



Post Employment Health Plan (PEHP[®]) Fact Sheet

Type of plan	<ul style="list-style-type: none"> • Employee benefit plan • Health reimbursement arrangement (HRA) • Internal Revenue Code Section 501(c)(9)
Assets held	<ul style="list-style-type: none"> • Tax exempt multiple-employer VEBA (Voluntary Employee Beneficiary Association) trusts
Tax advantages	<ul style="list-style-type: none"> • Employer pays no FICA taxes on plan contributions. • Employees pay no FICA or federal income taxes on: <ul style="list-style-type: none"> - Contributions made on their behalf - Investment earnings - Benefits paid from the plan
Plan contributions	<ul style="list-style-type: none"> • Active Employees — \$10 flat employer contribution per pay • Retiring Employees — Any accrued sick pay over 300 hours is automatically added
Plan benefits	<p>Tax-free accumulation and reimbursements for qualified post-employment medical expenses as defined by the Internal Revenue Code Section 213(d) are eligible. Examples include:</p> <ul style="list-style-type: none"> - Medicare Part B premiums - Medicare supplemental insurance premiums - Qualified long-term care premiums - Out-of-pocket qualified medical expenses including prescription drugs, eye glasses and doctor co-pays
Benefit flexibility	<p>Upon the employee retiring, requests may be made for the reimbursement of qualified medical expenses and/or medical insurance premiums. Plan-to-plan transfers are also available among accounts with the same employer for plans administered by Nationwide.</p>
Funding options	<ul style="list-style-type: none"> • Universal Reimbursement Account (05) <ul style="list-style-type: none"> - Funded with equal dollar contributions per eligible employee - Reimbursements may be made for any qualified out-of-pocket medical expense. Examples include health insurance premiums, prescription drugs, eyeglasses, hearing aids and doctor co-pays
Investment options	<p>The same options available in the Plan's 457(b) plan are available in the PEHP plan.</p>
Plan fees	<ul style="list-style-type: none"> • EmployerçPatient-Centered Outcome Research Institute (PCORI)¹ • Employee — 0.03% asset management fee and no annual administrative fee <p>Note: No charge for claims reimbursements</p>
Death of participant	<p>Money is immediately made available to the surviving spouse and/or qualified dependents [as defined by IRC§152(a)] to use for health care expenses. If no surviving spouse or qualified dependents remain to request reimbursement, the account balance is reallocated to the accounts of the remaining members of the immediate employer group for their qualified medical expenses.</p>



¹ The PCORI fee results from Affordable Care Act requirements and is payable to the IRS by July 31 each calendar year.

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NRM-3322AZ-SD.2 (11/23)