FAQs for the State of Nevada Public Employees’ Benefits Program (PEBP) HSA and HRA Administrator

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### Timeline – Key Dates to Know for HSA Transfer

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<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 4, 2022</td>
<td>E-Consent Microsite (for participation in bulk transfer) opens so you can approve or decline the transfer of your HealthSCOPE HSA balance to HSA Bank.</td>
</tr>
<tr>
<td>Late June 2022</td>
<td>HSA Bank welcome kit and debit card to be mailed to your home address.</td>
</tr>
<tr>
<td>July 1, 2022 and after</td>
<td>All HSA employer and payroll contributions for PY 2023 will be applied to your HSA Bank HSA.</td>
</tr>
<tr>
<td>July 31, 2022</td>
<td>E-Consent window to approve or decline the transfer of your HealthSCOPE HSA balance to HSA Bank will close.</td>
</tr>
<tr>
<td>August 9, 2022</td>
<td>Last day if you have elected to move your existing HSA to HSA Bank to liquidate investments (if any) in your HealthSCOPE HSA.</td>
</tr>
<tr>
<td>August 10, 2022</td>
<td>Forced liquidation at HealthSCOPE if you have elected to move your existing HSA to HSA Bank, but have not sold your investments.</td>
</tr>
<tr>
<td>August 15, 2022</td>
<td>If you’re transferring your HealthSCOPE HSA to HSA Bank, your existing HealthSCOPE debit card and your account balance with HealthSCOPE will be in a blackout period starting <strong>August 15, 2022</strong>. However, any new contributions in your HSA Bank account starting in July will be available during this period.</td>
</tr>
<tr>
<td>August 26, 2022</td>
<td>Your previous HealthSCOPE HSA balance is in the process of being transferred to HSA Bank.</td>
</tr>
<tr>
<td>August 30, 2022</td>
<td>Your HSA balance transferred from HealthSCOPE will be available in HSA Bank account on or before the end of the day.</td>
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</tbody>
</table>

### Timeline – Key Dates to Know for HRA Transfer

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>Late June 2022</td>
<td>HSA Bank welcome kit and debit card to be mailed to your home address.</td>
</tr>
<tr>
<td>June 30, 2022</td>
<td>Last day to file claims to HealthSCOPE PY 2022.</td>
</tr>
<tr>
<td>July 1, 2022 and after</td>
<td>All new plan year HRA contributions will be applied to your account with HSA Bank and can reimburse any PY 2023 claims with HSA Bank.</td>
</tr>
<tr>
<td>July 1 – July 17, 2022</td>
<td>Starting on July 1, 2022 there is a blackout period to pay any PY 2022 claims</td>
</tr>
<tr>
<td>July 15, 2022</td>
<td>HRA balance transferred from HealthSCOPE to HSA Bank.</td>
</tr>
<tr>
<td>July 18, 2022</td>
<td>From this date forward, all PY 2022 claims can be filed to HSA Bank for reimbursement that were not previously filed with HealthSCOPE.</td>
</tr>
</tbody>
</table>
Overview and Account Transition to HSA Bank

What changes are happening to my accounts?

During open enrollment, the State of Nevada Public Employees’ Benefit Program (PEBP) announced that HSA Bank will be your Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA) administrator for all new contributions as of July 1, 2022.

Who is HSA Bank?

HSA Bank is a trusted leader in consumer-directed healthcare (CDH), focusing on Health Savings Accounts (HSAs) for over two decades and serving as both the bank and administrator. HSA Bank inspires 3 million members and 35,000 employer groups to "own your health" by making it easy to access, understand, and afford healthcare. As of June 30, 2021, HSA Bank had $10.7 billion in total footings comprising $7.3 billion in deposit balances and $3.4 billion in assets under administration through linked investment accounts, and is a division of Webster Bank, N.A., Member FDIC.

If I have a current HSA with HealthSCOPE what are my action items?

Between the dates of May 4, 2022 and July 31, 2022, you’ll need to accept or decline to transfer your HealthSCOPE HSA to HSA Bank.

To approve (or decline) to transfer your HealthSCOPE account to HSA Bank:

- Access HSA Bank’s E-Consent Microsite and enter access code: 9HTP4Y.
- Enter your full name and Social Security number.
- Read the ESIGN authorization and consent information.
- Select “accept” or “decline” and submit.

What is the deadline to transfer my HealthSCOPE HSA to HSA Bank?

If you would like authorize E-Consent and be included with the bulk transfer, you must provide your consent to a transfer between May 4, 2022 and end of day July 31, 2022. There is no closing fee if you transfer during the bulk transfer. You’re also able to transfer your HSA on August 1, 2022 or later with a paper transfer form. There would be a $25 closing fee if you transfer or close your account at HealthSCOPE on August 1, 2022 or later.

For the bulk transfer, what information do I need to provide?

Enter your full name and Social Security number. This information is needed to authorize the consent to move your HSA balance to HSA Bank as part of the bulk transfer.

If I have an HSA someplace else, can I be part of the bulk transfer?

No. However, you can use the paper transfer form transfer your account to HSA Bank if you’ll have an HSA for PY 2023.

Is there a blackout period when my HealthSCOPE HSA funds will not be available?

Yes. If you complete a transfer form with HealthSCOPE, your existing HealthSCOPE debit card will be unavailable starting on August 15, 2022. However, any new contributions in your HSA Bank account starting in July will be available during this period.
If I set up an HSA through PEBP, what happens if I switch employers?

The account and funds are portable and go with you. HSA Bank closing fees may apply.

If I already have an existing HSA with HealthSCOPE, can PEBP send my payroll deductions to HealthSCOPE instead of HSA Bank?

No, after July 1, 2022, PEBP will only facilitate pre-tax payroll deductions to HSA Bank. Additionally, if you contribute to another HSA outside of HSA Bank, you’ll need to manage your total HSA IRS contributions. The Member Website only shows HSA Bank direct contributions.

What if I choose to close my HealthSCOPE HSA directly?

You also have the option to close your HSA at HealthSCOPE directly, but you would incur a $25 closing fee. You can contact HealthSCOPE HSA Customer Service team directly at 1-888-7NEVADA or fill out the HSA Closure Form and mail or fax to the information below. You can access the form by downloading it from your HealthSCOPE HSA online application under Tools and Support.

By Mail:  HealthSCOPE  
          Attn: HSA Team  
          PO Box 3627  
          Little Rock, AR 72203-3627  

By Fax:   1-501-218-7603

If you choose to transfer your HSA from HealthSCOPE to HSA Bank, you’ll continue to have access to your HealthSCOPE account and debit card until August 14, 2022. There is an account blackout period starting August 15 at which time you won’t be able to access your account funds.

If I consent to move my HealthSCOPE HSA to HSA Bank, will my HealthSCOPE HSA close automatically?

Yes, if you consent to a balance transfer from HealthSCOPE to HSA Bank using the E-Consent Microsite, your existing HealthSCOPE HSA would close automatically with no closing fees charged.

If I choose to transfer my existing HSA, when will the funds be available in my new HSA Bank HSA?

The funds are scheduled to transfer on August 26 and will be available on or about August 30.

Do I need to link my HealthSCOPE HSA to my new HSA Bank account to transfer my funds?

No. If you consented to move your funds, they will transfer automatically on August 26.

While I’m waiting for my funds to transfer, what are my best options to pay for current or prior medical expenses?

You have access to your funds in the HealthSCOPE HSA until August 14 if you chose to transfer to HSA Bank. Additionally, any new contributions in your HSA Bank account starting in July will be available. You can also make payments out-of-pocket and then request reimbursement once your funds have transitioned to HSA Bank.

If I have a current HRA with HealthSCOPE, what are my actions?

No actions are required.
Balance Transfers / Fees

Do I have to transfer my HealthSCOPE HSA over to HSA Bank?

No. You may keep your HealthSCOPE account open, but if you do, you will be responsible for the monthly fees. By having one HSA administrator, you’ll avoid account fees. HSA Bank will not charge a monthly administrative fee. HealthSCOPE may charge you a monthly fee of $2.50/month | ($30/year) if you don’t authorize the transfer of your account balance to HSA Bank by July 31, 2022, and instead choose to keep your account with HealthSCOPE. If you wish to close your HealthSCOPE HSA August 1, 2022 or later, HealthSCOPE charges a $25 closing fee. There is no account closing fee from HealthSCOPE if you transfer during the bulk transfer consent window.

Does HSA Bank charge any account fees for its accounts?

You aren’t charged a monthly account fee for your HSA or HRA. Your account is set up to send your statements electronically at no charge. Per the Health Savings Account Fee and Interest Rate Schedule, you will be charged a $1.50 monthly fee if you choose to receive paper statements.

If I leave PEBP in the future, does HSA Bank charge a monthly account fee?

No. There would not be a monthly fee, however closing fees may apply.

Investment Options

Does HSA Bank have investment options?

Yes. You can access self-directed investment options through a Devenir mutual fund account, a TD Ameritrade brokerage account, or both.

HSA Bank does not provide brokerage/investment services. Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC, and a subsidiary of The Charles Schwab Corporation.

Devenir offers low-cost, no-load mutual funds covering a range of asset classes. A quarterly asset fee may be charged, which is calculated on the amount invested and deducted pro rate from the investment account. There is no commission on investment trades.

TD Ameritrade offers stocks, bonds, ETFs, and thousands of mutual funds. Trading fees may be applied by TD Ameritrade in the self-directed brokerage account.

Learn more by visiting the HSA Bank investment resource page at hsabank.com/investments.

TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Investment services are provided by Devenir. HSA Bank, TD Ameritrade, and Devenir are separate, unaffiliated companies and are not responsible for each other’s services or policies. Self-directed investment options are the sole responsibility of the account owner. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.

Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.
Are investment accounts FDIC insured?

Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not deposit accounts, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.

Is there a minimum balance in my HSA I need before I can invest?

You need a minimum of $1,000 in your HSA account before you are eligible to invest.

Can HSA Bank provide me investment advice?

No. Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice on this program. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.

What is the statement delivery preference for the investment options?

Devenir only provides statements electronically (no charge), and TD Ameritrade offers either a mailed or electronic statement (each at no charge).

*Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.*

If I’m a current investor at HealthSCOPE, how do I move my account to HSA Bank?

If you’re a current investor at HealthSCOPE and plan to transfer your HealthSCOPE HSA to HSA Bank, you need to liquidate any investments by August 9, 2022. If you are moving your account to HSA Bank but have not sold your investments by August 9, 2022, HealthSCOPE will sell them on or after August 10, 2022. You’ll receive future communications with a reminder of these action items (if applicable) for your funds to transfer to HSA Bank.

If I want to liquidate my HealthSCOPE investments prior to August 10, 2022, what are the steps?

- Login to your HealthSCOPE HSA and change your investment threshold to an amount larger than your cash account and investment account combined.
- Select the “Manage investments” button.
- In the “Cash Balance,” under “Investment Auto-Transfer,” select the “Edit” link.
- Change the “Transfer Funds to Investment When My Cash Balance Exceeds” amount to an amount greater than both your cash balance and investment value. The value entered must be in increments of $100.
- Select the “Submit” button.

Do my previous HealthSCOPE investment selections transfer to HSA Bank?

No, your previous HealthSCOPE fund selection and allocations don’t transfer to HSA Bank.
Welcome Kit and Debit Card

Do I need a new debit card for my HSA Bank HSA?

Yes, HSA Bank will send you a new HSA Bank Health Benefits Debit Card.

When will I receive a welcome kit and my new debit card?

In late June you will receive an HSA Bank welcome kit containing privacy policy information, account disclosure information, and the Health Savings Account Fee and Interest Rate Schedule. The welcome kit will be mailed in a separate envelope from your debit card.

How do I activate my new debit card?

Your new card will be activated the first time you use it. You can use your new card to pay for IRS-qualified healthcare expenses at places such as doctors, hospitals, pharmacies, dentists and vision providers. Be sure to cancel any recurring contributions or payment transactions associated with your HealthSCOPE debit card.

What types of expenses can I use my debit card for?

You can only use your debit card for qualified IRS medical expenses for your HSA. Learn more.

How many HSA Bank debit cards am I able to order?

You’re able to order an unlimited amount of debit cards at no charge.

Does the HSA Bank debit card have the dependent’s name on it?

Yes, the dependent card would have their name on it.

What happens if the debit card doesn’t arrive by July 1, 2022?

If for some reason you don’t receive your new debit card by July 1, 2022, you can contact the HSA Bank Client Assistance Center at 1-833-228-9364 to see when your card was mailed.

For my existing HSA that I’m moving to HSA Bank, how long should I keep my HealthSCOPE debit card?

Please keep your HealthSCOPE debit card for any expenses before your new HSA Bank account is funded. If you have elected to transfer your existing HealthSCOPE HSA to HSA Bank, those funds will be transferred on August 26, 2022, and your existing HealthSCOPE debit card will be unavailable starting on August 15, 2022.

If I decide to keep my existing HSA with HealthSCOPE, will my current debit card be impacted?

If you decide to keep your existing account with HealthSCOPE your current debit card will not be impacted. If you enrolled in an HSA for the new plan year, you’ll receive a separate debit card for your new HSA Bank account as described above.

Is the HSA Bank debit card chip enabled?

Currently, the HSA Bank debit card not chip enabled.
What happens if the HSA Bank debit card is stolen, and money is withdrawn?

If your HSA Bank Debit card is lost or stolen, please contact the HSA Bank Client Assistance Center at 1-833-228-9364. If money is withdrawn, you can file a dispute with the HSA Bank Client Assistance Center.

Tax Reporting

How will I receive my 2022 tax forms?

For the 2022 tax year, you will receive two tax forms, one from HealthSCOPE and one from HSA Bank.

The default delivery method for tax statements delivered by HSA Bank will be paper, unless you update your delivery preferences. Once your new account is opened, you can access directly, and update your preferences on the HSA Bank Member Website at https://myaccounts.hsabank.com/Login.aspx.

Account Access and Mobile

How can I access my HSA Bank HSA?

After July 1, 2022, you can access your new HSA directly through HSA Bank’s Member Website at myaccounts.hsabank.com. You can establish your online account by using the “Create your new username and password” links on the home page. In addition, you can access your accounts through our mobile app described below.

Why do I see duplicate transactions in my account?

When you use your debit card for partial or full payment of a service or office visit copay, that card transaction will appear in your account as ‘Source: Debit Card’.

If you’re enrolled in the HSA or HRA, a claim for that same service processed by your health plan will automatically be sent to HSA Bank and also show up in your account as ‘Source: Health Plan’.

You’ll want to ensure you don’t create a duplicate payment or reimbursement situation by reviewing each expense prior to initiating payment or reimbursement. If you already paid a claim with your debit card, simply select “Mark as Paid” or “Remove Expense,” for the claim that came through automatically.

Does HSA Bank have a mobile app?

Yes, HSA Bank has a mobile app. Safe and secure, the HSA Bank Mobile App offers real-time access for all your account needs, 24 hours a day, 7 days a week. It’s simple, intuitive, and convenient. You can download the HSA Bank Mobile App at Google Play or the App Store. HSA Bank Mobile App is a free download; however, you should check with your wireless provider for any associated fees for accessing the internet from your device.

Health Savings Account

What is an HSA?

An HSA is a tax-favored account used in conjunction with an HSA-compatible high-deductible health plan. The funds in the account are used to pay for IRS-qualified medical expenses such as services applied to the deductible, dental, vision and more.
Who can open an HSA?

Any eligible individual who:

- Is covered by an HSA-compatible high-deductible health plan;
- Is not covered by other health insurance (except certain types of limited coverage);
- Is not enrolled in Medicare; and
- Is not claimed as a dependent on someone else’s tax return.

How much can I contribute annually to an HSA?

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<thead>
<tr>
<th></th>
<th>SINGLE PLAN</th>
<th>FAMILY PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Contribution Limit</td>
<td>$3,650</td>
<td>$7,300</td>
</tr>
<tr>
<td>Minimum Deductible</td>
<td>$1,400</td>
<td>$2,800</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket</td>
<td>$7,050</td>
<td>$14,100</td>
</tr>
<tr>
<td>Catch-up Contribution (55+)</td>
<td>$1,000</td>
<td>$1,000</td>
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</tbody>
</table>

Use this information as a reference, but please visit IRS.gov for the latest updates.

Accountholders who meet the qualifications noted below are eligible to make an additional contribution of $1,000.

- Age 55 or older (regardless of when in the year an accountholder turns 55).
- Not enrolled in Medicare (if an accountholder enrolls in Medicare mid-year, catch-up contributions will be prorated).

When will HSA funds be in my account once I’m paid?

The next day after your paycheck date.

Does PEBP offer an employer contribution to the HSA?

Yes. As a PEBP employee enrolled in the HSA eligible plan you will receive a $600 HSA contribution.

Can I contribute the $1,000 catch-up contribution if I don’t work for the entire year?

Your HSA contributions are pro-rated by the number of months that you participate in a high-deductible health plan. This includes the annual statutory maximum limits and the catch-up contributions. Learn more at IRS Pub 969.

If I elect to enroll in the individual high-deductible health plan (HDHP) but have a family, can I contribute the family maximum?

No, your contribution limits are based on your insurance plan coverage type. If you’re enrolled in an individual plan, you can only contribute up to the individual limit.
If my spouse and I both have an HSA, can we both contribute the maximums?

While both you and your spouse can have an HSA and make your own contributions, the IRS only allows a single household to contribute up to the family maximum, split between both accounts, regardless of what level of insurance coverage you each have. For example, if one spouse has individual HDHP coverage and the other spouse has family HDHP coverage, you’re still held to the IRS family maximum allowable contribution limit. The total contributions for the year between both accounts can never exceed the family maximum. For a spouse 55 or older, you can add the additional $1,000 catch-up contribution on top of the family contribution limit to your own HSA if you meet the other requirements for catch-up contributions. If your spouse is also 55 or older, they can add the additional $1,000 catch-up contribution to their own HSA.

Can my spouse have a Healthcare FSA while I have an HSA?

No, if your spouse is enrolled in a Healthcare FSA in the same year, you won’t be eligible for an HSA. However, you and/or your spouse can contribute to a Limited Purpose FSA and still contribute to your HSA.

How can I add an authorized signer? Can my authorized signer receive their own HSA Bank Debit Card?

Sometimes it makes sense to allow another individual (i.e., spouse, relative, partner) access to your account. To add an authorized signer, follow these easy steps:

- After logging into your account, click on Profile Summary under the Accounts menu.
- Next, click on Add Authorized Signer.
- Provide information about your chosen authorized signer, including their Social Security number and their birthdate. Upon completion of this form, click Submit.

You can order debit cards for your authorized signer(s). You can request additional debit cards on the Member Website or by calling our Client Assistance Center available 24 hours a day, 7 days a week, at 1-833-228-9364.

How do I add a beneficiary for my HSA?

If you wish to designate a beneficiary, follow these easy steps. In the absence of a beneficiary designation, your beneficiary is your estate.

- After logging into your account, click on Profile Summary under the Accounts menu.
- Click on Add Beneficiary.
- Provide information about your chosen beneficiary, including their Social Security number and their birthdate. Upon completion of this form, click Submit.

Can I withdraw the money for non-medical expenses?

Yes, although the withdrawal may be subject to income tax and penalties. After the age of 65, you can use the funds for non-qualified expenses without penalty, although the funds may be subject to income tax.

Do I need to submit receipts for my HSA expenses?

No. You do not need to submit any receipts to us or file any claims. Just be sure to use the money for IRS-qualified medical expenses and save your receipts for tax purposes. Using our online expense tracker, you can easily enter medical expense information and securely upload receipts and supporting documentation – all in one place for easy access and tracking.
Health Reimbursement Arrangement

What is a Health Reimbursement Arrangement (HRA)?

HRAs are funded by employers to help employees with specific healthcare expenses. HRAs help promote healthy lifestyles while better managing health insurance costs.

How does the HRA work?

The HRA can be used to pay for your qualified medical and prescription expenses not covered by your insurance plan. Once the amount PEBP contributes to the HRA is used, you’re responsible for all additional expenses out of pocket.

How much does PEBP contribute to my HRA?

For PY 2023, PEBP will contribute $600. The amount will be available on July 1, 2022.

If I’m enrolled in the HRA plan, what can I use my Health Benefits Debit Card for?

The HSA Bank Health Benefits Debit Card can be used to pay for all IRS 213(d) qualified medical, prescription, dental and vision expenses.

How do I get more debit cards?

Additional cards can be ordered on HSA Bank’s Member Website at no charge.

What if I have a prior claim with HealthSCOPE?

You’ll need to contact HealthSCOPE at 1-888-7NEVADA and follow the prompts for questions related to service for PY 2022 claims submitted prior to July 1, 2022.

What is the last day to file a PY 2022 claim to HealthSCOPE?

You’ll need to file your claim by June 30, 2022.

Where do I file PY 2022 claims after June 30, 2022?

HSA Bank will take over administration of PY 2022. There will be a blackout period between July 1 – 17, 2022 that you’ll be unable to file a PY 2022 claims. The first day you can file 2022 PY claims to HSA Bank is beginning on July 18, 2022 that were not previously filled with HealthSCOPE.

When will my HRA balance from HealthSCOPE transfer to HSA Bank?

Your remaining available balance from HealthSCOPE will transfer on or around July 15, 2022 and HSA Bank will take over administration of PY 2022.

Can I use my debit card to pay for PY 2022 HRA expenses?

No. All PY 2022 claims must be manually submitted. You can only use the debit card for PY 2023 expenses. If you use your debit for PY 2022 expenses, your card may be suspended.
How do I file a claim?
It’s easiest to use your debit card for PY 2023 expenses. Be sure to keep your receipts. If HSA Bank is unable to substantiate the claim, you’ll be required to submit detailed documentation. This is necessary to determine whether the expense is eligible.

If you pay for eligible HRA plan expenses out of pocket, the only way to be reimbursed is by linking a personal bank account to your HSA Bank HRA. Check reimbursement is not available. You link your bank account by logging into the Member Website and adding your bank account information. Once HSA Bank validates your bank account information, you can receive direct deposit reimbursement of eligible HRA plan expenses submitted through the Member Website or Mobile App.

What happens to funds that remain in the HRA if I don’t use it all in a benefit plan year?
If you select the HRA plan in the next benefit year, you’re allowed to roll over your HRA balance. Those amounts may not be used for anything other than reimbursement for qualified medical expenses. If you don’t elect the HRA plan in the following benefit plan year, you’ll forfeit your HRA funds.

Medicare

What happens when I turn 65 years old?
Starting at age 65, you can use your HSA funds for any purpose without penalty however income tax is assessed. Once you’re on Medicare, you can use HSA funds to pay for Medicare premiums, including Medicare Part B, which covers outpatient care, and Part D, which covers prescription drugs. (Most people don’t pay premiums for Part A.) You can’t, however, use the funds for premiums for supplemental, or Medigap, policies.

If I enroll in Medicare, can I still contribute to my HSA?
No. Once you enroll in Medicare, you’re no longer eligible to contribute to an HSA, and you must prorate the annual contribution limit (including the catch-up amount) based on the number of months that you were eligible during the year you enrolled in Medicare.

Can I contribute to an HSA if I’m 65 or older and don’t enroll in Medicare?
Yes. You can contribute to your HSA if you are 65 or older, are eligible to contribute, and not enrolled in Medicare.

Miscellaneous

What is HSA Bank’s routing number?
HSA Bank’s routing number is 075907947.

Please use these resources for additional information regarding your accounts at HSA Bank.

https://www.hsabank.com/hsabank/campaign/tips-to-navigate-your-journey
https://www.hsabank.com/hsabank/Members/Members-Frequently-Asked-Questions
www.hsabank.com/NVPEBP
If I have questions, can I call HSA bank directly?

Yes. Contact the Client Assistance Center available 24 hours a day, 7 days a week, at 1-833-228-9364. Or visit www.hsabank.com/NVPEBP.

Who should I call for specific servicing questions?

<table>
<thead>
<tr>
<th>Topic</th>
<th>Who to contact</th>
<th>How to contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan year 2022 medical claims</td>
<td>HealthSCOPE</td>
<td>Call: 1-888-7NEVADA</td>
</tr>
<tr>
<td>Plan year 2022 FSA claims</td>
<td>HealthSCOPE</td>
<td>Call: 1-888-7NEVADA</td>
</tr>
<tr>
<td>Plan year 2022 HRA claims filed to HealthSCOPE</td>
<td>HealthSCOPE</td>
<td>Call: 1-888-7NEVADA</td>
</tr>
<tr>
<td>HSA transactions related to your HealthSCOPE HSA</td>
<td>HealthSCOPE</td>
<td>Call: 1-888-7NEVADA</td>
</tr>
<tr>
<td>Plan year 2023 medical claims</td>
<td>UMR</td>
<td>Call: 1-888-7NEVADA</td>
</tr>
<tr>
<td>Plan year 2023 FSA claims</td>
<td>UMR</td>
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**SECURITIES AND INVESTMENTS**

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<thead>
<tr>
<th>Not Insured by FDIC or Any Other Government Agency</th>
<th>Not Bank Guaranteed</th>
<th>Not Bank Deposits or Obligations</th>
<th>May Lose Value</th>
</tr>
</thead>
</table>

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