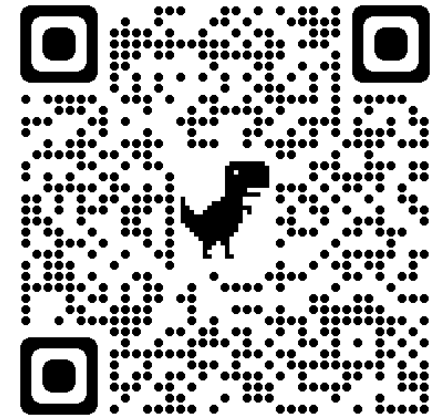
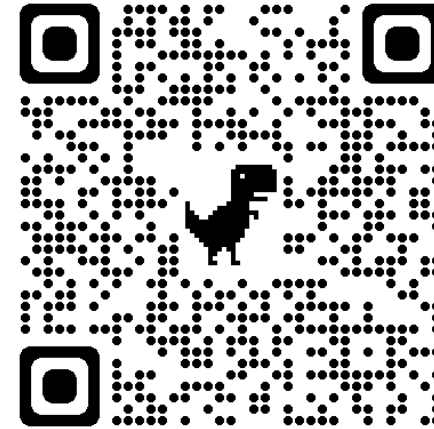
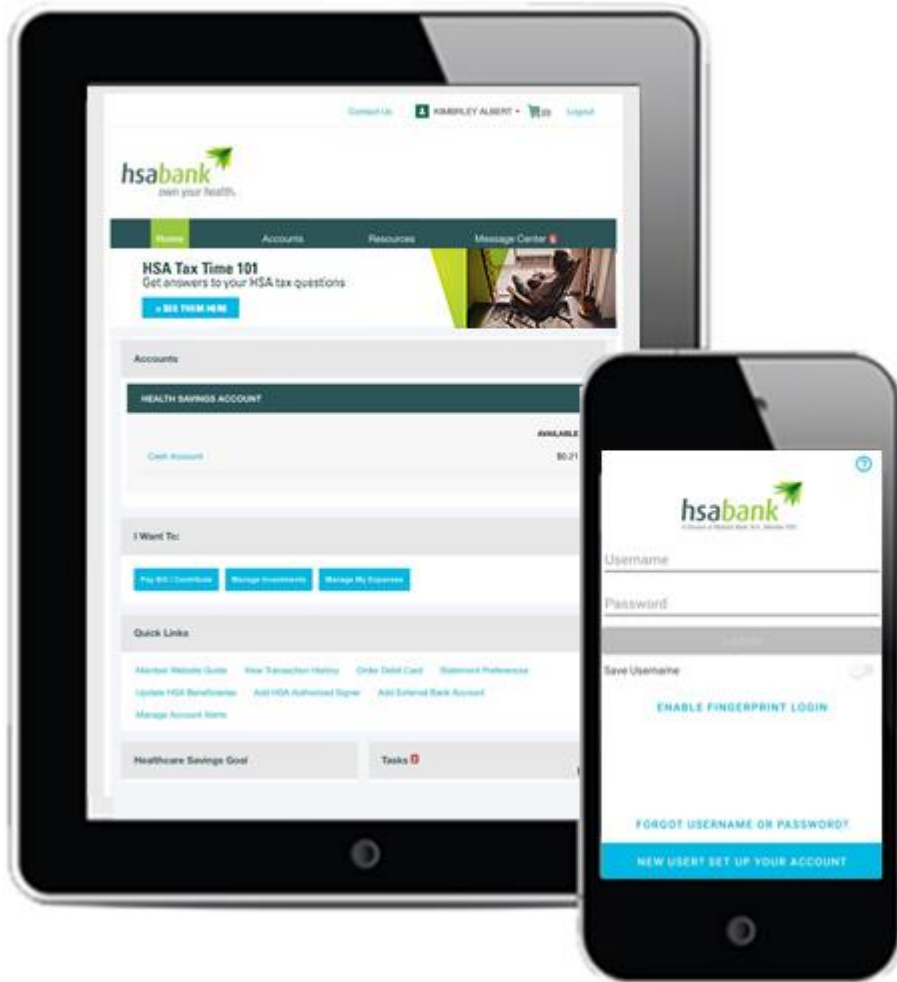
HSA Bank Member Website and Mobile App

<https://myaccounts.hsabank.com>



- Welcome Kit and debit card
- 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



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Paying for Healthcare Expenses



- HRA funds can help cover some of your medical expenses not covered by your insurance
- Medical expenses can be paid with an HSA Bank Visa® Health Benefits Debit Card (provided when opening account)
- You can also pay out-of-pocket for eligible medical expenses and submit a claim to HSA Bank for reimbursement



When Substantiation is not Needed

Claims Exchange

- From a file import of claims data from carrier
- Must be an exact match for a date of service, provider and dollar amount

HSA Bank's Visa® Health Benefits Debit Card Charges

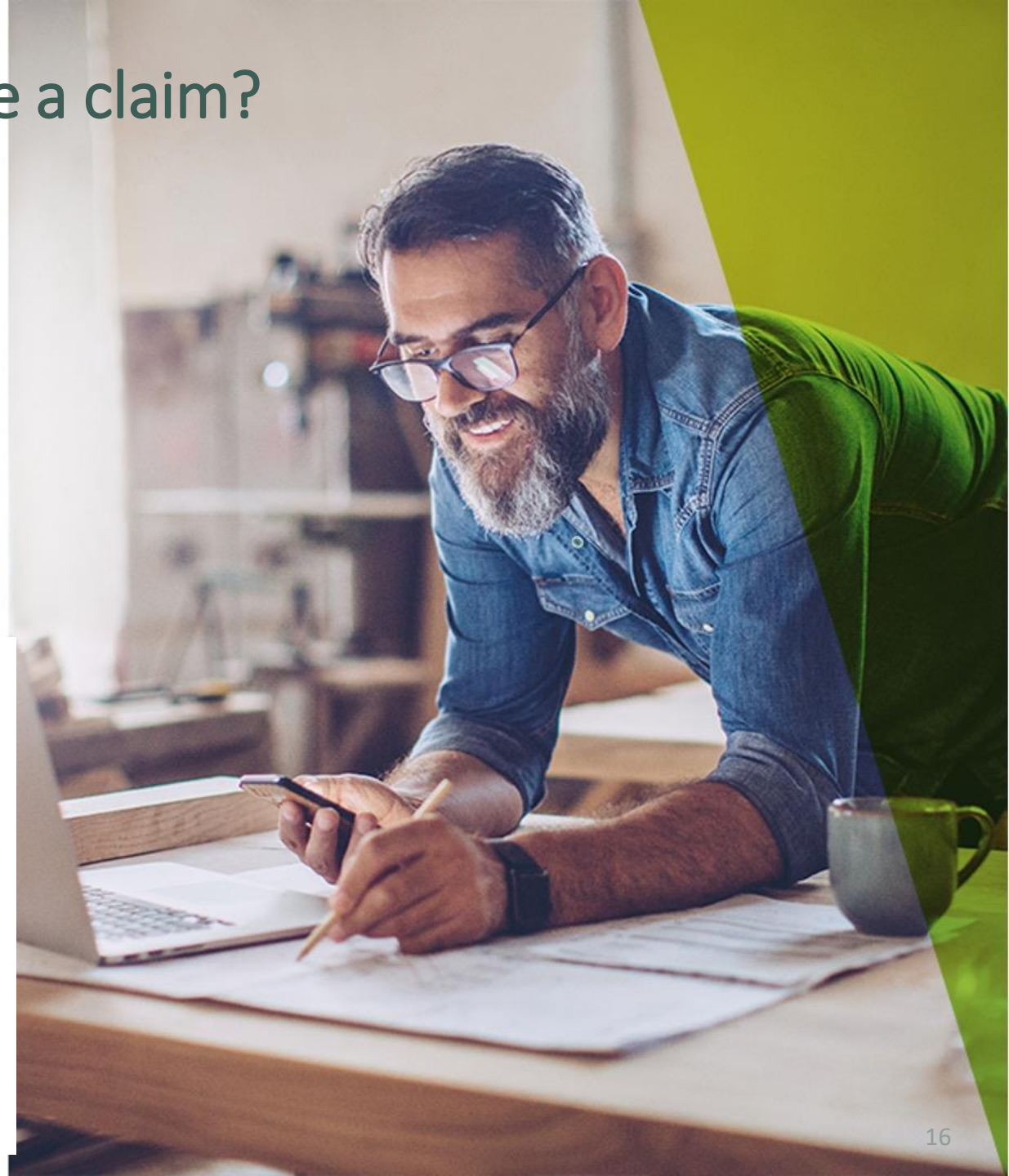
- **Processed at an IIAS merchant (Walmart, Target, Walgreens, CVS, Etc....)**
 - Inventory Information Approval System
- **Processed for a Pre-Approved Copayment amount**
 - HSA Bank may receive copay information based on your employer's medical, dental, or vision plan(s). These copay amounts will auto-substantiate debit card transactions at doctor's offices and other healthcare facilities or merchants. No documentation is required for these expenses.
- **For a recurring charge**
 - Same amount and same merchant/provider previously substantiated via Reimbursement Request form or approved through the IIAS merchant

How do I know if I have to substantiate a claim?

1. You will receive a notification in the Member Website under “Message Center”

Message Center **1**

2. You will receive a notification by mail, email or text



Receipts or EOB (*Explanation of Benefits*)



How to Properly Prepare Your Receipts

In order for HSA Bank to approve a claim, you must submit a receipt or EOB with the following information.

1. **Patient Name:** Name of person for whom product/service was purchased.
2. **Provider Name:** Name of provider or merchant of service or product.
3. **Date of Service:** Date service was performed or item purchased.
4. **Type of Service:** Detailed description of service provided or item purchased.
5. **Cost:** Amount paid for product/service and/or portion not covered by your insurance.

Unacceptable Documentation

Unacceptable forms of documentation include the following:

- Provider statements that only indicate the amount paid, balance forward or previous balance
- Credit card receipt
- Missing or vague medical practitioner's note
- Bills for prepaid medical expenses where service have not yet occurred

Example Receipts

Submitting receipts without required information will result in claim denial.

When this happens, we'll notify you through the mail (or by email, if you choose) with instructions on how to re-submit your claim. Please be sure copies of receipts are legible. If we can't read the information, we won't be able to approve your claim.

1 Provider
(Pharmacy)
Name

2 Date of
Purchase

3 Item or Service

4 Amount Paid

5 Patient's Name

Drug Company

Jackson, MN 55612
555.555.5555

CUSTOMER RECEIPT
08/12/2016 09:32 AM

MOST ITEMS CAN BE RETURNED WITHIN RETURN POLICY, BUT SOME ITEMS HAVE A RETURN POLICY LESS THAN 90 DAYS AS NOTED ON THE RECEIPT. GO TO DRUGCOMPANY.COM/RETURNS FOR DETAILS.



Oxcarbazepine RX004733	\$40.00
Total:	\$40.00

JOHN DOE
AMEX ACCT#*****0066
Change: \$0.00



Acceptable Receipt
This receipt has all the information
needed for a claim.

ABC Pharmacy

TUESDAY, 8:52 AM

PLEASE TAKE OUR CUSTOMER SATISFACTION SURVEY
ONLINE FOR YOUR CHANCE TO WIN A YEARS WORTH OF
YOUR FAVORITE TOOTHPASTE.

SURVEY TO
71955537594733657



	\$30.00
	\$10.00
Total:	\$40.00

JANE DOE
AMEX ACCT#*****2346
Change: \$0.00

FLEXIBLE SPENDING ACCT SUMMARY (FSA)
RX ELIGIBLE TOTAL \$30.00



Unacceptable Receipt
This receipt has the amount paid,
provider's name and patient's name.
It is missing other key information:
1. Date of purchase 2. Item or service

PEPB Employee resource center



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WELCOME TO THE PEBP EMPLOYEE RESOURCE CENTER

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

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Thank you

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