



CELESTENA GLOVER
Executive Officer

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STATE OF NEVADA
PUBLIC EMPLOYEES' BENEFITS PROGRAM
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<https://pebp.nv.gov>

JOY GRIMMER
Board Chair

March 11, 2025

Important Details About Your HRA from PEBP and Via Benefits

You are receiving this notification because you have \$7,000 or more in your HRA account.

How does the Medicare Health Reimbursement Arrangement (HRA) limit impact you?

HRA balances of more than \$8,000 are capped annually on May 31st. This means HRA funds may accumulate throughout the year; however, on May 31st of each year any HRA balance which exceeds \$8,000 will be returned to the Plan and will not be available for reimbursement.

For example, if you have \$10,000 in your HRA on May 30th, on May 31st your HRA balance will be \$8,000 and \$2,000 will revert to the Plan. Once funding for balances over \$8,000 are removed from the HRA they cannot be reinstated.

Any eligible expenses that retirees want to apply to their HRA balance before May 31st should be submitted to Via Benefits, not PEBP, by May 15th 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.

What if my balance is Less Than \$8,000 on May 31, 2025?

If you have less than \$8,000 the balance in your account will not be affected.

Where Can I Find More Information About the Exchange HRA Cap?

View the Medicare Exchange Health Reimbursement Arrangement Summary at <https://pebp.nv.gov> > Getting to Know Your Plan.

Before May 31, 2025		On May 31, 2025
Account Balance	Account balance <i>greater than</i> \$8,000	Amounts greater than \$8,000 are removed from Exchange HRA account for an \$8,000 account balance
	Account balance <i>less than</i> \$8,000	Accounts with less than \$8,000 are not affected
Sign into your Via Benefits account to view your balance at https://my.viabenefits.com/PEBP		

Medicare Exchange Plan Design

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 at <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 <https://my.viabenefits.com/pebp> and scroll down to "Educational Videos" 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 – 4pm Pacific Time.

If a retired member declines or disenrolls from a qualified medical plan through Via Benefits or does not pay their premiums for Medicare Part B, they will forfeit basic life insurance, monthly retiree HRA contribution, PEBP dental, and voluntary benefits (if applicable). Per Plan rules, a retired member may be permitted a one-time reinstatement of benefits, excluding the reinstatement of basic life insurance per NRS 287.0475.

Call Via Benefits Customer Service Center at 1-888-598-7545

Call Via Benefits HRA Specialists for escalated or on-going issues at 1-844-266-1395

Sincerely,

Public Employees' Benefits Program