



# Cover your future health care costs

## What is PEHP?

A Post-Employment Health Plan (PEHP®) is a tax-free, defined contribution health reimbursement arrangement. It allows for money to be set aside to pay for health insurance premiums. All contributions, accumulations and reimbursements are tax-exempt. In addition:

- PEHP allows for reimbursement of qualified health insurance premiums
- PEHP is a tax-exempt voluntary employees' beneficiary association (VEBA) trust, which provides employee benefits authorized by Internal Revenue Code Section 501(c)(9)
- PEHP account assets are subject to market risks, which may result in declining values

## What PEHP can do for you

- Meet the challenge of rising health care costs
- Reduce federal, state and FICA taxes
- Unlike 457(b) deferred compensation plans or 401(a) defined contribution plans, PEHP has no annual limit on contributions

## Covered expenses

- PEHP dollars can be used to reimburse qualified health insurance premiums as defined by Internal Revenue Code Section 213(d)

## What to do once you retire

Once you have retired from employment, you can request premium reimbursement through Nationwide from your PEHP account tax free. To do so, you will simply complete the PEHP Claim Form that can be obtained at [nrsforu.com/forms](https://nrsforu.com/forms).

## What premiums are considered qualified health premiums?

The reimbursable premium expenses include health, vision, dental, long-term care, Medicare Part B and supplemental insurance premiums.

## Employee features

- Participant control and management of their individual account
- Upon retirement, reimbursements from PEHP accounts are not subject to federal, state or FICA taxes
- Quarterly statements containing education-focused messages
- Online PEHP investment management tools
- Access to a licensed retirement specialist who can answer questions and explain options

## PEHP funding options

- A set percentage of a retiring eligible employee's unused sick and/or vacation pay will fund the account, tax free
- This Premium Reimbursement Account can be used only for qualified health insurance premium expenses such as health, vision, dental, qualified long-term care, Medicare Part B and supplemental insurance premiums



To enroll or for questions, contact the Nationwide Retirement Solutions Center at 1-877-677-3678