

PEBP Board public comment 1/20/2026

Good morning. Kent Ervin, K-E-N-T E-R-V-I-N, representing the Nevada Faculty Alliance.

The presentation from Segal in agenda item 5 contains important information about the future of the Public Employees' Benefits Program.

Pages 2-3 of the Segal report confirm that PEBP reserves are deficient by tens of millions of dollars. However, the projected revenue for FY2028 and FY2029 is flat, with no contribution increases while expenses keep going up. That would indeed be a recipe for PEBP to go broke.

The huge 84% increase in employee premiums to fully restore PEBP reserves in FY2027 (per page 23) would be highly disruptive. Then, once reserves are restored, premiums to cover current claims would be lower the next year, creating a destabilizing Yo-Yo effect. It took several years for reserves to be depleted. It would only be prudent to restore them over several years.

Pages 5 & 6 show mispricing of the three plan options. Migration to the low-deductible plan would have been revenue-neutral if participants were paying the difference in plan costs as intended by past Board policy. To fix this problem, the Board needs to know exactly how this came about.

Page 12 shows the trend in cost share, but it is misleading to include pharmacy rebates as revenue rather than an offset to expenses. Without the rebates, the percentage paid by participants has remained stable at about 34%.

With only first-quarter budget results for the current fiscal year available, it is too early to gauge how the plan is faring on revenues or expenses. The large increase in state funding per employee this biennium should be covering expenses and adding to reserves.

The benchmark comparisons with Western state plans on pages 21 & 22 suggest that PEBP is about in the middle of the pack on benefits, but the family-tier premiums pop out as exceptionally high especially for the CDHP.

It took several years for the reserve deficit and the mispricing of the plan options to develop. It would be unwise and disruptive to try to fix that in one year, especially by putting the entire burden on participants. There should be a plan to restore the reserves in three years, by the end of the next biennium, FY2029, without introducing premium volatility. The Governor and Legislature need to be involved in these considerations. A good start would be a frank discussion at the Interim Retirement and Benefits Committee next week.

Thank you.

KURT M. REGNER

Dear PEBP Board Members:

I am writing to express serious concerns about Via Benefits (my.viabenefits.com), PEBP's current retiree health benefit administrator.

On Dec 29, 2023, I retired at age 64 from the Nevada System of Higher Education (CSN and UNLV) after 22 years of service. As per the instructions from the NV PEBP, I enrolled in Medicare Parts A and B (██████████). On November 24, 2025, my wife (48 days prior to her 65th birthday) and I applied to four insurance plans during the open enrollment period. We enrolled in Wellcare Value Script, Cigna Dental Progressive, VSP Vision plans along with Cigna Plan N Medigap through Via Benefits.

My application to Wellcare, Cigna Dental and VSP vision were approved very quickly. However, my Cigna Plan N application (effective date Jan 1, 2026) has remained pending for nearly two months with no resolution or explanation. All four of my wife's applications were approved within days.

Despite my efforts, I have not received an explanation for the delay from Via Benefits or Cigna. I have taken the specific actions.

- I have contacted Via Benefits weekly and their representatives cannot explain the delay or resolve the issue
- Via Benefits created a customer service ticket (██████████) that has gone nowhere
- I have also contacted Cigna weekly, enduring hold times up to 6 hours
- Cigna representatives cannot explain why my application remains pending

I believe that Via Benefits has failed to fulfill its role as administrator of retiree plans. The company appears to have no ability to advocate for PEBP members or effectively coordinate with Cigna. I wish to emphasize that my last phone call with Via Benefits was Jan 20 between 2:15 and 2:30 PM with Dan.

I request that the Board consider this issue when the Via Benefits contract comes up for renewal.

Sincerely,

Kurt M. Regner

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██████████

I am writing to express serious concern regarding the proposed insurance premium increases of up to 83%. This level of increase is unsustainable for employees and their families, particularly when considered alongside other recent and proposed cost shifts.

Employees are already facing increased retirement contribution rates, higher out-of-pocket maximums, and rising everyday costs, all while receiving little to no corresponding pay increases. When these factors are combined with such a dramatic premium hike, the result is a significant financial burden on families. For many, this is not a matter of inconvenience but of basic affordability.

In addition, I am deeply concerned about the continued practice of subsidizing the most expensive insurance plan through the two lower-cost plans. Premiums should be structured and charged appropriately based on the actual cost of each plan. The current approach distorts incentives and encourages employees to migrate toward the most expensive plan, knowing it is disproportionately subsidized. This shift places an undue and unfair burden on employees who choose lower-cost plans and undermines the long-term sustainability of the system.

Equity and fairness require that each plan stand on its own financially, without forcing lower-plan participants to absorb costs generated by higher-plan utilization. If this structure remains unchanged, the imbalance will only worsen over time. If it is unsustainable to continue to offer the EP plan, the Board should make the decision to no longer offer that plan and give employees time to adjust to another option. The option should not be an undue burden on other plan participants that are choosing to not enroll in that plan.

I urge the Board to reconsider both the magnitude of the proposed premium increases and the current subsidy model. Thoughtful, balanced solutions are needed ones that protect employees, promote fairness across plans, and ensure the long-term viability of PEBP.

Thank you for your time and consideration.

The discussion of substantial health insurance rate increases during the January meeting was extremely concerning to hear. An 84% premium increase will only further hinder State Employees' ability to make ends meet. The proposed increase, along with the increased PERS contribution and cuts to other State Employee benefits over the past few years (cessation of retention bonuses and COLAs), will result in even more reduction in our paychecks that have already been shrinking steadily. This will cause more undue hardship on most state employees who are finding it difficult to keep up with the ever-increasing costs of living. State employees deserve better and shouldn't have to find alternative sources of income when already working full-time. Increased premiums will result in many valuable State Employees seeking employment elsewhere, where they will be compensated appropriately for their expertise, and not priced out of access to healthcare.

Personally, with the proposed premium rate hikes, we are having to consider whether my spouse will forgo health insurance next year so that we can still afford to insure our children. This is not a conversation that should take place in a developed country.

Across the United States, healthcare costs are becoming increasingly prohibitive for anyone other than the wealthy. Nevada should not follow suit on this and needs to do better for State Employees. Access to healthcare is a right, not a commodity, and I urge the PEBP Board to remember this.

Kathleen Steele for the Record

Dear PEBP Board Members,

As a State of Nevada employee and a mom of young kids, I am deeply concerned about the proposed increase in our health insurance rates by an additional 84%. My premium will go from \$202.48 to \$372.32 just for myself and my children. This increase is simply unsustainable for us. My step increase each year has not kept pace with rising costs, especially with the additional contributions required through PERS and PEBPs. As a result, my paycheck is shrinking, and with the increased costs of living and daycare costs, it is becoming increasingly difficult to make ends meet. This increase may force us to choose which bills to pay or if it's even worth it anymore to work for the State.

Additionally, the temporary agreement between United and Carson Tahoe expires in 2027. Why are our rates increasing when our options for healthcare and providers are decreasing?

I strongly protest this proposed rate hike and urge the state to consider the financial burden it places on hardworking employees like myself. It is the duty of the State to protect consumers from unjust rate increases, especially their own workers. Additionally, I respectfully request that the state look at other providers and publicly show bids from other insurance providers besides United Healthcare, if the Board hasn't already. This will help ensure that we are receiving the best coverage and value for the state as a whole, not just certain more populated areas of the state, and that public resources are being used as effectively as possible.

Or could the Board consider authorizing a flat-rate stipend to those who wish to seek their own insurance? Whatever the state pays already per employee, offered as a per month stipend for employees who want to step outside the PEBP network and find something that works for their individual needs.

Thank you for your attention to this critical matter.

Sincerely,

Kathleen Steele

February 5, 2026

Michelle Roberts

Dear PEBP Board members,

It is with passion and in earnest that I write this public comment to urge you RECONSIDER an 84% increase in State employee's medical premiums! Historically, working for government entities came with a decent benefit package to assist in balancing the low pay associated with working for governments (when compared to private industry). I have worked for the state since 2018 and every year the premiums go up and the benefits decrease and/ or HSA contributions decrease if you have the high-deductible plan. I am a working mother and wife and frankly do not know how my household could manage a surge of 84% for a medical premium. I only have one child, but I pay the same premium as participants who have 2, 3, 4, 5, or more children. Perhaps you can look at dividing out how many dependents are on the plan and charge per dependent instead of a lump sum for a Participant and a family? I have also noticed that the low-deductible plan, in the past had a zero deductible. Could there actually be a low deductible added; maybe half the amount of the high-deductible plan? I think there are many other creative solutions to the shortage than simply just increasing premiums by 84% across the board. It would be beneficial to consult with other states who have undergone a Public Employees Benefit shortfall in the past to see how their solutions worked or did not work. Nevada can gain insight from other state's experiences. Even creating a think-tank to brainstorm possible solutions and potentially having state workers vote on the top three proposed solutions would be an equitable way to consider this predicament. There are some amazingly knowledgeable people who work for the State of Nevada, use them as resources to help solve this challenge. It's not just a financial issue it's a social issue because after all the state can't run well if their employees can't afford health insurance to keep them healthy (lots of absenteeism, low-energy sick people trying to get the good work done to keep the state functioning because a major societal issue for all Nevada's citizens!!).

Thank you for taking the time to read my comment.

Sincerely,

Michelle Roberts

Forest Health Specialist

Nevada Division of Forestry

Kate Coleman
POA and Daughter of PEBP Member David E. Reil, Retiree



February 7, 2026
RE: Smart90 Prescription Policy Impact on Assisted Living Residents

Dear members of the Board,

Thank you for the opportunity to submit public comment, and for the work you are currently doing to evaluate potential changes for the upcoming FY27 plan year.

I am requesting consideration of a plan adjustment or exception related to the Mandatory Smart90 Retail and Home Delivery Program as part of that evaluation.

My father is a retired public school teacher. He dedicated his career to education and has now lived with [REDACTED] for over 30 years. Due to the progression of his illness, his health and safety depend on living in a state-regulated assisted living facility.

As part of his care, his medications are fully managed by the facility. Medication management is a required activity of daily living for him and is medically necessary due to his condition. Because of this, the facility is required by state regulation to use a specialty pharmacy that meets those standards. Residents cannot receive medications by mail and cannot receive 90-day prescription supplies.

We do not have the option to change pharmacies, use mail delivery, or receive extended supplies, even though his medications are long-term and maintenance based. These limitations are not a choice. They are a result of medical necessity and regulatory compliance.

Under the current Smart90 policy, this lack of choice results in significant financial penalties. We pay approximately 50 percent more for many medications solely because we cannot meet the 90-day requirement, and these costs do not count toward our deductible or out-of-pocket maximum.

To put the financial impact into concrete terms, due solely to this provision we currently pay \$213 for a 28-day supply of one of my father's medications. If we were permitted to receive a standard 30-day supply through an allowed channel, that same medication would cost approximately \$52. This policy results in increases ranging from roughly 50% to as high as

280% for identical medications, based only on supply rules we are unable to meet, not on clinical need.

This creates a situation where complying with state health and safety regulations directly results in higher costs and reduced benefits.

My father did everything right. He served the public. He followed the rules. He now depends on a system designed to support public employees in retirement. Instead, he is financially penalized for circumstances entirely outside of his control.

As the Board considers updates for the FY27 plan year, I respectfully ask that you consider an exception or adjustment for individuals residing in regulated assisted living facilities where medication management is a required activity of daily living and where mail delivery and 90-day supplies are not permitted. I also ask that these prescription costs be allowed to count toward deductibles and out-of-pocket maximums when no alternative exists.

This is an issue of equity, dignity, and fairness. The policy as written unintentionally harms some of the most vulnerable members it is meant to serve.

Thank you for your time, your consideration, and for the work you are doing on behalf of public employees and retirees.

Sincerely

Kate Coleman

Public Comment to the PEBP Board

Re: Proposed Rate Increases

Evette Cullen

Nevada Health Authority, Division of Nevada Medicaid

02/07/26

Dear PEBP Board Members,

I am writing to express significant concerns regarding the proposed premium rate increases for the upcoming plan year. As a state employee, I appreciate the Board's fiduciary responsibility to maintain the long-term sustainability of PEBP. However, the proposed increases present serious affordability challenges that warrant careful reconsideration.

Affordability Impact Without Corresponding Value

The proposed rate increases come at a time when state employees have not received commensurate improvements in plan benefits or services. While healthcare costs continue to rise industry-wide, state employees are being asked to absorb these increases through higher premiums without corresponding enhancements in coverage, provider networks, or care quality. This effectively reduces our total compensation and erodes the value proposition of state employment.

For context, many state employees already face premium contributions that represent a substantial portion of their take-home pay, particularly those in lower-wage positions.

According to the Nevada Health Authority Office of Analytics' most recent report on Medicaid Recipients Employed by Employers with 50 or More Employees (SFY 2024), the State of Nevada ranked fifth among all employers by cost of Medicaid coverage, with 1,733 state employees and 1,973 of their dependents enrolled in Medicaid—totaling 3,706 individuals. This represents state employees earning wages so low that they qualify for and rely on Medicaid instead of PEBP coverage.

The fact that over 1,700 state employees choose Medicaid over PEBP demonstrates that PEBP premiums are already unaffordable for a significant portion of the state workforce. These are full-time employees earning minimum wage or just above it who cannot afford PEBP coverage even with state subsidies. Premium increases will only push more employees into this impossible position, forcing them to choose between employer health coverage they cannot afford and relying on safety-net programs like Medicaid.

When combined with cost-of-living increases that have not kept pace with inflation in Nevada, these rate increases create genuine financial hardship and raise serious questions about whether state employment provides a living wage.

Recruitment and Retention Concerns

The State of Nevada already faces significant challenges in recruiting and retaining qualified employees across multiple sectors. According to recent workforce data, the state struggles to compete with private sector employers on total compensation. Health benefits have historically been one area where public sector employment could offer competitive advantages.

However, as PEBP premiums increase without corresponding benefit improvements, this competitive advantage diminishes. **Notably, the state's own Medicaid data reveals that employees at major private sector employers like Amazon (8,951 employees on Medicaid), Walmart (4,574 employees), and even local governments like Clark County School District (3,445 employees) face similar affordability challenges. However, the State of Nevada ranking fifth by cost—despite having a much smaller total workforce than these private employers—suggests that state compensation may lag behind even these low-wage private sector positions.**

The private sector increasingly offers comparable or superior health benefits at similar or lower employee cost shares. When potential employees compare total compensation packages, eroding health benefits make state positions less attractive, particularly for mid-career professionals with families.

Current employees facing these increases must weigh whether to remain in state service or pursue opportunities elsewhere. This is especially problematic for positions that already experience high turnover or vacancy rates. **With 71% of state employees on Medicaid qualifying through the Adult Expansion category (indicating they are working-age adults, not children or disabled individuals), we are seeing that even full-time employment with the state does not provide wages sufficient to afford employer-sponsored health insurance.** The long-term cost of employee turnover—including recruitment, training, and lost institutional knowledge—may exceed any short-term savings from premium increases.

Alternative Cost-Management Strategies

I respectfully urge the Board to explore alternative cost-containment strategies before implementing significant premium increases:

1. Enhanced Claims Monitoring and Provider Performance Recent reports indicate ongoing issues with UMR payment processes to providers. Ensuring efficient claims processing and addressing administrative inefficiencies could yield significant savings while improving provider satisfaction and network stability.

2. Pharmacy Benefit Management Review Prescription drug costs represent a substantial portion of healthcare spending. A comprehensive audit of pharmacy benefit management, including formulary design, generic substitution rates, and specialty drug management, could identify cost-saving opportunities that don't shift burden to employees.

3. Preventive Care and Wellness Investment While requiring upfront investment, enhanced preventive care programs and chronic disease management can reduce long-term costs by avoiding expensive acute care episodes. Evidence-based wellness programs show positive ROI within 2-3 years.

4. Plan Design Optimization Rather than across-the-board premium increases, consider targeted adjustments that encourage cost-effective care utilization while protecting access to necessary services. This might include adjusting cost-sharing for high-value services versus low-value care.

5. Telehealth Expansion Expanding telehealth access for appropriate conditions can reduce costs while improving access, particularly for rural employees who face travel barriers to specialist care.

6. Transparency in Cost Drivers The Board could provide more detailed analysis of what specific factors are driving the need for increases—medical trend, pharmacy costs, administrative expenses, or reserve requirements. This transparency would help employees understand the necessity and potentially identify cost-saving opportunities.

Request for Data and Consideration

Before approving rate increases, I respectfully request the Board consider:

- Providing detailed breakdowns of cost drivers and how proposed increases will address them
- **Analyzing the impact on employees at different salary levels, particularly those earning less than \$50,000 annually—a population that data shows is already unable to afford PEBP coverage and must rely on Medicaid**
- Comparing PEBP's cost structure and employee contributions to similar public sector plans in comparable states
- Evaluating whether the state's contribution levels adequately reflect the competitive labor market
- **Addressing the troubling reality that over 1,700 full-time state employees currently earn wages so low that they qualify for and choose Medicaid over**

PEBP, and considering whether premium increases will exacerbate this problem

- Investigating why the State of Nevada ranks among the top five employers by Medicaid cost burden to taxpayers, and what this reveals about state employee compensation levels

Conclusion

I recognize that PEBP must maintain fiscal sustainability and that healthcare costs continue to rise. However, I urge the Board to exhaust all reasonable alternatives before shifting additional costs to employees who are already struggling with affordability. The long-term health of PEBP depends not only on adequate funding but also on maintaining a stable, satisfied workforce that values their benefits.

State employees are dedicated public servants who deserve health benefits that recognize their contributions without creating financial hardship. I respectfully ask the Board to delay any substantial rate increases until alternative cost-management strategies have been thoroughly explored and implemented.

Thank you for your consideration of these concerns and your service to Nevada's public employees.

Respectfully submitted,

Evette A Cullen

[REDACTED]

Dear Board Members,

I am writing to express serious concern regarding the proposed premium increases under the Public Employees' Benefits Program (PEBP). As a state employee who relies on this program for access to health care, I believe it is important to voice the significant impact these changes would have on the individuals and families who serve our state every day.

PEBP has an obligation to the employees it serves to protect access to affordable health care so that we can remain healthy and effective in our work. An 84% premium increase in a single year is neither reasonable nor sustainable and places an unacceptable financial burden on state employees.

Rather than shifting this impact abruptly onto its members, PEBP should implement responsible, long-term strategies that spread necessary premium increases over multiple plan years. In addition, increased legislative contributions to PEBP health plans are essential to ensuring the program fulfills its mission of supporting a stable, healthy, and productive public workforce.

State employees should not be asked to shoulder disproportionate financial strain for decisions beyond their control. PEBP must be accountable to its members and work collaboratively with state leadership to pursue solutions that are fair, sustainable, and aligned with its responsibility to support the health of Nevada's public workforce. Thoughtful, measured action now will help preserve trust in the system and ensure employees can continue to serve the state effectively without compromising their own well-being.

Sincerely,

Venessa Peterson, MSN-Ed, RN, CNE

Jacob Marciel

I am submitting this public comment as a faculty member in response to the Nevada Faculty Alliance's recent communication regarding the serious concerns raised at the January 20, 2026 PEBP Board meeting.

At that meeting, the Board reported a \$45 million shortfall in mandatory reserves and warned that PEBP could face insolvency within five years. While faculty recognize the importance of maintaining a financially stable health plan, the proposed 84% premium increase effective July 1, 2026 would place an unsustainable burden on faculty and their families.

Faculty salaries in Nevada already lag behind national and regional peers, and many faculty members have experienced years of stagnant wages while absorbing rising health care costs. An 84% premium increase in a single year would seriously undermine recruitment, retention, and morale across our institutions, ultimately harming students and the quality of education we provide.

I strongly urge the Board not to approve an 84% premium increase next year. If increases are necessary, they must be phased in over multiple plan years and paired with long-term solutions that do not disproportionately shift costs onto employees.

In addition, legislative contributions to PEBP should be increased. Faculty have already absorbed significant cost increases, and the responsibility for addressing the reserve shortfall must be shared more equitably.

No further benefit cuts are justified. For FY2027, benefit reductions have already been approved, along with higher deductibles and increased out-of-pocket maximums that are projected to cost participants an additional \$5 million next year. The approved increases to out-of-pocket maximums—\$1,000 for individuals and \$2,000 for families—will disproportionately impact faculty managing chronic or acute medical conditions and will be especially harmful to early-career and lower-paid faculty.

Faculty support the long-term sustainability of PEBP, but that goal cannot be achieved through abrupt, extreme premium increases that threaten financial stability and access to care. I respectfully urge the Board to pursue balanced alternatives that protect both PEBP's future and the faculty who depend on it.

Jacob Marciel

Lecturer

Psychology & Counseling Program

Nevada State University



February 8, 2026

To Whom It May Concern:

At the January 20, 2026 PEBP Board meeting, it was reported that the health plans face a \$45 million shortfall in mandatory reserves, with the suggestion that PEBP could become insolvent within the next five years. While this is a serious concern that must be addressed, raising premiums by as much as 84% in a single year is not an acceptable solution.

PEBP should pursue longer-term, sustainable strategies and spread any necessary premium increases over multiple plan years to avoid placing an immediate and severe financial burden on state employees. A sudden increase of this magnitude would be financially devastating for many employees and families who are already struggling with rising living costs.

Additionally, legislative contributions to PEBP health plans should be increased. The responsibility for maintaining the long-term solvency of the health plan should not fall disproportionately on employees, especially when benefit reductions and cost increases have already been approved.

No further cuts to benefits will be filled. For FY2027, benefit reductions have already been approved, including higher deductibles and increased out-of-pocket maximums. These changes are expected to cost participants an additional \$5 million in out-of-pocket expenses next year alone.

Specifically, the approved increases to out-of-pocket maximums for 2027 are an additional \$1,000 for individuals and \$2,000 for families on both high-deductible and low-deductible plans, placing an unfair burden on employees with acute medical needs or chronic health conditions. Lower-income state employees will be disproportionately impacted and may be forced to delay or forgo necessary medical care.

PEBP must focus on solutions that protect employees while ensuring long-term financial stability, rather than implementing drastic premium increases that undermine the well-being of the workforce that relies on these benefits.

Eric Hutchison, Professor of Mathematics, College of Southern Nevada



Amanda Pasinski

Public Written Comment to the PEBP Board

To the PEBP Board:

My Name is Amanda Pasinski, and I'm a Faculty in Residence at UNLV. I am also a [REDACTED] [REDACTED] and have several other chronic, life-threatening conditions. My health is fragile, and it takes considerable time, effort, and money to keep me alive, much less healthy. I must [REDACTED], as my body cannot produce it on its own. This is non-negotiable: I cannot just rely on healthy eating and exercise – these are supplemental to my medication, not a replacement. If my medication is too expensive for me to purchase, I will die.

I use an [REDACTED] and a [REDACTED] to keep my condition under control, and they are important tools in making sure that this disease doesn't steal 10 to 15 years from my lifespan. They are absolutely not cheap, and their cost has already increased substantially since the start of this year. I usually meet my deductible within the first two months of the fiscal year – and these increases are already getting me closer to meeting my out-of-pocket max, which is already absurd.

I am the primary source of income in my household. I am chronically disabled, and in need of necessary medications and regular interventions and screenings to ensure that I remain healthy enough to continue to bring in that income. An 84% increase in premiums will be devastating, and I cannot shoulder this burden on top of everything else.

The employees that receive benefits from PEBP are not responsible for our budget shortfall; they should not be punished with undue financial burdens. We can and should ask for our Legislature to increase contributions to PEBP health plans. Do not implement further cuts for the FY2027 – my deductibles and out-of-pocket max have already been increased, and I'm already straining to meet these financial hardships.

Further changes to the plan must be spaced out – not only to protect those of use with chronic medical conditions, but to account for the ever-changing healthcare landscape in our country.

Thank you for your time and consideration.

I do not support the proposed premium increases PEBP is calling for, given the increase of cost not complemented by quality of care. Over the years, PEBP's economic choices have taken quality providers out of network and, through difficult times, required me to engage in troubling emotional labor in discerning similarly qualified replacements. Putting the onus of addressing the shortfall on individual clients instead of the state whom we seek to serve through our careers leaves much to question regarding the extent to which the state values its educators.

The economy has taken major hits in the past couple years and Healthcare is not far behind them. Most recently, For example, my provider emailed me and called me within days after appointment said regarding my balance, um time and energy, they did not exercise and follow up treatment based on results they had received. Beyond the labor of seeking qualified providers, this most recent experience is a testament to how healthcare is busy trying to retain resources before they can stabilize centering patient care. The proposed increase similarly puts the patient at greater financial responsibility for their health care. That, and an unstable economy such as this one becomes all the more difficult.

While it is clear that the size of the debt requires a sound solution. Putting more of the burden on educators. Whose housing costs and cost of living have yet to be stabilized. By any other policy action, puts the stability of our higher education organizations at risk. Many of our organizations are struggling to retain quality faculty as it is, putting more of a financial burden on us, we'll make this all the more difficult. I look forward to PEBP working with state legislators to find solutions that minimize the burden of a segment of working Nevadans who have dedicated their lives to nurturing future generations of doctors, entrepreneurs, educators, among other community advocates.

LINDA LISTER, UNLV FACULTY/PEBP MEMBER

PUBLIC COMMENT

2/9/26

To the PEBP Board,

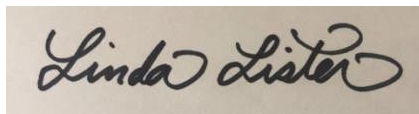
I implore you NOT to raise health care premiums by 84%. Such an increase is unconscionable at a time when Nevadans, and Americans, are in the midst of an affordability crisis. This would be catastrophic to many and a huge slight to long-standing state employees such as myself. As a cancer survivor, I need affordable and reliable health care coverage. Nevada state employees should NOT be forced to bear this massive financial impact to maintain health care.

Here are some points for you to consider.

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions and spread out premium increases over several plan years, limiting the immediate and unacceptable financial impact on state employees. Legislative contributions to our PEBP health plans should be increased.
- No further cuts to benefits are needed. For FY2027, benefit cuts have already been approved along with increased deductibles and out-of-pocket maximums (which will already cost participants an additional \$5 Million in out-of-pocket expenses next year).
- Increased Out-of-Pocket Maximums have already been approved for 2027, increasing costs by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans), placing an unfair burden on employees suffering from acute medical or chronic conditions. Lower-income state employees will suffer the most.

Again, as a cancer survivor and 15-year state employee, I strenuously urge the PEBP Board to find another path than enacting this enormously excessive increase, which would cause extremely adverse financial and health outcomes for the state employees of Nevada.

Sincerely,

A handwritten signature in black ink that reads "Linda Lister". The signature is written in a cursive, flowing style.

Linda Lister,

UNLV Faculty

Subject: Aaron HaiTis Comment

I work at CSN and want to voice my frustration about the high health care costs we have to burden here. A family on the high-deductible plan will pay \$410.94 in premiums per month in addition to trying to save via the HSA. A neighboring peer institution is \$47 per month with much better deductibles and max out-of-pocket expenses. Why is it even called a high-deductible plan if we are paying 2.5-3 times in premiums what peer institutions pay for additional plans out-of-state?

I have a teenage son on the [REDACTED] plan with [REDACTED]. One of the big issues has been that UMR will not consider [REDACTED] or supplies as necessary categorized under "[REDACTED] supplies." Instead, they categorize it under Durable Medical Equipment, which means that it won't fall under the [REDACTED] plan and we have to pay for it all. Secondly, why does a [REDACTED] need the form filled out every year for the [REDACTED] since [REDACTED] is not curable?

Thanks,
Aaron Hai.Tis

Nicole Short

There are many challenges currently with affording necessary items for families, including dealing with inflation on groceries, rising costs of child care, and health care, adding an additional expense like increasing premiums adds an additional burden. These burden will fall particularly hard on those with families and those who make the least.

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions and spread out premium increases over several plan years, limiting the immediate and unacceptable financial impact on state employees. Legislative contributions to our PEBP health plans should be increased.

We cannot afford for PEBP to increase premiums as much as is suggested here. I moved to Nevada to take a faculty position at UNLV 4 years ago. For the most part, its been wonderful being here. But the past year saw lots of cuts for us, from our retention bonuses ending to our HSA not getting anything more into it. We used that HSA money for medical care.

My wife works full time at a job that does not offer health insurance. We are on the low deductible plan because she often has health problems, [REDACTED]. Her daughter is also on our plan and has e [REDACTED] causing a lot of pain. They also wear a [REDACTED] as well for [REDACTED].

We are an underpaid institution compare to our peers so having good benefits is supposed to make up for the lower pay for the work that we do. An 80% premium increase would be devastating to my family, and I'm in faculty. It would be worse on those less advantaged. To boost premiums so large while we already took a hit on out of pocket maximums (which my wife almost always meets) is just bad management. We should not be taking the hit for problems in the administration of PEBP. Not to mention if people have to switch plans, forgo insurance and go to the doctor less its penny wise and pound foolish. People who put off doctor visits due to cost of copays or coinsurance end up getting more severe illnesses, costing PEBP more in the long run.

I'm kinda sick of taking what essentially are paycuts over the past couple of years because other people don't value our work as educators and state employees.

The proposed 84% increase to premiums within a year is going to SEVERELY NEGATIVELY impact state employees especially those with lower incomes or as head of household. As a single mother of three dependents on my plan, this change will greatly affect my finances and ability to afford adequate healthcare for me and my children. Instead these premium increases should be spread out over several plan years and it should come from legislative contributions. It should not come from state employees who already endure many other self-pay out-of-pocket expenses from their hard-earned money.

John Curry, PEBP MEMBER

Public Comment

I have recently learned of catastrophic premium increases that will take place to our PEBP health insurance plans through our faculty senate meeting, and I write to inform the board that these increases will be unsustainable, and will negatively impact the entire state.

Many faculty and staff build out our long-term planning based on a predictable set of costs with only gradual increases. Doubling a substantial share of our bills literally overnight will cause serious difficulties. To live in southern Nevada costs me nearly 2/3 of my salary before I even see a cent, and in a bad month, I already have to take on debts to get by. If this increase is put into place, I will be forced to look for a side gig to make ends meet, which means less time for students and for my primary job. I have heard similar comments from others in the same boat.

Furthermore, some have commented to me that if this goes through, they will simply drop the health insurance altogether and shift over onto their spouse/partner's health plan. Many of these people are younger and healthier, and this solution, I fear, will NOT solve any fiscal problems if healthier people leave the plan to avoid increases.

In sum, this problem cannot simply be loaded onto the backs of plan-participants, many of whom are already overburdened if they have health care issues. If I, who is comparatively healthy, feel this way, how bad will it be for those who are not? This problem requires a solution that brings in additional revenues from a variety of sources, not from the people who the state needs to make it grow.

PEBP- Public Comment- Jaskeerat (Jess) Malik

February 10, 2026

To the PEBP Board,

My name is Jess Malik, and I serve as the Academic Success Coach in the School of Nursing at Nevada State University.

I am deeply concerned about the proposed premium increases and the overall cost burden these changes will place on public employees. Premiums already increased between the FY 2023–2024 and FY 2024–2025 plan years. While our institution received a cost-of-living adjustment in October 2024, those funds were not sufficient to offset rising insurance premiums and other essential expenses. Since 2024, the broader economic landscape has shifted significantly, with increases in housing, food, utilities, and healthcare costs, and there has been no indication of an additional cost-of-living adjustment to absorb further increases.

An increase of up to 84 percent would be devastating for many employees. This impact would be felt most acutely by lower- and mid-wage employees, as well as by those who rely more heavily on their health insurance due to chronic conditions, ongoing treatment needs, or family coverage. These members would face not only higher monthly premium deductions from their paychecks, but also higher out-of-pocket costs through copays and cost-sharing. Taken together, this creates a compounding financial burden that is not equitable.

I respectfully urge the Board to explore cost-containment strategies before shifting additional costs onto employees, and to consider whether premium increases can be negotiated, delayed, phased in gradually, or mitigated through alternative funding mechanisms. Protecting access to affordable healthcare is essential to employee wellbeing, retention, and the sustainability of Nevada's public workforce.

Thank you for your time and consideration.

To: PEBP Board

From: Kristie Creekmore

RE: Possible increase in PEBP premiums

I am a state employee and single mother. I have worked at UNLV for nearly 25 years in student-facing roles. I have served the State of Nevada, this university, and thousands of students during good times and hard times. I am proud of the work I do. I do not live extravagantly. I'm able to pay my bills and support my family and live comfortably.

The possibility of my insurance premium nearly doubling in one year is very upsetting, especially knowing that my medical providers are also struggling because their reimbursements are low. The cost of living is rising steadily, and all of the expenses are necessary. I can't negotiate my mortgage. Car insurance premiums in Nevada are the highest in the nation. I cancelled an umbrella insurance policy intended to protect my family in the event of a catastrophic accident because the premium nearly tripled from 2024 to 2025.

Healthcare is a human right, and we are being forced to choose between seeing a doctor and keeping the lights on. Out-of-pocket maximums are rising and benefits are decreasing and the people who do the work that keep Nevada running are living paycheck to paycheck already. Our governor has aligned with the current presidential administration, making this an issue of politics, rather than an issue of humanity. He called a special legislative session that cost Nevadans \$800,000 in November 2025 to push through his crime bill, and the projected fiscal impact on the increased number of felonies to prosecute is \$3.6M in FY 2025-2026 alone.

If there is money for that, there is money for increased legislative contributions to PEBP health plans. State employees are invested in our communities and right now it doesn't feel like that is mutual.

COMMENT TO THE PEBP BOARD AHEAD OF THE NEXT MEETING

Sir/Madam:

We understand that the PEBP Board is scheduled to meet on February 18, 2026, to discuss potential adjustments to healthcare premiums for the upcoming plan year, including scenarios that could involve increases of up to 80-84% as projected by actuarial analyses to address the program's financial shortfall.

We are deeply concerned about the potential impact of such a significant one-time premium increase on PEBP members and their families. We respectfully urge the Board to avoid implementing premium increases of this magnitude in a single year.

Instead, we encourage the Board to consider more sustainable, long-term approaches, such as phasing any necessary premium adjustments over multiple plan years. This would help mitigate the financial burden on members while working toward restoring the program's fiscal stability.

We also believe that restoring a more balanced cost-sharing arrangement between the State of Nevada and its employees is essential. To that end, we support exploring increases in state contributions to PEBP, recognizing that the current legislative session schedule limits near-term changes but emphasizing the importance of addressing this in future budgeting processes.

For FY2027 (Plan Year beginning July 1, 2026), we request that no additional benefit reductions be implemented beyond those already approved, such as the scheduled increases in deductibles and out-of-pocket maximums.

We appreciate the Board's careful consideration of these complex issues and its commitment to maintaining high quality, affordable benefits for Nevada's public employees and retirees. We stand ready to engage constructively in this process.

Professor Steffen Lehmann
UNLV
PEBP Member

[REDACTED]

February 13, 2026

To PEBP Board,

My name is Maria B. Roberts. I am the Faculty Senate Chair. At our meeting on February 10th, 2026, our members were astounded to hear how much the board is considering raising our insurance premiums. Today we found out that the amount is projected to be even higher than the 84% previously noted. We ask you as representatives of the faculty and staff at UNLV not to increase our premiums by such large amounts. Please consider a phase in process for several years. Our income is not keeping pace with our insurance fee increases. Some household will be paying almost \$1500 for their insurance. Will they have to decide whether to buy groceries, pay their utilities, or their mortgage to keep their insurance premiums? We have heard horror stories of employees having to live in their vehicles to be able to pay for their medical bills. Now they will be placed in similar situations to afford their insurance. Those who will be hurt the most are also the most susceptible to having low-paying jobs at our university. We urge you to come up with a more creative and less costly solution to the budget shortfall of our insurance program.

Thank you.—Maria Roberts

Public Comment for PEBP February 18th meeting

Cesar Prietto

UNLV Staff

RE: Health Care Premiums

With the increased cost of living and inflation in our current economic term. It is becoming increasingly difficult to manage our living expenses for families. PEBP should NOT raise premiums by 80 - 84% next year but should implement longer-term solutions by spreading out premium increases over several plan years. This would allow faculty and staff families to catch up with the cost of living over time. It would be a financial burden to just increase the amount by that much to families.

The new higher Out-of-Pocket Maximum increases proposed for 2027 by \$1,000 for individuals and \$2,000 for families are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for our lower-income state employees who can least afford such increases. There must be an alternative or funds from the state to help with this.



12 February 2026

Dear PEBP Board Meeting: Feb. 18 members,

I am Dr. Saira Rab, a faculty in-residence at the University of Nevada, Las Vegas. It is a pleasure to write this letter of non-support to place the financial burden on active state employees. Many full-time employees have not had salary increases to adjust for the cost of living as COLA adjustment was minimal compared to the 2025-26 rate of inflation. On top of housing costs, car insurance rates (highest in the nation), and other fees increasing, even a minimal \$10 increase on health insurance premiums would significantly reduce net salary.

For personal context, [REDACTED] is not by choice, the medication which is keeping my flare up in remission is not affordable. I know there is no generic version of [REDACTED] created because of the monopoly of corporation manufacturers of this medication. Each bottle of medication is specialty prescribed by a gastroenterologist, increasing the copay visit will mean that I will be seeing them less for a refill, which means my flare up may return and I could become hospitalized in the near future. Maybe \$20 increase for each visit is not that big of a deal, but it adds up when you need to cover the 20% of such a high-priced medication.

In regards to those of us with poor access to healthcare facilities, lack of primary care doctors, and options to not use health insurance and just pay cash at clinics, it would be advisable to adjust the premiums for those who are not in the doctors' office so often or provide the option to have a scale that is manageable to another 40% increase is not needed for 2028 year. The price of health insurance will one day become so unattainable that many of your employees will not complete preventive care, which by the way, does not include vision. In this one-time increase, **salaries need to be adjusted** or many of us will be in the negatives, including all of the increases not inclusive of just health insurance premiums.

Sincerely,
Saira Rab, Ph.D.
Assistant Professor-in-Residence
Psychology
University of Nevada, Las Vegas
[REDACTED]

I am deeply concerned about the proposed changes to PEBP. An average premium increase of 84%, along with at least a \$1,000 increase in deductibles and annual out-of-pocket maximums, represents a significant financial burden for employees.

These increases come at a time when many are already facing rising living costs. Health benefits are a critical part of overall compensation, and changes of this magnitude will have real impacts on faculty, staff, and their families.

There are also serious questions about cost disparities across regions and plan structures. Greater transparency is needed regarding why certain plans are significantly more expensive to operate and how those costs are being allocated. Employees deserve clarity and accountability in how these decisions are made.

I urge PEBP and state leaders to carefully reconsider these changes, fully evaluate alternatives, and prioritize solutions that protect affordability and equity for all participants.

Tina Oh

I am writing to express my deep concern regarding the proposed insurance rate increase of over 100%. As a single individual earning less than \$50,000 per year, this increase is not just difficult, it is financially devastating.

Doubling my premium does not reflect a minor adjustment for inflation or risk. It represents a dramatic and unsustainable jump in cost. For someone in my income bracket, this kind of increase forces impossible choices between essential expenses such as housing, groceries, utilities, and healthcare coverage.

Insurance is meant to provide stability and protection. Not create additional financial hardship that gets added onto the cost of living. A 100%+ increase places coverage out of reach for many young to older working individuals like myself who are already budgeting carefully to make ends meet.

I respectfully ask that this rate increase be reconsidered or more thoroughly justified, with transparency about the factors driving such a drastic change. Working individuals earning modest incomes should not be priced out of basic coverage.

Thank you for taking public concerns like mine into account.

Sincerely,

Tina Oh

My name is Rychelle Tomlin. I am an academic faculty member at UNLV. I have been an employee of the State of Nevada for nearly 24 years. I am a single mother, supporting my family on a single income. I'm not sure how I am expected to absorb an unexpected premium increase of \$500/month. \$500/month is basically the difference between putting food on my family's table and going without groceries. This is simply not tenable. Please do not impose this increase on the hard working, dedicated employees of this state, who quite frankly, are barely getting by as it is.

As a faculty member at our university, I am deeply concerned about the proposed health insurance premium and deductible increases under PEBP. The scale of these changes — particularly increases of 49% to 133% in premiums, along with higher deductibles and out-of-pocket maximums — would place an unsustainable financial burden on many of our staff and faculty.

For many employees, especially classified staff, part-time faculty, and early-career professionals, these increases are not abstract percentages — they translate into hundreds of additional dollars per month. A jump from \$91.79 to over \$200 per month for an individual LDPPO plan, or from \$386.99 to as high as \$901.69 for employee-plus-spouse coverage, is simply not manageable on university salaries that have not kept pace with inflation.

At the same time, raising deductibles and out-of-pocket maximums means employees would be paying more in premiums while also facing greater financial exposure when they actually need care. This effectively shifts the burden of the funding shortfall onto working employees who had no role in creating it.

We understand that the plan's reserves must be addressed. However, balancing the gap on the backs of employees — many of whom are already stretched thin — risks making healthcare inaccessible and undermines workforce stability, recruitment, and retention across our institutions.

I strongly urge the PEBP Board to reconsider the magnitude and pace of these increases, explore alternative funding strategies, and prioritize solutions that protect the financial wellbeing of Nevada's public employees.

Our staff and faculty deserve affordable, stable healthcare — not sudden and severe cost increases that many simply cannot absorb.

Shahab Zargari

Leila Pazargadi: PEBP Public Comment

February 12, 2026

Dear PEBP board,

I am a tenured Professor of English at Nevada State University, and I'm barely able to make ends meet given the rapid inflation impacting our cost of living. I'm beseeching you to NOT raise premiums by 84% next year, but instead to implement longer-term solutions and spread-out premium increases over several plan years, thereby, limiting the immediate and unacceptable financial impact on us, state employees. More importantly and urgently, legislative contributions to our PEBP health plans should be increased.

Thus, no further cuts to benefits are needed. For FY2027, benefit cuts have already been approved along with increased deductibles and out-of-pocket maximums (which will already cost participants an additional \$5 Million in out-of-pocket expenses next year).

Increased Out-of-Pocket Maximums have already been approved for 2027, increasing costs by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans), placing an unfair burden on employees suffering from acute medical or chronic conditions. Lower-income state employees will suffer the most. This will already place a financial burden on all of us.

Please don't penalize us for choosing to continue to serve our students and to work for NSHE. You have to make healthcare affordable or you're going to find faculty will opt out of healthcare and/or look for higher paying jobs elsewhere.

Thank you,
Dr. Leila Pazargadi
Professor of English
Nevada State University

As an employee enrolled in a PEBP plan covering my partner and two children—two of which have long-term health conditions—I am deeply concerned about rising premiums and deductibles alongside reduced coverage, including higher copays, fewer in-network providers, and more expensive medications. These plan changes have forced our family to delay care, limit services, and reduce medications, and after my partner's recent medical emergency, the out-of-pocket costs are now competing with our mortgage, food, and basic monthly expenses. Health insurance is supposed to protect families from financial harm during medical crises, yet costs are rising faster than wages and the cost of living, shifting more risk onto families who are already stretched thin. I am also seeing similar strain among my UNLV students and colleagues. I urge the PEBP to pause further increases, add targeted subsidies for families with dependents and chronic health needs, negotiate better rates with carriers, expand provider and medication coverage, and reduce dependent costs. Concrete steps, such as carving out lower copays for essential medications and emergency care, or offering a more affordable family-tier option, would meaningfully improve access while preventing medical events from becoming long-term financial crises for working families.

Re: 84% Healthcare Premium Increase

Date: 02/12/2026

Information:

During the January 20th meeting, the PEBP Board considered a proposal to increase member health care premiums by 84% beginning July 1, 2026. The Board postponed a final decision until a special meeting scheduled for Wednesday, February 18 at 1:00 p.m.

Financial Impact:

Currently, I pay \$202.48 monthly for myself and my daughter. This increase of 84% (\$170.08) would make our health insurance \$372.56 per month. My husband has a separate policy for himself that would increase his insurance about \$100 more dollars.

Overall, our 3-person family will be paying about \$500 per month just on insurance.

That does not include the cost of co-pays, deductibles, and out-of-network provider expenses. Those costs, for our family of 3, are about \$250 per month in addition.

Therefore, our family pays about \$750 per month in medical expenses.

Options:

- 1) Delay the increase in increments. This percentage (84% or an extra ~\$270.00 monthly OR ~\$3000 per year) will be difficult to absorb into our overall budget for our family. That is a large hit in a single year. Maybe spreading this out across multiple years would be helpful.
- 2) Increase our base salaries 3%-5% to help with this additional cost.
- 3) Search for better health insurance. United is not a great provider (see statement above about additional costs). Have we negotiated with them as much as possible? Have we considered other companies?

Ask:

Please discuss and/or consider each of these options. Think about how an decrease of \$3000 per year for a family of 3 (more for larger families) could be harm the economy of Nevada.

Any Questions?

Feel free to contact me if you have additional questions and/or concerns. [REDACTED]

[REDACTED]

Sincerely,

S. Kathleen Krach, Ph.D., NCSP
Associate Professor
University of Nevada Las Vegas
[REDACTED]

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Kerisa Weaver

Nevada State Employee

Greetings,

I am writing to you regarding proposed changes to the PEBP medical benefits. I find the proposed 84% increase in premiums along with the increase in deductibles very disturbing. As a long-time member of the faculty at UNLV (19 years), I find that I care very much about the well-being of UNLV. Part of our institutional health is our ability to retain bright young faculty recruits. This is often a challenge when new faculty members get here and fully absorb the details of their perceived compensation package. Faculty salaries at NSHE institutions do not compare favorably to other universities nation-wide. In addition, NSHE does not contribute to social security, a little secret that faculty do not learn about until they are here. PEBP has never offered particularly good health insurance benefits to its employees compared to the private sector (I know because I chose every year to remain on my husband's insurance until he retired). This proposed increase in premiums and lowering of benefits just adds insult to injury. Young faculty often have children in their families who need affordable healthcare as well as enough money in their family budget for childcare and the many other expenses of child rearing along with the escalating cost of living in Las Vegas. I personally know faculty with large families who have left, in large part due, to the poor health benefits at UNLV. I know other faculty who have been recruited away with higher salaries. Not all faculty are able to get other positions, so this leaves UNLV with a tendency to lose its best, most competitive faculty. This is not a recipe for building a strong academic institution.

The same argument applies to the classified staff at UNLV who are extremely valuable to the functioning of the University. Classified staff salaries are set so low that it is extremely difficult to attract employees with suitable qualifications. This increase in cost and decrease of benefits for the classified staff will be felt even more acutely.

For UNLV's sake, I strongly urge PEBP to find other ways of fixing its fiscal woes other than increasing premiums and decreasing benefits for NSHE employees.

Thank you,

Dr. Pamela Burnley

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Dear Members of the PEBP Board,

I am writing to express my serious concern regarding the proposed increases to PEBP health insurance premiums and out-of-pocket costs for the upcoming fiscal year.

According to the most recent information posted on the PEBP website, some premium increases will exceed 100 percent. For many Nevada state employees, including faculty and staff at UNLV, this level of increase is simply not manageable.

Employees are already facing higher deductibles and out-of-pocket maximums, which are expected to result in approximately \$5 million in additional out-of-pocket costs next year. The further increase in out-of-pocket maximums by \$1,000 for individuals and \$2,000 for families places an added burden on those managing chronic conditions, ongoing medical needs, or supporting families. These changes will be especially difficult for lower-income state employees.

I understand that PEBP is navigating financial pressures. However, placing such a significant share of the adjustment on employees is not a sustainable solution. I urge the Board to consider spreading increases over multiple plan years and to work with state leadership to restore a more balanced cost-sharing structure between the State of Nevada and its employees.

Given the magnitude of these changes, I will be encouraging UNLV leadership and state policymakers to explore alternative healthcare plan options that provide quality coverage without imposing excessive cost increases on public employees.

Nevada's state employees deserve reliable and affordable healthcare coverage. I respectfully ask the Board to reconsider the scale of these increases and to engage meaningfully with employee stakeholders to identify a more equitable path forward.

Thank you for your consideration.

Sincerely,
Nicole Bayreder

From: Elise Kuhn

Hello,

An 84% premium increase in a single year would create an unacceptable financial burden for Nevada's public employees. Rather than imposing such a dramatic spike, PEBP should pursue longer-term, sustainable solutions that spread necessary premium adjustments over multiple plan years. This approach would mitigate immediate financial harm while still addressing fiscal realities. At the same time, state contributions must increase to restore the traditional cost-sharing balance between the State of Nevada and its employees.

Equally important, there should be no additional cuts to benefits beyond those already approved for FY2027. Employees are already facing increased deductibles and out-of-pocket maximums, resulting in approximately \$5 million in additional out-of-pocket costs for participants in the coming year. Further reductions would compound the strain on families who are already adjusting to higher healthcare expenses.

The newly approved Out-of-Pocket Maximum increases for 2027 — \$1,000 for individuals and \$2,000 for families under both the high- and low-deductible plans — place a disproportionate burden on faculty and staff managing acute medical conditions or chronic illnesses. These increases particularly harm lower-income state employees, who are least able to absorb unexpected healthcare costs.

Public employees dedicate their careers to serving the people of Nevada. They deserve a stable, fair, and affordable healthcare system that does not shift disproportionate financial risk onto those who can least afford it.

Thank you for your consideration and for your continued commitment to Nevada's workforce.

-Elise, UNLV Employee

We cannot afford such increase in insurance!

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

To Whom It May Concern:

I am writing to express strong opposition to the proposed 100%+ increase in healthcare premiums for PEBP members next year. Such a dramatic increase in a single plan year would impose an unacceptable and unsustainable financial burden on Nevada's state employees and their families.

Rather than implementing an abrupt premium hike, PEBP should pursue longer-term solutions that spread necessary increases over multiple plan years. A phased approach would allow members to plan accordingly while minimizing severe financial disruption. Additionally, state contributions to PEBP must increase in order to restore the traditional cost-sharing balance between the State of Nevada and its employees. The responsibility for stabilizing the plan should not fall disproportionately on working families.

Furthermore, no additional cuts to benefits should be made in FY2027 beyond those already approved. Participants are already facing increased deductibles and out-of-pocket maximums, resulting in an estimated \$5 million in additional out-of-pocket costs. The new out-of-pocket maximum increases—\$1,000 for individuals and \$2,000 for families—place an especially unfair burden on faculty and staff managing acute or chronic medical conditions. These increases will disproportionately impact lower-income state employees who can least afford them.

Nevada's public employees are dedicated to serving this state. They deserve a healthcare plan that is stable, fair, and financially manageable. I urge you to reconsider the magnitude of this premium increase and instead adopt a more balanced, sustainable approach.

Sincerely,

Joseph Protopapa

Michelle Tusan

Please do not cut our benefits and raise our premiums. It makes it difficult to recruit and retain talented faculty and staff when this is what they see in the news and understand what a low priority good health coverage is at UNLV. Find another way to fund this important program. Thank you.

To PEBP Board Members,

I am very concerned about the proposed 84% premium increase. While I understand the need for long-term sustainability, implementing an increase of this size in a single year places a significant and immediate financial strain on state employees. A more reasonable approach would be to spread increases over several plan years to lessen the impact.

My take home pay is already reduced by the mandatory 15% retirement contribution. That deduction is required, not discretionary. When that reduction is combined with rising healthcare premiums, higher deductibles, and increased out-of-pocket maximums, the financial pressure becomes very real.

Although there was a cost-of-living adjustment last year, the cost of living has continued to rise even more recently... housing, groceries, utilities, insurance, and other everyday expenses have all increased. For many employees, the previous adjustment has already been absorbed by these rising costs. An 84% premium increase on top of that would further reduce financial stability for state workers.

For FY2027, employees are already facing increased deductibles and out-of-pocket maximums, totaling millions in additional out-of-pocket costs collectively. The new increases of \$1,000 for individuals and \$2,000 for families will especially impact those managing chronic conditions or unexpected medical needs. These are necessary healthcare expenses, not optional ones.

State contributions should increase to restore a more balanced cost-sharing structure between the state and its employees. Employees cannot continue absorbing a growing share of healthcare costs without meaningful impact. No further benefit cuts should be implemented beyond those already approved. The current trajectory already places a significant burden on employees.

When employees are not adequately supported in their health and well-being, it becomes increasingly difficult to fully focus on doing our best work.

Sincerely,

Marie Padilla

To Whom It May Concern:

My name is Jennifer Tripp-Herring. I am a classified worker at UNLV. These increases for my health benefits will make my life considerably difficult. I stand with the International Council for Professors of Educational Leadership and agree with the following expectations:

- “• PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.”

Please reconsider these costs as it will create a considerable burden on all UNLV Employees.

Sincerely,

Jennifer Tripp-Herring

Dear Members of the PEBP Board,

I am writing to express my serious concern regarding the proposed increases in health insurance premiums as outlined in the recent documents posted on the PEBP website. An increase of over 100% would place a significant financial burden on UNLV employees, particularly at a time when there has been no corresponding increase in salaries and the cost of living has risen significantly.

For classified employees, whose salaries are already relatively low, this increase would be especially difficult to absorb. Many classified staff are already managing tight budgets, and a dramatic rise in health insurance costs would further strain their financial stability and well-being.

Such a substantial increase could negatively impact employee morale, retention, and overall productivity across the NSHE system. I respectfully urge the Board to reconsider the magnitude of these increases and explore alternative solutions that balance the sustainability of the plan with affordability for employees.

Thank you for considering the concerns of UNLV employees. I appreciate your time and attention to this urgent matter.

Sincerely,
Chandashree Goddu Dharmegowda

To Whom It May Concern,

I strongly oppose the dramatic increase in health costs proposed by PEBP. As a faculty member in my first year at UNLV, I came here in part because of the affordability of Las Vegas and the university's generous benefits. If this proposal moves forward, I may be unable to remain here. I call about PEBP to implement changes instead as proposed by the UNLV faculty senate below:

1. PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
2. No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
3. The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Thank you,
Catie Nielson

Faculty-in-Residence
Department of Psychology
University of Nevada, Las Vegas

Dear Members of the PEBP Board,

I am writing to express my serious concern regarding the proposed increases in health insurance premiums as outlined in the recent documents posted on the PEBP website. An increase of over 100% would place a significant financial burden on UNLV employees, particularly at a time when there has been no corresponding increase in salaries and the cost of living has risen significantly.

For classified employees, whose salaries are already relatively low, this increase would be especially difficult to absorb. Many classified staff are already managing tight budgets, and a dramatic rise in health insurance costs would further strain their financial stability and well-being.

Such a substantial increase could negatively impact employee morale, retention, and overall productivity across the NSHE system. I respectfully urge the Board to reconsider the magnitude of these increases and explore alternative solutions that balance the sustainability of the plan with affordability for employees.

Thank you for considering the concerns of UNLV employees. I appreciate your time and attention to this urgent matter.

Sincerely,
Chandashree Goddu Dharmegowda

2/12/2026

To whom it may concern,

I am writing in response to the planned increase to premium costs as it relates to employee health insurance. I understand the need of increases to premium costs; however, the proposed increase is drastic and will significantly affect myself and all other employees. It's no secret that life is exponentially more expensive the last few years and with no yearly cost of living increases, our salaries are not consistent with the astounding inflation rate.

Healthcare costs are already higher than the average person can afford, even with insurance. The out of pocket maximum increases are truly inhumane and will be detrimental for folks with chronic illnesses and conditions.

PEBP should implement longer-term solutions rather than skyrocketing the premium and state contributions must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

Thank you for taking the time to read my comment. Please think of the detrimental affect this will have on employees and the affect it may have on hiring and retaining quality staff.

Respectfully,

Michelle Petty

8 year employee of UNLV

Adelina Frank

I am writing to express my serious concern regarding the proposed 84% increase in PEBP health insurance premiums for next year, along with the previously approved increases to deductibles and out-of-pocket maximums.

Over the past few years, employees have faced rising costs across the board. We have not received a cost-of-living adjustment (COLA) within the last year, while retirement contributions and parking expenses have increased. At the same time, inflation has significantly reduced our purchasing power. Many employees are already struggling to manage household expenses, and an 84% premium increase would create an unsustainable financial burden.

I strongly urge leadership to reconsider this proposal and instead implement longer-term solutions that spread premium increases over multiple plan years. Phasing in adjustments would help limit the unacceptable financial impact on PEBP members and provide employees with time to plan accordingly.

Additionally, I believe state contributions to PEBP must increase to restore the traditional cost-sharing balance between the State of Nevada and its employees. Employees should not be expected to absorb disproportionate increases in healthcare costs.

I also respectfully request that there be no further cuts to benefits beyond those already approved for FY2027. The upcoming increases to deductibles and out-of-pocket maximums — which represent approximately \$5 million in additional out-of-pocket costs for participants — are already significant. The planned increases to the Out-of-Pocket Maximums in 2027 (\$1,000 for individuals and \$2,000 for families under both high- and low-deductible plans) place an especially unfair burden on faculty and staff managing acute medical issues or chronic conditions. Lower-income state employees will be disproportionately affected by these changes.

Affordable healthcare is essential to employee well-being, morale, and retention. I respectfully ask that leadership advocate for solutions that protect employees from drastic premium hikes and further benefit reductions.

Thank you for your time and consideration.

Sincerely,
Adelina Frank
Dental Clinic Supervisor for Team 2
School of Dental Medicine
University of Nevada, Las Vegas

Hello,

I am currently paying \$109.96 per paycheck for health insurance. Based on the proposed increase, my cost for individual coverage would rise to \$219.92 per paycheck, or \$439.84 per month. This represents a 100 percent increase.

For someone living paycheck to paycheck, this increase is extremely difficult to absorb. Paying nearly a quarter of my monthly income toward health insurance makes it challenging to cover basic living expenses. Health insurance is meant to help employees stay healthy enough to work, but at this rate it becomes financially overwhelming.

I respectfully ask that you reconsider this increase or provide clarification on whether there are alternative options available that would make coverage more affordable.

Thank you for your time and consideration.

I am writing to express my strong opposition to the proposed 84% increase in insurance premiums. As an expectant mother preparing to grow my family, this sudden financial shift places an unacceptable burden on my household during a time when we should be focused on health and stability, not financial distress. PEBP must reject this drastic spike and instead implement long-term solutions that spread premium increases over several plan years. To restore a fair cost-sharing balance, the State of Nevada must increase its contributions rather than shifting the weight onto employees. Furthermore, there must be no further cuts to benefits; participants are already absorbing \$5 million in additional out-of-pocket costs for FY2027. Raising the Out-of-Pocket Maximum by \$1,000 for individuals and \$2,000 for families is a regressive move that unfairly penalizes faculty and staff with chronic conditions and lower-income employees who are already at their breaking point. I urge the board to prioritize the well-being of state employees over these drastic fiscal shortcuts.

Sincerely,
Jennifer Hurtado

Jayd Sorenson

I am currently paying \$109.96 per paycheck for health insurance. Based on the proposed increase, my cost for individual coverage would rise to \$219.92 per paycheck, or \$439.84 per month. This represents a 100 percent increase.

For someone living paycheck to paycheck, this increase is extremely difficult to absorb. Paying nearly a quarter of my monthly income toward health insurance makes it challenging to cover basic living expenses. Health insurance is meant to help employees stay healthy enough to work, but at this rate it becomes financially overwhelming.

I respectfully ask that you reconsider this increase or provide clarification on whether there are alternative options available that would make coverage more affordable.

Thank you for your time and consideration.

I have significant concerns regarding the proposed **PEBP health cost increases** and the substantial financial burden they would place on faculty and staff.

1. **Premium Increases:** An 84% premium increase in a single year is not sustainable. Rather than implementing such a dramatic spike, PEBP should pursue longer-term solutions that spread any necessary premium increases over multiple plan years. This would reduce the immediate financial shock and allow families time to adjust their budgets. In addition, the State of Nevada must increase its contributions to PEBP to restore the traditional cost-sharing balance between the state and its workforce.
2. **No Further Benefit Cuts:** For FY2027, benefits should not be reduced beyond the changes already approved, including increased deductibles and out-of-pocket maximums. These existing adjustments alone will result in additional out-of-pocket costs for participants next year. Additional reductions would further compound the financial impact.
3. **Out-of-Pocket Maximum Increases:** The new Out-of-Pocket Maximum increases for 2027—an additional \$1,000 for individuals and \$2,000 for families under both high- and low-deductible plans—create an inequitable burden. These increases will disproportionately affect individuals managing acute medical issues or chronic conditions, particularly lower-income state workers who are least able to absorb higher healthcare costs.

A more balanced, phased, and equitable approach is needed to maintain access to affordable healthcare while addressing long-term sustainability.

Public Comment regarding Health Insurance Premiums

Dear PEBP,

My name is Jessica Brandonisio and I live in Las Vegas, NV. I am writing to oppose the proposed increase in health insurance premiums because employee pay has not increased to cover even the cost-of-living expenses. Many Welfare recipients are Welfare employees because of the increased cost of living who cannot afford an increase in health premiums.

As a Family Services Specialists, I am concerned that an increase to premiums will cause many of us to choose to forgo insurance all together, decreasing our overall wellness for lack of preventative care and increasing sick leave take by employees not being able to care for themselves or get the care they need. For example, [REDACTED] causing me to be out of work for several hours each week. I was told by doctors there was no cure and found alternate treatment that insurance wouldn't cover. Paying \$5000 out of pocket for this cost so that I could still be able to walk and work was worth it to me and made me re-evaluate if having health insurance that won't cover illness was even worth the month premiums I was paying. If I stopped paying for them, I would certainly stop maintaining my preventative care for prohibitive cost and increase the likelihood of long-term illness. This would not only cause strain to myself but would also cause stress to my co-workers and would cause us all to bring more illness into the workplace and I currently see happening.

I recommend that the agency work to lower health insurance premiums for the employees.

Thank you for the opportunity to comment.

Sincerely,

Jessica Brandonisio

Family Services Specialist

State of Nevada Division of Social Services

This increase in insurance cost is ridiculously high. I myself will no longer be able to afford insurance for me and my family if this happens. I will be cancelling my insurance. The cost of insurance keeps going up and our wages do not increase enough to keep up. Anytime we get an increase our insurance cost goes up and it's not even enough to cover the increase and the benefits do not get better with the cost increase it gets worse.

UNLV needs to separate its health care needs from UNR. We can't go on subsidizing UNR.

Robert Smith

As an employee enrolled in a PEBP plan covering my partner and two children—one of which has long-term health conditions—I am deeply concerned about rising premiums and deductibles alongside reduced coverage, including higher copays, fewer in-network providers, and more expensive medications. These plan changes have forced our family to delay care, limit services, and reduce medications, and after my partner's recent medical emergency, the out-of-pocket costs are now competing with our mortgage, food, and basic monthly expenses. Health insurance is supposed to protect families from financial harm during medical crises, yet costs are rising faster than wages and the cost of living, shifting more risk onto families who are already stretched thin. I am also seeing similar strain among my UNLV students and colleagues. I urge the PEBP to pause further increases, add targeted subsidies for families with dependents and chronic health needs, negotiate better rates with carriers, expand provider and medication coverage, and reduce dependent costs. Concrete steps, such as carving out lower copays for essential medications and emergency care, or offering a more affordable family-tier option, would meaningfully improve access while preventing medical events from becoming long-term financial crises for working families.

Subject: Concern Regarding PEBP Health Insurance Cost Increases

The recent rise in PEBP health insurance premiums and out-of-pocket costs will heavily impact state workers' finances, reducing take-home pay. Employees face an unsustainable choice: absorb the costs, drop coverage, or go uninsured.

I urge the state to explore fully funding employee health insurance premiums (100%). If that's not possible, salary increases should offset higher insurance costs so employees can maintain coverage without financial hardship.

To The PEBP Board

Dear Board Members and Representatives,

There is a proposed increase in the health costs of our faculty members and staff coming within the next year. According to the Sense of the Senate document, those increases will total 84%. Our staff and our faculty members are not only employees of the state, but are also representing the state of health here in Southern Nevada. If these increases happen, at the rapid rate that they are planned, it will not only make the lives of our staff more difficult, but it will also further erode the trust the public has in the health insurance system in America.

84% increase Y/oY is an egregious increase and it is an increase that I think many people would find hard to justify financially. What exactly costs 84% more to require such an increase in this short timeframe? Our staff are already dealing with rapid increases in the costs of utilities, the costs of groceries, and are increasingly financially insecure due to larger, macro-economic trends, and an increase in this amount over such a short period of time will completely and utterly erode not only the trust in the system, the very system that we are employed to represent, but also add to the laundry list of things that make life more difficult and further drain the resources of the people.

I urge the board members to be a beacon on which the faculty and staff can rely on, and not be in conflict with the best interest of our workers. I hope that the board can do the right thing and apply an increase over time rather than all up front at once. A happy workforce is a healthy workforce, and a healthy workforce is a productive one.

Thank you,
Omar D.

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
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- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Michael West

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Members of the Board,

I write to urge a solution that is fiscally responsible, operationally realistic, and equitable for Nevada's public employees and retirees.

Recent discussion of an eighty four percent premium increase has underscored the magnitude of the funding gap facing the Public Employees' Benefits Program. Even if presented as a scenario rather than a finalized proposal, a one year premium cliff of that scale would impose an unsustainable burden on working families and retirees. It would disproportionately affect employees managing chronic conditions or acute medical needs and would undermine workforce stability across state agencies and higher education.

A responsible response should balance solvency with fairness. I respectfully recommend a multi year stabilization plan built on three principles.

Thank you for your careful consideration.

Joseph Svendsen
Las Vegas

Subject: Public Comment Regarding Proposed PEBP Rate Increases

Dear Members of the PEBP Board,

I am writing as a UNLV employee to express serious concern regarding the proposed health insurance rate increases reflected in the most recent documents posted on the PEBP website. Based on the current projections, the increases appear to exceed 100% for some plans.

Such a dramatic increase would have a significant and immediate impact on state employees, including faculty and staff at UNLV. Many of us are already navigating rising costs of living, housing, childcare, and other essential expenses. A doubling of healthcare premiums would not simply require “adjustment,” it would fundamentally alter household budgets and create financial strain for many employees and their families.

Beyond the individual impact, these increases raise broader concerns about employee recruitment, retention, and morale across Nevada’s public institutions. UNLV and other state agencies rely on competitive and stable benefits to attract and retain talented professionals. Substantial increases in healthcare costs undermine that stability and send a troubling signal about the long-term sustainability of employee benefits.

I respectfully urge the Board to:

- Reconsider the scale and structure of the proposed increases
- Provide greater transparency regarding the drivers of these costs
- Explore alternative solutions that mitigate the financial burden on employees
- Engage meaningfully with employee representatives before final decisions are made

Healthcare access and affordability are not peripheral benefits and are foundational to employee well-being and institutional stability.

Thank you for your time and consideration of these concerns.

Sincerely,
Chelsie Hawkinson, Ph.D.
Associate Professor in Residence
University of Nevada, Las Vegas

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Dear PEBP,

I am currently paying \$45.90 per paycheck for health insurance. Based on the proposed increase, my cost for individual coverage would rise to \$91.80 per paycheck, or \$183.60 per month. This represents a 100 percent increase.

For someone living paycheck to paycheck, this increase is extremely difficult to absorb. Paying nearly a quarter of my monthly income toward health insurance makes it challenging to cover basic living expenses. Health insurance is meant to help employees stay healthy enough to work, but at this rate it becomes financially overwhelming.

I respectfully ask that you reconsider this increase or provide clarification on whether there are alternative options available that would make coverage more affordable.

Thank you for your time and attention to this matter.

Sincerely,

Wendy Guerra

Sherri Gorter

The cost of healthcare for many classified workers do not allow for a livable wage. Classified workers are capped at 10-year wage earnings on the salary scale. Between rising healthcare costs, capped wage earning, increased retirement contributions, many workers never see an increase in pay or relief from the cost of living. It's a broken system and those earning the least suffer the most. It is a responsibility to PEBP to provide affordable healthcare for such a large system of workers.

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

For the Record public comment from Lora Follett

2-12-2026

Dear PEBP Board,

I am writing to express my concern regarding the proposed rate changes, some of which reflect increases of more than 80 percent.

As you are aware, state employees are typically compensated at lower levels than comparable positions in the private sector. While employees received well-deserved wage increases in 2023 and 2024, the July 1, 2025, PERS increase effectively reduced many employees' take-home pay.

The newly proposed health insurance changes would further increase the financial burden on employees through significantly higher premiums, copays, and out-of-pocket expenses — without corresponding improvements in coverage.

Historically, PERS and health benefits have been key factors in the State's ability to recruit and retain qualified employees. With rising costs and reduced net pay, these benefits are increasingly becoming a financial strain rather than an advantage.

I respectfully ask the Board to carefully reconsider the scope and impact of these proposed increases and to evaluate alternatives that maintain affordability while supporting employee recruitment and retention.

Thank you for your time and consideration.

Sincerely,

Lora Follett

State Employee

12 Feb 2026

Dear PEBP,

I hope your week is going well.

I am currently paying \$45.90 per paycheck for health insurance. Based on the proposed increase, my cost for individual coverage would rise to \$91.80 per paycheck, or \$183.60 per month. This represents a 100% increase.

For someone living paycheck to paycheck, this increase is extremely difficult to absorb. Paying nearly a quarter of my monthly income toward health insurance makes it challenging to cover basic living expenses. Health insurance is meant to help employees stay healthy enough to work, but at this rate it becomes financially overwhelming.

I respectfully ask that you reconsider this increase or provide clarification on whether there are alternative options available that would make coverage more affordable.

Thank you for your time and consideration.

Best,
Polyn

Comment from Carrie Tyler

The proposed PEBP Health Cost Increases will erase the recent cost of living adjustments, and will effectively be equivalent to a substantial pay cut. Raising premiums by 84% next year is completely untenable, and puts an enormous financial strain on families. I personally will not be able to afford this increase given how out of control inflation is for essentials like groceries, which are extremely expensive in southern Nevada. The State must increase its contributions to PEBP to share this burden! The new higher Out-of-Pocket Maximum increases for 2027 are an impossible burden for those of us with chronic conditions that require frequent specialist visits. My family cannot afford these increases, and I will be forced to consider leaving Nevada and finding a faculty position somewhere else where the cost of living is lower.

I do not think this is very fair for the providers who provide the best care to the most vulnerable patients in the community. My colleagues and I incessantly work and go the extra mile to provide the much needed attention to our patients and this increase is very detrimental to our morale.

I am writing to express my deep concern and strong opposition to the proposed 84 percent premium increase for PEBP next year.

An increase of this magnitude is unacceptable. It would impose an immediate and severe financial burden on state employees and their families, many of whom are already struggling with rising housing costs, inflation, and increased out-of-pocket medical expenses. A sudden 84 percent spike in premiums is not a sustainable solution and disproportionately harms the very employees who keep our state running.

Rather than implementing such an extreme single-year increase, PEBP should adopt longer-term solutions that spread adjustments over multiple plan years. A phased approach would provide predictability and allow families time to plan and adjust, rather than forcing them into financial distress overnight.

State contributions must increase to restore the traditional cost-sharing balance between the State of Nevada and its employees. Continuing to shift more of the burden onto employees erodes trust and undermines recruitment and retention efforts across state agencies and higher education institutions.

For FY2027, benefits should not be cut beyond what has already been approved. Participants are already facing increased deductibles and out-of-pocket maximums. The newly approved increases to out-of-pocket maximums, one thousand dollars for individuals and two thousand dollars for families on both high deductible and low deductible plans, create a disproportionate and unfair burden, particularly on employees with acute or chronic medical conditions and lower-income state workers who can least afford additional costs.

State employees should not be forced to choose between healthcare and other essential expenses. These proposed changes risk causing real financial harm to families who are already doing their best to manage rising costs.

I strongly urge PEBP and state leadership to reconsider this approach, pursue sustainable long-term funding solutions, and prioritize the financial stability and well-being of Nevada's public employees.

Dear Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have **not** received corresponding pay increases. These added costs effectively reduce take-home pay.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely, Sarah Hafen

Dear Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have not received corresponding pay increases. These added costs effectively reduce take-home pay.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Danny Ramirez

Administrative Assistant II

Business, Administration, and Technology Services

Student Wellness

University of Nevada, Las Vegas

████████████████████
██████████

Name: Joseph Kevin Sebastian

As a faculty librarian serving first-year and online students across Nevada, I am deeply concerned about the proposed 84% premium increase. Many of us are already navigating rising living costs, increased deductibles, and higher out-of-pocket maximums. As someone managing ongoing healthcare needs—including mental health care—these additional costs are not abstract; they directly affect my ability to remain healthy, present, and effective for the students I teach and support each year.

Spreading increases across multiple plan years is a far more responsible and humane approach. Faculty and staff should not shoulder disproportionate financial strain while continuing to serve Nevada's students at high levels. State contributions to PEBP must increase to restore fair cost-sharing, and no further benefit cuts should occur beyond those already approved.

Healthcare stability is essential to employee wellbeing, retention, and student success. I urge you to reject the proposed premium hike and pursue sustainable, long-term solutions instead.

John Terry

Public Comment for the Record
PEBP Board

I am a UNLV employee currently enrolled in PEBP and am writing to formally express serious concern regarding the proposed premium increases and additional out of pocket cost increases under consideration.

Recent premium adjustments have already created financial strain. As a result, I have delayed or foregone medical appointments due to cost. Access to necessary healthcare should not become a financial risk for state employees. When employees must postpone care because it is unaffordable, the system is not functioning as intended.

An increase of this magnitude, particularly one exceeding 80 percent, combined with higher out of pocket maximums, would significantly impact my financial stability and my ability to seek appropriate medical care. These changes disproportionately affect employees managing ongoing or chronic health needs, as well as those in lower and mid salary ranges who may not have financial flexibility to absorb such increases.

State employees should not be placed in a position where they must choose between financial stability and healthcare access. I respectfully urge the Board to reconsider the scale and timing of these increases, to phase any adjustments across multiple plan years, and to pursue increased state contributions to restore a more balanced cost sharing structure between the State of Nevada and its employees.

Healthcare affordability is directly connected to employee wellbeing, retention, and long term workforce stability. Decisions of this magnitude will have lasting consequences for Nevada's public employees and the institutions we serve.

Thank you for your time and careful consideration.

PEBP Health Cost Increases

Christina Hall, for the record. As a single mom who relies on PEBP health insurance for myself and my two children, I add my enthusiastic support for the following statements:

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

February 12, 2026

Dear Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have **NOT** received corresponding pay increases. These added costs effectively reduce take-home pay.

The raised of premiums by 84% next year, and the implementation of increases exceeding that amount shouldn't be pursued and definitely will handicap us employees. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Jessica Murillo

To: Public Employees' Benefits Program (PEBP) Board
From: Laura Gryder, NSHE faculty
Date: February 12, 2026
Subject: Public Comment Regarding Proposed Premium Increases and Benefit Reductions

As an administrative faculty member, I am writing to express my profound concern regarding the proposed 84% increase in premiums for the upcoming plan year. An increase of this magnitude is not a standard adjustment; it is a financial shock that will jeopardize the economic stability of Nevada's state employees and their families. I urge the Board to reject this immediate hike and instead implement **longer-term fiscal solutions**. Specifically, PEBP should:

- **Phase-in Adjustments:** Spread necessary premium increases over several plan years to mitigate the sudden, unacceptable financial impact on members.
- **Restore Cost-Sharing Balances:** Advocate for a meaningful increase in state contributions. It is imperative to restore the traditional cost-sharing balance between the State of Nevada and its employees, which has shifted unfairly toward the workforce in recent years.

State employees are already facing significant financial headwinds. For FY2027, the approved increases to deductibles and out-of-pocket maximums represent a **\$5 million shift in additional costs** onto participants.

- **No Further Cuts:** There must be a strict moratorium on any further benefit reductions. The workforce cannot absorb more than what has already been scheduled for the coming year.
- **The Burden of Out-of-Pocket Maximums:** The 2027 increases—**\$1,000 for individuals and \$2,000 for families**—place a disproportionate and unfair burden on faculty and staff.

These increases most severely impact our most vulnerable colleagues: those managing acute or chronic medical conditions and lower-income state employees who lack the discretionary income to cover these rising costs.

Retaining and recruiting high-quality administrative faculty and state staff requires a benefits package that is both stable and affordable. The current trajectory of the plan threatens to undermine the very mission of our state institutions by making basic healthcare a financial hardship.

I request that the Board prioritize the well-being of its members by seeking legislative support for increased state funding and adopting a more sustainable, gradual approach to premium adjustments.

Respectfully,

Laura Gryder

Dear PEBP Board Members,

I am writing as a classified staff employee to formally express my strong opposition to the proposed 84% increase in health insurance premiums.

With the current cost of inflation and rising prices for housing, groceries, utilities, and transportation, an increase of this magnitude would make health insurance extremely unaffordable for many classified employees. Our wages have not increased at a pace that could absorb a jump of this size, and this proposal would force many employees to choose between maintaining health coverage and meeting basic living expenses. We simply cannot get by with this massive increase.

Classified staff are the backbone of our institutions, and access to affordable health insurance is an important part of our compensation and overall well-being. This proposed increase would place a severe burden on classified staff (even if it was supplemented over a 3-year period).

I strongly urge the Board to reconsider this proposal and explore alternatives that do not shift such an overwhelming financial burden onto employees during an already challenging economic climate. I respectfully ask that the voices and concerns of classified staff (and all state employees) be taken seriously before any final decision is made.

Thank you for your time and consideration.

Jessica Aguilera

Executive Assistant, Honors College

University of Nevada, Las Vegas

To whom it may concern:

The price increase in healthcare cost is going to dramatically affect my household income and ability to make payments on things like mortgage, utilities, car payments, doctor visits, groceries, gas, etc. This will definitely be a strain on our finances as it will leave us in the deficit month-to-month and unsure if we can survive this increase. Please rethink this strategy for those who live paycheck to pay paycheck like myself and have some empathy for those without the savings and the means to get by. Thank you.

Alison Sloat, Ph.D.
Professor-in-Residence
UNLV College of Sciences

February 12, 2026

Board of Trustees
Public Employees' Benefits Program
State of Nevada

Dear Members of the Board,

I am writing to express my strong opposition to the proposed 84% premium increase for plan year 2027 under the Public Employees' Benefits Program (PEBP). Such a dramatic and immediate increase would place an unacceptable financial burden on Nevada's hardworking public employees and their families. I respectfully urge the Board to reject this proposal and instead pursue sustainable, long-term solutions that protect both the solvency of the program and the financial stability of its members.

Las Vegas is now the second-fastest warming city in the nation, and Reno ranks as the fastest. Rising temperatures place disproportionate strain on women, children, older adults, and individuals with pre-existing health conditions. In 2024, the Southern Nevada Health District reported a record 513 heat-related deaths and more than 3,548 heat-related emergency department visits, clear evidence of the growing public health crisis tied to extreme heat.

As a professor at the University of Nevada, Las Vegas, I teach summer courses, lead youth summer camps, and plant trees in neighborhoods across the community through a major urban forestry grant initiative. My work regularly places me outdoors in extreme heat conditions. Given my professional expertise, I am well-versed in the health impacts of heat exposure and the very real risks associated with this work. I should have access to affordable healthcare coverage that protects me, rather than facing excessive out-of-pocket costs if I become ill while carrying out my professional responsibilities.

An 84% premium hike in a single year is simply not manageable for us. Inflation has caused a 25% increase in consumer prices since 2020. Faculty, classified staff, and public servants across Nevada are already coping with rising housing, food, and transportation costs. To impose such a steep increase in healthcare premiums all at once would create real hardship, forcing families to make difficult choices between health coverage and other essential expenses. A more responsible approach would be to spread any necessary premium adjustments over multiple plan years. Phasing in increases gradually would help mitigate the financial shock while allowing time to implement structural reforms that address underlying cost drivers.

Furthermore, restoring the traditional cost-sharing balance between the State of Nevada and its employees must be a central part of any solution. State contributions to PEBP should increase to reflect the shared responsibility model that has historically supported public employee benefits.

As public servants, we have committed our careers to serving the state, and we should not be asked to shoulder the disproportionate share of rising healthcare costs.

Equally important, there must be no further cuts to benefits beyond those already approved for FY2027. Participants are already facing increased deductibles and higher out-of-pocket maximums that will result in an estimated \$5 million in additional out-of-pocket costs collectively. These changes alone represent a significant financial strain. Any additional reductions would compound that burden and undermine the value of the benefits that employees rely on.

The newly approved \$1,000 increases for individuals and \$2,00 for families to the out-of-pocket maximums for 2027 are especially concerning. These increases disproportionately impact employees with acute medical conditions, chronic illnesses, or ongoing treatment needs. Lower-income state employees, in particular, are least able to absorb these higher costs. For them, higher out-of-pocket maximums are not an abstract budget adjustment; they represent delayed care, mounting medical debt, and heightened financial stress. If I cannot afford my healthcare, I cannot teach my students and serve the community if I am sick.

We deserve a health benefits program that is stable, fair, and sustainable. Addressing budget challenges through extreme premium increases and escalating out-of-pocket costs is not a balanced solution. I urge the Board to work collaboratively with employee representatives and state leadership to develop a phased, equitable strategy that protects access to care while restoring long-term financial health to the program.

Thank you for your consideration and for your commitment to Nevada's public workforce.

Sincerely,

Alison Sloat

Alison Sloat

Dear Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have **not** received corresponding pay increases. These added costs effectively reduce take-home pay.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved.

The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Connie Berry

Emma Bloomfield

It is already difficult to get coverage for needed medical and health expenses. I have found that for my medical needs, the PEBP plan covers very little, requiring high out of pocket costs in addition to paying the monthly insurance fee. To have that fee be doubled (increased by more than 100%) with potentially no additional benefits or coverage makes an already expensive and ineffective plan even more so. This is highly disappointing to me that PEBP cannot do more to ensure the health and wellbeing of its employees at reasonable costs.

Dear PEBP Board,

PEBP should not implement an 84 percent premium increase next year. Instead, it should adopt a long-term strategy that phases in any necessary premium adjustments over multiple plan years to reduce the significant financial burden on members.

Additionally, state contributions to PEBP must increase in order to restore the traditional cost-sharing balance between the State of Nevada and its employees.

There should be no further reductions to benefits. For FY2027, benefits should not be reduced beyond the previously approved increases to deductibles and out-of-pocket maximums, which already represent an additional \$5 million in out-of-pocket costs for participants.

The newly approved out-of-pocket maximum increases for 2027—\$1,000 for individuals and \$2,000 for families under both high-deductible and low-deductible plans—place an unfair burden on faculty and staff managing acute or chronic medical conditions. These increases disproportionately impact lower-income state employees who are least able to absorb additional healthcare costs.

Katherine Burdick

Hello, I am writing to you all to reconsider the price increases to our health insurance. The proposed increases will be financially damaging to many faculty and staff who are already dealing with an increased cost of living. In addition to the increases to health insurance, we are also going to be seeing parking increases at UNLV, NSHE tuition increases (for those also in school) and not to mention gas, grocery, and many other increases to daily necessities. We deserve accessible AND affordable healthcare. Please reconsider tiering any increases in a way that is more manageable to all members.

Nikole LeLacheur: To the Members of the PEBP Board

Dear Members of the PEBP Board,

I am writing to urgently express my profound concern and strong opposition to the proposed health cost increases, which are cited to be over 100%. As a dedicated employee with a family enrolled in the PEBP plan—my husband and daughter—these increases will have a detrimental and unacceptable financial impact on my household.

Specifically, my daughter has a chronic health condition that requires expensive monthly medication. Under the current cost structure, the out-of-pocket expense for her essential treatment is manageable for my family. A premium increase of this magnitude, coupled with the already approved higher Out-of-Pocket Maximums for FY2027, will make her necessary medical care financially devastating and frankly, unaffordable. The burden on families dealing with chronic or acute medical issues is already significant, and these increases place an unfair and potentially catastrophic strain on employees like me.

I strongly support the recommendations put forward in the Sense of the Senate document, particularly the call to **NOT** implement an 84%+ premium increase next year. Instead, I urge the Board to implement longer-term solutions by spreading out premium increases over several plan years. Additionally, the state contribution must increase to restore the traditional cost-sharing balance. Furthermore, there must be no further cuts to benefits beyond the deductibles and out-of-pocket maximums already approved.

I implore the Board to recognize the human cost of these proposals and adopt a more reasonable and equitable approach that protects the health and financial well-being of state employees and their families.

Thank you for considering my views on this critical matter.

Sincerely,

Nikole LeLacheur

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Connie Ngo

[REDACTED]
[REDACTED]

February 12, 2026

PEBP Board
3427 Goni Road, Suite 109
Carson City, NV 89706

Dear Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have not received corresponding pay increases. These added costs effectively reduce take-home pay.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Connie Ngo DNP, APRN, FNP-BC

A. Lopes

An 84 percent increase in health insurance premiums combined with higher out-of-pocket maximums is absolutely bonkers and places an absurdly unfair burden on employees, especially those with lower incomes or chronic conditions who could face thousands of dollars more in annual costs.

These rate hikes and benefit reductions simply transfer the program's financial shortfall onto the very people who depend on it. PEBP must pursue long-term stability through phased adjustments and increased state contributions, rather than balancing its budget on the backs of the employees it is meant to serve.

PEBP Public Comment: Kevin M. Higley

PEBP should NOT raise premiums by 84% next year. This drastic increase is unacceptable and will devastate members financially. Instead, implement longer-term solutions by spreading premium increases over several plan years. State contributions to PEBP must increase immediately to restore the traditional cost-sharing balance between Nevada and its employees.

No further benefit cuts. For FY2027, benefits should not be reduced beyond already-approved increases to deductibles and out-of-pocket maximums, which already impose \$5 million in additional costs for participants next year.

The proposed Out-of-Pocket Maximum increases for 2027 (\$1,000 individual, \$2,000 family on both high- and low-deductible plans) place an unfair and excessive burden on faculty, staff with acute medical issues or chronic conditions, and especially lower-income state employees who can least afford this hardship.

Thank you for considering this urgent comment.

Raising healthcare premiums by 100% would be detrimental to the financial livelihood of many, many NSHE employees and we respectfully ask that PEBP not institute this increase. Further points:

- PEBP should NOT raise premiums by 80 - 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have **not** received corresponding pay increases. These added costs effectively reduce take-home pay and cost of living in Las Vegas continues to rise.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes. Medication prices are also on the rise.

I urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Jessenia Reynoso

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Urgent: Protecting the Financial Stability of Nevada's State Employees

Dear Members of the PEBP Board,

As a dedicated public servant for the State of Nevada, I am writing to express my profound concern regarding the proposed **84% premium increase** for the upcoming plan year. While I understand the budgetary pressures facing the Public Employees' Benefits Program, an overnight spike of this magnitude is not just a "cost adjustment" but is a financial crisis for thousands of Nevada families.

I urge the Board to reconsider this trajectory and instead prioritize the following actions to protect the state's most valuable asset: its people.

1. Implement a Gradual "Glide Path" for Premiums

An 84% increase is an unacceptable shock to the household budgets of faculty and staff. I ask that you implement **longer-term solutions** by spreading premium increases over several plan years. This would provide members with the predictability needed to manage their finances while still addressing the program's solvency.

2. Restore the State Contribution Balance

The burden of healthcare costs has shifted too heavily onto the shoulders of employees. It is imperative that **State contributions to PEBP increase** to restore the traditional, equitable cost-sharing balance between the State of Nevada and its workforce.

3. No Further Benefit Cuts

For FY2027, there must be a firm commitment to **no further cuts to benefits**. Participants are already facing \$5 million in additional out-of-pocket costs due to approved increases in deductibles and out-of-pocket maximums. Asking members to lose more coverage while paying significantly more is untenable.

4. Protect Our Most Vulnerable Members

The 2027 Out-of-Pocket Maximum increases, totaling **\$1,000 for individuals and \$2,000 for families**, place an unfair weight on those who suffer from chronic conditions or acute medical issues. For our lower-income state employees, these figures represent a barrier to care that could lead to deferred treatments and worse health outcomes.

Our faculty and staff choose public service because they believe in Nevada. However, that commitment becomes difficult to maintain when healthcare becomes a primary source of financial instability. I ask you to advocate for a fair, balanced, and sustainable approach that respects the contributions of state employees.

Thank you for your time and for your service to our community.

Sincerely,

Theresa Barrett Clark

UNLV - Onboarding Specialist, Human Resources



To Whom it Concerns,

The proposed dramatic increase insurance premium rates for those under PEBP health coverage is untenable. Healthcare is a basic necessity. As a member of the UNLV Faculty in Residence, I find that providing for myself and my family is already challenging at the current rates of compensation. The increase to premiums, only exacerbated by proposed benefit cuts and increased out-of-pocket maximums may well drive professionals like me onto the job market, because it will no longer be feasible to afford to live and work under these conditions. I sincerely hope to stay. Longer term solutions that include spreading out premiums increases across years seem like the best compromise solution.

Michael Chin

To: Public Employees' Benefits Program (PEBP) Board

Subject: Formal Opposition to Proposed Premium Increases

I am writing to express my concern and formal opposition to the proposed 84% increase in healthcare premiums for the upcoming plan year. An escalation of this magnitude is not a routine adjustment; it is a financial crisis for state employees.

For my household, this increase is simply unsustainable. To put this into perspective, my monthly healthcare contribution will now consume over half of my mortgage payment. While this hike is devastating for all, it is unconscionably regressive for our lowest-paid workers. For employees in entry-level or administrative classifications, this premium spike effectively wipes out recent hard-won COLA increases, leaving them with less take-home pay than they had years ago. We cannot ask our most vulnerable staff to choose between medical care and basic necessities like rent and groceries.

Public service has always involved a trade-off: accepting lower wages in exchange for stable benefits. By effectively slashing our take-home pay through these premiums, the state is breaking its promise to its workforce. If these rates are implemented, I and many of my colleagues, will be forced to look for employment elsewhere to maintain financial solvency.

Rather than imposing a single, devastating shock to employee finances, I urge the Board to consider the following:

- **Phased Implementation:** Spread necessary premium increases over several plan years to limit the immediate financial impact on PEBP members.
- **Restored Cost-Sharing:** State contributions must increase to restore the traditional cost-sharing balance between the State of Nevada and its employees. The burden of inflation and rising healthcare costs cannot rest solely on the shoulders of the workers.

PEBP should be a tool for retention, not a catalyst for resignation. I ask the Board to seek a long-term, equitable solution that preserves the livelihood of those who serve the state of Nevada.

Sincerely,

Darcy Del Bosque

Deon Day
Public Written Comment
PEBP

As an employee of the state of Nevada I am beseeching the PEBP board to **NOT** increase the health care insurance premiums. From my understanding the health insurance premiums are slated to increase between 84% to 100%. This would be financially devastating to numerous state employees and place undue burden which would disproportionately affect lower – income employees more harshly.

The health and wellness of employees is at risk due to narrowing access and limiting care due to finances. This may cause employees to forgo medically necessary health treatments or medications leading to worse health outcomes. This change would also exacerbate other existing issues with state employment such as the retention of employees due to the loss or decrease of benefits.

The state of Nevada must play a bigger part in absorbing the cost and relieving state employees of such a burden. State of Nevada employees serve the public by providing our knowledge, skills, and labor. Healthy employees are productive employees, a change such as this would have rippling effects on providing that service to the public and making that service less efficient.

Members of the Public Employees' Benefits Program Board,

I am writing to express serious concern regarding the proposed 84% premium increase for the upcoming plan year. An increase of this magnitude is not a manageable adjustment; it represents a destabilizing financial shock for faculty and staff across Nevada's public institutions.

For many state employees, particularly those working in higher education and public service roles, salaries have not kept pace with inflation, housing costs, and broader cost-of-living pressures in Nevada. An 84% increase in premiums reflects little recognition of these realities. Faculty and staff are already absorbing higher housing costs, childcare expenses, fuel prices, and general inflation. Adding a dramatic increase in health insurance premiums on top of these pressures will force untenable choices between healthcare and other essential household needs.

The likely consequences are predictable and deeply concerning. Some employees will forgo coverage altogether. Others will delay or avoid necessary medical care. Individuals with chronic or acute medical conditions will be disproportionately harmed. Over time, this will lead not only to worsened health outcomes but also to higher long-term costs for the system. It will also accelerate recruitment and retention challenges, as faculty and staff weigh employment opportunities in other states where benefits are more stable and predictable.

PEBP should not implement an 84% premium increase in a single year. Instead, the Board should pursue longer-term solutions that distribute necessary adjustments over multiple plan years, limiting the unacceptable financial impact on members. Spreading increases across several years would provide predictability, allow employees to plan accordingly, and demonstrate good-faith partnership rather than abrupt cost shifting.

In addition, state contributions to PEBP must increase to restore a more equitable and traditional cost-sharing balance between the State of Nevada and its employees. The burden of rising healthcare costs cannot be borne primarily by employees whose compensation has not kept pace with economic conditions.

There should also be no further cuts to benefits for FY2027 beyond those already approved. Participants are already facing increased deductibles and out-of-pocket maximums, amounting to an estimated \$5 million in additional out-of-pocket costs. Additional reductions would compound the financial strain and undermine the value of the coverage offered.

The new out-of-pocket maximum increases for 2027—\$1,000 more for individuals and \$2,000 more for families on both high- and low-deductible plans—place an especially heavy burden on employees managing chronic illnesses, serious medical conditions, or unexpected health crises. These increases disproportionately affect lower-income state employees, who are least able to absorb sudden, high medical expenses.

Nevada depends on a stable, skilled public workforce. Health insurance that is affordable, predictable, and comprehensive is not a luxury; it is a foundational component of a functioning public employment system. I urge the Board to reconsider the proposed premium increases,

reject further benefit reductions, and work toward sustainable, shared solutions that protect both employees and the long-term health of the State's workforce.

Thank you for your consideration.

TO: Faculty Senate

The PEBP health cost should not increase because doing so would place an unnecessary financial burden on employees and their families who are already managing rising living expenses. An increase in premiums, deductibles, or out-of-pocket costs would make healthcare less affordable and could force individuals to delay or forgo necessary medical care. This not only impacts employee well-being, but can also reduce morale, productivity, and overall job satisfaction. Maintaining stable health costs demonstrates a commitment to supporting employees' financial stability and access to essential healthcare services, ensuring they can focus on their work without added economic stress.

I happen to be one of those in the most affected demographic, as I fall into the 50-74 range, with a newly diagnosed chronic illness. I am on the lower-income end of state employees and the sole provider in my household with rising costs in housing, utilities, groceries, etc.

Rising health care costs are a constant concern for most adults, in addition to regular care, medications, meeting deductibles. Which do we pay? The mortgage/rent or medical expenses? Cut back on groceries? This will impact so many of us and possibly force people to skip necessary treatments. Avoid seeing healthcare providers. There is the possibility of delayed care with the possibility of illness causing absences. These are all valid fears! This is the reality for many of us.

I am fearful of the possibility. I am concerned it will lead to increased medical debt. I am concerned about the thought of possibly delaying care. I am unsettled in my diagnosis at this point and now I have to worry about my health care. It is distressing and disappointing.

Please consider our statements seriously. I appreciate your time in reviewing my statement.

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

My name is Yosmely Lopez

If these proposed changes take effect, they will have a significant negative impact on me and my family. I am already relying on assistance from the Division of Welfare and Supportive Services to meet basic needs and provide food for my child and myself. Increasing the low-deductible premium would make it impossible for me to afford essential expenses, including my monthly bills. This proposal is unreasonable and places an undue burden on employees. The fact that such a substantial increase in insurance costs is being considered is deeply concerning.

Public Comment Submission

Submitted by: Chloe Powell

Public Comment in Support of Faculty Senate on PEBP Health Cost Increases

I am writing as a faculty member to formally express my concerns regarding the proposed changes to the Nevada Public Employees' Benefits Program (PEBP) and to state my strong support for the Faculty Senate's Sense of the Senate regarding health cost increases.

I write as both a former student of this institution and a current visiting lecturer. I have invested my time, labor, expertise, and commitment into this university over many years. It is from that position of sustained dedication that I find the current trajectory of employee healthcare deeply troubling.

I am enrolled in the Consumer-Driven Health Plan, the high-deductible PPO option. According to the plan's published figures, the annual in-network deductible for an individual is \$1,650, with an in-network out-of-pocket maximum of \$4,000. While the accumulator reflects progress toward those thresholds, it does not capture the full financial burden I have incurred. A significant portion of medically necessary care is treated as out-of-network due to limited provider availability, inaccurate directories, and shifting network classifications. Charges related to out-of-network care, balance billing, and amounts exceeding allowable rates do not consistently apply toward deductibles or out-of-pocket maximums. As a result, despite being enrolled in a plan advertised as having a \$4,000 out-of-pocket maximum, my actual out-of-pocket spending exceeds that amount.

As the Faculty Senate has noted, an 84 percent premium increase in a single year is unacceptable. These increases are proposed in the absence of proportional wage growth and without addressing structural instability in plan administration. Employees are asked to absorb escalating costs while the effective financial protection of the plan diminishes.

The July 1 to June 30 plan year further fragments coverage. Because deductibles and out-of-pocket maximums reset during the summer rather than aligning with the calendar or tax year, employees managing ongoing or complex health needs experience coverage interruptions that weaken the protective function of insurance.

For contingent and visiting faculty, the financial implications are especially severe. Eligibility for health insurance requires teaching three three-credit courses in a semester. At approximately \$4,000 per course before taxes, this equals roughly \$12,000 in gross pay per semester and approximately \$24,000 before taxes across the academic year. Under the proposed premium and cost-sharing increases, health insurance alone would consume an

unsustainable proportion of that income.

The proposed increases to out-of-pocket maximums place a disproportionate burden on individual employees, who must absorb 100 percent of their costs alone. This inequity is compounded for lower-income faculty and staff.

Additionally, the ongoing instability in third-party administration, provider networks, pharmacy benefit management, and online systems creates barriers to access. When in-network options are not realistically available, employees are forced into out-of-network exposure. This raises serious concerns regarding equitable access to medically necessary care and potential ADA-related access implications.

The cumulative effect of escalating premiums, rising deductibles, unstable networks, and disproportionate cost exposure is that healthcare benefits are no longer functioning as a stabilizing component of public employment. Instead, they are contributing to financial strain, burnout, and attrition.

I urge PEBP leadership and state decision-makers to reject the proposed premium increases, halt further erosion of benefits beyond what has already been approved, and restore equitable cost-sharing between the State of Nevada and its employees.

Sincerely,

Chloe Powell Faculty, University of Nevada, Las Vegas

I am writing to express serious concern regarding the proposed increase in PEBP benefit costs.

I work at UNLV and my base pay is under \$70,000 annually. In recent years, I have not received a cost-of-living adjustment, yet my expenses have continued to rise. Parking fees have increased, insurance premiums have already gone up, and now another substantial increase is being proposed.

Based on the most recent documents posted on the PEBP website, the projected changes indicate that for some plans and scenarios, employee premium costs could increase by over 100%. Even if these figures are presented as projections or modeling scenarios, they clearly demonstrate the magnitude of the financial gap being considered and the scale of the burden that could be placed on employees.

At the same time, the cost of living in Las Vegas has risen dramatically. Housing, utilities, food, and transportation costs have all increased far faster than wages. For employees like me, repeated increases to benefit costs without corresponding wage adjustments are simply not sustainable.

These changes disproportionately impact lower- and middle-income employees—the very people who keep public institutions like UNLV operating. While I understand the need for long-term financial planning, shifting such large increases onto employees earning under \$70,000 places an undue strain on those least able to absorb it.

I respectfully urge PEBP to consider alternative approaches to cost savings and funding. One possible option would be income-based or tiered insurance contributions, so increases are more equitably distributed and do not fall most heavily on lower-paid employees.

I ask that the Board carefully consider the real-world financial impact these proposals have on employees and pursue solutions that protect access to affordable benefits while recognizing income disparities and the rising cost of living.

Thank you for your time and consideration.

Michael Wolfe (UNLV)
Public Comment for the Record

PEBP Health Cost Increases

I strongly oppose and object to the exorbitant proposed cost increases announced 2/12/26. I cannot understand in any way how the PEBP board is representing State employees. The topics and data provided by the Segal Group, Inc. in the Board Meeting notice come across as a deliberate attempt to obfuscate and confuse the average contributor (the employees). How can anyone understand or accept that as justification? If this is true, the plan has apparently been grossly mismanaged and is in need of a total overhaul to understand and keep the costs reasonable. Is there any truth to where some portions of the plan are subsidizing others? How is that fair to anyone? I support everyone paying for what they receive. This seems to be a game to Segal Group in presumably asking for way more than what they actually expect. I have zero confidence in such shenanigans and again suggest the need for a plan overhaul or other changes to get some kind of control over costs. I have never commented before but this is just too disturbing to ignore. People cannot afford to get sick or will pass on needed healthcare because of this inexcusable attempt to allow profit over employee healthcare.

Frederic Bonin Pissarro

The projected increase in health benefit costs, estimated between 80% and more than 100%, will once again disproportionately impact faculty at the lowest end of the pay scale. These individuals constitute the operational backbone of the academy, faculty teaching four or five sections per semester who are already working under significant financial strain. Despite their essential instructional role, they are being asked to absorb the greatest share of this burden.

Health insurance should not function as a privilege contingent on income level. An increase of this magnitude places already vulnerable faculty in untenable circumstances, forcing trade-offs between access to healthcare and basic living expenses. In the context of a rapidly rising cost of living, and as Las Vegas becomes increasingly unaffordable for many members of our academic community, the sustainability of this situation must be seriously questioned.

It is imperative that we collectively pursue a more equitable and structurally responsible solution, one that acknowledges the indispensable contributions of these faculty members and safeguards their ability to live and work with dignity. A system that shifts the greatest impact onto those least able to bear it is neither just nor viable in the long term. This outcome is unacceptable and warrants immediate reconsideration.

Kush Modi

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

February 12, 2026

Dear Members of the Board,

I am here to express serious concern regarding the proposed premium and benefit increases for FY2027.

Based on the most recent documents posted on the PEBP website, premiums could increase by more than 100%. An increase of this magnitude is simply unsustainable for state employees. Within the university system, we do not operate on guaranteed annual raises or bonuses. At the same time, employees already contribute approximately 20% of their salaries toward retirement and pay nearly \$500 per year for parking – costs that are also increasing! Adding significant health insurance premium and benefit increases would effectively reduce employees' take-home pay and strain their ability to afford basic living expenses.

PEBP should not move forward with an 84% premium increase next year, nor any increase of that scale. If adjustments are necessary, they should be phased in over multiple years to reduce the immediate financial burden. In addition, state contributions must increase to restore a more equitable cost-sharing balance between the State of Nevada and its employees.

There should also be no further reductions in benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums would disproportionately impact employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these proposals and to pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Thank you for your time and consideration.

Sincerely,
Ashley Caoagas

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

My husband and I have both been loyal staff members to UNLV through sacrifice in the pandemic and the trauma of a mass shooting on our campus. As staff of the university for over 10 years, we have always known that we would never have a salary comparable to the private sector, but we also knew that our benefits would be decent and fair. Now we are being expected to carry the weight of an increase in healthcare costs and low wages. This action will also decrease the quality of staff and faculty at UNLV for the following decade. That our state will not protect us from this action of an 84% increase in healthcare is abhorrent to employees that have chronic medical conditions. This decision will be adding a burden staff over 40 who have a higher risk of hypertension, Type 2 diabetes and arthritis. It will increase lower wage employee sick days and controlling chronic conditions because we won't be able to afford to go to specialist appointments or buy prescriptions. If the aim is to reduce employees at UNLV by sickness and early death increasing our healthcare costs by 84% will certainly meet your goal.

Dear Public Employees' Benefits Program Representatives,

I am writing as an employee of University of Nevada, Las Vegas to formally express my concern regarding the recently projected changes to employee health insurance costs. As a state employee earning approximately \$57,000 annually, I am deeply worried about the financial burden these increases may impose.

Like many public employees, I rely on these benefits not as a luxury but as a necessity to maintain access to healthcare services for myself and my family. The proposed premium increases, along with any associated changes to deductibles, co-pays, or coverage levels, could significantly strain my monthly budget. After accounting for housing, utilities, transportation, student loans, and other essential living expenses, there is limited flexibility to absorb additional healthcare costs without sacrificing other critical needs.

I respectfully ask that you consider the impact these projected increases will have on mid- and lower-income state employees. Public service roles are vital to Nevada's communities, and accessible, affordable healthcare benefits are a key component in retaining and supporting dedicated employees. Significant increases risk creating financial hardship and may affect workforce stability and morale.

I encourage PEBP to consider alternative cost-containment strategies, including phased increases, expanded employer contributions, or additional plan options that provide more affordable coverage tiers for employees with moderate incomes. Transparency regarding the factors driving these increases and opportunities for employee feedback would also be greatly appreciated.

Thank you for your time and consideration of this concern. I value the benefits provided to state employees and hope that future decisions will continue to support the financial and health well-being of Nevada's public workforce.

2/12/2026 Public Written Comment – Janelle Yasukochi

Dear PEBP Board,

Please consider a plan that keeps healthcare affordable for all employees. It is becoming more difficult to afford cost-of-living expenses, especially with no additional cost-of-living adjustments to help offset inflation. Access to healthcare should not be an additional financial strain on hard-working employees who support our local community. Please continue to advocate for affordable healthcare for ALL.

Thank you.

2/12/2026

To whom it may concern,

I have been a state employee for just over 2.5 yrs. During this time my premiums for health insurance and retirement contributions has gone up each year. I was just informed minutes ago that the “big beautiful bill” and I use that term in a condescending tone, will cause my insurance to increase by 133% if this state proposal is upheld next week. My husband is on a fixed income from SSI due to disabilities. I have not been able to carry him on my plan as I always had up until about 6 yrs ago despite being a member of the healthcare system for over 30 yrs. The cost of health care has become a barrier of sorts for those in need and of a certain income bracket. Despite the annual raise and me being at my max income, how will my family continue to thrive. Rental properties are up in North Las Vegas where I reside and rent, groceries are higher and everyday the cost to just exist is worrisome at minimum. I oppose the “proposal” to increase our health insurance. I’m not sure where or what the budget cuts need to be, but our health should NOT be an option. Our staffing is down in my department and we’re already working to cover those unfilled positions. We’re having more work to do at the same rate of pay and to add more stress to these circumstances by increasing the health insurance is unreasonable.

Thank you for your time,

Sandra Liberty, LPN-HCC-II.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Alexis Reyes

Nevada State Employee

2/12/2020

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

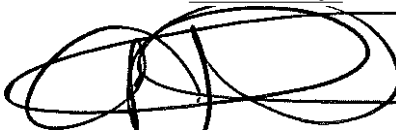
I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Crystal Jimenez

Nevada State Employee

A handwritten signature in black ink, appearing to be 'Crystal Jimenez', is written over a horizontal line. The signature is stylized with loops and a vertical line through the middle.

Subject: Opposition to Proposed Health Insurance Rate Increase

I am writing to express my strong opposition to the proposed increase in employee health insurance premiums from **\$219.91 to \$512.39**, effective July 1, 2026. This represents a **133% increase**, which is excessive and places an undue financial burden on employees.

Such a drastic increase is not aligned with industry standards or reasonable cost-of-living adjustments. Many employees carefully budget based on current rates, and a sudden, steep hike of this magnitude could negatively impact morale, retention, and overall financial well-being. Affordable healthcare is a cornerstone of employee satisfaction and productivity, and this proposal undermines that principle.

I urge the decision-makers to reconsider this increase and explore alternative solutions, such as:

- **Gradual adjustments** over time rather than a single large increase.
- **Employer cost-sharing strategies** to maintain affordability.
- **Reviewing plan options** to ensure competitive pricing without compromising coverage.

Maintaining fair and reasonable health insurance costs is essential for sustaining a positive workplace culture and supporting employees' health and financial security. Please prioritize a solution that reflects these values.

Thank you for considering this feedback.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Kajmonet Williams
Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

K'Tyra Burns

Nevada State Employee

A handwritten signature in black ink, appearing to read 'K.T. Burns', is written over a horizontal line. The signature is stylized with large, sweeping loops.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Kajmonet Williams
Nevada State Employee

Public Comment regarding the 2027 medical premiums.

Dear PEBP,

My name is Brianna Celaya and I live in Las Vegas, Nevada. I am writing to oppose the proposed 2027 premium rates because they would place an unreasonable financial burden on individuals and families in our community.

As a state worker/mom, I am concerned that the new rates will cause significant increases in monthly premiums, making coverage less affordable for many households. For example, even a moderate rate increase could add hundreds of dollars per year to my family's expenses, at a time when housing, utilities, and other essential costs in Southern Nevada continue to rise. Many residents are already struggling to keep up with basic living expenses, and higher premiums may force some to reduce coverage or go without insurance altogether.

I recommend that the agency reconsider the proposed rate increases and conduct a more thorough affordability analysis.

Thank you for the opportunity to comment.

Sincerely,
Brianna Celaya

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Lisa Anderson

Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Lynn Assenmacher
Nevada State Employee

A handwritten signature in black ink, appearing to read "Lynn Assenmacher", followed by a horizontal line.

Carly Lutes

Executive Assistant

UNLV Graduate College



February 12, 2026

Board of Trustees

Public Employees Benefits Program

State of Nevada

Dear Members of the Board,

I am writing to express my strong opposition to the proposed 84% premium increase for plan year 2027 under the Public Employees' Benefits Program (PEBP). Such a dramatic and immediate increase would place an unacceptable financial burden on Nevada's hardworking public employees and their families. I respectfully urge the Board to reject this proposal and instead pursue sustainable, long-term solutions that protect both the solvency of the program and the financial stability of its members.

For many state employees, healthcare coverage is not optional or supplemental; it is essential. As a single parent and member of a one-income household, I rely entirely on my salary and employer-sponsored health benefits to provide stability and security for my family. Affordable medical coverage is critical, particularly for those of us managing ongoing or chronic medical

conditions that require consistent treatment, prescriptions, and specialist care. Without dependable and reasonably priced coverage, families like mine face not just financial strain, but serious health risks.

An 84% premium increase in a single year is simply not manageable. Inflation has driven a roughly 25% increase in consumer prices since 2020. Faculty, classified staff, and public servants across Nevada are already struggling with rising housing, food, childcare, and transportation costs. For single parents and one-income families, there is no secondary paycheck to absorb sudden financial shocks. Imposing such a steep increase in healthcare premiums would force many of us to make impossible choices between maintaining coverage and meeting basic household needs.

A more responsible approach would be to spread any necessary premium adjustments over multiple plan years. Phasing in increases gradually would help mitigate the financial shock while allowing time to implement structural reforms that address underlying cost drivers.

Furthermore, restoring the traditional cost-sharing balance between the State of Nevada and its employees must be central to any solution. State contributions to PEBP should increase to reflect the shared responsibility model that has historically supported public employee benefits. As public servants, we have committed our careers to serving the state, and we should not be asked to shoulder a disproportionate share of rising healthcare costs — especially those of us supporting families on a single income.

Equally important, there must be no further cuts to benefits beyond those already approved for FY2027. Participants are already facing increased deductibles and higher out-of-pocket maximums that will result in an estimated \$5 million in additional out-of-pocket costs

collectively. The newly approved \$1,000 increase for individuals and \$2,000 increase for families to the out-of-pocket maximums for 2027 are especially concerning. These changes alone represent a significant financial strain.

For employees managing chronic illnesses, ongoing treatments, or unexpected acute conditions, higher out-of-pocket maximums are not abstract budget adjustments; they translate directly into delayed care, skipped prescriptions, mounting medical debt, and heightened stress. For lower-income employees and single-parent households, these added costs can destabilize an entire family's financial security. Affordable, predictable healthcare coverage is essential to maintaining both workforce stability and employee well-being.

We deserve a health benefits program that is stable, fair, and sustainable. Addressing budget challenges through extreme premium increases and escalating out-of-pocket costs is not a balanced solution. I urge the Board to work collaboratively with employee representatives and state leadership to develop a phased, equitable strategy that protects access to care, supports vulnerable families, and restores the long-term financial health of the program.

Thank you for your consideration and for your continued commitment to Nevada's public workforce.

Sincerely,

Carly Lutes

I strongly oppose the proposed increase in monthly insurance premiums from \$91.79 to \$213.87. A jump of this magnitude—more than doubling the current cost—is excessive, unjustified, and fundamentally out of step with any reasonable standard of affordability or fairness.

This is not a routine adjustment. It is a massive cost shift onto employees, effectively functioning as a pay cut disguised as a benefits update. At a time when wages are not rising at comparable rates and the cost of living continues to climb, imposing a 130-plus percent increase is irresponsible and harmful. No employee should be expected to absorb a sudden financial burden of this scale without clear, compelling justification.

If PEBP believes such an extreme increase is necessary, it must provide full transparency: actuarial data, cost-trend analysis, vendor negotiations, administrative overhead, and all alternative options that were considered and rejected. Without this information, employees are being asked to shoulder a dramatic financial impact with no explanation beyond “cost increases”—a vague rationale that does not come close to justifying a doubling of premiums.

This proposal undermines trust, morale, and the basic expectation that employer-sponsored insurance should remain stable and predictable. I urge a withdrawal of this increase and to pursue solutions that do not place an unreasonable financial burden on the workforce. Employees deserve better than a sudden, disproportionate hike that many simply cannot afford.

12 February 2026

Memorandum for PEBP Board

From: John Kersey

Regarding: Health Cost Increases

I understand that the PEBP will raise premiums by 84% next year, cut benefits and increase maximum out-of-pocket costs for individuals and families. I ask that these be reconsidered. These changes make health care costs particularly burdensome for faculty and staff. This is particularly true for those with chronic conditions and employees with lower incomes.

It is already difficult to attract good talent for faculty and staff positions. Benefit packages are a way to off-set the lower salaries compared to private sector jobs. I therefore ask that these increases that benefit insurance companies at the expense of those they supposedly serve not take place. Thank you for your consideration.

Very Respectfully,

John W. Kersey Jr., DDS, MS
Interim Program Director
Advanced Education in Pediatric Dentistry
UNLV School of Dental Medicine

Faculty Name: Zuobin Xiong

Title: Public Written Comment – PEBP Health Cost Increases (FY2027)

To the PEBP Board and Members of the Committee,

I respectfully submit this written public comment regarding the proposed PEBP health cost increases and benefit changes for FY2027.

1) Premium increases should not be implemented as an 84% jump.

An increase of this magnitude would impose an unacceptable and destabilizing financial shock on PEBP members. Instead, PEBP should adopt longer-term solutions and phase in premium increases across multiple plan years to reduce immediate harm to employees and their families. To restore the traditional balance of cost sharing between the State of Nevada and its employees, state contributions to PEBP must increase. A sustainable approach requires predictable, gradual adjustments rather than a one-year premium spike that forces members to choose between health care and basic living expenses.

2) No further cuts to benefits beyond those already approved for FY2027.

For FY2027, participants are already absorbing higher deductibles and out-of-pocket costs. Further benefit reductions would compound this burden and effectively reduce access to care. PEBP should not cut benefits beyond the changes already approved, including the increased deductibles and out-of-pocket maximums that are expected to result in significant additional out-of-pocket costs for participants.

3) The new FY2027 Out-of-Pocket Maximum increases are an unfair and regressive burden.

The proposed out-of-pocket maximum increases—\$1,000 more for individuals and \$2,000 more for families on both high-deductible and low-deductible plans—disproportionately harm members who face acute medical events or chronic conditions. This is particularly inequitable for lower-income state employees, who can least afford additional cost exposure. Raising out-of-pocket maximums shifts financial risk onto the people who are already most vulnerable and most likely to need care, undermining the protective purpose of health insurance.

Respectfully,

Zuobin Xiong, Ph.D.
Assistant Professor
University of Nevada Las Vegas

DeAnna Landon

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

-DeAnna Landon

Nevada State Employee

My name is Michael Green. I have been in the NSHE system since 1995. My wife and I are paying significant amounts of money for everything from medication to a recent medical procedure. The idea that we would have to pay more would do a great deal to take up whatever money I have gained in pay raises in the past two years, and perhaps more. I expect better of our system—our system of higher education and our system of medical coverage.

Jason Hortin, Assistant Professor. Senior Senator — College of Fine Arts, UNLV.

Public Comment for Deaf Ears

I have spent many years at UNLV—first as a student learning how the world works, and now as a professor trying to explain it. However, I’ve yet to find a textbook that can justify the peculiar math of this state: how we can find \$330 million to gift a billionaire for a battery factory (not to mention an original \$1.3 billion in 2014), \$750 million for a football stadium, and \$380 million for a baseball park, yet when it comes to the 27,000 workers who keep this state functioning, the policy is suddenly one of 'austerity.'

It seems in Carson City, the 'limitless bounty' is reserved for billionaires who share “particular island interests”, while the collection plate is passed only to the public servants. We are told the state is 'pro-business,' but it seems that doesn’t apply to the business of keeping its own employees healthy. You are asking for a 'Mega Deal' from our paychecks to cover budget gaps while the state hands out abatements like candy.

Already, our benefits are a punchline. I am a professor at a top-tier, R1, university, yet under our 'Low Deductible' plan, the vision benefit is so meager it won’t even cover 1/3 of a full year of contact lenses, and only renews every 2 years. I am literally being asked to work for a state that won't even help me see the students I’m teaching!

If the state can afford to be a philanthropist to the richest men on Earth, it might consider being a fair employer to the rest of us. I suggest you look for the money where you last gave it away, rather than in the pockets of those who keep this state functioning.

Sincerely in Billionaire-Funded Austerity,

Jason Hortin
Assistant Professor of Dance
University of Nevada, Las Vegas

I do not support the proposed premium increases. Given that cost of living adjustments have not kept pace with inflation, and employees have not seen meaningful salary adjustments, an 84 percent increase is simply not sustainable for many state employees.

If increases are unavoidable, they must be spread out over multiple years to minimize financial hardship. Additionally, without expanded plan options or structural changes, employees are being asked to absorb higher costs without added flexibility or alternatives.

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

MEMBER: MEGAN MONTES

Public Comment regarding PY2027 Proposed Insurance Premiums

Dear PEBP,

My name is Megan Montes and I live in North Las Vegas, NV. I am writing to oppose the proposed PY2027 Proposed Insurance Premiums because they will cause an extreme financial burden for our family and many others.

As a resident and public employee, I am concerned that the drastic increase in premiums will cause added financial burden in an already stressful time. While costs continue to rise across the board, the proposed increases are so drastic that they cannot be adequately planned for. My plan is the participant plus children, and under this proposed increase our premiums will go from \$378.65 to \$882.25. Without a SIGNIFICANT pay increase, you are expecting public employees to shoulder an additional \$500.00 per month with no assistance. This increase is offensive and will cause numerous financial issues for many households such as ours. We are a household of 5, two adults and three children. The proposed increases will literally take food from the children of Nevada as their parents will now have to offset their budget due to these exorbitant increases.

I recommend that the agency use their resources to come up with an alternative plan to meet their budget shortage instead of expecting public employees to shoulder that cost.

Thank you for the opportunity to comment.

Sincerely,

Megan Montes

A solid black rectangular box used to redact the signature of Megan Montes.

02-18-2026 Board Meeting

MEMBER: ARNALDO MONTES

Public Comment regarding PY2027 Proposed Insurance Premiums

Dear PEBP,

My name is Arnaldo Montes and I live in North Las Vegas, NV. I am writing to oppose the proposed PY2027 Proposed Insurance Premiums because they will cause an extreme financial burden for our family and many others.

As a resident and public employee, I am concerned that the drastic increase in premiums will cause added financial burden in an already stressful time. While costs continue to rise across the board, the proposed increases are so drastic that they cannot be adequately planned for. My plan is the participant only, and under this proposed increase my premiums will go from \$219.91 to \$512.39. My wife is also an employee and has the participant plus children plan. Together, our premiums are proposed to rise \$800.00 per month. Without a SIGNIFICANT pay increase, you are expecting public employees to shoulder an additional \$800.00 in their monthly budget with no assistance. This increase is offensive and will cause numerous financial issues for many households such as ours. We are a household of 5, two adults and three children. The proposed increases will literally take food from the children of Nevada as their parents will now have to offset their budget due to these exorbitant increases.

I recommend that the agency use their resources to come up with an alternative plan to meet their budget shortage instead of expecting public employees to shoulder that cost.

Thank you for the opportunity to comment.

Sincerely,

Arnaldo Montes

A solid black rectangular box used to redact the signature of Arnaldo Montes.

02-18-2026 Board Meeting

To: Public Employees' Benefits Program (PEBP) Board

From: Sarah Surrain, Ph.D.

Date: February 12, 2026

Subject: Public Comment regarding Proposed Plan Year 2027 Premium Increases

Dear members of the PEBP Board,

I am writing as a faculty member at UNLV to express my profound opposition to the proposed health insurance premium increases. Reports indicating that premiums may need to rise by as much as 84% to 100% to address the current budget shortfall are, quite simply, unacceptable. For the employees who keep Nevada's flagship university running, this proposal is not a "budget adjustment", it is a pay cut.

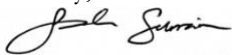
While university salaries may seem stable on paper, they have not kept pace with the explosive growth in the cost of living in Southern Nevada. Many of my colleagues in classified and administrative roles earn salaries that leave them with zero margin for error. A doubling of health premiums will force families to choose between medical coverage and basic necessities like rent and groceries. I am in the process of hiring a postdoctoral researcher for my lab, and this dramatic change in costs will make it very challenging to attract top talent to Nevada to work on my research.

It is disheartening to learn that this problem is the result of using one-time reserves to buy down premiums in previous years without a long-term sustainability plan. Public employees should not be the ones to suffer for administrative oversights or the failure to secure adequate legislative funding during the previous session.

I urge this Board to reject a 100% premium hike and instead demand that the State of Nevada fulfill its obligation to its workforce. If the current state contribution is insufficient, the solution is not to drain the pockets of workers; it is to seek emergency appropriations or restructure the state's portion of the cost. Health insurance must remain an accessible benefit, not a luxury.

I ask the Board to rethink these scenarios and prioritize the well-being of the thousands of Nevadans who rely on these benefits. We cannot afford to work for a state that does not afford us the dignity of affordable healthcare.

Sincerely,



Sarah Surrain, Ph.D.

Assistant Professor of Early Childhood Education
The University of Nevada Las Vegas

Sarah Surrain



Wilson Hatcher

I am writing today in strong opposition to the proposed increases in employee health insurance costs under PEBP, including dramatic premium hikes and a higher out-of-pocket minimum.

An 84% premium increase in a single year is simply unreasonable. I understand that health insurance premiums may need to increase periodically. Incremental adjustments are part of maintaining any large insurance pool. However, an 84% increase all at once places an unacceptable financial burden on state employees. If increases are necessary, they should be phased in over multiple plan years to avoid destabilizing household budgets.

While I am married with no children and can absorb some increase, I am deeply concerned about my colleagues with families. For example, a coworker of mine with three children covered under this insurance will experience a dramatically larger financial impact. For families, this is a significant strain, not a marginal adjustment.

I am also concerned about the increase of the out-of-pocket maximum. Raising the maximum by \$1000 for individuals and \$2000 for families creates additional hardship, particularly for those with chronic or acute medical conditions. These are not hypothetical costs. They affect the employees who rely most heavily on their health coverage. If annual out of pocket costs must increase, they should be kept within a reasonable limit. Personally, I believe an annual out-of-pocket maximum closer to \$1200 would be far more manageable and predictable for working families.

I urge decision makers to reconsider the scale and timing of these increases and to pursue longer-term solutions that restore a fair cost-sharing balance between the State of Nevada and its employees.

Dear PEBP,

My name is Hannah Ocampo and I live in Las Vegas, NV. I am writing to oppose the proposed Premium Increase because this will be a big burden for us employees. We try our best to do our job by helping the people get free healthcare where in we ourselves are having to shoulder a premium to get one. Let alone increasing the premium so much leaving us nothing but change. this does not seem fair as we also have to pay co pays and other expenses out of pocket which could lead to possibly struggling to go to a doctor due to out of pocket fees. As an Eligibility worker, I am concerned that the premium increase for healthcare will cause employees to seek other health care insurance to be able to save and make the quality of health suffer.

I recommend that the agency reevaluate the proposed premiums and consider the small employees like us who could be living paycheck to paycheck or struggling with finances. Most of us are a breadwinner or a single parent that just tries to make ends meet and wants to be covered when emergency situation occurs or have medications to maintain.

Thank you for the opportunity to comment.

Sincerely,

Hannah Ocampo

Public Comment to the Public Employees' Benefits Program (PEBP)

To the PEBP Board,

I am writing as a Nevada state employee and physician to express strong concern regarding the proposed premium increases and additional cost-sharing changes for the upcoming plan year.

An 84% increase in premiums in a single year is not sustainable **for** state employees and their families. Such a dramatic change creates significant financial strain and uncertainty, particularly for those already managing rising costs of housing, childcare, and everyday living. If adjustments are necessary, increases should be phased in over multiple plan years to reduce the immediate financial burden and allow employees time to plan accordingly.

Equally important, the current trajectory shifts an increasing share of healthcare costs onto employees. Restoring a more traditional cost-sharing balance between the State of Nevada and its workforce is essential to maintaining a stable and competitive benefits package that supports recruitment and retention of qualified public servants.

I am also deeply concerned about the impact of higher out-of-pocket costs. The planned increases to deductibles and out-of-pocket maximums—resulting in millions of dollars in additional costs to participants—disproportionately affect employees with acute medical needs, chronic conditions, or lower incomes. These changes place the greatest burden on those who rely most heavily on their health coverage and can create barriers to timely care.

From a healthcare perspective, higher cost-sharing often leads to delayed care, worsening health outcomes, and ultimately higher long-term system costs. Maintaining affordable access to care is not only the right approach for employees and their families, but also a financially responsible strategy for the State.

I respectfully urge the Board to:

- Avoid extreme year-to-year premium increases and instead implement gradual, long-term adjustments
- Increase state contributions to restore a fair employer–employee cost balance
- Avoid additional benefit reductions beyond those already approved
- Carefully consider the disproportionate impact of higher out-of-pocket limits on vulnerable employees

Nevada's public employees are essential to the functioning of our state. A stable, affordable benefits program is critical to supporting the workforce that serves our communities every day.

Thank you for your consideration.

Sincerely,
Leanne Free, MD
State Employee, Nevada

First and Last name-SOUMYA UPADHYAY

Feb 12, 2026

To

The PEBP Board

Subject- Public comment

Dear Sir/madam,

A steep increase in PEBP healthcare costs (>100%) would be very detrimental to us employees at UNLV. Could you please not increase the costs. Our healthcare system is already plagued with very high costs and citizens bear the brunt of it.

Thank you

Soumya Upadhyay, PhD

Associate Professor

Healthcare Administration and Policy

School of Public Health

University of Nevada Las Vegas

PEBP should NOT raise premiums by 84% next year as this will create an unacceptable financial impact on PEBP members. This increase feels reactionary and other options must be considered. One idea is to implement longer-term solutions by spreading out premium increases over several plan years.

The state struggles to attract competitive employees at the highest level. If we are to attract the quality of people we want, state contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

Additionally, The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on all faculty and staff, those who may suffer from acute medical issues and those with chronic conditions.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

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Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees for PY 2027. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Bridget Stevens

[REDACTED]
[REDACTED]

Nevada State Employee

I'm not sure why the state thinks that increasing health insurance by 133% is even fair to those of us that work for the people.

We already make less money than the county and the cities, our retirement benefits are higher than other agencies and we work our butts off for nothing.

There is no way that this is fair to anyone. People are not going to be able to afford health insurance and if they don't drop the insurance they aren't going to be able to pay for many other daily needs.

Think about what you are doing to those that are supposed to be representing the state. We cannot keep raising our rates every year, it's just not fair.

Date: 2-13-26

From: Kimberly Seifert

To: Whom it May Concern

RE: PEBP Health Cost Increases for 2027

Regarding PEBP premium increases for next year – why should the employees shoulder the burden when the state cannot manage its money. State contributions MUST increase to restore the cost sharing balance, especially since some of the lower paid (classified staff) employees cannot afford this increase in these already turbulent economical times.

Benefits should not be cut more than already approved nor should the out-of-pocket maximums be increased for 2027. People with acute or chronic conditions should not be burdened with the increased financial stress in addition to their medical issues, and this could result in them not getting the care they need because they cannot afford it.

Jessica Crane

From: Timothy Johnson [REDACTED]
Sent: Friday, February 13, 2026 9:36 AM
To: Jessica Crane: HR benefits
Cc:
Subject: -Feb. 18

WARNING - This email originated from outside the State of Nevada. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hello,

I am writing to formally express my serious concern regarding the proposed premium increases for PEBP health insurance plans, specifically the Family of Four CDHP High Deductible plan.

As a State employee, I am already budgeting carefully to meet my family's basic living expenses. Any significant increase in health insurance premiums will place an additional financial burden that many of us simply cannot absorb. For employees who are already barely getting by, these increases are not sustainable.

The proposed adjustments may unintentionally force families to make difficult and potentially harmful decisions - including canceling coverage altogether or seeking Medicaid assistance due to affordability concerns. That outcome would be detrimental not only to employees and their families, but also to the long-term stability of the workforce.

Access to affordable health care is a critical component of employee retention, morale, and overall well-being. I respectfully urge decision-makers to reconsider the scale of these increases and explore alternative solutions that protect employees while maintaining plan sustainability.

Thank you for your time and consideration of this important matter.

Respectfully,

[REDACTED]
Timothy Johnson, MBA
Accountant Technician 1
UNLV Accounts Payable and Travel
University of Nevada, Las Vegas
[REDACTED]

On Thu, Feb 12, 2026 at 9:29 AM UNLV Official <[REDACTED]> wrote:
Dear colleagues,

The Public Employees Benefits Program (PEBP) Board is scheduled to meet on **Wednesday, Feb. 18 at 1 p.m.** The [Board Packet](#) is available online. This meeting will include a discussion on potential rate increases and plan design changes for Plan Year 2027. If you are interested in learning more and/ or making a public comment regarding this item, we encourage you to attend. Please note that voting for these changes is expected to occur at the March board meeting. Please see below for more information:

- **Agenda item 4 - [Presentation on potential plan design changes and rate methodology for Plan Year 2027](#).** (Richard Ward, Segal)
 - For possible action

The meeting will be conducted via video and teleconference only. Members of the public are invited to view the live meeting on the [PEBP YouTube channel](#).

Individuals who wish to submit written public comments should upload their document to the *Public Comment Upload Form* located under *Contact Us* on the [PEBP website](#) no later than two business days before the meeting. There are two agenda items designated for public comment. If you wish to provide verbal public comment during those agenda items, follow the instructions below:

- Option 1: [Join the webinar as an attendee](#). **This link is only for those who want to make public comments.**
- Option 2: Dial: (669) 900-6833. When prompted to provide your Meeting ID, enter: **842 5698 6200** then press#. When prompted for a Participant ID, enter#.

Participants who call in will be muted until it is time for public comment. A moderator will then unmute callers one at a time for comment. Call (775) 684-7016 or email jcrane@peb.nv.gov for assistance with issues dialing in to provide public comment.

Important Note: If you are just listening to the webinar, please use the [PEBP YouTube channel](#)

Email [HR Benefits](#) if you have any questions.

Thank you.



Julie TKonkol

Director, Benefits and HR Operations

Pronouns: she, her, hers

[REDACTED]
[REDACTED]
[REDACTED]

From: Jessica Aguilera [REDACTED]
Sent: Thursday, February 12, 2026 12:40 PM
To: PEBP Member Services <memberservices@peb.nv.gov>
Subject: Opposition to Proposed 84% Health Insurance Premium Increase

,r.4m111112- This email originated from outside the State of Nevada. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Dear PEBP Board Members,

I am writing as a classified staff employee to formally express my strong opposition to the proposed 84% increase in health insurance premiums.

With the current cost of inflation and rising prices for housing, groceries, utilities, and transportation, an increase of this magnitude would make health insurance extremely unaffordable for many classified employees. Our wages have not increased at a pace that could absorb a jump of this size, and this proposal would force many employees to choose between maintaining health coverage and meeting basic living expenses. We simply cannot get by with this massive increase.

Classified staff are the backbone of our institutions, and access to affordable health insurance is an important part of our compensation and overall well-being. This proposed increase would place a severe burden on classified staff (even if it was supplemented over a 3-year period).

I strongly urge the Board to reconsider this proposal and explore alternatives that do not shift such an overwhelming financial burden onto employees during an already challenging economic climate. I respectfully ask that the voices and concerns of classified staff (and all state employees) be taken seriously before any final decision is made.

Thank you for your time and consideration.

Jessica Aguilera

Jessica J. Aguilera
Executive Assistant
Honors College
University of Nevada, Las Vegas

Lindsey Bondiek

February 13, 2026

To whom it may concern:

As a PEBP member, I would like to advocate against any insurance premium increases. I am in a similar position to most people I know, living paycheck to paycheck. Any decrease in my pay directly affects my ability to afford my daily living expenses. I strongly believe in affordable healthcare because a human's health should come first.

If premium increases are unavoidable, I advocate for a phased approach to allow for a better adjustment period.

Thank you for your consideration.

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Public Comment Regarding PY2027 Premiums Proposal-

KAI SIMMONS

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

-KAI SIMMONS

Nevada State Employee

Maria Garcia

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

-Maria Garcia

Nevada State Employee

Tomas Nava Virrey

An increase to premiums of over 100%? I really hope that will not be the case because things are hard as it is, this would only make things even more difficult. There has to be another way to handle this.

No to such an egregious raise to our premiums.

Public Comment on Proposed Health Cost Increases
Submitted by: Erin Hamilton

I am writing to state my strong opposition to PEBP's proposed cost increases, which would nearly double the cost of insurance premiums and also increase out-of-pocket maximums. These cost increases would place an unmanageable burden on many state workers and their families. PEBP should instead consider longer-term solutions by spreading premium increases over several years. The State of Nevada should also increase its contribution to restore the traditional cost-sharing balance between the State and its employees.

One of my dependents was recently diagnosed with cancer, and the proposed cost increases, particularly the increase in out-of-pocket maximums, will place a significant financial hardship on my family at a time when we are least able to afford it. Many other faculty and staff face similar ongoing health concerns and will be further harmed by PEBP's proposed cost increases. I respectfully ask that you reconsider these cost increases and instead take a more measured and longer-term approach to address financial concerns.

Thank you for your consideration.

Erin Hamilton

Amy Stone, PhD

I agree wholeheartedly with the comments made by the UNLV Faculty Senate on Feb 10th, 2026, which are presented below. Please consider the below points my public comment.

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

ALLISON LANEY

UNLV

February 13, 2026

133%. This is not acceptable, or at all feasible on the wages that are already 1/5 less than all of the CCSD folks.

I can barely afford to live on my own with the cost of living rising from every direction. We received no cola this year or last year. I need to have medical coverage for my children as they cannot afford to pay it on their own wages.

What happens next, we can't afford to eat?

Kathryn Houk

As a state employee with chronic and rare diseases, healthcare is an essential lifeline. When well-cared for I am a highly productive and dedicated employee to the state. The proposed increase in deductibles AND premiums within a single year is a painful strain on my financial stability and ability to access the care I need.

I feel there is a strong connection between the lack of ability to fill state employee positions with a low-priority for funding benefits or salaries sufficient to sustain a healthy lifestyle in the state. Increased salaries come with increased retirement contribution rates, increased medical premiums, increased prices on commodities... so it really is no raise at all, merely an adjustment to the increasing demands of corporate welfare. PEBP needs to set up strong advocacy for the next legislative session in order to push the state to return to the traditional cost-sharing balance between Nevada and its employees. They owe us the ability to live and work in the state we dedicate our labor towards.

In conjunction with advocating for more state funding, PEBP should not increase deductibles and premiums all at once, rather spread out the increase in premiums over multiple years. An 85% raise in premiums on top of higher out of pocket expenses places an undue burden on employees and could contribute to our already growing crisis of the working unhoused and poor.

Public Comment regarding [PEBP Board meeting on 02/18/2025]

Dear PEBP,

My name is Candace Hall and I live in Las Vegas, NV. I am writing to oppose the proposed 2027 premiums because this would present a further financial hardship.

As a Quality Assurance Specialist I, I am concerned that this will cause further hardship for my family and other peers. For example, I was paying the premium for the entire family prior to my spouse getting his own medical insurance. This proposed amount would charge me over the amount I was just paying prior to him obtaining his own insurance. I was barely making ends meet then. On top of the higher cost of living and the increase to our pension reduction.

I recommend that the agency find alternative means to lower costs without pulling out employees' financial resources. At this rate State employees will have to go voluntarily uninsured which will cause more financial increases for the State in a whole.

Thank you for the opportunity to comment.

Sincerely,
Candace Hall

A solid black rectangular box used to redact the signature of Candace Hall.

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Subject: Concern Regarding Proposed Health Insurance Premium Increase

To the PEBP Board,

I am writing to express my concern regarding the proposed increase in employee health insurance premiums. The plan I am currently on with my children is proposed to increase from \$202.48 to \$471.78, effective July 1, 2026. This represents a 133% increase, which is significant and would place a considerable financial burden on all employees.

This increase comes at a time when PERS contribution rates recently increased, yet no cost-of-living adjustments have been discussed. As a result, employees are shouldering an unfair share of the burden to address the funding gap. Such combined increases, without corresponding salary adjustments, create a disproportionate financial strain that could negatively impact morale, retention, and overall well-being.

Affordable healthcare and fair compensation are critical components of employee satisfaction and productivity. I respectfully urge decision-makers to reconsider this proposal and explore alternative approaches.

Maintaining fair and reasonable health insurance costs, while balancing other financial obligations, is essential for fostering a positive workplace culture and supporting employees' health and financial security. I encourage you to prioritize a solution that reflects these values.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in cursive script that reads "Ryan Scheuber".

Ryan Scheuber

Comment Opposing PY2027 Premium Increases

I strongly oppose the proposed PY2027 premium increases. A 133% increase over current PY2026 premiums is simply not affordable for many state employees and retirees. These increases would more than double monthly health insurance costs for families, placing an extreme financial burden on households that are already managing rising costs of housing, food, childcare, and utilities. For many employees, this could mean choosing between maintaining health coverage and meeting basic living expenses. Such a drastic increase would negatively impact workforce morale, employee retention, and the financial stability of retirees living on fixed incomes. Health insurance should remain accessible and affordable, and increases of this magnitude are not sustainable for working families.

To the Public Employees' Benefits Program Board,

Thank you for the opportunity to submit a public comment. My name is Roya Pirsoltan, and I am writing to express strong opposition to the proposed 133% increase in PEBP health insurance premiums scheduled for July 1, 2026.

An increase of this size would have a severe impact on Nevada's public employees. Over the past several years, cost-of-living adjustments have been minimal and have not kept pace with inflation. With no COLA planned for 2025 or 2026, employees are already struggling to absorb rising prices for housing, groceries, childcare, and other essentials. A sudden doubling of health insurance premiums would erase years of incremental wage progress and place many families in an unsustainable financial position.

This proposal also has broader implications for the State workforce. Recruitment and retention are ongoing challenges across numerous agencies. Significantly raising healthcare costs will make state employment even less competitive compared to local governments and private employers. Higher turnover and vacancy rates ultimately increase operational strain and costs for the State.

A premium increase of this magnitude also raises questions about whether all possible alternatives have been fully explored. Before shifting such a substantial burden onto employees, I urge PEBP to consider additional strategies such as:

- Strengthening cost-control efforts
- Improving plan design and administrative efficiency
- Pursuing more aggressive negotiations with carriers
- Implementing any necessary increases gradually rather than all at once

Nevada's public employees rely on predictable, affordable healthcare coverage. A 133% increase is neither reasonable nor sustainable. I respectfully ask the Board to reject this proposal and pursue solutions that protect both employees' financial stability and the long-term viability of the program.

Thank you for your time and consideration.

Sincerely,

Roya Pirsoltan

February 12, 2026

RE: **Heather Dahl-Jacinto** Comments on potential PEBP premium increase

Dear Colleagues,

I am writing as a UNLV faculty member who will be directly affected by the decisions made regarding PEBP health insurance premiums. I care deeply about the stability of our benefits. and about the long-term health of our institution. For that reason, I would like to strongly oppose increasing premiums to address the budget shortfall.

Since I have arrived at UNLV, I have seen increasing premiums most years, and also the removal of insurance coverages that would be a value-add and make sense as a reason for a higher cost insurance plan. I am currently on the low deductible PPO, and still spend more out of pocket than I used to, and have to resort to using creative healthcare to meet my needs (e.g., compound medications because insurance does not cover it, prescription coupons because out-of-pocket costs are unreasonable).

As someone with a dependent on my plan, I also see the increasing cost of supporting my family. Each year we pay more for less, and the thought of increasing premiums 84%-100% make me wonder what is next, and how we can live on our income without COLA raises to counteract these premium hikes.

Personally, I am also concerned about how instability in our benefits could affect recruitment and retention at UNLV. Our ability to attract talented faculty depends in part on the predictability and competitiveness of our benefits package. When I am on a search committee, this is a huge question that applicants consider when applying to our university. Having unstable plans, high cost, and poor health insurance means that we may lose high quality applicants to other R1 universities that have better healthcare and benefits for their employees.

I am proud to work at UNLV and proud to be part of a community that values thoughtful engagement, but this shortfall should not land on the employees that serve this university. My hope is that our collective voice will reflect both urgency and responsibility, and that we will approach this issue in a way that protects employees while also strengthening the long-term sustainability of PEBP.

Thank you,

A handwritten signature in black ink, reading "Heather Dahl-Jacinto". The signature is written in a cursive, flowing style. Below the signature is a horizontal line.

Heather Dahl-Jacinto, PhD, NCC, ACS

February 13, 2026

Greetings PEBP Board,

I am writing to formally object to the recommended significant increase to the medical benefit premiums.

While I understand that adjustments may occasionally be necessary, the magnitude of this proposed increase appears excessive and creates a substantial financial hardship. I am very concerned with our classified staff, who make significantly less than those in tenured positions or high-ranking administrative positions. At this level, the cost risks making essential coverage unaffordable and undermines the purpose of offering employer-sponsored benefits. I am fearful we will lose well established staff members who will seek other private employment leaving our students to suffer with no administrative assistants to help them with any questions or challenges which may arise during the academic year.

I respectfully request that the organization reconsider less burdensome options such as phased adjustments, plan design modifications, or expanded plan choices that would better balance cost control with employee access to care. I currently pay for my spouse and I, \$313.94 for the high deductible give the recommended increase that would increase to over \$600 each month, which will have a significant negative impact on our family. We are Kinship Foster parents with four additional children to care for. I can't imagine a classified staff member who earns \$35K or less trying to cover this cost for their family, this increase will substantially harm these families.

I value the benefits offered and wish to remain enrolled and employed at UNLV; however, I strongly urge a review of this recommendation to ensure it is equitable, transparent, and financially sustainable for all employees.

Thank you for your time and consideration. I look forward to your response and to a resolution that better supports employees' ability to maintain coverage.

Kathy Levasseur

Beth DeBouck
Las Vegas, NV

Dear Senator,

I am writing to strongly oppose the proposed PEBP health insurance premium increases affecting UNLV faculty and staff. These increases place an unfair financial burden on public employees whose wages have not kept pace with rising costs and effectively amount to a pay cut.

Higher education depends on retaining qualified faculty and staff, and escalating health care costs without corresponding salary support undermine workforce stability and morale. I urge you to oppose these increases and support more equitable, sustainable solutions that do not shift costs onto employees.

Thank you for your consideration.

My name is **Andrea Houston** and I want to thank you for the opportunity to provide a public comment. I am submitting this statement in strong opposition to the proposed 133% increase in PEBP health insurance premiums effective July 1, 2026.

A premium increase of this magnitude is unprecedented for Nevada's public workforce. According to recent state budget data, most Nevada employees have seen only modest cost-of-living adjustments in recent years—far below the rate of inflation. A 133% jump in health insurance costs would effectively wipe out years of wage gains in a single year. For many families, this would mean hundreds of dollars more per month for the same coverage, creating a financial burden that is simply not feasible.

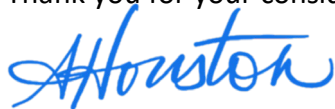
Nevada already struggles with recruitment and retention across multiple agencies. Dramatically increasing employee healthcare costs will make it even harder for the State to remain competitive with local governments and private employers. This proposal risks accelerating turnover, increasing vacancy rates, and ultimately raising operational costs for the State.

A sudden increase of this scale also suggests that underlying cost drivers are not being addressed. Before shifting such a heavy financial burden onto employees, PEBP should fully evaluate alternative strategies, including:

- Strengthening cost-containment measures
- Improving plan design efficiency
- Negotiating more aggressively with carriers
- Phasing in any necessary increases over multiple years

Nevada's public employees deserve stability and predictability in their healthcare costs. A 133% increase is neither reasonable nor sustainable. I respectfully urge PEBP to reject this proposal and pursue solutions that protect both the financial well-being of employees and the long-term health of the program.

Thank you for your consideration.



Annie Houston

One of my former lives included working a number of years in Human Resources (at a major Hospital Corporation), focusing on employee retention. It became very evident that insurance premiums can have a surprisingly direct effect on employee turnover because health benefits are one of the top 2–3 factors employees consider when deciding whether to stay with or leave an employer. When premiums rise or coverage worsens, employees often feel it as a pay cut.

For example, when premiums increase for employees, employees have to pay more out of pocket each paycheck:

- Their take-home pay drops without a salary change
- Lower- and mid-income employees feel the impact most
- Morale declines, especially if raises don't offset the increase
- They start comparing benefits packages elsewhere

This results in higher voluntary turnover, especially among early-career, hourly, or high-demand talent. However, when employers absorb more of the premium, shielding employees from cost increases, the employees:

- Feel valued and supported
- Benefits become a retention tool
- Recruiting gets easier

Resulting in lower turnover and higher engagement, which leads to greater performance and employee satisfaction.

Research consistently finds:

- Benefits dissatisfaction strongly predicts turnover intentions
- **Healthcare costs are one of the most cited reasons for leaving after compensation**
- Replacing an employee often costs 20–50%+ of their salary, which can exceed what the employer “saved” by shifting premium costs

This is certainly a challenging task that lies ahead, but I ask that you take a deep look at cost vs results. What is saved upfront may ultimately cost more in the end. I wish you luck as you maneuver this daunting task, and thank you for the opportunity to provide feedback.

To: PEBP Board

2/13/2026

From: Kerrie Campbell

RE: Proposed Rate Increase

My name is Kerrie Campbell, and I am here to express my deep concern about the proposed 133% premium increase by the Public Employees' Benefits Program (PEBP) of Nevada.

Currently, I pay \$386.99 per month for my health insurance. Under this proposal, my monthly premium would increase to \$901.69. That is an increase of over \$500 per month — more than \$6,000 per year. For someone like me, who is already living paycheck to paycheck, this is not just a budget adjustment. It is a financial crisis.

Like many Nevada families, I am already struggling with rising costs — housing, groceries, gas, utilities, and other necessities. My income has not increased by 133%. In fact, it has not kept pace with inflation. There is no room in my budget for an additional \$500 every month without sacrificing something essential.

This proposed increase would force me to make impossible choices:

Do I pay for health insurance, or do I pay my rent or mortgage?

Do I keep coverage, or do I put food on the table for my family?

Health insurance is not a luxury. It is a necessity. But at \$901.69 per month, it becomes unaffordable. And when coverage becomes unaffordable, people delay care, skip medications, and avoid doctor visits. That ultimately leads to worse health outcomes and higher long-term costs for everyone.

As a supervisor working as a public employee, I serve the people of this state and our employees. I do my job with dedication and commitment. I am simply asking for the same consideration in return — the ability to maintain access to healthcare without jeopardizing my family's basic needs.

A 133% increase is not sustainable. It does not reflect the economic realities facing working families today. I urge you to reconsider this proposal and explore alternatives that protect employees while addressing budget concerns in a more balanced and equitable way.

Please do not put families like mine in the position of choosing between healthcare and survival.

Thank you for your time and consideration,

Kerrie Campbell 2/13/2026

Dear Senator,

I am writing to strongly oppose the proposed PEBP health insurance premium increases affecting UNLV faculty and staff. These increases place an unfair financial burden on public employees whose wages have not kept pace with rising costs and effectively amount to a pay cut.

Higher education depends on retaining qualified faculty and staff, and escalating health care costs without corresponding salary support undermine workforce stability and morale. I urge you to oppose these increases and support more equitable, sustainable solutions that do not shift costs onto employees.

Thank you for your consideration.

I strongly oppose the proposed 133% increase in health insurance premiums. This is not just a rate adjustment—it's a financial shock that unfairly penalizes employees for decisions outside their control. A 133% hike means more than doubling what workers already pay, without any guarantee of improved coverage or wages.

For many employees, this increase could translate to hundreds of dollars more per month, eroding take-home pay and pushing families into financial hardship. At a time when inflation and cost of living are already high, this proposal effectively reduces compensation and undermines the value of state employment.

What makes this even more concerning is that this situation stems from a poorly executed modernization project that failed to deliver promised efficiencies and cost savings. Employees should not be asked to shoulder the financial consequences of mismanagement. Passing these costs directly to workers is not a solution, it's a punishment for problems created at the administrative level.

PEBP should prioritize accountability and explore fair alternatives such as negotiating better provider rates, implementing cost-control measures, or phasing in modest increases—not imposing an unsustainable jump that punishes employees for systemic and managerial failures.

If this proposal moves forward, it will damage morale, retention, and recruitment. Simply put: **employees deserve better than being asked to pay for mistakes they didn't make and have to shoulder significant increase in premiums.**

MEMBER: TYLER POST

Public Comment regarding PY2027 Proposed Insurance Premiums

Dear PEBP,

My name is Tyler Post and I live in Las Vegas, NV. I am writing to oppose the proposed PY2027 Proposed Insurance Premiums because they will cause an extreme financial burden for our family and many others.

As a resident and public employee, I am concerned that the drastic increase in premiums will cause added financial burden in an already stressful time. While costs continue to rise across the board, the proposed increases are so drastic that they cannot be adequately planned for. My plan is the HMO, and under this proposed increase my premiums will go from \$801.97 to \$1868.59. This constitutes a loss of nearly an entire paycheck each month. Without a SIGNIFICANT pay increase, you are expecting public employees to shoulder an additional \$1066.62 in their monthly budget with no assistance. This increase is offensive and will cause numerous financial issues for many households such as ours. We are a household of 6, two adults and four children. The proposed increases will literally take food from the children of Nevada as their parents will now have to offset their budget due to these exorbitant increases.

I recommend that the agency use their resources to come up with an alternative plan to meet their budget shortage instead of expecting public employees to shoulder that cost.

Thank you for the opportunity to comment.

Sincerely,

Tyler Post

A solid black rectangular box used to redact the signature of Tyler Post.

Rebecca Robinson

To The PEBP Board:

As someone who joined UNLV staff in 2025, I am really excited by the opportunity to join this community and to advance my career while supporting students. I have thoroughly enjoyed working at UNLV and becoming part of the Las Vegas community as a whole. While this has been an amazing opportunity for me, I am still struggling monthly with the cost of living. Cost of living increases are negatively impacting everyone right now, and another increase in any form, will ultimately lower wages/salary for every person who relies on PEBP. This presents an unjust burden to faculty and staff, and especially negatively impacts anyone who has any kind of health condition.

In my time here, I am yet to even use my health insurance because the fear of being denied a claim or having to pay high copays prevents me from doing so. As a full-time staff member, I can barely afford groceries, let alone pay extra expenses or debt due to medical needs.

A higher insurance premium would single-handedly prevent me from being able to save money for a house or vacation. In order to have any kind of quality of life, I am asking PEBP to not raise premiums by 84%-100% next year, to not cut benefits, and to keep out-of-pocket maximum increases as low as possible. This increase is an unfair burden on faculty and staff with chronic health conditions and prevents people like myself from necessary preventative care. This also disproportionately affects lower-income staff who cannot afford these high increases.

Health insurance is in the business of human beings and keeping them healthy. Any rule or cost increase that prevents human beings from being healthy should not be approved. Please protect the people who rely on PEBP.

Subject: Public Comment Opposing Proposed 2027 Medical Premium Increases

Dear PEBP,

My name is Wendolyn Insera and I live in Boulder City, NV.

I am writing to formally oppose the proposed 2027 medical premium increases, as they will create significant financial hardship for me and many other State employees.

I am a Family Service Specialist II and I currently pay already high medical premiums for myself and my children under the PPO plan. In addition to these substantial payroll deductions, I am responsible for high copays and significant deductibles before coverage meaningfully offsets our healthcare costs.

Due to the current expense, I cannot afford to include my husband on my medical plan. Even without covering my spouse, the financial burden is already considerable. Increasing premiums further would place my family in an even more precarious financial position at a time when the cost of living continues to rise and employees are already experiencing reductions in take-home pay due to pension contributions and other mandatory deductions.

For employees like myself who live with serious and potentially life-threatening medical conditions, the impact is even more severe. Access to specialized care, hospital services, and high-cost prescriptions is not optional — it is medically necessary. I am currently prescribed a medication that costs approximately \$2,500 per injection. While insurance provides some level of coverage, the out-of-pocket responsibility, combined with premiums and deductibles, is already overwhelming. Increasing premiums further compounds an already unsustainable financial strain for employees managing chronic or critical health conditions.

At what point does “affordable” coverage become unaffordable for the very employees who keep this State running?

State employees are already absorbing rising housing costs, food prices, fuel expenses, and healthcare out-of-pocket costs. Continued increases in medical premiums shift the burden onto a workforce that is already stretched thin. These decisions do not occur in a vacuum — they affect real families, real children, and real medical needs.

If premiums continue to rise at this rate, employees may be forced to downgrade coverage or go uninsured, which ultimately creates larger long-term costs for both families and the State. I strongly urge the agency to explore alternative cost-containment strategies that do not rely on transferring additional financial strain to employees — especially those managing serious health conditions.

The long-term sustainability of our workforce depends on employees being able to afford the benefits offered to them. When healthcare becomes financially destabilizing, retention, morale, and productivity inevitably suffer. I respectfully urge leadership to weigh these consequences carefully before approving additional increases.

Thank you for your consideration.

Rosalie Dunn

To Whom it May Concern,

I am writing to formally express my deep concern regarding the announced substantial increase in healthcare costs for the upcoming year. This increase is significant and, for me and likely many others, financially unsustainable.

A doubling of healthcare premiums places an immediate and substantial strain on my household budget. Healthcare coverage is not a discretionary expense. It is essential. An increase of this magnitude effectively reduces my take-home pay and creates real hardship. Quite simply, I do not see how I can absorb this cost while continuing to meet basic living expenses.

I understand that healthcare pricing is influenced by many external factors and that the organization may also be facing rising costs. However, a 100% increase without meaningful mitigation measures places employees in an extremely difficult position. I respectfully request that leadership reconsider this change or explore alternatives such as phased increases, expanded employer contributions, alternative plan options, or cost-sharing adjustments that would lessen the financial burden on employees.

I value my role here and the work we do. I hope we can find a solution that supports both the financial realities of the organization and the well-being of its employees.

Thank you for your time and consideration. I would welcome the opportunity to discuss this further.

Sincerely,

Rosalie Dunn

Bioskills and Simulation Lab Specialist

My name is Cary Lindsey and I am a state employee at the University of Nevada, Reno.

The proposed increases to PEBP premiums and out-of-pocket costs are simply untenable.

An 82% increase to the Employee + Family Low Deductible plan is not a “phase-in” — it is a financial shock. For a family like mine, this would mean an increase of over \$400 per month, or roughly \$5,000 more per year in premiums alone — before accounting for higher deductibles, copays, and prescription costs.

That is the equivalent of suddenly adding a second car payment or a full year of groceries to a family budget.

I have three children in college. Like many Nevada families, we are already balancing tuition, housing, and rising everyday costs. Health insurance should not become the breaking point.

Spreading these increases over at least three years is not just reasonable — it is necessary.

Equally important, restoring a fair balance between state contributions and employee responsibility must be part of the solution. These proposals shift the burden almost entirely onto employees and families, particularly those with chronic or acute health needs.

A plan to maintain solvency cannot come at the expense of making healthcare functionally unaffordable.

I urge the Board to reconsider the pace and structure of these changes.

Thank you for your time.

Ruben Garcia:

I strongly oppose the proposed plan design changes and premium increases for the upcoming plan year. The proposed costs for the Low-Deductible and EPO/HMO plans are staggering, with premiums increasing by 70-84% and new deductibles being added. This will drive employees away from state service, hamper recruitment, and force many to go without necessary care.

February 13, 2026

To Whom It May Concern:

I appreciate that this information (below) is written by someone else, but if you raise premiums, cut benefits and raise out of pocket you will effectively remove the possibility of medical care from a professional who has worked for the system in and has been in public service for two decades. You need to resolve your issues another way. I have earned your support in this matter. This is particularly critical for me as I age.

- PEBP should NOT raise premiums by 84% next year but instead implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Sincerely,

Kim Idol (PhD)

RE: PROPOSED INCREASE IN PEBP COSTS NEXT YEAR (2026-2027)

February 2026

PEBP should NOT raise premiums by 84% next year (FY2027) but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Thank you,

Cian T. McMahon



Dear __PEBP__,

I am writing to express my concerns regarding the recent increase in health insurance costs for employees. We understand that healthcare expenses continue to rise nationally; however, the added financial burden on employees will significantly impact our livelihoods.

For many of us, health insurance is not simply a benefit — it is a necessity that ensures the well-being of ourselves and our families. An increase in premiums, deductibles, or out-of-pocket costs directly reduces our take-home pay. With the rising cost of housing, groceries, transportation, and other essential expenses, this additional strain makes it increasingly difficult to maintain financial stability.

Higher healthcare costs may also force employees to make difficult decisions, such as delaying medical care, reducing coverage for family members, or sacrificing other essential needs. This not only affects our physical health but also our mental and emotional well-being. Financial stress can impact productivity, morale, and overall job satisfaction.

We value our roles within this organization and are committed to contributing to its success. We respectfully ask that management carefully consider the impact these increases will have on employees and explore alternative solutions, such as cost-sharing adjustments, phased increases, wellness incentives, or other strategies that can help ease the burden.

We appreciate your time and consideration of this matter and welcome the opportunity for open dialogue to find solutions that support both the company and its employees.

Sincerely,

Robin Kubiak

My name is Roger Hovendick, and I would like to provide my public comment.

I STRONGLY oppose the proposed 133% increase in PEBP health insurance premiums.

I have proudly served as a state employee since 2002, and time and again, it seems the burden of balancing the budget falls disproportionately on state employees—while county and city employees continue to enjoy fully covered benefits. The modest cost-of-living adjustments we receive have historically been offset by increases to PERS contributions and health insurance premiums, leaving little to no real improvement in take-home pay.

The State of Nevada has long struggled with hiring and retaining quality employees. Implementing such a dramatic increase in healthcare costs will only push talented staff toward county and city positions, further exacerbating this challenge.

Civil servants deserve stability and predictability in their healthcare costs. A 133% increase is **absurd**, and I question the true driving force behind this proposal. I respectfully urge PEBP to reject this increase and instead pursue solutions that protect the financial well-being of state employees.

Thank you for taking the time to read and consider my comments.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Joseph Beltran and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Joseph Beltran

Dear PEBP,

I am writing to express my concerns regarding the recent increase in health insurance costs for employees. We understand that healthcare expenses continue to rise nationally; however, the added financial burden on employees will significantly impact our livelihoods.

For many of us, health insurance is not simply a benefit — it is a necessity that ensures the well-being of ourselves and our families. An increase in premiums, deductibles, or out-of-pocket costs directly reduces our take-home pay. With the rising cost of housing, groceries, transportation, and other essential expenses, this additional strain makes it increasingly difficult to maintain financial stability.

Higher healthcare costs may also force employees to make difficult decisions, such as delaying medical care, reducing coverage for family members, or sacrificing other essential needs. This not only affects our physical health but also our mental and emotional well-being. Financial stress can impact productivity, morale, and overall job satisfaction.

We value our roles within this organization and are committed to contributing to its success. We respectfully ask that management carefully consider the impact these increases will have on employees and explore alternative solutions, such as cost-sharing adjustments, phased increases, wellness incentives, or other strategies that can help ease the burden.

We appreciate your time and consideration of this matter and welcome the opportunity for open dialogue to find solutions that support both the company and its employees.

Sincerely,

Corazon Tellez, LSW, HCC II

Margarita Mora

Public Comment regarding PY2027 Premiums

Dear PEBP,

My name is Margarita Mora and I live in Las Vegas, NV. I am writing to OPPOSE the proposed PY2027 Premium increase because it is not affordable.

As a Nevadan and employee in welfare, I am concerned that raising premiums will cause many other Nevadans and state employees the inability to afford healthcare. For example, I am already in distress of whether or not I will be able to afford the proposed PY2027 premiums.

I recommend that the agency reconsider the premium raise altogether.

Thank you for the opportunity to comment.

Sincerely,
Margarita Mora

02-18-2026 Board Meeting

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Maria Bartels and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with LDPPPO premiums for active employees rising from \$91.79 to \$213.87 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Maria Bartels

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jocelyn Torres and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

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consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Jocelyn Torres

Public Comment- Anthony Cox

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Anthony Cox
Nevada State Employee

A handwritten signature in black ink, appearing to be 'A. Cox', followed by a long horizontal line extending to the right.

I was recently diagnosed with a chronic condition and I am not a higher paid faculty member. I have to see two different specialist and have regular surgical procedures. It is very very expensive. This will be a huge detriment to me and my family. The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Public Comment- Simone Wilkinson

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

A handwritten signature in black ink, appearing to read 'Simone Wilkinson', is positioned above the typed name.

Sincerely,
Simone Wilkinson
Nevada State Employee

Dear PEBP Board,

I am writing as an NSHE employee concerned about the monthly premium increases that are on the table for FY27 and beyond. While I understand that health care costs are increasing, I don't believe that the hard-working employees of our state should have to take on the burden of this increase. I find it hard to believe that the increases on the health provider's side equates to the 133% increase that is being proposed to close the funding gap.

I am the sole income earner for my wife and our two-year-old daughter. We make sacrifices so our child can remain at home with her mother. Under the current FY26 CDHP plan, I pay approximately 2.4 times more per insured family member than a single employee pays for individual coverage. I urge the Board to consider restructuring premiums so costs are assessed per individual up to a cap, rather than a flat "family" rate where households of significantly different sizes pay the same amount.

Under the proposed CDHP plan outlined on page 22 of the presentation deck, my monthly premium would increase from \$410.94 to \$957.49. This plan already carries a high family deductible and out-of-pocket maximum, both of which would also increase. Based on my salary and mandatory 19.25% pre-tax contributions to my 401(a), my wife and child would qualify for subsidies through the Affordable Care Act because the proposed premium is considered unaffordable. In fact, coverage through the ACA would be significantly less expensive for them than remaining on PEBP family coverage if the rates increase at that percentage.

That reality alone suggests the current structure is not working and requires reform that does not simply shift more costs onto employees. We do not receive timely cost of living adjustments to come even close to covering our increased costs for basic insurance on an annual basis, and especially not one of this size.

Families like mine who are the most impacted by these changes are already doing everything we can to make our budgets work following an incredibly high inflationary period the last 5 years. I respectfully urge the Board to pursue alternatives that protect working Nevada families. Without meaningful adjustments, many NSHE employees may be forced to seek employment elsewhere.

Thank you for considering my comment and for working toward solutions that support the dedicated public servants of our higher education institutions.

With Concern,

Michael Beiler
Director of Development
William S. Boyd School of Law at UNLV

Public Comment by Ian Watters on PY2027 Premium Increases

I am a Nevada state employee enrolled in the CDHP plan. The proposed premium increases represent a fundamental failure of plan design and state funding commitments, and they place an unconscionable burden on the system's most cost-effective members.

CDHP Members Are Subsidizing Plan Migration

According to Segal's analysis on page 10, CDHP actual costs run 3% *below* published rates, while LDPPPO costs exceed published rates by 15% and EPO costs by 44%. CDHP enrollees are literally subsidizing members who chose more expensive coverage. The current premium methodology punishes fiscally responsible healthcare consumers while rewarding those driving cost increases.

Page 11 demonstrates this disparity further: CDHP members have the lowest per-member-per-year costs across every claimant band. The bottom 85% of CDHP members cost the plan \$384 PMPY versus \$978 for LDPPPO and \$1,635 for EPO. Even the top 1% of CDHP claimants cost less than comparable cohorts in other plans. We are objectively the plan's most valuable members from a cost-containment perspective.

Increasing CDHP premiums by 23-133% to close a funding gap created by migration *away* from CDHP is perverse policy. It creates exactly the wrong incentives.

The State Funding Shortfall Is the Root Cause

Pages 3-4 make clear this crisis stems from state funding failures, not member behavior:

- AEGIS came in \$56M below projections for the 2026-2027 biennium
- FY2026 AEGIS was \$991M versus projected \$1,022M
- FY2027 AEGIS dropped further to \$943M versus projected \$982M

The state made funding commitments and failed to deliver. That \$56M gap should not be transferred to employees through premium increases. This represents a material change to our employment compensation and should be addressed through legislative appropriations, not employee cost-shifting.

CDHP Members Have Demonstrated Cost-Conscious Behavior

The claim pyramid on page 11 shows CDHP members account for a lower percentage of total plan costs while maintaining access to care. Page 5 shows we're migrating *into* LDPPPO despite having lower costs - likely because the premium differential doesn't reflect the actual cost difference between plans.

We chose the high-deductible option. We manage our healthcare consumption. We use the HSA as intended. Punishing this behavior with the steepest premium increases is a failure of plan design.

Required Actions

The Board must:

1. **Eliminate cross-plan subsidies immediately.** Charge actuarially sound premiums per plan rather than maintaining the current base/buy-up structure that subsidizes expensive plans with CDHP premiums.
2. **Require the state to fund AEGIS/REGI at committed levels.** The \$56M biennial shortfall is a state responsibility, not an employee obligation. Legislators made promises; they need to fund them.
3. **Address plan migration actively.** Either restrict LDPPPO/EPO enrollment, increase premiums for those plans to reflect actual costs, or both. Migration from CDHP to LDPPPO increases system costs by 15% per member with zero additional revenue.
4. **Implement any premium increases over 3+ years,** not the 1-2 year scenarios presented, with guaranteed state funding increases in each year.

A 100%+ premium increase for CDHP members - the plan's most cost-effective cohort - to fix a crisis caused by state underfunding and actuarially unsound cross-subsidies is not acceptable policy. The Board should reject this approach and demand structural solutions.

Public Comment regarding PY2027 PLAN DESIGN CHANGES AND RATES

Dear PEBP,

My name is HATTIE COOPER and I live in LAS VEGAS, NV. I am writing to ADAMANTLY OPPOSE the proposed RATE INCREASE because IT WILL CAUSE **SEVERE** FINANCIAL HARDSHIP.

As a EMPLOYEE, I am concerned that THE PROPOSED RATE INCREASE will cause SEVERE FINANCIAL HARDSHIP. For example, STATE EMPLOYERS TOOK A PAYCUT 7/1/25 AND NOW THIS PROPOSED INCREASE WOULD MAKE IT EVEN HARDER.

I recommend that the agency REEVALUTE THE PLAN INCREASE-MAKE IT MORE REASONABLE OR GIVE EMPLOYEES A RAISE TO COVER THE INCREASE.

Thank you for the opportunity to comment.

Sincerely,
HATTIE COOPER



Dear Board Members,

My name is Sabrina Aguirre and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Sabrina Aguirre

Public Comment -Alexes O'Neal

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alexes O'Neal', written over a vertical line.

Alexes O'Neal

Nevada State Employee

Public Comment – Carmen Tesmer

Dear PEBP Board Members:

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

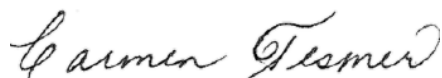
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in cursive script that reads "Carmen Tesmer".

Nevada State Employee

Public Comment- Amanda Paiva

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Amanda Paiva
Nevada State Employee

02-18-2026 Board Meeting

Public Comment regarding PY2027 Premium Increases

Dear Board Members,

My name is Elizabeth Fodrey and I live in Henderson, NV. I am writing to oppose the proposed Illustrative PY2027 Premiums because the cost of medical care is already unbearable. I, as well as many of the population, have a history of [REDACTED] in my family. Because of this, it is imperative that I undergo multiple screenings every year to try to stay on top of my health. The costs for basic medical coverage is already so high and at times I have to choose whether I can pay to provide a roof over my family's head or seek medical attention when needed.

Although I am employed by the State of Nevada with the Division of Social Services, I am submitting this comment as a private citizen and State employee, and not as a representative of the State of Nevada or any Agency. The facts expressed in this comment are solely my own.

As a State employee, I see the financial pressures of many fellow Nevadans. I understand that change is inevitable, however the proposed premium adjustment increases would be detrimental to myself, my family, and so many of my fellow peers.

For example, under the illustrative PY2027 premiums:

- A State Active employee with children (specific to my case) under the LDPPO plan would see monthly premiums rise from \$202.48 to \$471.78, more than double the current premium per month.

This may or may not appear to be a big deal for many of you but think of the majority of families in Nevada who are already struggling. For myself, as well as for many other State employees, these increases would effectively reduce our take-home pay. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide a public comment and for the consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Elizabeth Fodrey

Members of the Board,

I am writing to express serious concern regarding the proposals outlined in the February 18 agenda materials. The newly identified \$56 million shortfall and the projected \$103 million gap for 2025-2027 are deeply troubling. The actuarial projection that reserves could fall to just \$7 million of the required \$137 million and that PEBP could be unable to pay claims in 2027-2028 absent changes, clearly requires action.

However, the options currently presented concentrate the financial burden almost entirely on state employees and their families, and at a pace that is both destabilizing and inequitable.

The proposed premium increases are substantial. For Employee-Only coverage, increases of 84% for the Low-Deductible Plan and 70% for the EPO/HMO plan represent sudden and significant cost shifts. For families, increases of 82% for the Low-Deductible Plan and 59% for the EPO/HMO plan would dramatically raise monthly expenses. Even the High-Deductible Plan, often viewed as the most affordable option, would see deductible and out-of-pocket maximum increases that materially increase risk exposure for employees.

Of particular concern are the increases to out-of-pocket maximums for the High-Deductible Plan from \$4,000 to \$6,000 for individuals and from \$8,000 to \$12,000 for families. For employees managing chronic conditions, acute medical events, or ongoing specialty care, these increases are not abstract actuarial adjustments; they represent thousands of dollars in additional financial exposure. While modest increases in HSA contributions are proposed, they do not fully offset the magnitude of risk being shifted to employees.

I recognize that PEBP, as a self-funded plan, must make adjustments to maintain solvency until the Legislature can address structural funding issues in 2027. But the Board in January requested options that would phase in changes over three or more years. The single two-year phase-in option presented does not reflect that guidance and does not sufficiently mitigate the immediate financial impact on employees.

I respectfully urge the Board to:

- Spread premium and cost-sharing increases over at least three years to reduce financial shock and allow employees time to adjust.
- Advocate strongly for increased state contributions to restore a more balanced cost-sharing structure between the State of Nevada and its employees.
- Reconsider the magnitude of the proposed out-of-pocket maximum increases, particularly for the High-Deductible Plan.

Drastic increases in premiums and cost-sharing disproportionately impact those with the greatest health needs and those in lower wage classifications. As a public institution, we should be mindful that health benefits are not merely a budget line; they are a critical component of employee recruitment, retention, and well-being across the Nevada System of Higher Education and state government.

Sustainable reform is necessary. But sustainability must be achieved in a way that is measured, equitable, and mindful of the real human impact behind these numbers.

Thank you for your consideration.

02-18-2026 Board Meeting
Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jessica Coleman and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Jessica Coleman

I am writing to strongly oppose the proposed PEBP health insurance premium increases affecting UNLV faculty and staff. These increases place an unfair financial burden on public employees whose wages have not kept pace with rising costs and effectively amount to a pay cut.

Higher education depends on retaining qualified faculty and staff, and escalating health care costs without corresponding salary support undermine workforce stability and morale. I urge you to oppose these increases and support more equitable, sustainable solutions that do not shift costs onto employees.

Thank you for your consideration.

Jennifer Czajkowski (Za-cow-ski)

I am writing to respectfully request reconsideration of the proposed PEBP increase to our monthly health insurance costs. I am not in support of this proposal due to the significant financial impact it will have on employees like myself.

The proposed increase in health insurance premium represents a 133% increase, or an additional **\$3,228 per year** for me and my children. This level of increase is not sustainable for many middle-class families, especially given the rising costs of living in our region, including housing, utilities, car insurance and gas.

We contribute 19.25% of our salary to the mandatory retirement system. While I understand the long-term value of this investment, it substantially reduces my take-home pay. Have you explored reducing the retirement contribution?

I respectfully ask that alternative solutions be considered, such as tier-based insurance pricing, or adjustments to employer contribution structures. Exploring options that distribute the financial impact more gradually would help prevent undue strain on employees.

I value my work at UNLV and am proud to serve our students. My hope is that a solution can be found that supports both the institution's financial realities and the well-being of its employees.

Thank you,
Jennifer Czajkowski

02/13/2026

Angelica Stafford

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Angelica Stafford
Nevada State Employee

Public Comment -

Dear PEBP Board Members,

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For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

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I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

?VAfor your time and consideration.

Sincerely,
Vanessa Villegas
Nevada State Employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is ELLEN ZIKAKIS and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.

- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

02/18/2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jessica Hansel and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada, Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Jessica Hansel

02/13/2026

Mary Ford

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Mary Ford

Nevada State Employee

/ /

rJ-;13 /JO:J&

Public comment- Selina Ventura

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

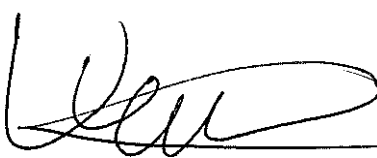
While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,


Nevada State Employee



Public Comment by Jeremiah Wishon

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums paid by me and my fellow Nevada state employees. This change is a 133% increase to my insurance and would remove \$3500 from my annual budget, causing both an acute financial burden on my family but also ensuring that I have less money to contribute to the local economy.

The increase in my health insurance premium would consequently harm my family and the local businesses that rely on working Nevadans like me and my peers to keep their doors open.

In the current environment of rising costs, Nevada state employees are already struggling to stay afloat. Recently, we have suffered blows to our household budgets through a lack of cost-of-living adjustments, through increases to our copays and deductibles, and through increases to what we must personally contribute to the PERS system.

These changes are not reasonable and are not a solution to the budgetary shortfalls that the State of Nevada suffers. Instead, they represent an utter betrayal of the dedication that me and my fellow state employees demonstrate when we show up every morning to serve the people of our great state. Moreover, this institutionalized cruelty is both grossly immoral and shortsighted. Affordable healthcare is a prerequisite for a well-functioning workforce. The proposed changes will drive dedicated and professional public servants from their positions, producing worse outcomes for the people of Nevada and driving up costs by reducing state employee retention.

I urge you to reconsider this proposal. Please seek actual solutions to the budgetary shortfall that are reasonable, sustainable, and reflect your responsibilities to the people that help Nevada's economy function.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Wishon', written in a cursive style.

evada state employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Hattie Cooper and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.

- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Public Comment regarding [Illustrative PY 2027 Premiums]

Dear PEPB Board Members,

My name is Kim Dzurilla and I live in Henderson; Nevada I am writing to oppose the proposed increase in health insurance premiums because it would be a severe financial burden. Such a drastic increase is not sustainable for most. We have already absorbed pay reductions through increased PERS & have not received a cost-of-living adjustment for the current biennium. If this does go into effect, I will have to secure additional employment to cover the added expense which is not feasible.

Thank you for the opportunity to comment.

Sincerely,
Kim Dzurilla

Kinsey Wright

I write to you today as a proud faculty member at Nevada State University and PEBP plan member. I write today with deep concerns about proposed rate increases to our benefit plan. The proposed 84% rate increase combined with reductions in coverage are quite frankly draconian (i.e., with these increases participants will pay an additional \$5 million out of pocket each year). I understand the need to remain solvent as a self-funded plan; however, these premium increases should be spread out over several years with NO REDUCTION in benefits. Additionally, the State Legislature should step in and contribute to righting PEBP's financial ship. At a time when state worker wages are already stagnant and the cost of living continues to rise, I urge you to think about participants on an individual level.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jennifer Simon and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases, as the dramatic increase would subject state employees and retirees to financial hardship for themselves and their families.

Although I am employed by the State of Nevada, I am submitting this comment in my capacity as a private citizen, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I have worked with Nevada's most vulnerable populations for over 15 years. Every day, I have seen firsthand the financial pressures many Nevada families face and the hard choices those struggles force them to make. The proposed premium increases to close the funding gap and meet reserve targets would require raising employee and retiree contributions by about 133% over the current rates if funded through premiums alone. Such an extreme increase is neither realistic nor financially reasonable.

For example, under the illustrative PY2027 premiums:

- An active State employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month, more than double.
- Even single participants would experience dramatic increases, with LDPPO premiums for active employees rising from \$91.79 to \$213.87 per month.

For many employees, these increases would cut take-home pay by thousands of dollars each year. For retirees on fixed incomes who committed their careers to State service, these increases will create unavoidable decisions, making them choose between basic life necessities like housing and food, or keeping health coverage. Increases of this magnitude will undermine the State's ability to attract and retain qualified staff, driving needed talent and work ethic away, and weakening workforce stability across agencies. Employees will not be interested in keeping a job simply to maintain health coverage when there are other opportunities available with better benefits.

While it is obvious that there is a funding gap and reserve targets must be met, putting the burden on State employees and retirees is unfair, unreasonable, and discouraging. The

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Elizabeth Pena Rivas
Nevada State Employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Tevis Rosemond and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.

- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Carlos Aguilar

Nevada State Employee

Public Comment regarding the increase in Medical Premiums for PY2027; board meeting scheduled for 2/18/2026

Dear PEBP

My name is Theia Osterhout, and I live in North Las Vegas, Nevada. As a private citizen and State of Nevada employee, I am writing to ADAMANTLY OPPOSE the proposed increase in medical insurance premiums for PY2027 because of the undue hardship it will place on my family as well as all of the other families covered by PEBP medical coverage. This increase will more than double our current premiums. We put FAITH in your organization to PROFESSIONALLY manage the insurance coverage and payroll deductions but are left with premium increases year after year and payroll deductions errors that are not corrected timely. For families that live paycheck to paycheck these proposed changes will be catastrophic. A change this drastic is going to leave families with no option but to choose inferior coverage that will not provide the life saving treatments/prescriptions that are needed or worse lose coverage altogether. Most families, including mine, are already cutting corners in the current economy and for some the grocery bill is their only option, which will lead to a deterioration in health and cause a greater need for medical care. I have seen co-workers leave their positions because of the high cost of being employed with the State between PERS and Insurance premiums they must choose inferior jobs to care for their families. While planning for retirement and medical care are a necessity, for some families they are luxury and no good will ever come from having to choose food or utility expenses over to purchase Diabetic/Cardiac medications.

I recommend that the agency REEVALUTE THE PLAN INCREASE-MAKE IT MORE REASONABLE OR GIVE EMPLOYEES A RAISE TO COVER THE INCREASE..

Thank you for the opportunity to comment.

Sincerely,
Theia Osterhout

██████████

Dear Members of the PEPB Board,

I am writing to express serious concern regarding the proposed increases to the Out-of-Pocket Maximum for 2027, particularly the \$2,000 increase for individuals and \$4,000 increase for families enrolled in the high-deductible plan.

Such substantial cost increases would place a significant and disproportionate burden on faculty and staff who are managing acute medical needs, chronic health conditions, or ongoing treatment. These are not optional expenses; they are essential healthcare costs. The proposed changes would also impact lower-wage employees especially hard, creating financial strain for those who are least able to absorb unexpected medical expenses.

Health insurance is intended to provide financial protection during times of vulnerability. Increasing exposure at this level risks undermining that purpose and may discourage individuals from seeking necessary care.

I respectfully urge the Board to reconsider these proposed increases and to explore alternative strategies that protect both the fiscal sustainability of the plan and the wellbeing of the employees who depend upon it.

Thank you for your time and consideration.

Sincerely,

Liam Frink

Member name: Ryan Pepito

To the PEBP Board:

I am writing to express strong opposition to raising the PEBP health insurance premiums for Nevada's public employees by a staggering 113% for the next coverage period. Such an increase is out of step with recent wage growth in the state and the already high cost of living in Nevada, which would be especially damaging to employees who earn less than the state's median income.

Nevada is already a high-cost state, driven largely by housing and other basic day to day living expenses. Recent estimates put the median rent in Nevada at about \$1707 per month, with even a one-bedroom unit costing roughly \$1,207 and about \$1,405 per month for a two-bedroom unit. The median home price within the Las-Vegas-Henderson-Paradise area is about \$465,000, which places our metropolitan area among the more expensive housing markets in the country. Average electric bill costs are about \$129 per month (not accounting for the recent proposed increase by NV Energy), and average grocery bills are about \$295 per week. On top of this, the state's cost of living runs higher than the national average, meaning every dollar of income is already stretched for most public employees working within the system.

While costs climb, income growth within our state have been less than modest. The median household income was about \$81,000 as of 2024, only a 3.2% increase over 2023 after adjusting for inflation. By definition, half of Nevadan households earn LESS than this amount. State employees-particularly classified staff, support staff in education, early-career workers, and part-time employees-fall below this median and have struggled to keep up with rising costs of living and transportation to keep themselves and their dependents afloat. For those workers, a sudden 113% increase in health premiums would vastly outpace any of the recent cost-of-living adjustments they have had or any step increases in pay, which have been stagnant due to the economic situation that our state is facing.

Even under current conditions, Nevada's public employees already contribute significantly toward their health coverage. Recent data shows that employees in Nevada pay about \$1,420 per year for employer-sponsored health insurance on average. Doubling those premiums would mean many PEBP participants will suddenly owe well over two months' worth of typical grocery spending or a full month's rent in additional annual costs, just to keep the same health coverage. Many of my colleagues, after hearing of this news based on the released information, have already decided that themselves and their dependents will just "stretch their luck and take a chance" on their health and cancel their coverage. Applying that kind of increase to workers who bring home less than the median household income forces impossible tradeoffs: paying for care versus paying for housing, food, utilities, car payments, or childcare.

For lower-income employees, the impact would be severe and immediate. A support staff worker earning significantly less than \$81,000 could see their take-home pay effectively cut by hundreds of dollars per month once the increase in their premiums is deducted from their already modest paychecks. Workers who rent in markets in a metropolitan area like Las Vegas, which has a median rent of about \$1,700, would risk falling behind on housing or moving to overcrowded and lower-quality units simply by choosing to remain insured. Employees with chronic conditions, dependent children, or family members with disabilities would be hit the hardest, because they cannot safely opt out of coverage and often have no realistic alternative in the individual market.

Beyond the individual hardship that would be brought on by such a drastic increase in their health premiums, workforce stability would be undermined and the ability of the State's ability to remain competitive in the job market as well as its ability to retain qualified and necessary employees would be undermined. When public servants cannot afford basic health insurance, many will seek employment elsewhere, increasing turnover rates all across the board, lowering the morale around most of the state's workplaces, and ultimately harming public services for Nevada's residents.

There's no doubt about the fiscal challenges that the PEBP faces in today's economy, with the rising costs of pharmaceutical and medical services as well as past decisions that have left the reserves too low, but placing the full cost of correcting past policy choices on current employees-particularly those below the median income-amounts to a regressive and harmful solution that punishes those who can least absorb the shock of such an increase. Any responsible approach towards this issue must look to a mix of options: phased-in, modest premium changes; targeted state support at the next legislative opportunity; plan design adjustments that protect employee's essential care; and stronger long-term funding practices that do not depend on extreme one-year premium spikes.

I strongly urge the decision-makers of the PEBP board to reject this proposal and instead pursue solutions that keep health coverage affordable for all of Nevada's public employees. At a time when living costs are already high and increase with every quarter, its neither fair nor sustainable to demand such an increase from workers-especially those who struggle now with their current income-to absorb a doubling of their health insurance costs just to keep their families covered.

With gratitude for your time,
Ryan Pepito

Public Comment - Christina Iglesias

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Christina Iglesias
Nevada State Employee

Public Comment -Jessica Wallace

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Jessica Wallace
Nevada State Employee

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on myself and children who are already struggling to keep up with rising costs.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Nevada State Employee

Patricia Harrison
Henderson, NV

February 13, 2026

Nevada Public Employees' Benefits Program
3427 Goni Road, Suite 109
Carson City, NV 89706

To the Members of the Board,

I am writing as a University of Nevada, Las Vegas employee to express my strong opposition to the proposed 133% increase in health insurance premiums and the significant increases to out-of-pocket maximums.

My husband and I are both state employees with two young children in childcare. Because we are both state employees, PEBP is our only insurance option. A premium increase of this magnitude functions as a significant pay cut to our family. The proposal would cost my family \$391.39 more per month at a time when our finances are already strained by childcare costs and the frequent medical needs of young children. We would be forced to make difficult decisions about whether to seek medical care, to take on debt, or to even pursue employment elsewhere, which could be a loss of 37 combined years of experience for the state of Nevada.

A 133% increase is simply not sustainable and places an unfair burden on working families like mine. PEBP should spread any necessary increases over at least three years to reduce the immediate financial shock.

State contributions must also increase to restore a fair cost-sharing balance between Nevada and its employees. Health insurance is a core component of our compensation, and the current proposal shifts too much responsibility onto employees.

The proposed 2027 out-of-pocket maximum increases are unacceptable. These changes would disproportionately harm employees with chronic or acute medical conditions and lower-wage workers who can least afford higher medical costs.

State employees dedicate their careers to serving Nevadans. We deserve access to healthcare that is affordable and predictable. I respectfully urge the Board to reject these increases, phase in any necessary changes responsibly, and work with the State to ensure a fair and sustainable path forward.

Sincerely,

Patricia Harrison

Dear PEBP,

This large of increase is going to be such a hardship. This completely takes away the raises we received and we will be back to the same place trying to scrape to pay the bills. Please do not give such a huge increase at one time. Please search for other was to help slow the increase.

Thank you,
Mary Murray

To whom it may concern,

When I was 20, I did not make enough money to afford my employer subsidized health insurance premium. I had to take my chances, and hope I didn't get sick enough to warrant services. Now I'm in my 50's have a Masters Degree and work for a State University. Without COLA to keep my wages in line with inflation, and the greed of the medical industry, I have to decide if I am going to spend the upcoming 15 years without health insurance. Maybe I'll make it till Medicaid can kick in. Even if we had received COLA, should my entire COLA adjustment go to medical care? If that is so, the COLA formula is crazy wrong. The medical industry is crazy greedy, and we shouldn't be forced to reconsider our access to health care due to inflation. This is not a product of inflation, but greed. Those of us who have had to ask for a cash price when we didn't have insurance know that the insurance company is robbed when they are billed. They let it happen, because they don't care and are just going to add a bit more for their time and pass it on to insurance holders the next year. This is the product of that. I would NOT renew with the existing plans. I would reach out to Brown and Brown Insurance, or some other insurance broker and shop this out, for real. Not just accepting these ridiculous prices. If this is the future of medical care, we should just self fund, and give money to people as needed, so they can cash pay. Bypass the Insurance companies entirely. Dr. and Hospitals would likely work with us better. We even have UMC so why can't we get that as an option for cost? We already work for less than the private sector to provide a public service, better benefits used to be one of the reasons. Take that away, and we will have to reconsider our options. I hate to have to chase money, but I'll do it for medical care for my family.

-Bobby Roybal

Chloe Moran

February 13, 2026

PEBP Board

Subject: Comment on Health Insurance Premium Increase

I am writing to express my deep concern regarding the proposed 133% increase in health insurance premiums effective July 1, 2026. This increase is unacceptable and would place an enormous financial burden on state employees who already earn modest salaries. Many of us are struggling to make ends meet in the current economy. Increasing premiums by such a drastic amount will force employees to choose between essential healthcare and other basic needs. This proposal undermines the purpose of providing affordable health coverage for public servants who dedicate their careers to serving the state. I urge the Board to reconsider this proposal and explore alternative solutions that do not disproportionately impact employees. Options such as phased adjustments, cost-sharing with the state, or finding efficiencies within the plan should be prioritized over imposing such a steep increase. Please remember that state employees are the backbone of public service. We deserve fair and reasonable access to healthcare without facing financial hardship. Thank you for considering this comment and for your commitment to supporting the workforce that serves Nevada.

Sincerely,

Chloe Moran

Brock Casselman, Assistant Professor in Residence, Department of Chemistry, UNLV

Hello,

First, thank you for your diligent efforts in seeking to create an equitable health plan for employees across the state. I know that you have received several emails regarding you proposed changes to health insurance deductibles, and I appreciate that these proposals were not determined lightly.

I am an assistant professor in residence at UNLV. My wife and our four kids live in Henderson in a modest three-bedroom home. We have worked hard to ensure that my wife can be at home with our children (the youngest is 2), making me the sole breadwinner of the family.

Currently, my gross monthly pay is \$7790. After pretax deductions (\$1500 to retirement and \$500 to insurance) and employee taxes, my net pay is \$5600. After a mortgage, HOA fees, and car insurance, that amount drops to \$2700. We are very careful with money and probably spend \$1200 on groceries each month (we never eat out). That leaves \$1500 of remaining income to pay for medical, car, and house-related expenses, utilities, preschool, children's activities, etc.

The proposed changes you make would increase our medical insurance by approximately \$500. Doing so would decrease this more 'disposable' income by 33%. Doing so would be very taxing on our family, and quality of life expenses such as family activities would take an enormous hit.

Another way to think about this is the pretax deductions required of employees. Since I was hired at UNLV four years ago, required retirement contributions have steadily increased. With the proposed changes to insurance, the required pre-tax deductions would reach around \$2500, approximately 1/3 of our gross pay.

In your document, you indicated that 1% of users require nearly 1/3 of your total expenditures. I hope you can see that this increase, to cover the 1%, reduces our quality of life by 1/3. I know you are struggling to navigate how to handle rising costs within a highly regulated system. But I would ask you to consider how this decision will impact the rest of us, who are struggling to make ends meet.

Respectfully,

Brock Casselman



Lukas Peny



February 13, 2026

Dear members of the PEBP board,

I write to urge you *not* to raise healthcare premiums by over 100% next year but, rather, to implement longer-term solutions by spreading out premium increases over several plan years. Otherwise, the stark premium raises will impose an unacceptable and unsustainable burden on PEBP members such as myself. This change would significantly impact my take-home pay, which is already stretched thin as a junior faculty member low on the university pay scale. Other recent policies towards state employees exacerbate this issue, including (1) the mandatory increase in NSHE faculty retirement contributions from 17.5% to 19.25% of gross salary and (2) the fact that NSHE has not approved COLA adjustments for FY2026 or FY2027. These policies, plus the possibility of raising healthcare premiums, make it increasingly difficult for me and many others to build sustainable careers at the UNLV.

Along the same lines, please do not make further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 million in additional out-of-pocket costs for participants already set for the coming year).

Thank you for your consideration of these consequential material matters for all PEBP members.

Sincerely,

A handwritten signature in black ink that reads "Lukas Peny".

Dr. Lukas Peny
Assistant Professor-in-Residence of Music Theory
School of Music



02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Kelley Ford and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.

- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Marie Hudgins and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Marie Hudgins

A solid black rectangular box used to redact the signature of Marie Hudgins.

My name is **Jimmar Wyrick** and I want to thank you for the opportunity to provide a public comment. I am submitting this statement in strong opposition to the proposed 133% increase in PEBP health insurance premiums effective July 1, 2026.

A premium increase of this magnitude is unprecedented for Nevada's public workforce. According to recent state budget data, most Nevada employees have seen only modest cost-of-living adjustments in recent years—far below the rate of inflation. A 133% jump in health insurance costs would effectively wipe out years of wage gains in a single year. For many families, this would mean hundreds of dollars more per month for the same coverage, creating a financial burden that is simply not feasible.

Nevada already struggles with recruitment and retention across multiple agencies. Dramatically increasing employee healthcare costs will make it even harder for the State to remain competitive with local governments and private employers. This proposal risks accelerating turnover, increasing vacancy rates, and ultimately raising operational costs for the State.

A sudden increase of this scale also suggests that underlying cost drivers are not being addressed. Before shifting such a heavy financial burden onto employees, PEBP should fully evaluate alternative strategies, including:

- Strengthening cost-containment measures
- Improving plan design efficiency
- Negotiating more aggressively with carriers
- Phasing in any necessary increases over multiple years

Nevada's public employees deserve stability and predictability in their healthcare costs. A 133% increase is neither reasonable nor sustainable. I respectfully urge PEBP to reject this proposal and pursue solutions that protect both the financial well-being of employees and the long-term health of the program.

Thank you for your consideration.



RHONDA GALLANT

Dear PEBP Board Members,

2/13/2026

I am submitting this public comment in strong opposition to the proposed 133% increase in employee health insurance premiums effective July 1, 2026.

This proposal must be considered in the broader fiscal and policy context impacting State employees.

Only certified bargaining units received a COLA increase in 2025, leaving many employees without wage adjustments. Meanwhile, rising PERS contributions and previously increased healthcare premiums last fiscal year have reduced take-home pay year over year, resulting in decreased net pay for non-bargaining employees despite increasing living costs.

During the 82nd Legislative Session, Assembly Bill 498 would have revised the calculation of contribution rates to the Public Employees' Retirement System (PERS) by altering the split between employer and employee contributions. The bill passed both the Assembly and Senate. However, Governor Lombardo vetoed AB 498, stating that it marked a "dramatic departure from existing law" regarding the retirement contribution split and that the additional costs to the State budget were unknown and potentially unsustainable. He expressed concern that the change could create a permanent fiscal obligation that might impact the State's ability to fund other important programs. AB 498 is expected to be revisited next session, and if additional premium costs are deemed necessary, meaningful structural relief for employees must be part of that solution.

Further, the State invested approximately \$2 million in the November 2024 Classification and Compensation Study completed by The Segal Group. That study concluded that State employee compensation significantly lags comparable public and private sector employers and recommended structural changes, including adjustments to pay grades and expansion of salary schedules beyond the current 10-step structure. To date, those recommendations have been ignored.

For an expenditure of nearly \$2 million to be approved and the resulting findings to be largely disregarded represents a waste of taxpayer resources. If the State commissions expert analysis identifying compensation deficiencies, it should act on those findings rather than impose additional financial burdens on employees.

Now, on top of stagnant or reduced net compensation and unimplemented pay study recommendations, employees are being asked to absorb a 133% increase in health insurance premiums. A premium increase of this magnitude effectively functions as a

substantial pay cut and will negatively impact recruitment, retention, morale, and workforce stability.

Time and time again, State employees are asked to balance the State budget on their backs — at the expense of their families and now at the expense of their health. This approach is neither sustainable nor equitable.

Health insurance is a core component of total compensation. I respectfully urge the Board to reject or substantially modify this proposal and to advocate for a holistic fiscal solution that does not further erode State employee compensation.

State employees deserve fair pay, sustainable benefits, and responsible stewardship of both workforce and taxpayer resources.

Thank you for your careful consideration of this matter.

Respectfully submitted,

Rhonda Gallant

Management Analyst III

Stage of Nevada employee since 2013

RE: PROPOSED INCREASE IN PEBP COSTS NEXT YEAR (2026-2027)

February 2026

PEBP should NOT raise premiums by 84% next year (FY2027) but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Thank you,

Deirdre Clemente

[REDACTED]

Danielle Beeman 2/13/26

I am writing as an employee of UNLV to express profound concern about the 84% (or More) increase in health care insurance premiums for all state employees starting July 2027.

While I understand the need to increase, doing this will be a financial burden for those of us who are barely making it. As a single mother, I am the sole income for my family; every cent is accounted for. An increase of this magnitude is unprecedented and will be financially devastating for a significant portion of our workforce.

This amount of a hike far exceeds standard annual adjustments and effectively represents a substantial reduction in take-home pay. For many of us, this additional expense will compromise financial stability. Forcing me and many others to choose between our medical care and just the essentials for daily living. Options such as phased implementation, tiered pricing based on salary, or identifying other cost-saving measures could prevent the financial hardship this current plan is going to cause.

Sincerely,

Danielle Beeman

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Tonya Dade and I live in Las Vegas, NV. I am writing to oppose the proposed PY2027 Premium Increase because the scale of the projected increase would create a severe hardship for State Employees, retirees, and their families.

As a state employee, I am concerned that the Proposed PY2027 Premium Increases will cause severe hardships. For example, the increase is unsustainable and unprecedented. State employees and retirees' premiums will double or more than double.

- I recommend that the agency phase in the increases over multiple plan years to lessen the immediate financial impact.
- Explore additional State contributions or budget adjustments.

Thank you for the opportunity to comment.

Sincerely,
Tonya Dade

February 13, 2026

To Whom It May Concern:

I write to express my deep concern for the proposed cost increases to the PEBP plans. I concur with the Faculty Senate that

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Importantly, it is unfair especially for lower-income staff and faculty whose salaries cannot offset these costs.

Furthermore, both my husband and I work at UNLV and have one child. However, he and I are required to have separate plans and are effectively charged twice. We would prefer to be on a single "family plan."

Thank you for your consideration,

Jessica Teague
Associate Professor of English

Dear PEBP Board and Administration,

I am writing to formally express my deep concern regarding the recent proposed increases to our PEBP health insurance plan costs.

The dramatic increase in premiums nearly doubles the cost to employees, yet there has been no cost-of-living increase to offset this additional financial burden. For many of us, this creates an immediate and unsustainable strain on our household budgets.

In addition to the substantial rise in monthly premiums, the plan changes also increase out-of-pocket expenses for medications, co-pays, and overall deductible limits. These combined changes represent a significant financial shift for employees and their families.

As a family of four, we carefully manage our month-to-month expenses. These increases will make it extremely difficult, if not impossible, to maintain financial stability. Beyond the budgetary impact, this will force families like mine to reconsider seeking medical care due to concerns about upfront costs and higher out-of-pocket exposure. No employee should have to hesitate before seeking necessary medical treatment because of affordability.

I respectfully urge PEBP to reconsider the scale of these increases and to explore alternative solutions that do not disproportionately burden employees and their families. Transparent communication about the reasoning behind these changes and what steps are being taken to mitigate the impact would also be greatly appreciated.

Thank you for your time and consideration. I sincerely hope you will take employee feedback into account as you move forward.

Sincerely,

Nichole Staker

Planning and Construction, UNLV

Jennifer Hampton

Public Comment regarding health insurance premium increase.

February 13, 2026

Hello, my name is Jennifer Hampton and I have worked for the State of Nevada for 15 years. During that time, I have seen significant increases in PERS expenses, furloughs, a pause in step increases, a reduction in pay, and a never-ending reduction in employee benefits. The only reason that the State is reasonably staffed now, is a direct result in overall unemployment rates for the State. The increase in pay that we received several years ago only made a small dent in the amount that State employees are underpaid compared to other government agencies and the private sector. All while continuing to expect employees to do more work and be more productive. We are past our limit. The morale amongst State employees is at an all time low.

Now the State wants to more than double our insurance premiums. For many, this will create a situation where employees have to decide if they can afford to have medical insurance. With no cost-of-living increase on the horizon, some employees and their families will have to make the hard decision to go without. That means, kids will go without the medical care that they need resulting in an increase in absenteeism at school and employees will miss more workdays as they cannot afford basic health care.

For those families that will find ways to stretch the budget to make this massive increase work, these employees are more likely to go look elsewhere for employment. Many have simply had enough of the poor treatment they have received. This removes trained, knowledgeable, and hardworking employees from State offices where we are already in desperate need for more trained staff. This costs the State additional money in recruiting, training, and loss of productivity.

All of these additional expenses, loss of productivity, and a reduction in the health and welfare of State employees so that the State can have \$135 million in reserve? This move, if approved, will ultimately cost the State and therefore Nevadans more in the long run. This simple does not make sense.

Public Comment regarding Health Insurance Premium Increase/PEBP

Dear PEBP,

My name is Mildred Evans and I live in Las Vegas, NV. I am writing to oppose the proposed Health Insurance Premium Increase/PEBP because I am a single parent of two children, I am already financially strained with the cost of living & food increases. If the health insurance premiums go up, I am not sure how I'll be able to afford my bills after the automatic deductions. I currently have the lowest plan but still pay out of pocket expenses. Soon I will have to add my kids to my plan. So I will be looking at the family price. Its just too much financially and mentally (added stress).

I recommend that the agency only increase it by 1%.

Thank you for the opportunity to comment.

Sincerely,
Mildred Evans

A solid black rectangular box used to redact the signature of Mildred Evans.

02-18-2026 Board Meeting

PEBP Board,

I am a UNLV employee writing to express serious concern regarding the proposed PEBP premium increases and benefit changes for FY2027.

An 84% or 100% increase in premiums, and potentially more based on current projections, is not sustainable for state employees. These increases place an unfair financial burden on faculty and staff, many of whom are already struggling with rising costs of housing, food, and utilities. A sudden and dramatic increase of this magnitude will create real hardship for Nevada's workforce.

I strongly urge the Board to consider spreading any necessary premium increases over multiple plan years rather than imposing them all at once. This approach would allow employees time to adjust financially and would better align with the long-standing cost-sharing balance between the State of Nevada and its employees. State contributions must increase to help restore that balance.

I am also deeply concerned about further reductions in benefits. The already-approved increases in deductibles and out-of-pocket maximums represent a significant additional cost to participants. Increasing the out-of-pocket maximum by \$1,000 for individuals and \$2,000 for families disproportionately impacts employees with chronic conditions, acute medical needs, and lower incomes. These individuals are the least able to absorb these additional costs.

Health insurance is a critical part of employee compensation and essential for attracting and retaining qualified public servants. I respectfully ask the PEBP Board to reconsider the proposed premium and benefit changes and pursue longer-term, more equitable solutions that protect both employees and the sustainability of the program.

Thank you for the opportunity to provide public comment.

Mary Brown

Public Comment regarding Illustrative PY2027 Premiums

Dear PEBP Board Members,

My name is Mary Brown and I live in Las Vegas, NV and an employee for the State of NV.

I am writing to oppose the proposed "Illustrative PY2027 Premiums" because it is unfair to impose this financial burden on employees and retirees who did not cause the funding gap and cannot afford a drastic 133% increase in cost, especially for those close to retirement.

Please explain if Clark County, LV Fire Department, LVPD (Metro), Clark County School District, City of LV, City of Henderson, City of NLV employees and government officials are included in this increase to reduce the funding gap? If they are not included, please explain why they are excluded since they are public employees?

As a resident of Nevada for over 50 years, a homeowner and a State of Nevada public employee, I am concerned the proposed "Illustrative PY2027 Premiums" will cause an extreme hardship for me and all employees. When wages and cost of living increases do not support this extreme increase, this makes paying high Health Insurance premiums a burden, not the benefit it was intended to be for public employees.

Please do not raise the costs exorbitantly for Health Insurance for public employees. The cost of Health Insurance should be reasonable, making Health Insurance a well-deserved "benefit" for employees who serve the public.

Thank you for the opportunity to comment.

Sincerely,

Mary Brown

A solid black rectangular box used to redact the signature of Mary Brown.

Shannon Prestridge

Going through the information on plan changes is confusing for a lay person, but what I saw was alarming. As a public employee of NSHE, I received a COLA increase only for it to be taken up by an increase of mandatory retirement (~19% now) and now an increase in health care premiums by 23.9%. This is unfair to public employees who are being squeezed by increasing costs everywhere and are now seeing their take-home pay LESS than pre-COLA! These mandatory increases result in higher turnover and difficulty in recruiting qualified employees. At NSHE, I see highly skilled professionals leaving to take higher paid positions elsewhere, weakening our educational institutions and subsequently negatively affecting the future economy of our state.

I ask for two things: 1) This kind of information simplified for the members. I scanned the PDF and am still unsure of what is being proposed and how much I will need to pay next year for the same health care I am currently receiving 2) Serious thought put into the how increasing burden shouldered by employees, who have no hope of seeing any pay increase for years, will weaken our systems.

Public Comment regarding PY2027 PLAN DESIGN CHANGES AND RATES

Kristal Peterson

Dear PEBP,

Good afternoon. My name is Kristal Peterson, and I am a resident of North Las Vegas, Nevada. I am here today to strongly oppose the proposed rate increase, as it will create significant financial hardship for me and many other employees.

As a State of Nevada employee, I am already facing increased financial strain. In my role as a supervisor, I experienced a pay reduction on July 1, 2025, along with higher costs for PERS contributions and insurance premiums. Adding another rate increase on top of these existing burdens would make it even more difficult for me to meet my financial obligations.

I respectfully urge the agency to reconsider this rate proposal and explore options that are more financially reasonable for employees. If increases are deemed necessary, then corresponding salary adjustments should be implemented to offset the added cost. Additionally, the current coverage we receive is already not ideal, and it is unreasonable to raise premiums while providing substandard benefits.

Thank you for your time and consideration.

February 13, 2026

Dear Sir/Madam,

I am writing to express my concerns regarding the recent increase in health insurance costs for employees. We understand that healthcare expenses continue to rise nationally; however, the added financial burden on employees will significantly impact our livelihoods.

For many of us, health insurance is not simply a benefit — it is a necessity that ensures the well-being of ourselves and our families. An increase in premiums, deductibles, or out-of-pocket costs directly reduces our take-home pay. With the rising cost of housing, groceries, transportation, and other essential expenses, this additional strain makes it increasingly difficult to maintain financial stability.

Higher healthcare costs may also force employees to make difficult decisions, such as delaying medical care, reducing coverage for family members, or sacrificing other essential needs. This not only affects our physical health but also our mental and emotional well-being. Financial stress can impact productivity, morale, and overall job satisfaction.

We value our roles within this organization and are committed to contributing to its success. We respectfully ask that management carefully consider the impact these increases will have on employees and explore alternative solutions, such as cost-sharing adjustments, phased increases, wellness incentives, or other strategies that can help ease the burden.

We appreciate your time and consideration of this matter and welcome the opportunity for open dialogue to find solutions that support both the company and its employees.

Sincerely,

Melinda Sumner

Public Comment regarding PY2027 PLAN DESIGN CHANGES AND RATES

Kiara Peterson

Dear PEBP,

Good afternoon. My name is Kiara Peterson, and I am a resident of North Las Vegas, Nevada. I am here today to strongly oppose the proposed rate increase, as it will create significant financial hardship for me and many other employees.

As a State of Nevada employee, I am already facing increased financial strain. In my role as a family services specialist II, I experienced a pay reduction on July 1, 2025, along with higher costs for PERS contributions and insurance premiums. Adding another rate increase on top of these existing burdens would make it even more difficult for me to meet my financial obligations.

I respectfully urge the agency to reconsider this rate proposal and explore options that are more financially reasonable for employees. If increases are deemed necessary, then corresponding salary adjustments should be implemented to offset the added cost. Additionally, the current coverage we receive is already not ideal, and it is unreasonable to raise premiums while providing substandard benefits.

Thank you for your time and consideration.

A 133% increase in health insurance premiums is extremely concerning and seems unreasonable. Such a drastic adjustment would place a significant financial burden on employees and could negatively impact morale and retention. While we understand costs fluctuate, an increase of this magnitude warrants thorough justification and exploration of alternatives before implementation. Transparency and consideration for employees should be a priority in this process.

Subject: Concerns Regarding Proposed PEBP Changes

Dear Nevada PEBP Board and State Members

I am writing to express my concerns regarding the proposed changes to the Public Employees' Benefits Program (PEBP) and the associated increase in benefit premiums. As a longtime state employee who is nearing retirement, I find it difficult to understand how these changes will benefit anyone other than the state. Employees have continued to show up and serve diligently, even without cost-of-living adjustments (COLA) or other financial incentives.

According to Nevada PEBP Board reports, premiums for active employees have already increased by **over 20% in the past five years**, while wages for state employees have remained largely stagnant, with **no COLA adjustments for multiple consecutive years**. Additionally, inflation has risen by approximately **19% since 2020**, significantly eroding the purchasing power of employees. For retirees, the impact is even more severe. Many will be living on fixed incomes, and an increase of even **\$50–\$100 per month in premiums** represents a substantial financial burden.

Furthermore, the current UMR benefits structure does not appear to prioritize the interests of employees. Instead, it seems to favor the insurance company and its executives, leaving employees with limited options and higher costs. Given the significant number of state employees enrolled in PEBP, the state should leverage its buying power to negotiate better plans or explore alternative health coverage options that provide competitive benefits and affordability.

The attached chart illustrates the disparity between premium increases and inflation over the past five years. While inflation has surged, premiums have continued to rise steadily, compounding the financial strain on employees who have already faced stagnant wages.

I respectfully urge the board to reconsider these changes and explore alternatives that do not disproportionately affect employees who have dedicated their careers to public service.

Thank you for your time and consideration.

Sincerely,
Cheri Kelley

Executive Summary: Concerns Regarding Proposed PEBP Changes

Overview:

The proposed changes to the Public Employees' Benefits Program (PEBP), including premium increases, will significantly impact state employees and retirees. These changes come at a time when wages have remained stagnant, inflation has surged, and employees have continued to serve without cost-of-living adjustments (COLA).

Key Points:

- **Premium Increases:**
 - PEBP premiums have risen **over 20% in the past five years**.
 - Proposed increases will add **\$50–\$100 per month** for many employees and retirees.
 - **Inflation & Wage Stagnation:**
 - Inflation has increased by **19% since 2020**, eroding purchasing power.
 - State employees have received **no COLA adjustments for multiple years**.
 - Nevada ranks **48th nationally in state employee pay competitiveness**.
 - **UMR Benefits Concerns:**
 - Current UMR benefits structure appears to favor **insurance company executives**, not employees.
 - Limited plan options and rising costs reduce affordability and choice.
 - **Buying Power Opportunity:**
 - With thousands of state employees enrolled, Nevada should leverage its **collective buying power** to negotiate better health plans or explore alternative providers.
-

Impact on Employees:

- Increased premiums combined with inflation and stagnant wages create **financial strain**, especially for retirees on fixed incomes.

- Employees feel undervalued and discouraged, which may affect retention and morale.
-

Recommendation:

- **Reconsider proposed premium increases.**
- **Explore alternative health coverage options** that prioritize affordability and employee well-being.
- **Leverage state buying power** to negotiate competitive plans.

02-18-2026 Board Meeting
Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Susan Bailey and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for myself as well as all State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are my own.

As a State employee, I work closely with vulnerable populations every day and understand the financial pressures many Nevada families face. I am a 58-year-old widow and I am hoping to retire in January 2028. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase my insurance premium from \$278.00 to \$648.00 per month making it impossible to retire and maintain medical coverage. This magnitude of increase is unprecedented and unsustainable. I have a high-deductible plan and the out-of-pocket cost is already high before the insurance starts to pay. Whether I continue working or retire, I will not be able to afford medical care.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

Exploring additional State contributions or budget adjustments.

Conducting a deeper review of cost-containment strategies within the health plan such as requiring patients to go spend money to see a Primary Care Physician (PCP) to get referrals to a specialist. This is required every year even if you have an ongoing issue. In most cases, a patient knows what type of doctor they need. Why spend unnecessarily at the PCP.

Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Susan Bailey

PEBP Public Comment - Veronica Mullins

I am writing to express my strong opposition to the proposed health insurance cost increases outlined in the recent Sense of the Senate document regarding PEBP changes. The reported premium increase of over 84%, potentially exceeding 100% according to recent postings, represents an unacceptable financial burden on employees. Such a drastic increase is not only unsustainable, but also disproportionately harms those already struggling with rising living costs.

Equally concerning are the additional out-of-pocket expenses already scheduled for FY2027, including increased deductibles, higher maximums, and an added \$1,000 for individuals and \$2,000 for families in out-of-pocket limits. These measures place undue strain on employees managing chronic illnesses, acute medical needs, or limited incomes. Healthcare should not become inaccessible for the very individuals the system is meant to support.

I strongly urge the Board to reject steep immediate increases and instead adopt long-term, equitable solutions. Spreading adjustments across multiple plan years and increasing state contributions would better preserve the traditional cost-sharing balance while protecting employees from sudden financial hardship.

These proposed changes risk undermining employee wellbeing, morale, and retention. I respectfully request that the Board reconsider these increases and pursue alternatives that are fiscally responsible and humane.

Thank you.

Public Comment – Nancy Ames

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Nancy Ames
Nevada State Employee

Dear Board Members,

My name is Cindy Kaneshiro and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Letter to PEPB

Date: February 13, 2026

Subject: Request to Maintain Current Health Insurance Premiums for the Next Fiscal Year

To the Members of the PEBP Board,

I am writing to express my strong opposition to any increase in health insurance premiums for the upcoming fiscal year. State employees are already experiencing significant financial strain, and raising premiums at this time would only deepen the challenges we face.

Employee morale across the State workforce is already extremely low. Last year's failure to adjust the COLA to match inflation has left many of us effectively earning less than before. Any step increases we received were immediately erased by rising costs of living, leaving our net pay stagnant despite increased workloads and expectations.

Healthcare costs have risen sharply, and yet we are being asked to contribute even more. This is especially frustrating given that the State already has the necessary funds to support employees without shifting additional financial burden onto us. Asking employees to pay more—while wages remain flat—creates a widening gap between what it costs to live and what we are able to take home.

Inflation continues to impact every aspect of daily life, from groceries to housing to transportation. Many of us are struggling to keep up, and an increase in premiums would only push employees further behind. The State was once regarded as an employer that offered strong, competitive benefits, but that reputation is fading. We do not have hybrid work options, we have seen no meaningful increase in take-home pay, and we still lack basic supports such as bereavement leave. These shortcomings make it increasingly difficult to attract and retain qualified employees.

For these reasons, I urge the Board to reject any proposal that increases health insurance premiums. State employees deserve stability, respect, and support—not additional financial pressure. Maintaining current premium levels is a necessary step toward rebuilding trust and ensuring that public service remains a sustainable career path.

Thank you for your time and consideration.

Gabrielle Villa

Letter to PEBP

Date: February 13, 2026

Subject: Request to Maintain Current Health Insurance Premiums for the Next Fiscal Year

Dear Public Employees' Benefits Program Board,

I am writing on behalf of many state employees to respectfully request that PEBP does not increase health insurance premiums for the upcoming fiscal year. Rising premiums at this time would place an unsustainable burden on employees who are already struggling to make ends meet.

Employee morale is very low. Many of us feel undervalued and demoralized. Asking employees to absorb higher health insurance costs will further erode morale and reduce productivity across state agencies.

The cost of living has increased dramatically, while our salaries have not kept pace. Prices for everyday goods and services have risen astronomically, yet wages remain stagnant for many state workers. This gap between living costs and pay is forcing employees to make difficult choices about basic needs.

Healthcare costs have also climbed sharply, and now employees are being asked to shoulder more of that burden. Year-over-year increases in health spending are significant: health spending accelerated by 10.5% from 2019 to 2020; it increased by 7.2% from 2023 to 2024, similar to the 7.4% increase from 2022 to 2023, and faster than the 4.8% increase from 2021 to 2022. Asking employees to pay more when healthcare costs are rising across the board feels like shifting the problem those least able to absorb it.

Some state employees already hold additional jobs simply to make ends meet. Increasing premiums will force more employees into multiple jobs, which harms their health, family life, and ability to perform their state duties effectively.

We already struggle with work/life balance. Higher premiums will widen that gap by increasing financial stress and pushing employees to work longer hours or take on extra employment to cover basic healthcare costs.

Being employed by the state used to be regarded as a revered and stable career. Today, many feel that state employment is treated the same as private-sector work, without the protections and stability that once distinguished public service. Raising premiums now will further diminish the attractiveness and perceived value of state employment.

For these reasons, I respectfully request that PEBP:

Maintain current premium levels for the next fiscal years.

Prioritize transparency about cost drivers and any proposed changes before decisions are finalized.

Explore alternatives to across-the-board premium increases, such as targeted cost-containment measures, negotiating with providers, using reserves responsibly, or phasing changes to reduce immediate impact on employees.

Engage directly with employee representatives to identify fair solutions that protect both the program's sustainability and employees' financial security.

Thank you for your attention to this urgent matter. We appreciate the difficult decisions you face and ask that you weigh the real human impact of premium increases on the state workforce.

Sincerely,

A Concerned State Employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jocelyn Richter and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.

- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Thank you for the opportunity to comment.

Sincerely,

Jocelyn Richter



My name is Kendra Cowart, and I reside in Nevada. I am writing to formally oppose the proposed PY2027 premium increases, as the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a state employee and supervisor working closely with vulnerable populations every day, I see firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and simply unsustainable.

In July 2025, supervisors and other State employees were already impacted by increased PERS contributions, which effectively eliminated the salary increase approved in 2024 by Governor Joe Lombardo. Many employees are still working to absorb that financial impact. Adding substantial premium increases on top of higher retirement contributions would place State employees in the same vulnerable financial position as many of the clients we serve.

State employees dedicate their careers to serving Nevada's residents. Imposing increases of this scale risks not only financial hardship for employees and retirees, but also employee morale, recruitment, and retention across State agencies.

I respectfully urge the Board to consider alternative solutions that do not disproportionately burden State workers and retirees.

Thank you for your time and consideration.

Sincerely,

Kendra Cowart

My name is Brittany Ventura and I live in Las Vegas, NV. I am writing to oppose the proposed **Health Reimbursement Arrangement** because doubling the insurance for working people and their families, in this economic climate, it's not only unfair but unreasonable. A gradual increase could aid both parties. Financial crisis on your side should not put your customers in "danger". This could also cause people to choose not to have insurance and then money will not be obtained either way.

As a Nevada resident/state employee/ medically ill individual, I am concerned that **Health Reimbursement Arrangement** will cause/add to the disparities in the community. For example, going without medication/not going to doctors appointments/declining health insurance.

I recommend that the agency cuts the percentage of the increase in half to allow to accommodate the new amounts their consumers would need to budget for.

Thank you for the opportunity to comment.

Sincerely,
Brittany "Britt" Ventura

A worker and someone fighting **Secondary Progressive MS (SPMS)**

Nicole Russo

I would like to address PEBP regarding the recent proposed increases in healthcare costs. The proposed increases will have a significant and negative impact on thousands of employees and their families.

Many of us are in agreement that PEBP should NOT raise premiums by 84% next year, but work to implement longer-term solutions by spreading out the premium increases over several plan years to limit the unacceptable financial impact on PEBP members.

The state should increase its contributions to PEBP, and we cannot afford any more cuts to benefits for FY2027.

The new, higher Out-of-Pocket Maximums for 2027 will significantly impact lower-income state employees who can least afford them.

The proposed changes are causing stress for many employees, who are now wondering whether they will be able to afford healthcare next year amid rising food, gas, and living costs. I hope PEBP can find a solution that will not cause an unacceptable financial impact on PEBP members.

Public Comment- Matthew Verling

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Matthew Verling-----

Nevada State Employee -

Dear PEBP Board and Administration,

I am writing to formally express my deep concern regarding the recent proposed increases to our PEBP health insurance plan costs.

The dramatic increase in premiums proposed more than doubles the cost to employees, yet there will be no cost-of-living increase to offset this additional financial burden. For many of us, this creates an immediate and unsustainable strain on our household budgets.

In addition to the substantial rise in monthly premiums, the plan changes also increase out-of-pocket expenses for medications, co-pays, and overall deductible limits. These combined changes represent a significant financial shift for employees and their families. Beyond the budgetary impact, this will force families like mine to reconsider seeking medical care due to concerns about upfront costs and higher out-of-pocket exposure. No employee should have to hesitate before seeking necessary medical treatment because of affordability.

I respectfully urge PEBP to reconsider the scale of these increases and to explore alternative solutions that do not disproportionately burden employees and their families

Thank you for your time and consideration. I sincerely hope you will take employee feedback into account as you move forward.

Sincerely,

Tanya Webb

Planning and Construction, UNLV

To: PEBP Board

Re: Proposed Health Insurance Premiums

Dear Board;

The 84% health premium increase is absurd! Please revisit your search/investigation of possible employee health plans. "Possible" meaning ALL serving public employees anywhere and licensed in Nevada. If past efforts have not embraced the first criterion, please take a moment to revisit the breadth of them. Also, compare programs currently serving the hotel chains in Nevada, as well as the School Districts. Also, see if cooperative efforts with other states might increase our covered population in a more favorable way with negotiating premiums.

Imagine going to the State Legislature and asking for an 84% salary increase for state employees! Equally absurd.

Sincerely,

Dr William Leavitt

JERRIE MANNING NEVADA STATE EMPLOYEE

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees and retirees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

When I was young, my father, a Nevada State Senator and long-standing secretary for PERS, always told me that the Nevada State employees are always at the whim of the legislature's decisions to cut state benefits and pay. He stated that this was not right. His philosophy was that working for the state should be an honor and not become a burden.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undeserved hardships.

Thank you for your time and consideration.

Sincerely,

Jerrie L. Manning

A black rectangular redaction box covering the signature area.

Nevada State Employee

Date: February 13, 2026

Subject: Request to Maintain Current Health Insurance Premiums for the Next Fiscal Year

Dear Public Employees' Benefits Program Board,

I write as a concerned state employee to urge you **not to increase health insurance premiums** for the next fiscal year. Many of us are already struggling financially and emotionally; raising premiums now would deepen that hardship and further damage employee morale.

Employee morale is very low. Years of stagnant wages, heavier workloads, and shrinking benefits have left many employees feeling undervalued and demoralized. Asking us to absorb higher health insurance costs will only worsen morale and undermine the quality of public service.

The **cost of living has risen dramatically**, while salaries for many state employees have not kept pace. Everyday goods and services have become significantly more expensive yet pay increases have not matched those pressures. This growing gap between living costs and compensation forces employees to make painful trade-offs between essentials.

Healthcare spending has also climbed sharply, and the burden is being shifted to employees. Year-over-year increases in health spending include a **10.5% rise from 2019 to 2020**, a **7.4% increase from 2022 to 2023**, and a **7.2% increase from 2023 to 2024**—all well above earlier growth rates.¹ With healthcare costs already escalating, asking employees to pay more for premiums is asking those least able to absorb the increase to shoulder the burden.

It is my understanding that the proposed premium increase is intended to **grow the program's reserve**, not to address an immediate fund shortfall. Asking employees to pay more now to build reserves places the cost of long-term financial planning on current workers who are already struggling with stagnant wages and rising living expenses. If reserves are the objective, please consider alternatives that do not disproportionately impact employees today.

Some state employees already hold **additional jobs** simply to make ends meet. Higher premiums will force more employees into multiple jobs, which harms their health, family life, and ability to perform their state duties effectively.

We also lack a healthy **work/life balance**. Increasing premiums will widen that gap by increasing financial stress and pushing employees to work longer hours or take on extra employment to cover basic healthcare costs.

1. Peterson-KFF Health System Tracker, "How U.S. spending on health care has changed over time," <https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-time/>..

Being employed by the state used to be regarded as a **revered and stable career**. Today, many feel state employment is treated the same as private-sector work, without the protections and stability that once distinguished public service. Raising premiums now will further erode the attractiveness and perceived value of state employment.

For these reasons, I respectfully request that PEBP:

- **Maintain current premium levels** for the next fiscal year.
- **Provide full transparency** about the drivers of cost increases and any proposed changes before decisions are finalized.
- **Explain clearly** why reserve growth cannot be achieved through alternatives to across-the-board premium increases.
- **Explore alternatives** to premium increases, such as targeted cost-containment measures, provider negotiations, responsible use of existing reserves, or phased approaches that reduce immediate impact on employees.
- **Engage directly with employee representatives** to identify fair, sustainable solutions that protect both the program's long-term viability and employees' financial security.

Thank you for considering the real human impact of premium increases on the state workforce. We appreciate the difficult choices you face and ask that you prioritize the financial and emotional well-being of the employees who serve Nevada.

Sincerely,



A Concerned State Employee

1. Peterson-KFF Health System Tracker, "How U.S. spending on health care has changed over time," <https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-time/>..

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,
Christie C. Campbell

Nevada State Employee

I am writing to urgently raise awareness of an issue that will have a substantial effect on thousands of Nevada State employees and their families. The PEBP Board is currently considering a proposal to increase employee health insurance premiums by 133%, with implementation scheduled for July 1, 2026. The deadline for public comment falls just prior to the Board's upcoming meeting, allowing very little time for employees to review the proposal or provide meaningful input. Currently, many State employees remain unaware that this action is being considered.

This proposal should be evaluated within the larger financial circumstances facing the State workforce. In 2025, cost-of-living adjustments were provided only to certified bargaining units, leaving many employees without any salary increase. At the same time, higher PERS contribution rates and increased health insurance costs during the previous fiscal year have already reduced employees' take-home pay. For non-bargaining employees in particular, net earnings have declined despite continued increases in the cost of living.

During the 82nd Legislative Session, Assembly Bill 498 sought to modify the employer and employee contribution structure for PERS. Although the measure passed both legislative chambers, it was vetoed by Governor Lombardo due to concerns about uncertain and potentially unsustainable long-term financial impacts to the State. The issue is expected to return in a future session. If premium increases of this scale are determined to be necessary, meaningful long-term relief for employees should be part of that broader policy discussion.

In addition, the State approved a contract exceeding \$500,000 for the November 2024 Classification and Compensation Study conducted by The Segal Group. The study concluded that State employee pay falls well below comparable public and private sector positions and recommended structural changes, including adjustments to pay grades and expanded salary ranges. To date, most of these recommendations have not been implemented. Funding a comprehensive compensation analysis with taxpayer dollars without acting on its findings raises legitimate concerns about fiscal accountability. It is difficult to justify a premium increase of this magnitude while disregarding expert analysis that identifies significant compensation gaps.

An increase of this size would effectively result in a meaningful reduction in employee income. Such an action would negatively affect morale, recruitment, and retention, and would further limit the State's ability to attract and retain qualified professionals. State employees have consistently absorbed the effects of ongoing budget pressures, and this proposal would place additional financial strain on them through higher healthcare costs.

Given the magnitude of the proposed increase, the limited opportunity for employee awareness and feedback, and the broader concerns regarding State compensation, this matter warrants careful review and greater public attention.

Thank you for your time and consideration.

Marvin Taylor

Auditor III
State Employee Since 2017

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Elizabeth Murawski and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also

discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Dear Board Members,

My name is Dionne L. Rowlett and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Dionne L. Rowlett

Dear PEBP Team,

I am writing to express my deep concern regarding the proposed increase to healthcare premiums. I simply cannot afford another rise in costs. I respectfully ask that you reconsider this change.

At this point, the continued increases make it feel impossible to plan for retirement or maintain access to affordable healthcare. These rising expenses place a significant burden on employees who are already struggling to keep up.

Thank you for taking the time to review my concerns.

Member Name: Megan Kolvenbach

Dear Members of the Board,

I am writing as a PEBP member to express my deep concern and strong opposition to the proposed health insurance premium increases for the 2026 plan year.

The proposed changes represent an increase of roughly 84%, raising premiums from \$219.91 to \$395.84 for an individual participant and from \$378.65 to \$681.57 for a participant with children. For many state employees and their families, including myself, this magnitude of increase is simply not financially sustainable. It places an immediate and severe burden on my household budget which is already strained by rising costs of living, housing, and childcare.

I am also deeply concerned about the continued erosion of benefits. As someone with chronic health issues that require a higher level of ongoing care, I am already bracing for the increased deductibles and out-of-pocket maximums that have been approved for FY2027. Even without additional changes, these increases create real financial and emotional strain for individuals like me who cannot simply reduce or postpone medical care. Any further cuts to benefits would place an untenable burden on those of us who rely on consistent access to healthcare to remain healthy and able to work.

The planned increases to out-of-pocket maximums in 2027 put me and others with chronic or complex medical needs at disproportionate risk. These increases effectively penalize employees who must access care more frequently, forcing difficult decisions between medical treatment and other essential living expenses. For lower-income state employees in particular, these added costs can quickly become insurmountable and undermine both financial stability and health outcomes.

I respectfully ask the Board to reconsider these proposed premium increases and benefit changes, and to prioritize solutions that protect the health, financial stability, and well-being of the employees who rely on PEBP coverage.

Thank you for considering my comments.

Sincerely,

Megan Kolvenbach

UNLV Employee and PEBP Member

I am writing in support of the UNLV Faculty Senate's stance regarding health care costs for employees, including the following points:

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Public Comment: Concern Regarding PEBP Health Benefits

I'm here to express serious concern about the direction of PEBP health benefits and the potential cost increases being discussed for the next fiscal year. Reports of a reserve shortfall - and scenarios that include significant premium increases and higher out-of-pocket costs - are alarming and would create real hardship for many employees and families.

These kinds of increases would disproportionately impact lower- and mid-salary employees, who have the least flexibility in their budgets. If costs rise sharply, many people will delay or avoid care, skip prescriptions, or postpone preventive visits - which doesn't just harm health outcomes, it often increases long-term costs for the plan and the system overall.

Finally, stable and affordable benefits are essential for recruitment and retention at institutions like UNLV and across the state. If benefits become unaffordable or unpredictable, we risk losing experienced employees and struggling to attract new talent.

I'm asking PEBP leadership to prioritize solutions that stabilize the plan without shifting extreme costs onto members, and to provide clear, transparent communication about what options are being considered and why - before final rate decisions are made. Thank you.

Employee: Christine Draper

An 84% premium increase in one year is just not reasonable. That kind of jump would hit employees hard, especially when we're already facing higher deductibles and increased out-of-pocket maximums in FY2027, adding up to about \$5 million more coming directly out of our pockets. Rather than imposing an abrupt and overwhelming burden on PEBP members, premium adjustments should be implemented gradually over multiple plan years. Spreading increases over time would allow employees to plan responsibly, absorb changes more realistically, and avoid sudden financial hardship.

The state also needs to step up its contribution to restore a fair cost-sharing balance. Pushing more of the cost onto employees, especially those dealing with chronic or serious health issues, is unfair and disproportionately impacts lower-income workers. And there should be no additional cuts to benefits beyond what's already been approved. Enough is enough.

PEBP Statement Opposing Increase

From: Alexis Chargualaf

NSHE Employee

I am writing to formally oppose the proposed premium increases and additional out-of-pocket cost burdens currently under consideration by the Public Employees' Benefits Program (PEBP).

An 84% premium increase in a single plan year would impose an extraordinary and unsustainable financial strain on state employees and their families. Such a dramatic increase does not reflect a balanced or equitable approach to long-term plan sustainability. Instead, premium adjustments—if necessary—should be implemented gradually over multiple plan years to minimize financial shock and allow employees time to adjust accordingly.

Additionally, state contributions must be increased to restore the traditional cost-sharing balance between the State of Nevada and its employees. Employees should not bear a disproportionate share of rising healthcare costs, particularly when many are already navigating economic pressures related to housing, inflation, and family obligations.

Further, I strongly oppose any additional benefit reductions beyond those already approved for FY2027, including higher deductibles and increased out-of-pocket maximums. The already scheduled increases—\$1,000 more for individuals and \$2,000 more for families—represent a significant financial burden, particularly for employees managing acute medical needs or chronic conditions. These increases disproportionately impact lower-income state employees, who are least equipped to absorb higher healthcare costs.

Healthcare coverage is a fundamental component of employee compensation and workforce stability. Dramatic cost increases and benefit reductions risk undermining recruitment, retention, morale, and overall employee well-being.

I respectfully urge PEBP leadership to pursue longer-term, balanced solutions that protect employees while maintaining fiscal responsibility. A collaborative and equitable approach is essential to ensuring sustainable healthcare access for Nevada's public workforce.

Thank you for your consideration.

Alexis Chargualaf

To the Members of the PEBP Board,

I am writing to express serious concern regarding the proposed premium increases of up to 84% for FY2027.

While I understand the financial pressures facing PEBP, an immediate increase of this magnitude would impose a substantial and destabilizing burden on state employees. Such a sharp adjustment risks creating financial hardship for faculty and staff, particularly those managing chronic or acute medical conditions, and those in lower salary bands who have limited flexibility to absorb sudden payroll deductions.

If actuarial realities require revenue adjustments, I strongly urge the Board to consider a phased approach that distributes necessary increases over multiple plan years. Gradual implementation would preserve fiscal responsibility while allowing employees time to adjust financially.

Additionally, further increases to out-of-pocket maximums—already rising by \$1,000 for individuals and \$2,000 for families—compound the impact on those who rely most heavily on medical care. These changes disproportionately affect employees with ongoing health needs.

Finally, I encourage continued evaluation of the broader funding structure, including the historical balance between state contributions and employee cost share. Sustainable solutions should prioritize long-term structural stability rather than immediate cost shifting.

Thank you for your consideration and for the work you do in navigating these complex financial challenges.

Sincerely,

Matthew Foreman
University of Nevada, Las Vegas

Stacey Rains

Public Comment -

To the PEBP Board:

I have [REDACTED]. This disease does not have a cure and is considered to be one of the top 10 most painful conditions. It is also severely misunderstood, misdiagnosed with an average diagnosis time of 4-11 years. It is chronic pain almost every day and especially worse during [REDACTED]. It is debilitating at times. And it is incredibly expensive to manage. **I constantly debate whether life is worth living.** I have the PPO plan and I am barely scraping by as it is now. I am an administrative faculty. And my monthly net pay is \$2,929.89. Because [REDACTED] can affect the entire body and because the treatment for it is multi-modal this is how much it costs medically, just for me to exist. Mind you, I am not even able to pay and receive all the treatments I need because I literally cannot afford it. Also, many treatments are not considered medical for example, the level of nutrition I need and other therapies like acupuncture.

Here is what has been recommended to help relieve some of my pain and give me some quality of life back and the ability to perform my job.

[REDACTED]: \$50 per visit, recommended 2 to 3 times a week = at the minimum (just once a week) being \$200 a month and the ideal treatment costing \$600 per month.

[REDACTED]: \$30 per visit, on a weekly basis that is \$120 per month.

My rent is \$1,912 a month.

Do the math: this leaves me with \$297 remaining per month. Can you imagine \$297 for literally everything else (utilities, food, car/gas, copays for other medical visits). As you can see it is already impossible. The idea that my healthcare premium could go up leaves me with two options:

1. Quit my job and go on Medicaid, move back home and live with my aging parents
2. Consider the marketplace, which I can imagine is not much better

Just know that if you decide to vote on increasing costs to healthcare it will be **devastating** to me and my family. Just know and I do not make this statement lightly, that **my life will be in jeopardy.**

Yehonathan Rubinstein

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Yehonathan Rubinstein and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee who provides benefits to vulnerable families in need, I see firsthand the financial pressures many Nevada families face. The proposed premium adjustments are understood to address a funding gap that seems to have been ignored until it was too late.

For many employees, these increases would significantly reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Directly affecting this number of employee's pay will drastically affect moral, let alone reduce the competitive benefits for recruitment of new team members during hiring.

I respectfully recommend that the Board consider alternative approaches, including but not limited to exploring other State contributions or budget adjustments, sticking to actual approved budgets and holding Board members of divisions accountable for wasteful spending, and ultimately showing transparency of where all the State funds are going as we have heard over the years of numerous funds being misspent and yet its always the lowly citizens that seem to be footing the bill when more money is needed. Increasing the premiums this drastically is telling many employees, especially those with families and are on the higher end of the insurance cost spectrum, that working here will be no different that paid slave labor in order to afford medical services since for many people, their entire paychecks will be sucked dry to fund medical costs, leaving nothing left for other household expenses in order to live.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Yehonathan Rubinstein

02-18-2026 Board Meeting

Date: February 13, 2026

Subject: Request to Maintain Current Health Insurance Premiums for the Next Fiscal Year

Dear Public Employees' Benefits Program Board,

I write as a concerned state employee to urge you **not to increase health insurance premiums** for the next fiscal year. Many of us are already struggling financially and emotionally; raising premiums now would deepen that hardship and further damage employee morale.

Employee morale is very low. Years of stagnant wages, heavier workloads, and shrinking benefits have left many employees feeling undervalued and demoralized. Asking us to absorb higher health insurance costs will only worsen morale and undermine the quality of public service.

The cost of living has risen dramatically, while salaries for many state employees have not kept pace. Everyday goods and services have become significantly more expensive yet pay increases have not matched those pressures. This growing gap between living costs and compensation forces employees to make painful trade-offs between essentials.

Healthcare spending has also climbed sharply, and the burden is being shifted to employees. Year-over-year increases in health spending include a **10.5% rise from 2019 to 2020, a 7.4% increase from 2022 to 2023, and a 7.2% increase from 2023 to 2024**—all well above earlier growth rates.¹ With healthcare costs already escalating, asking employees to pay more for premiums is asking those least able to absorb the increase to shoulder the burden.

It is my understanding that the proposed premium increase is intended to grow the program's reserve, not to address an immediate fund shortfall. Asking employees to pay more now to build reserves places the cost of long-term financial planning on current workers who are already struggling with stagnant wages and rising living expenses. If reserves are the objective, please consider alternatives that do not disproportionately impact employees today.

Some state employees already hold **additional jobs** simply to make ends meet. Higher premiums will force more employees into multiple jobs, which harms their health, family life, and ability to perform their state duties effectively.

We also lack a healthy **work/life balance**. Increasing premiums will widen that gap by increasing financial stress and pushing employees to work longer hours or take on extra employment to cover basic healthcare costs.

1. Peterson-KFF Health System Tracker, "How U.S. spending on health care has changed over time," [https://www.healthsystemtracker.org/chart-collection/u-spendinghealthcare-changed-time/..](https://www.healthsystemtracker.org/chart-collection/u-spendinghealthcare-changed-time/)

Being employed by the state used to be regarded as a revered and stable career. Today, many feel state employment is treated the same as private-sector work, without the protections and stability that once distinguished public service. Raising premiums now will further erode the attractiveness and perceived value of state employment.

For these reasons, I respectfully request that PEBP:

- Maintain current premium levels for the next fiscal year.
- Provide full transparency about the drivers of cost increases and any proposed changes before decisions are finalized.
- Explain clearly why reserve growth cannot be achieved through alternatives to across-the-board premium increases.
- Explore alternatives to premium increases, such as targeted cost-containment measures, provider negotiations, responsible use of existing reserves, or phased approaches that reduce immediate impact on employees.
- Engage directly with employee representatives to identify fair, sustainable solutions that protect both the program's long-term viability and employees' financial security.

Thank you for considering the real human impact of premium increases on the state workforce. We appreciate the difficult choices you face and ask that you prioritize the financial and emotional well-being of the employees who serve Nevada.

Sincerely,

A Concerned State Employee

Dear Board Members,

My name is Mia Aquinde and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Mia Aquinde

Dear PEBP Board Members,

I am writing to express my serious concern regarding the proposed health insurance premium increases of over 100% next year, along with the significant increases to out-of-pocket maximums. I strongly support the position put forward by the Faculty Senate and urge PEBP to reconsider both the scale and structure of these proposed changes.

An increase of this magnitude — particularly when the full weight falls on employees — represents an extraordinary financial burden. Over the past several years, employees have already faced sustained inflation that has eroded real wages and reduced overall buying power. Housing, food, childcare, utilities, and transportation costs have all increased substantially. Many employees are effectively earning less in real terms than they were just a few years ago. In this context, doubling premiums and dramatically raising out-of-pocket would compound an already difficult financial reality.

These changes are not abstract budget adjustments; they have very real human consequences. They may force employees to delay medical care, avoid necessary treatments, forego prescriptions, or absorb medical debt. For families managing chronic conditions, the increased out-of-pocket maximum represents not just a contingency, but a likely additional financial obligation. For early-career faculty and staff, lower-paid employees, and single-income households, the proposed changes could create acute financial strain.

I strongly agree with the Faculty Senate's recommendation that long-term solutions be developed and that any necessary premium adjustments be phased in over multiple years to mitigate immediate hardship. A gradual approach would allow employees to plan and adjust their household budgets more responsibly.

Additionally, I urge PEBP to advocate for increased state contributions to restore a more traditional and equitable cost-sharing balance between the state and its employees. Health coverage is a core component of total compensation, and when employer contributions erode, it effectively amounts to a reduction in compensation. Rebalancing contributions would help stabilize the plan without disproportionately shifting costs onto employees.

I recognize that PEBP faces complex fiscal challenges. However, solutions that disproportionately burden employees — especially during a period of sustained inflation — risk undermining morale, recruitment, retention, and the overall well-being of the workforce.

I respectfully ask that PEBP reconsider the proposed increases in their current form and work collaboratively with faculty, staff, and state leadership to identify a more sustainable and equitable path forward.

Thank you for your time and consideration.

Sincerely,
Robert Wade
Director of Business Intelligence
University of Nevada, Las Vegas

PEBP Board members,

Please take a long-term approach when raising premiums. I do not support the percentage increases proposed. Do not cut benefits further. Do not increase the financial burden on employees, especially lower income employees. Please increase gradually and less often.

I am writing to express serious concern regarding the dramatic increases to healthcare premiums currently being considered by PEBP. These proposed increases will significantly raise healthcare costs for employees and retirees and place an undue financial burden on those who rely on PEBP for affordable coverage.

For many, an increase of this magnitude will directly impact household budgets and may force individuals and families to delay or forgo necessary medical care. Access to affordable healthcare is essential to employee well-being, workforce stability, and the ability to attract and retain qualified public servants across the state.

I urge the PEBP Board to carefully reconsider these proposed premium increases, explore alternative cost-saving measures, and engage in meaningful dialogue with stakeholders before moving forward. Transparency and affordability must remain central priorities in any decisions affecting healthcare coverage.

Thank you for your time and consideration.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Federico Barraza

Nevada State Employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Cezlyn Lagasca and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee who provides benefits to vulnerable families in need, I see firsthand the financial pressures many Nevada families face. The proposed premium adjustments are understood to address a funding gap that seems to have been ignored until it was too late.

For many employees, these increases would significantly reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Directly affecting this number of employee's pay will drastically affect moral, let alone reduce the competitive benefits for recruitment of new team members during hiring.

I respectfully recommend that the Board consider alternative approaches, including but not limited to exploring other State contributions or budget adjustments, sticking to actual approved budgets and holding Board members of divisions accountable for wasteful spending, and ultimately showing transparency of where all the State funds are going as we have heard over the years of numerous funds being misspent and yet its always the lowly citizens that seem to be footing the bill when more money is needed. Increasing the premiums this drastically is telling many employees, especially those with families and are on the higher end of the insurance cost spectrum, that working here will be no different that paid slave labor in order to afford medical services since for many people, their entire paychecks will be sucked dry to fund medical costs, leaving nothing left for other household expenses in order to live.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Cezlyn Lagasca

02-18-2026 Board Meeting

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is **Tyler Sumner**. I was born, raised, and live in Las Vegas, Nevada. I am writing to oppose the proposed PY2027 Premium increases. The fact of the matter is this- the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families. The proposed increases are not reasonable; on the contrary, they are unfair, unjust, and disheartening.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

Working in Social Services, I interact closely with economically vulnerable populations every day and see firsthand the financial pressures many Nevada families face. I see how many families work very hard just to squeeze by- they literally are living paycheck to paycheck, and this includes people employed by this great state. Such a drastic and quick increase is unprecedented and unsustainable.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize and appreciate the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches to avoid making dedicated and hardworking state employees cover the cost of budget shortfalls. I implore you to explore other options so as to negate the significant financial burden these proposed increases would have on thousands of employees who love this state and love working for it.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Tyler

To whom it may concern.

The fact the its hard right now to afford basic needs and hearing that you are planning on increasing the costs again and again. When it takes months to get a doctors appointment and the fact you guys love to deny any claims is getting to much. I had an accident and was told by the hospital that you guys love to deny most claims and don't like paying for almost anything and now you want to increase for what? What is the purpose? You raise the rates so we cant afford to go to the doctor but you keep taking payments each month and most people have your insurance but cant afford to even go to the doctor and you are going to make it even harder to for us to pay for our basic needs. If you raise the price again I will need to find alternatives are you will drive me to the poor house again.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already disadvantaged with current economic inflation that is happening in the United States to simply provide basic needs in their households. State employees will have to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

Whoever proposed the premiums are very disproportionate to the average income, very absurd. There will be dramatic failing consequences for our economic system, that will lead to a demand of higher wages as if that is the solution to our failing healthcare system for what it already is.

Nevada state employees have already absorbed pay reductions through increased PERS contributions and are likely to be paying health care cost out of pocket to top it off.

The solution is to leave healthcare premiums alone for what they are right now PY2026 and board members should focus on changing the internal aspect of these greedy for profit health care system instead of imposing high premiums especially to the working class.

Thank you for your time and consideration.

Sincerely,

Nevada State Employee

Statement from: Sara Heneghan

Hello,

I am writing to formally express my strong opposition to the proposed increase in employee PEBP health care premiums.

At a time when many employees are already struggling to manage the rising costs of living—including housing, utilities, and food—an increase in health care premiums would place an additional and significant financial burden on employees. Health coverage is a fundamental benefit that supports employee well-being and morale. Raising premiums risks creating financial strain and may reduce access to necessary care.

Our organization has consistently emphasized its commitment to supporting employees and fostering a positive work environment. Increasing health care costs for staff appear inconsistent with that commitment. I respectfully urge leadership to explore alternative cost-restriction strategies, such as reviewing vendor contracts or identifying operational efficiencies, before shifting additional costs onto employees.

I believe that maintaining affordable health coverage is not only the right decision for employees but also a long-term investment in retaining dedicated employees and organizational stability.

Thank you for your time and consideration.

February 13, 2026

Dear Board Members,

My name is Maylanie White and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Maylanie White

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Desiree Claridy and I live in Las Vegas, Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential. I am a single mother myself, raising two small children alone, with no financial assistance from anyone else (including their father), nor do I receive State assistance. This increase would directly affect my pay, and how I am able to care for my children, not including the already high deductions from PERS taken from every check of mine (19.25% of my earnings). I am barely making ends meet with rising inflation prices; my rent has also gone up this year, while my pay seems to dwindle and I cannot continue to project how to care for my family if this outrageous increase is approved. Please consider this extreme hardship it will cause, when I am a hard working American only trying to properly care for my household.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Desiree Claridy

< Title



Hello,

I am writing to express my concerns and disapproval of increasing insurance premiums for Nevada State employees. The proposed increase is extreme and would create a hardship for employees. Public sector employees accept that the pay rate is lower than in the private sector in exchange for a better benefits program. This proposed increase would make health insurance unaffordable, causing public employees to choose between medical coverage and being able to pay necessary bills such as housing and food costs.

Sincerely,

Gregory Farris



Lori Ciccone (NSHE/UNLV) 2.13.2026

I am writing to formally express my deep concern regarding the continued escalation of insurance premiums, deductibles, and out-of-pocket costs under PEBP, and the corresponding decline in accessible care.

As an employee with over 24 years of service within NSHE, I have witnessed health insurance costs rise steadily while employee salaries have not kept pace. The result is a growing financial burden that has shifted disproportionately onto employees and their families.

For many years, my family was enrolled in the high-deductible plan, which I consider catastrophic coverage. These plans provide minimal relief unless one experiences a life-altering medical crisis. Even then, the financial exposure remains extraordinary.

In 2019, my son was diagnosed [REDACTED]. Within eight months of [REDACTED] and ongoing treatment, our out-of-pocket cash expenses exceeded \$50,000. While insurance ultimately covered costs exceeding \$1 million, the reality remains: very few families can absorb \$50,000 annually *with* insurance coverage. Over five years, the cumulative out-of-pocket burden was staggering. Monthly premiums combined with deductibles and uncovered costs have become unsustainable.

Employees are now being forced into high-deductible plans simply to afford monthly premiums, effectively gambling that they will not require medical care. Meanwhile, deductible amounts continue to rise, premiums double, and provider access shrinks as more physicians decline to accept our insurance. This erosion of care does not align with the definition of a meaningful employee benefit.

I am compelled to ask:

- What is the justification for these repeated increases?
- Why does PEBP face budget deficiencies year after year?
- Why are employees continually asked to absorb the consequences of inadequate planning and contracting decisions?
- What other insurance carrier options are there?

This cycle has repeated itself for years without substantive reform. The lack of meaningful change under PEBP is unacceptable. Other public entities within Clark County have secured more competitive and comprehensive plans. If contract buyout costs are the barrier, the long-term savings and employee stability would justify the upfront investment.

I am exhausted by a system that prioritizes industry sustainability over the well-being of the insured. Employees should not have to choose between financial survival and medical care. This issue requires immediate, transparent, and decisive action.

Respectfully,

Lori Ciccone (NSHE/UNLV employee) [REDACTED]

February 13, 2026

To the PEBP Board,

I am writing to express my deep concern and frustration regarding the proposed healthcare premium increases currently under consideration. Learning that premiums could rise by as much as 80–84%, with some projections suggesting even greater overall cost impacts, is extremely upsetting and alarming. For many employees, including myself and my colleagues, an increase of this magnitude would make accessing and maintaining healthcare coverage significantly more difficult — and in some cases financially unsustainable.

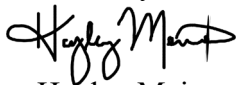
Healthcare is not a luxury; it is a basic necessity that allows employees to remain healthy, productive, and able to serve our students and the state of Nevada. Sudden and drastic cost increases shift an overwhelming financial burden onto employees who are already managing rising living expenses. When combined with higher deductibles and increased out-of-pocket maximums, these changes create real anxiety for those with chronic conditions, ongoing medical needs, or limited financial flexibility.

I strongly urge the Board to reconsider implementing such steep increases in a single year. A more responsible and humane approach would be to pursue longer-term solutions that distribute necessary adjustments across multiple plan years while maintaining reasonable affordability for participants. Additionally, restoring a more balanced cost-sharing structure between the state and its employees would help prevent the disproportionate impact currently being proposed.

Please understand that decisions made at this level have real and immediate consequences for the well-being of employees and their families. I ask that you carefully consider the financial strain these proposals would place on those who rely on PEBP coverage and seek alternatives that protect access to affordable healthcare.

Thank you for your time and for considering the perspectives of the employees you serve.

Sincerely,

A handwritten signature in black ink, appearing to read 'Hayley Meier', with a stylized, cursive script.

Hayley Meier

Assistant Professor

UNLV Department of Dance

I strongly oppose proposed increases in health care premiums under the Public Employees' Benefits Program (PEBP). State employees, retirees, and their families already face rising costs in nearly every area of daily life, including housing, groceries, childcare, and transportation. Increasing health insurance premiums places an additional financial burden on individuals who dedicate their careers to serving the public.

Many public employees have experienced limited wage growth that does not keep pace with inflation. When health care premiums rise faster than salaries, employees effectively take a pay cut. This undermines morale, reduces retention, and makes public service less attractive to qualified professionals.

Higher premiums can also lead to difficult personal choices. Some employees may delay medical care, reduce coverage, or decline dependent coverage due to cost. This can result in worse health outcomes and higher long-term costs for both employees and the state.

If cost containment is necessary, alternatives should be explored before shifting the burden onto employees. These could include:

- Greater transparency in plan spending
- Stronger negotiations with providers and pharmacy benefit managers
- Wellness and preventive care investments that reduce long-term claims
- Administrative efficiency improvements

Public employees deserve affordable, accessible health coverage. Instead of raising premiums, decision-makers should prioritize strategies that protect employees while responsibly managing program costs.

Sincerely,

Nancy Mayorga

To the members of the Public Employees' Benefits Program Board and Nevada state leadership:

I am writing as a concerned Nevadan and current public employee to express strong opposition to the recent decision to approve significant health care cost increases through the PEBP plan year 2026–2027.

Based on the latest documents posted on the PEBP website, these increases will exceed 100% for many members, with premiums rising 84% next year. These hikes place an unacceptable financial burden on PEBP members and their families.

Key concerns include:

- **Spreading out premium increases:** PEBP should implement longer-term solutions rather than imposing such drastic cost shifts in a single year. Gradually phasing increases over multiple plan years would help limit the severe financial impact on members.
- **State contributions must increase:** To restore the traditional cost-sharing balance between the state and its employees, the state must increase its contributions to PEBP.
- **No further benefit cuts:** For FY2027, benefits should not be reduced beyond the already approved increases in deductibles and out-of-pocket maximums, which will result in approximately **\$5 million in additional out-of-pocket costs for participants**.
- **Unfair Out-of-Pocket Maximum increases:** The new higher out-of-pocket maximums raise costs by **\$1,000 for individuals** and **\$2,000 for families** across high-deductible and low-deductible plans. This disproportionately affects faculty and staff with acute medical issues or chronic conditions, particularly lower-income employees who can least afford such increases.

These changes threaten the affordability of health care for those who serve Nevada's public institutions. I strongly urge the Board and State leaders to reconsider these increases, explore alternative solutions, and protect the health and financial well-being of all PEBP members.

Caleb Abad

I am a Nevada public employee and a participant in the Public Employees' Benefits Program. I am writing to express serious concern regarding the proposed increase in health insurance premiums.

Public employees have already faced rising costs in housing, food, and utilities. Increasing health insurance premiums further strains household budgets, particularly for those of us who have families.

Many state workers have not seen salary increases that keep pace with inflation. A premium increase effectively reduces our take-home pay and makes it harder to recruit and retain qualified professionals in public service.

I respectfully ask PEBP leadership to reconsider the scale of this increase, explore alternative cost-saving measures, and increase transparency around the financial factors driving this proposal. Public employees deserve sustainable, affordable health coverage.

Thank you for your time and consideration.

Please do not increase the cost of medical insurance. I am already struggling financially.

Dear Board Members,

My name is Jose Rojas and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Jose Rojas

A solid black rectangular box used to redact the signature of Jose Rojas.

Healthcare insurance is supposed to provide security, not the create of anxiety. People who are sick should not have to live in fear because they cannot afford insurance. People should not live in fear of becoming sick with raising the cost of insurance and restricting access to quality care. This is an outrageous burden on workers. Benefits should not be cut. PEBP should NOT raise the premiums.

Public Comment- Talisa Perkins

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Talisa Perkins

Nevada State Employee

funding strategy must consider the larger impact of how this will affect Nevada citizens, including its workforce, employee morale, and the ability for our agencies to deliver essential services to the public. If these premium increases are approved, I foresee a large portion of our current State workforce seeking employment elsewhere. And with premiums that high, the State will have issues being able to hire new staff. What would be the point in working for a State agency if the majority of your pay is going to the cost of your health insurance? The State vacancy rates would once again skyrocket, and agencies will be unable to provide the services needed for our State citizens. I remember when being a State employee instilled pride in a person, and it was the goal of some to be a public employee because it meant they would be eligible for great benefits for themselves and their families. This will no longer be the case with premium increases of this magnitude.

I cannot provide an obvious solution to the Board to eliminate the proposed increases, but I respectfully ask that you consider alternative approaches that reduce the burden you would be placing on employees and retirees. Part of the plan could include:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Offering alternative health plan options that reduce financial burden on the State but still provide quality care and coverage to its employees.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

From: Michele & Eric Kennedy

Sent: Monday, February 16, 2026 7:42 PM

To: PEBP Member Services <memberservices@peb.nv.gov>

Subject: Insurance premium increase

WARNING - This email originated from outside the State of Nevada. Exercise caution when opening attachments or clicking links, especially from unknown senders.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance

Michele Kennedy

Sent from my iPhone

Dear Board Members,

My name is Dorothy Beltran and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Dorothy Beltran

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

-Shanda Penkalski

Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

-Adriana Valdez

Nevada State Employee

Statement of Opposition: PEBP Plan Year 2027

To: The Public Employees' Benefits Program (PEBP) Board / Nevada State Legislature

From: [REDACTED]

Date: February 13, 2026

Subject: Formal Opposition to Proposed 84% Premium Increases and Benefit Reductions

I am writing to express my emphatic disapproval of the proposed 84% increase in health insurance premiums for Nevada state employees. Such a drastic spike represents an unacceptable financial shock to the workforce and requires immediate intervention through more sustainable, long-term fiscal strategies.

I urge the Board and the State to adopt the following measures to protect the financial stability of state public servants:

- **Gradual Implementation:** PEBP must reject an overnight 84% premium hike in favor of spreading increases over several plan years. This would mitigate the immediate impact on members' take-home pay and allow for more manageable household budgeting.
- **Restoration of Cost-Sharing Balance:** State contributions must increase to restore the traditional and equitable cost-sharing balance between the State of Nevada and its employees. The current trend of shifting the majority of the financial burden onto the workforce is unsustainable.
- **Cease Further Benefit Cuts:** We cannot accept further reductions to our benefits. For FY2027, benefits must not be cut beyond the \$5 million in increased deductibles and out-of-pocket maximums already approved.
- **Protect Vulnerable Employees:** The proposed \$1,000 (individual) and \$2,000 (family) increases to Out-of-Pocket Maximums for 2027 place an unconscionable burden on those with acute medical issues or chronic conditions. These increases disproportionately harm our lower-income staff and faculty, who are the least equipped to absorb such high costs while maintaining their standard of living.

With over 21 years of service to this university, I have seen the importance of competitive benefits for recruitment and retention. These proposed changes do the opposite—they penalize loyalty and jeopardize the well-being of the very people who keep this state running.

I ask the Board to prioritize the health of its members over these aggressive and damaging rate hikes.

Respectfully,

[REDACTED]

Greetings PEBP Board,

PEBP Health Cost Increases

- PEBP should NOT raise premiums by 84% next year but, implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional, out-of-pocket costs for participants already set for the coming, year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

PEBP increases:

I am writing to express my ongoing concerns regarding the rising insurance costs and declining service quality, issues I have observed throughout my 29 years here. Each year, premiums continue to increase, yet the level of service provided seems to deteriorate.

Many state employees are struggling to afford the current premiums for themselves and their families. In fact, a significant number are forced to take on second jobs just to make ends meet in this challenging economy. Even when they do utilize the insurance, the coverage often falls short, leaving families with limited access to necessary medical care.

Additionally, the high deductibles are increasingly burdensome—comparable to financing a new car. These costs disproportionately impact blue-collar workers, who bear the brunt of these financial pressures. Meanwhile, it seems the insurance companies continue to benefit from these annual increases, further exacerbating the strain on hardworking employees.

I urge you to consider steps to address these issues and work toward a solution that provides fair and affordable insurance options for all employees. Thank you for your attention to this matter.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Leslie Martinez

Nevada State Employee

February 13, 2026

Dear Board Members,

My name is Monise McDonald and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments-reported as necessary to address a funding gap and reserve target-would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59-an increase of over \$1,000 per month.
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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

A handwritten signature in black ink, appearing to read "Monise McDonald", written in a cursive style.

Monise McDonald

Sense of the Senate

PEBP Health Cost Increases

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Public Comment- Robert S. Quinata

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Quinata", followed by a horizontal line.

Robert S. Quinata
Nevada State Employee

Dear Board Members,

My name is Sandra Lynch and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Sandra Lynch*

From: Holly Crosby
Sent: Thursday, February 19, 2026 10:24 AM
To: PEBP Operations
Subject: Insurance Premiums

Dear PEBP team,

I understand there are plans to significantly increase insurance premiums. If this message is not directed to the appropriate department, please forward it to the responsible party.

I want to express my strong concern that such an increase would have serious consequences. Many providers, myself included, are already working under challenging conditions and facing potential pay reductions next year. An additional financial burden of this magnitude would likely result in widespread resignations.

Is the risk of losing experienced providers worth the proposed premium increase?
Thank you for your attention to this matter.

Respectfully,

Holly Crosby, DNP, APRN, PMHCNS-BC
Psychiatry Provider
High Desert State Prison
M-TH: 0700-1700

PEBP My name is Juana Gomez

What I would like to share in the public meeting is that is your obligation to consider us as human beings and not numbers. Money making humans. We cannot pay one more cent on benefits and retirement is so detrimental to my life quality where I am already cannot afford food, rent, and basic necessities. How is it that you as our representers not fighting harder for us. I implored you to think of all employees as humans that have lives, that have prior diagnosis. I Juana can not afford to pay more to these benefits and I know I am not alone in this situation.

Thank you.

02-18-2026 Board Meeting
Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Rocio Amador and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a state employee who provides benefits to vulnerable families in need, I see firsthand the financial pressures many Nevada families face. The proposed premium adjustments are understood to address a funding gap that seems to have been ignored until it was too late. For many employees, these increases would significantly reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Directly affecting this number of employee's pay will drastically affect moral, let alone reduce the competitive benefits for recruitment of new team members during hiring.

I respectfully recommend that the board consider alternative approaches, including but not limited to exploring other state contributions or budget adjustments, ultimately showing transparency of where all the state funds are going as we have heard over the years of numerous funds being misspent and yet it's always the lowly citizens that seem to be footing the bill when more money is needed. Increasing the premiums this drastically is telling many employees, especially those with families and are on the higher end of the insurance cost spectrum, that working here will be no different than paid slave labor in order to afford medical services since for many people, their entire paychecks will be sucked dry to fund medical costs, leaving nothing left for other household expenses in order to live.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Rocio Amador
02-18-2026 Board Meeting

These proposed increases represent an undue burden on thousands of individuals and families. The budget shortfall associated with the proposed increases are related to a mistake made outside the hands of thousands of individuals and families.

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

From: William O'Donnell
Subject: LDPPO price increase

If the rates need to be increased, please do it slowly. I am in the LDPPO State Active Participant + Family category. I can absorb the extra 74.14/month increase on top of the \$423.54 base price for 2026. I think it's a safe bet to assume that most people can't afford the \$895.82/month that your analysis says is the break even point. I've been very happy with the LDPPO. If price increases are needed, can you limit the annual increase to \$75/mo.

Thanks,
William O'Donnell

From Rachel Keo

13 February 2026

To the PEBP Board,

I am an average person, with average needs. I go to work. I pay my taxes. I keep up with my regular health checks. I go to the dentist twice a year. I get my vision check at the annual time. I cannot do much more outside of the bare minimum. I can barely afford health insurance at it's current cost. Frankly, I wouldn't have it if it were required-- That money I would gladly put toward groceries, housing, clothes that fit.

If you were to raise my cost of insurance-- as is currently being proposed-- by any means, I would not be able to afford it. My husband and I have needed MANY visits outside of the bare minimum to healthcare providers in the last year, and we have not had the funds to get them. We are just trying to keep food on the table, much less take care of ourselves outside of bills. A pervasive question that rattles through my mind each day is, **how are we going to make it until our next paycheck?** Now, I can be pretty resourceful, frugal, but why should I have to be on the basis of paying for something I can barely afford, for a service that doesn't serve me, because I can't make time for myself when I work two jobs just to pay for the service?

I know I am not the only one with these concerns. I work in a place where I hear the constant desperation of colleagues and clients alike, and I cannot express the absolute dire need of more affordable healthcare. I vehemently implore you to do what you can to prevent rising costs to clients of PEBP. Not just for me, but for everyone that I interact with every day and for our collective health. Because if they rise, people will fall. They will fall in taking care of themselves by one: having healthcare, and two: seeking services they need.

Please do what you can for the people that need your help the most.

Do not raise health insurance premium costs for employees.

Thank you for your time.

Most Sincerely,

Rachel Keo

Dear PEBP Board Members,

I strongly urge you to find an alternative to the proposed 84% increase in our insurance premiums. With rising costs in housing, groceries, and other essential items, a dramatic increase to the cost of our health insurance as the one being proposed will be extremely harmful to employees.

We have already seen a nearly 2% additional mandatory increase to our monthly retirement savings. This is on top of the state refusing to renew the quarterly bonuses that were incredibly appreciated and helpful for university employees. Adding a substantial increase to our healthcare premiums, in addition to the previous points already mentioned, will end up costing employees **hundreds of dollars each month.**

While I understand that the cost of health insurance inevitably increases, I hope you will find an alternative solution to raise the needed funds. Perhaps a tiered solution with annual percentage increases can help. I am confident that this would be much more welcomed by UNLV employees.

Thank you for your time.

Steven Slivka

Director of Communications

UNLV's School of Integrated Health Sciences

Crystal Allen

Dear Public Employee's Benefits Program Board,

I am writing to express my strong opposition regarding the proposed increase in health insurance premiums for the upcoming fiscal year. This change would place an additional burden on state employees who are already struggling with:

- Low morale and stagnant salaries while the cost of living continues to rise. With no meaningful COLA adjustments to match inflation, many employees are earning less in real terms than before. Many of us are already struggling financially and emotionally, premiums being raised will only deepen the hardship and further damage employee morale.
- Escalating healthcare costs, which have increased year over year (10.5% in 2020, 7.4% in 2023, 7.2% in 2024). With healthcare costs already rising, asking employees to pay more for premiums is asking those already struggling and least able to handle the burden to absorb the increase.
- Many employees are already taking second jobs and sacrificing work-life balance just to make ends meet. We already lack a healthy work-life balance. Increasing premiums will force employees to work even harder outside their primary jobs, widening this gap and impacting mental health and productivity.

State employment was once considered a stable and respected career, but these changes diminish its value. Importantly, this increase is not to cover current healthcare costs—it is to grow the reserve from \$127 million to \$135 million. The funds are already available.

I respectfully urge you to reconsider this proposal to avoid further financial strain and morale decline among state employees. State employees deserve stability, respect, and support—not additional financial pressure. Protecting employees from additional financial burdens is essential to maintaining morale, productivity, and the integrity of state employment.

Thank you for your time and consideration.



A Concerned State Employee

First name: **MOLLY**

Last name: **APPEL**

Friday, February 13, 2026

To the members of the PEBP board,

My name is Molly and I am in my 7th year of working as an educator for the students of NSHE. My husband is also a state worker in the Nevada Department of Education. We have loved the privilege of working for the state of Nevada, and we are both rely on PEPB for our health insurance.

I'm truly at a loss for what to say here other than these proposed changes would simply be financially untenable for our family. It is already so diPicult to find consistent and available healthcare providers in this state. If these extreme costs are added to this already feeble healthcare ecosystem, we would need to leave and find another place to live and raise our son.

I know that you must take action because of a dire financial situation. Please listen carefully to **the recommendations of the Nevada Faculty Alliance** in finding another, less drastic path toward achieving solvency.

Most sincerely,

Molly Appel

Associate Professor of English, Nevada State University

Danika Navar

Dear Members of the PEBP Board,

I am writing to express clear disagreement with the proposed premium and benefit increases for FY2027.

Based on the latest documents posted on the PEBP website, premiums may increase by more than 100%. Such an increase is unsustainable for state employees—especially given that many faculty and staff have **not** received corresponding pay increases. These added costs effectively reduce take-home pay.

PEBP should not raise premiums by 84% next year, nor implement increases exceeding that amount. Instead, premium adjustments should be spread over multiple plan years to reduce the immediate financial burden. State contributions must also increase to restore a fair cost-sharing balance between the State of Nevada and its employees.

Additionally, there should be no further cuts to benefits beyond those already approved. The planned increases to deductibles and out-of-pocket maximums—adding \$5 million in participant costs—are already significant. The additional \$1,000 increase for individuals and \$2,000 for families in out-of-pocket maximums disproportionately harms employees with chronic or serious medical conditions and those with lower incomes.

I respectfully urge the Board to reconsider the scale and timing of these increases and pursue solutions that are fair, balanced, and sustainable for Nevada's public employees.

Sincerely,

Danika Navar

Dear Board Members,

My name is Francisco Navarrete and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Francisco Navarrete

02/18/2026 Board Meeting

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

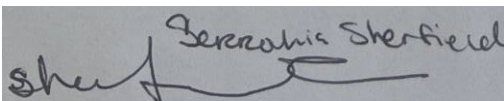
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Sherzad Sherfield". The signature is written in a cursive, flowing style. The first part of the signature is partially obscured by a grey rectangular box.

Nevada State Employee

02-18-2026 Board Meeting

Dear Board Members,

My name is Melina Amador and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Melina Amador

Erika Arballo
February 13, 2026

Good afternoon,

I am writing in strong support of the concerns raised in the recent UNLV Faculty Senate presentation regarding PEBP. The financial projections presented, including the \$46 million shortfall in mandatory reserves and the possibility of significant premium and out-of-pocket increases, are deeply concerning for faculty, staff, retirees, and their families.

An 84% increase in employee contributions, along with additional out-of-pocket cost increases, would place an unsustainable burden on working families. For many state employees, healthcare costs already consume a significant portion of take-home pay. Sudden increases of this magnitude risk forcing employees to delay care, forgo needed treatment, or experience financial strain that affects their wellbeing and job performance.

The data showing erosion of reserves over time and the shifting cost share between the state and employees makes clear that this issue is systemic and long-developing. A solution that relies primarily on dramatic premium increases for members does not address the structural funding imbalance and risks long-term harm to employee morale, recruitment, and retention.

I respectfully urge the Board to pursue a more sustainable and equitable path, including phased approaches, shared responsibility between the state and members, and long-term funding reforms that protect access to care. State employees provide essential services to Nevada's communities. Their healthcare benefits should not become financially destabilizing.

Thank you for your consideration and for the opportunity to provide public comment.

Best regards,
Erika Arballo

Last fiscal year, most state employees effectively experienced a pay cut due to increased PEBP and PERS contributions without any COLA to offset these costs. The current proposal will further strain employees financially, forcing many—including myself—to consider canceling health insurance altogether. This will lead to greater reliance on emergency services and unpaid medical bills, ultimately increasing costs for the system. If employees cannot afford coverage and begin dropping their plans, premium revenue will decline, undermining the sustainability of the program.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Jorge Quezada and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding

strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Dear PEBP,

My name is Carrie Riddle-McCarter and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies. I remember when I started with the State over 19 years ago, my hospital cop-pay was only \$200, currently it's \$600, and we want to increase it again to \$900, I wouldn't be able to afford to take me or my children to the emergency room if needed.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Carrie Riddle-McCarter, LSW



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

To The PEBP Board:

As someone who joined UNLV staff in 2023, I am really excited by the opportunity to join this community and to advance my career while supporting students. I have thoroughly enjoyed working at UNLV and becoming part of the Las Vegas community as a whole. While this has been an amazing opportunity for me, I am still struggling monthly with the cost of living. Cost of living increases are negatively impacting everyone right now, and another increase in any form, will ultimately lower wages/salary for every person who relies on PEBP. This presents an unjust burden to faculty and staff, and especially negatively impacts anyone who has any kind of health condition.

I rarely my health insurance because the fear of being denied a claim or having to pay high copays prevents me from doing so. As a full-time staff member, I can barely afford groceries, let alone pay extra expenses or debt due to medical needs.

A higher insurance premium would single-handedly prevent me from being able to save money for a house or vacation. In order to have any kind of quality of life, I am asking PEBP to not raise premiums by 84%-100% next year, to not cut benefits, and to keep out-of-pocket maximum increases as low as possible. This increase is an unfair burden on faculty and staff with chronic health conditions and prevents people like myself from necessary preventative care. This also disproportionately affects lower-income staff who cannot afford these high increases.

Health insurance is in the business of human beings and keeping them healthy. Any rule or cost increase that prevents human beings from being healthy should not be approved. Please protect the people who rely on PEBP.

Jerra Strong

PEBP Public Comment

Hello PEBP Board,

My spouse works in hospitality and is not offered health insurance through his job. Therefore, my job in NSHE is the only option we have to provide health insurance for my household. Between inflation, rising costs of groceries and utilities, and lack of opportunity for pay increases in the public sector, we are already feeling “squeezed”, as though I am advancing in my career and somehow making the same or less as I did a few years ago. As a younger and healthier person, my high-deductible plan is supposed to function as a safety net, just in case of emergency, but with the proposed hikes, I would be paying about as much as families paid for an HMO when I first chose my healthcare plan in 2015, with much less coverage.

I am starting to feel like I may not be able to afford even the most basic coverage for myself and my partner, please consider delaying or reducing the proposed hike in costs.

From Lakesh Foster FSSII with DSS

Dear Board Members,

My name is Lakesh Foster and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

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Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Lakesh Foster

Marissa Cabral, LCSW

Dear Board Members,

My name is Marissa Cabral and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.

A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.

Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

Phasing in increases over multiple plan years to lessen the immediate financial impact.

Exploring additional State contributions or budget adjustments.

Conducting a deeper review of cost-containment strategies within the health plan.

Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Marissa Cabral, LCSW

To: Public Employees' Benefits Program (PEBP) Board

Subject: Public Comment regarding Proposed Plan Design and Premium Changes for PY 2027

Dear Chairman and Members of the Board,

My name is **Samantha Simmons** and I am a current state employee enrolled in the Low Deductible PPO Plan. I am writing to express my deep concern and opposition to the proposed premium increases and plan design changes for the 2026-2027 plan year.

As someone living with several genetic chronic medical conditions, my health insurance is not a luxury; it is a lifeline. The data presented regarding a potential doubling of monthly premiums alongside increased out-of-pocket maximums and higher copays is, frankly, devastating. In the calendar year of 2025, I spent **over \$12,000 out-of-pocket** as a sole participant (no spouse, no children, and no family on my plan); that amount does not include the monthly premium deducted from my paycheck.

I would like to highlight three specific points for the Board's consideration:

- **The Disproportionate Impact on Chronic Illness:** For participants with chronic conditions, "meeting the out-of-pocket maximum" isn't a "worst-case scenario"—it is a mathematical certainty *every single year*. Increasing these limits while doubling premiums creates a "double-tax" on the sickest employees, effectively reducing our take-home pay far more than our healthier colleagues.
- **Stagnant Mediocre Value, Rising Cost:** It is disheartening to see costs skyrocket while the actual quality of coverage remains stagnant or decreases. Paying significantly more for the same *already subpar coverage*—characterized by barriers to specialist care and rising prescription costs—makes it increasingly difficult to justify continued state service.
- **The Affordability Crisis:** For many of us, the proposed premium hikes will consume any recent cost-of-living adjustments we have received. If healthcare becomes unaffordable, employees may be forced to delay necessary treatments, leading to more expensive emergency interventions and long-term disability.

I urge the Board to seek alternative funding solutions that do not place the entire burden of the reserve deficit on the backs of employees. We cannot afford to pay "premium prices" for this kind of coverage.

Thank you for your time and for considering the real-world impact of these decisions on the state's workforce.

Sincerely,

Samantha Simmons

This comment is submitted by me as a private citizen and a participant in the PEBP program, and does not represent the official position of my employing agency.

Courtney M. Oden

Dear Board Members,

My name is Courtney M. Oden, and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Courtney M. Oden

02/13/2026

[REDACTED]

02-18-2026 Board Meeting

Dear Board Members,

My name is Glenda Huver and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Glenda Huver

A handwritten signature in black ink, appearing to be 'G. Huver', with a long horizontal flourish extending to the right.

02-18-2026 Board Meeting

Dear Board Members,

My name is Tanya Rodriguez and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Tanya Rodriguez

02-18-2026 Board Meeting

Dear Board Members,

My name is Jerilynn Koehly and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Jerilynn Koehly

Michael Hicks

Dear PEBP Board,

I am writing to express my strong concern regarding the proposed increase in our health insurance premiums. After reviewing the most recent documents posted on the PEBP website, it appears that the actual increase for many employees and retirees will exceed 100%—a change that is both unexpected and financially untenable for those of us who rely on these benefits.

I respectfully ask that you reconsider this increase for the following reasons:

1. Financial Burden on Employees and Retirees:

A more than 100% increase in premiums represents a drastic shift in cost responsibility to employees and retirees. Many of us are already struggling with the rising cost of living, and such a significant premium increase would directly reduce household incomes, forcing difficult choices between health care, basic needs, and other essential expenses.

2. Lack of Proportional Benefit Improvements:

Rate increases are generally expected when there are clear enhancements in coverage, benefits, or quality of care. Based on the current documentation, there has been no corresponding improvement in benefits that would justify such a dramatic premium spike. Members should not be asked to pay significantly more without receiving demonstrable value in return.

3. Impact on Workforce Stability and Recruitment:

Substantial increases in employee costs for health coverage can affect recruitment and retention. Public and private sector employers alike understand that affordable health insurance is a key component of compensation. A sudden and large increase could make it harder for agencies to retain experienced staff and attract new talent.

4. Equity Concerns:

A 100%+ increase disproportionately affects lower- and middle-income employees. Without mitigating measures (such as income-based caps, phased increases, or subsidies), this change could create inequitable outcomes within the workforce.

5. Transparency and Member Trust:

Transparent communication and proactive engagement with plan members are critical when making decisions that materially affect financial well-being. Many members feel blindsided by the scale of this increase, which may erode trust in the decision-making process.

Requested Actions:

To address these concerns, I respectfully request that the Board consider the following:

Reevaluate the proposed rate increase, including a full cost impact analysis.

Provide detailed justification tied to benefit improvements or cost drivers.

Explore alternatives, such as phased implementation or cost-containment strategies that do not disproportionately affect members.

Increase communication and member engagement before final decisions are made.

Raising insurance premiums by over 100% is not just a number on a page — it has real, immediate impacts on the financial health and well-being of PEBP members. I urge the Board to reconsider this course and collaborate with stakeholders to find more balanced solutions.

Thank you for your time and attention.

Sincerely,

Michael Hicks

Strongly disagree to the new proposed increases in our PEBP plans. We can not afford to continue to pay more for health insurance. We are already at a peak. PEBP should NOT raise premiums by 84% next year but implement longer-term solutions. Focus in creating and passing more food and product restrictions to help us get back on track and healthy.

Focus on nutritious foods and chemicals out of our everyday usage items.

In addition, do not make additional cuts to our services. We are already paying a lot for services we do not really use.

Nanette Frink, LSW



February 13, 2026

Dear Board Members,

My name is Nanette Frink and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Nanette Frink, LSW
Social Work Supervisor
Aging and Disability Services Division

To: Public Employees' Benefits Program (PEBP) Board
From: Jacob Thompson
Date: February 13, 2026
Subject: Public Comment Opposing Proposed Health Insurance Premium Increases for Plan Year 2027

To the Members of the PEBP Board,

My name is Jacob Thompson, and I am an employee at the University of Nevada, Las Vegas (UNLV). I am writing to formally express my strong opposition to the proposed dramatic increases in health insurance premiums currently under consideration for the 2026–2027 plan year.

Recent actuarial reports presented to this Board suggest a potential funding gap that could lead to premium increases as high as 84% if addressed in a single year. For UNLV faculty and staff, such a hike, compounded by the already approved increases to out-of-pocket maximums (\$5,000 for individuals and \$10,000 for families) is not just a budget adjustment; it is a financial crisis.

A "rate shock" of this magnitude would have several devastating consequences:

- **Net Pay Reduction:** With many university employees receiving modest or no cost-of-living adjustments (COLAs), a premium spike of this size effectively acts as a significant pay cut, pushing many households into financial instability.
- **Barriers to Care:** As out-of-pocket maximums rise and premiums soar, employees are forced to make the impossible choice between paying for essential healthcare and covering basic living expenses like rent and groceries in a high-inflation environment.
- **Recruitment and Retention:** UNLV competes globally for top-tier academic and administrative talent. Drastic benefit cuts and premium hikes undermine the university's ability to attract and keep the professionals who make our institution a leader in research and education.

Proposed Alternatives

I urge the Board to reject a single-year "fix" and instead pursue a more equitable and sustainable path that might include phased Implementation and/or legislative engagement for funding relief. I also believe that Nevada's public employees deserve full transparency regarding the "mispricing" and reserve declines that led to this shortfall to ensure such a crisis does not recur. Public employees serve the State of Nevada with the understanding that their benefits provide a measure of security. The proposed increases shatter that security. I ask the Board to stand with UNLV employees and all Nevada public servants by seeking a solution that prioritizes member health and financial well-being over immediate reserve replenishment.

Thank you for your time and for considering the serious impact of your upcoming decisions.

Sincerely,

Jacob Thompson

I disagree with the monthly premiums going up 133%, this is ridiculous we don't even get paid that great and now we have to pay more money to be on insurance.

Dear PEBP,

My name is Heather Young and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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I respectfully recommend that the Board consider alternative approaches, including:

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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Heather Young*



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

[Cancel](#)**New Message****G**

Dear Board Members,

My name is Kathy Ocegüera and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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This will directly affect me and I'll most likely be forced to choose a lesser priced option. I have multiple medical conditions and have forced myself to pay for the HMO for the better coverage. I don't like paying the current \$200/m for an individual. It's going to cut even deeper to have tu u u plan and still

Cancel

New Message

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This will directly affect me and I'll most likely be forced to choose a lesser priced option. I have multiple medical conditions and have forced myself to pay for the HMO for the better coverage. I don't like paying the current \$200/m for an individual. It's going to cut even deeper to have to pay that for a lesser plan and still pay more when the bills come in. The medical debt this could create for me financially may be devastating.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees.

The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services. I respectfully recommend that the Board consider alternative approaches, including:

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for your time,
Kathy Ocegüera

Christopher Warpack
Public Comment in Opposition to the Proposed PEBP Premium Increase

February 13, 2026

Chair and Members of the Board,

I respectfully submit this comment in opposition to the proposed increases in health insurance premiums for state employees and retirees.

While I recognize the fiscal pressures confronting the Program, it is neither equitable nor strategically sound to remediate structural funding deficiencies by imposing substantial cost increases on the very workforce the plan exists to support. The current deficit did not arise from employee utilization patterns alone, but from prior policy decisions that deferred actuarial adjustments and relied upon diminishing reserves. Rectifying those decisions through accelerated premium hikes effectively transfers institutional miscalculations onto employees and retirees who had no role in them.

Many public servants across Nevada operate within fixed or modest income frameworks. Significant increases in premiums, particularly when coupled with higher deductibles or out-of-pocket exposure, constitute a material erosion of compensation. For lower-tier employees and retirees with chronic medical needs, such measures may not merely be inconvenient; they may be destabilizing. The result could be deferred care, financial strain, and diminished workforce morale.

Sound governance requires more than expedient fiscal correction. Before advancing premium escalations of this magnitude, the Board should rigorously evaluate alternative strategies: phased contribution recalibration, actuarially disciplined funding schedules, cost-containment initiatives grounded in utilization data, and structural plan redesign that preserves affordability while enhancing sustainability. A calibrated, transparent approach would inspire greater confidence than abrupt shifts that disproportionately burden plan participants.

I urge the Board to prioritize long-term stability without compromising accessibility or fairness. A sustainable solution must reconcile fiscal responsibility with the obligation to safeguard the well-being of those who serve the public.

Thank you for your consideration.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Christopher Warpack', with a long horizontal flourish extending to the right.

Christopher Warpack

Dear PEBP,

My name is Kiana Metz and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Kiana Metz*



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

February 13, 2026
Las Vegas, Nevada

My name is **Anna Matias** and I live in Nevada. I am writing to **ABSOLUTELY OPPOSE** to the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families!!!

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a **private citizen and State employee**, and not as a representative of the State of Nevada or any agency.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments-reported as necessary to address a funding gap and reserve target-would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. **This magnitude of increase is unprecedented and unsustainable!!!**

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPOIHMO plan would see monthly premiums rise from \$801.97 to \$1,868.59-an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.

- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Anna Matias

- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Anna Matias

A handwritten signature in black ink, appearing to read "Anna Matias", written in a cursive style.

To Whom This May Concern,

I am writing to express my strong concern regarding the proposed increase in PEBP health care costs. At a time when the economy is already placing significant financial strain on individuals and families, additional increases in health care expenses are both burdensome and concerning.

Working-class employees are already facing rising costs of living, including housing, food, transportation, and utilities. Increasing PEBP health care premiums will further strain household budgets and may force many to make difficult choices between essential needs and accessing necessary medical care.

Affordable and accessible health care is critical to the well-being of our workforce. I respectfully urge decision-makers to reconsider this proposed increase and explore alternative solutions that do not place additional financial hardship on employees who are already struggling to keep up with the current economic climate.

Thank you for your consideration and for prioritizing the well-being of the working class.

Dear Board Members,

My name is Melody Rapoza and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Melody Rapoza

Hello,

I am writing to give my strong opposition to the proposed increase in employee PEBP health care premiums.

Many employees are already struggling to manage the rising costs of living (housing, utilities, groceries, gas, etc.) and an increase in health care premiums would place an additional and significant financial burden on employees. Health coverage is a fundamental benefit that supports employee well-being and morale. Raising the premiums risks creating financial strain and may reduce access to necessary care.

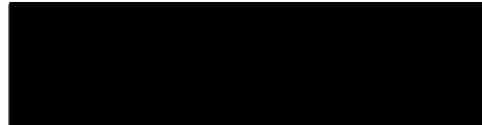
I respectfully urge leadership to explore alternative cost-restriction strategies, such as reviewing vendor contracts or identifying operational efficiencies, before shifting additional costs onto employees. Our organization has consistently emphasized its commitment to supporting employees and fostering a positive work environment. Increasing health care costs for staff appear inconsistent with that commitment.

Personally, raising the health care premiums would force me to choose between having health care and paying for my rent, bills, and groceries. To keep healthcare at the proposed rates would give me the ability to merely exist. I would not be able to save money or afford emergency expenses. I would be forced to live paycheck to paycheck in order to keep health insurance. More likely, I would have to find a job elsewhere that has more affordable health care or where I make more money to afford higher rates.

Maintaining affordable health coverage is not only the right decision for employees, but also a long-term investment in retaining employees and organizational stability.

Thank you for your time.

Barbara Banks



02/13/2026

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets. Personally, I am on the EPO/HMO plan and I already pay way more in premiums than the other insurance categories.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce. One thing the Covid-19 pandemic taught us is people will come to work while sick and make others sick. The effect of those choices will also affect our customers who can have delays in services we provide.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Barbara Banks".

Nevada State Employee

Dear PEBP Board

I am concerned about the proposed dramatic increase in premiums and out-of-pocket costs. Therefore, I propose that the PEBP Board share the financial burden by increasing employer contributions to Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) by 100% for all participating employees, in order to mitigate the impact of these increases.

Sincerely

Michael Schmidt

Members of the PEBP Board,

My name is Austin Krehbiel and I am a State of Nevada employee. I am also a member of AFSCME Local 4041. I am writing to voice my concern with the proposed increases to member premiums and cuts to coverage for plan participants for the upcoming plan year.

As an employee with a chronic health condition, I am concerned that the changes to the upcoming plan will be unaffordable for me to continue receiving the medical care I need to live. I require daily injections of an expensive prescription medication to live as a result of my health condition and I do not have the option to forgo coverage if premiums become raised by hundreds of dollars per month. Not having health insurance is a death sentence or an immediate financial catastrophe for me and anyone else that shares my medical condition. Massive premium spikes would lead me to have to make incredibly difficult decisions on my personal budget on what area of my life to cut to be able to continue to afford living. Health care expenses would nearly equal my monthly housing expenses if the proposed 133% increase to monthly premiums is approved.

State employees and retirees cannot bear the financial burden caused by rising healthcare costs, years of underfunding, and failure on the part of Nevada Legislature and PEBP board to adequately anticipate program costs and identify sufficient revenue to fund our program. Though my personal anecdote is drastic due to my chronic health condition, there is not a single employee, retiree, or covered dependent on PEBP that wouldn't have their finances immediately rocked or their health outcomes worsened by the proposed changes to the plan. Raising premiums by hundreds of dollars and increasing benefit costs onto plan participants to bailout PEBP will lead to a cost of living crisis for plan participants, higher rates of uninsured state employees and retirees as members are priced out of coverage all together, and an exodus of state employees from the workforce due to years of rising deductions and stagnating real wages.

I recommend that the PEBP board keep premiums and coverage stable for Plan Year 2027 by seeking immediate fiscal relief from the Interim Finance Committee of the Nevada Legislature to meet funding shortfalls and utilize program reserves until ongoing program revenue can be addressed more appropriately during the 2027 Legislative Session.

Thank you for the opportunity to comment.

Sincerely,
Austin Krehbiel

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Breyon Howard and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For ALL employees, these increases would effectively reduce take-home pay by thousands of dollars annually. These increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or

remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Statement of Opposition: PEBP Plan Year 2027

To: The Public Employees' Benefits Program (PEBP) Board

From: Andrew Pfannes, UNLV Nursing

Date: February 13, 2026

Subject: Formal Opposition to Proposed 84% Premium Increases and Benefit Reductions

I am writing to express my emphatic disapproval of the proposed 84% increase in health insurance premiums for Nevada state employees. Such a drastic spike represents an unacceptable financial shock to the workforce and requires immediate intervention through more sustainable, long-term fiscal strategies.

I urge the Board to adopt the following measures to protect the financial stability of state public servants:

- **Gradual Implementation:** PEBP must reject an overnight 84% premium hike in favor of spreading increases over several plan years. This would mitigate the immediate impact on members' take-home pay and allow for more manageable household budgeting.
- **Restoration of Cost-Sharing Balance:** State contributions must increase to restore the traditional and equitable cost-sharing balance between the State of Nevada and its employees. The current trend of shifting the majority of the financial burden onto the workforce is unsustainable.
- **Cease Further Benefit Cuts:** We cannot accept further reductions to our benefits. For FY2027, benefits must not be cut beyond the \$5 million in increased deductibles and out-of-pocket maximums already approved.
- **Protect Vulnerable Employees:** The proposed \$1,000 (individual) and \$2,000 (family) increases to Out-of-Pocket Maximums for 2027 place an unconscionable burden on those with acute medical issues or chronic conditions. These increases disproportionately harm our lower-income staff and faculty, who are the least equipped to absorb such high costs while maintaining their standard of living.

With over 21 years of service to this university, I have seen the importance of competitive benefits for recruitment and retention. These proposed changes do the opposite—they penalize loyalty and jeopardize the well-being of the very people who keep this state running.

I ask the Board to prioritize the health of its members over these aggressive and damaging rate hikes.

Respectfully,

Andrew Pfannes, UNLV Nursing

02/13/2026
Owen McCloskey

To whom it may concern,

I am writing to formally express my strong opposition to the proposed increase in insurance premiums.

Under this proposal, my monthly premium would increase from \$410.94 to \$957.49 in order to maintain the exact same level of coverage for myself and my family. This represents more than a doubling of my current cost, which is simply unsustainable.

This increase is being proposed immediately after we were required to raise our retirement contribution from 17.5% to 19.25%, further reducing our take-home pay to begin with. At the same time, we have not received any cost-of-living adjustments in the past year, and none are anticipated for this year either.

Taken together, these financial changes significantly impact household budgets and place an unfair burden on employees who are already absorbing higher living expenses across the board. Most employees are here working for the university (or for the State in general) with the premise that the benefits make it truly worth it for them and their families.

I respectfully urge decision-makers to reconsider this proposal and explore alternatives that would prevent such a drastic financial impact on working families. A more balanced and gradual approach would better reflect the financial realities employees are currently facing.

Thank you for your time and consideration.

Dear Appeals Department,

I am writing regarding the notice I received informing me that my health insurance premium will increase by 133% effective 07/01/2026. I was shocked and deeply concerned by this increase, as it represents an extraordinary and unsustainable financial burden for me and my family.

I understand that healthcare costs and market conditions can fluctuate. However, an increase of this magnitude goes far beyond normal adjustments and will significantly impact my ability to maintain continuous coverage. I have been a responsible policyholder, consistently paying my premiums on time and adhering to all policy requirements. I value the coverage your company provides and wish to remain insured under my current plan.

This increase will force me to reconsider my ability to keep this policy, which could leave me uninsured or underinsured. That outcome is not beneficial for either party. I respectfully request that you:

- Review my premium adjustment for potential errors or reconsideration
- Provide a detailed explanation of the factors that led to such a significant increase
- Inform me of any alternative plans, discounts, subsidies, or loyalty considerations available
- Consider maintaining my current rate or offering a more reasonable adjustment

I am committed to maintaining my health coverage and continuing as a customer, but this increase is financially unmanageable. I ask that you please reassess this decision and work with me toward a fair and sustainable solution.

Thank you for your time and attention to this matter. I look forward to your prompt response and hope we can resolve this in a way that allows me to remain insured.

Sincerely,
Lili Garcia

[REDACTED]

Dear PEBP,

My name is Marcy Cherek and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Marcy Cherek



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

I am writing to express my extreme dismay and opposition to the proposed rate hikes for PEBP for next year, especially to the premiums for the low-deductible plan. Although I have taught at UNR for over 25 years in the humanities, my salary is highly compressed and, in plain terms, low. Having to pay higher premiums and out-of-pocket expenses would be catastrophic for me, especially as I am one year into a phase-in retirement in which I am receiving less than 50% of my full salary. I have planned this phase-in without imagining that premiums would go so high. As a conscientious patient [REDACTED], I engage in active preventative screening, including multiple [REDACTED] each year, each of which is much more than \$1000, as well as follow-ups. Given my profile, I know it is important to do such screenings, but continuing to do them with significantly higher premiums may force me to rethink them even though it may lead to higher expenses (and possibly [REDACTED]) later on. I understand that the financial situation is dire, but please consider spreading out the costs over several years, and also impelling the high-deductible option to shoulder some of the cost burden.

February 13, 2026

Dear Members of the PEBP Board,

I am writing to express my serious concern regarding the proposed increases to PEBP premiums and related out-of-pocket costs.

I strongly agree with the Sense of the Senate, recently adopted at UNLV, regarding the proposed PEBP health cost increases. The Faculty Senate's position appropriately recognizes that an 84% premium increase in a single year is unacceptable and financially destabilizing for state employees and their families. Based on the most recent documents posted on the PEBP website, the projected increases may in fact exceed 100%, which would impose an even more severe burden.

Such dramatic cost increases in a single plan year will have real and immediate consequences. Many state employees already operate within tight household budgets. Doubling health insurance costs forces families to make painful trade-offs between healthcare, housing, food, childcare, and other essentials.

I am particularly concerned about the cumulative effect of:

- Premium increases,
- Already-approved deductible and out-of-pocket maximum increases, and
- Additional out-of-pocket exposure for those with chronic or acute medical conditions.

Employees who most rely on healthcare—those managing chronic illnesses, families with special medical needs, or those experiencing unexpected medical crises—will bear the heaviest burden. Lower-income employees will be disproportionately impacted.

Rather than implementing a massive increase in a single year, I urge the Board to:

1. Spread premium adjustments over multiple plan years to reduce immediate financial shock.
2. Advocate for increased state contributions to restore the traditional cost-sharing balance between the State and its employees.
3. Avoid further benefit reductions beyond those already approved.

State employees provide essential services to Nevada's citizens. A healthcare structure that becomes unaffordable undermines recruitment, retention, morale, and overall workforce stability.

I respectfully request that the Board reconsider the scale and structure of these increases and pursue a more sustainable, equitable solution.

Sincerely,
Christina Drum

My name is Jessely and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the LDPPPlan would see monthly premiums rise from \$202.48 to \$1,471.78, an increase of over \$200 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases

shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Dear PEBP,

My name is Ann Marie Colin and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the July funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Ann Marie Colin*



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

Dear Board Members,

My name is Ryan Daugherty and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Ryan Daugherty

Dear PEBP,

My name is Kelly Bagnall and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Kelly Bagnall*

Private email

02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

Marnie Elsky
UNLV

For the PEBP board consideration,

While I understand that many 2026 plans are seeing healthcare premium increases ranging from **15% to over 25%**, it is an unrealistic expectation that we as a community can afford a potential 100% increase as stated in the email that was sent.

With no cost-of-living increase, many will not be able to make ends meet. As it stands, I'm barely making it by each month, living paycheck to paycheck to support my two children. I am not allowed the opportunity for raises, and the option to apply for a yearly one time merit award has been taken away as well.

I love what I do. My commitment and passion to help students along their academic journey is unwavering. I do not let the disappointing cutbacks affect my level of service and it's always been rewarding to witness student success. However, the climate on campus is slowly changing. Morale has decreased at an alarming rate in my opinion. And despite the dedication I have made to this institution, I'm fearful for my future as a rebel employee.

I hope you can take into account the dedication of this community at UNLV and do everything possible to support us with a favorable outcome.

Thank you for your time,

Marnie Elsky
Employer Benefits Program Manager
Office of the Registrar
UNLV

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Monica Brandon and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Monica Brandon

I echo the thoughts of the UNLV Faculty Senate (listed below) in regards to the PEBP Health Cost Increases. While I understand the situation, but the hike seems to me like an extra burden for my colleagues with health issues, as well as young staffers who are living on tighter funds on a month to month basis. I'm concerned this is going to push talented staffers away from our institution right after the goodwill generated from the state's COLA increases.

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

James Navalta

I am writing to oppose the nearly 100% increase in insurance premiums that PEBP is proposing. This is simply unacceptable without an increase in services or benefits provided. Rather than passing along the cost to me, PEBP should use all of its bargaining power with the state of Nevada to adjust or offset these supposed costs. Faculty and staff are already underpaid, and jacking up the cost of insurance will make it harder to recruit and retain qualified individuals. Please think of the downstream ramifications of this decision. Again, I strongly oppose an increase of this nature.

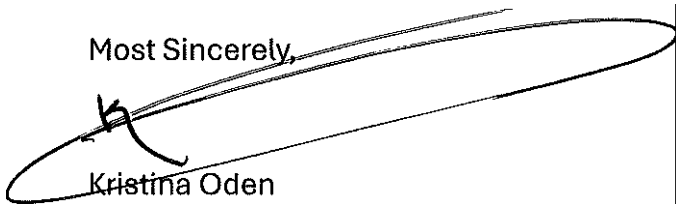
Dear PEBP Board Members,

I am writing to express my very strong opposition to the proposed increase in health insurance premiums for State of Nevada employees and retirees. I am shocked that you would even consider inflicting such an adversity on employees/retirees. How do you justify a 133% hike for insurance premiums? Why was this "proposal" not sent to each and every member?

State of Nevada employees have, thus far, suffered pay reductions through increased PERS deductions, as well as the already escalated insurance premiums. Instituting such a preposterous increase to member health insurance premiums - which threaten access to quality, affordable healthcare coverage - would compound the issue of employees/retirees that are already struggling.

Without a significant pay rate augmentation, even a gradual increase would still result in significant hardships. I urge you to reconsider this proposal. Affordable healthcare is essential for staff members and retirees that have been committed to serving the State of Nevada.

Most Sincerely,

A handwritten signature in black ink, appearing to read "Kristina Oden", is written over a large, horizontal, oval-shaped line. The signature is positioned to the left of a vertical line that extends from the top of the oval down to the bottom of the signature.

Kristina Oden

Nevada State Employee

Samantha Kaelin

Chair, Administrative Faculty Senate

Western Nevada College

Submitted: February 13, 2026

Public Comment Regarding: potential plan design changes and rate methodology for Plan Year 2027

On behalf of participating members of the Administrative Faculty Senate at Western Nevada College, I submit this public comment to express serious concern regarding the proposed plan design changes and rate methodology for Plan Year 2027 currently under consideration by the Public Employees' Benefit Program (PEBP) board, including potential premium increases and other cost shifts to employees.

We recognize and do not dispute the severity of PEBP's financial situation. Public reporting and testimony from state officials indicate that the program is facing a significant structural deficit, driven by years of premiums set below actuarially sound levels, rising healthcare costs, and delayed corrective action. We understand that without additional revenue or changes to plan design, PEBP's mandatory reserve levels remain critically deficient and that actuaries project potential insolvency within the next few fiscal years if no action is taken.

At the same time, we are deeply concerned that proposed solutions would place an abrupt and disproportionate burden on employees. Because the state's contribution rate cannot be adjusted until the next legislative session, barring the convening of a special session, any near-term solution will fall primarily on workers through increased premiums and reduced benefits. This comes on top of already approved increases to out-of-pocket maximums for FY2027, compounding the financial impact on employees and their families. For many workers, particularly those in rural areas, these rising costs coincide with limited access to in-network providers and increasing cost-of-living pressures.

An increase of this magnitude would have real consequences for employee wellbeing, recruitment, and retention across Nevada's public workforce. In higher education and other public service sectors, such impacts risk undermining institutional stability and the state's ability to attract and retain qualified professionals.

We respectfully urge the Board to pursue a more deliberate and balanced approach to restoring PEBP's financial stability. This should include rebuilding mandatory reserves gradually over multiple years, rather than relying on abrupt premium increases or benefit changes borne primarily by employees. In addition, we believe it is essential to fully

investigate the drivers of both expense overruns and revenue shortfalls, to review reserve standards, and to ensure transparency and accountability in PEBP's budgeting and rate-setting processes. Finally, we encourage a commitment to a comprehensive, long-term funding solution through the 2027 legislative session that more equitably distributes responsibility for sustaining the program.

We appreciate the complexity of the decisions before the Board and the opportunity to provide public comment. Our shared goal is a sustainable benefits program that remains solvent while continuing to support the health, stability, and retention of Nevada's public employees.

Samantha Kaelin,
Chair, Administrative Faculty Senate
Western Nevada College

Signed by the following participating members of the Administrative Faculty Senate:

Lauren Slemenda	Gretchen Stanerson
Kyle Kelly	Elizabeth Best
Deb Conrad	Shannon Covey
Temple Campana	Maria Kelly
Katherine Strain	Steve Yingling
Geraldine Pope	Adrian Barrera
Nichole Paul	Tracy Mendibles
Susan Trist	Justin McMenomy
Songhai Liu	Kara Spracklin
Cynthia Pierrott	Erica Gallegos
Justine Stout	Jared Keller
Amanda Kay	Ryan Johnson
Cynthia Nelson	Angela Holt
Tyler Golden	Jeffrey Erickson

I strongly oppose the proposed 100% increase in employee health insurance premiums. Such a drastic hike would have a catastrophic financial impact on employees and their families, particularly in a time when wages have remained stagnant.

Employees are already absorbing significant increases in retirement contributions and parking fees, all without corresponding wage increases. Adding a 100% increase in health insurance costs would compound an already unsustainable financial burden. For many employees, especially those supporting families, this could mean hundreds or even thousands of additional dollars per year in mandatory expenses.

Health insurance is not a luxury — it is a necessity. Doubling premiums would force some employees to make impossible choices: whether to maintain coverage for their spouse or children, whether to delay preventive care, or whether to forgo medical treatment altogether due to cost concerns. Others may be pushed into deeper medical debt simply to access basic healthcare services. This creates not only financial hardship, but also long-term health consequences that ultimately affect workplace productivity and morale.

Additionally, such a substantial increase risks damaging employee retention and recruitment. Talented and dedicated staff may begin seeking employment elsewhere where compensation and benefits are more sustainable. In a competitive labor market, dramatically increasing employee healthcare costs sends the wrong message about how much we value our workforce.

If the goal is fiscal sustainability, solutions must be balanced and equitable. Shifting such a disproportionate burden onto employees—without wage increases—undermines financial stability, employee wellbeing, and institutional loyalty.

I urge decision-makers to reconsider this proposal and pursue alternatives that protect employees' access to affordable healthcare while maintaining the long-term health of the organization.

Sincerely,

Kamisha Johnson
Associate Director of Advising
University of Nevada, Las Vegas

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Josephine Ternes and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants, such as myself, would experience dramatic increases, with EP/HMO premiums for active employees rising from \$219.91 to \$512.39 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.

- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Ashley Jagodzinski
Lecturer, College of Liberal Arts
University of Nevada, Las Vegas



13 February 2026

PEBP Board

To the Members of the Public Employees' Benefit Program Board:

As a full-time lecturer at the University of Nevada, Las Vegas, I am writing to express my profound concern regarding the proposed 84% increase in health insurance premiums and the significant hikes in out-of-pocket maximums for the 2027 plan year. These changes represent an untenable financial burden that threatens to undo the modest progress made stabilizing faculty and staff compensation.

For many of us at UNLV, recent cost-of-living adjustments were a necessary step toward bringing our salaries up to a minimum acceptable standard compared to our peers across the United States. As a full-time employee on the lower end of the salary scale, these adjustments finally provided a sense of financial baseline. However, the proposed insurance changes would *immediately* erode those hard-won gains, effectively functioning as a pay cut for those of us whose salaries are only just beginning to meet national standards.

The personal impact of these increases is not theoretical; it is a direct threat to my health and financial stability. I manage a chronic illness and an eye disease that requires consistent, ongoing treatment, including the use of immunosuppressants. Under the current proposal:

* **Financial Strain:** The 84% premium hike would create an immediate and unacceptable financial impact on my monthly budget, particularly as a lower-salaried professional.

* **Medical Burden:** The proposed \$1,000 increase in out-of-pocket maximums for individuals places an unfair burden on employees who require consistent care for chronic conditions.

* **Benefit Erosion:** We cannot accept further cuts to benefits beyond the \$5 million in additional out-of-pocket costs already set for the coming year. I already struggle to have certain medications, procedures, and visits covered. I even had a long-term retina specialist drop me as a patient because our insurance is notoriously difficult to work with and will deny claims that should be covered. Further limiting what is covered puts a huge burden on the patients who are already struggling to find treatment.

I strongly urge the PEBP Board to consider the following recommendations:

- * Spread the Cost: Implement longer-term solutions by spreading premium increases over several plan years to limit the immediate shock to members.

- * Increase State Contributions: The State of Nevada must increase its contributions to PEBP to restore a fair cost-sharing balance between the state and its employees.

- * Protect Lower-Income Employees: Recognize that these increases *disproportionately* affect full-time employees on the lower end of the pay scale who are least able to afford such a drastic shift in healthcare costs.

Our ability to serve our students and the university depends on a compensation and benefits package that allows us to maintain our health and professional focus. I ask that you seek more equitable solutions that do not place the weight of these increases solely on the backs of state employees.

Sincerely,

Ashley Jagodzinski

Lecturer, UNLV

As an Administrative Faculty member at UNLV, I am writing with grave concern regarding proposed changes by PEBP to health care cost increases.

PEBP should implement a longer term plan to incrementally raise premiums so that members will not be forced to make such a sudden shift in their livelihood. As someone who suffers from [REDACTED], doubling my monthly health care payment would force me to consider other employment opportunities.

If a healthy and safe workforce is a priority for the state, then further cuts to benefits for FY2027 and beyond would go against that way of thinking.

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases. At UNLV, we're asked to pay to park at work, and contribute nearly one-fifth of our salary to retirement.

Please understand the power of your own wake when making these decisions. Every action or inaction that's taken has a much larger impact than you realize.

With Concern,

Barry Kamen

Subject: Formal Objection to Proposed Health Insurance Premium Increase

I am writing to formally express my profound concern regarding the proposed increase in health insurance premiums for State of Nevada employees. The magnitude and abrupt nature of this change is deeply troubling, particularly for those enrolled in HMO plans—plans often selected by employees managing chronic or severe health conditions.

I have served the State of Nevada for nearly ten years, and during this time I have never encountered a proposal of such severity. There are no remaining discretionary expenses to eliminate.

If this increase is implemented as proposed, I will be unable to afford my health coverage. This is not a matter of inconvenience; it is a matter of feasibility.

This proposal comes at a time when employees have already been denied a COLA increase, despite the significant financial pressures of 2025 and 2026. Inflation, rising costs, and the broader economic effects of tariffs have placed extraordinary strain on household budgets statewide.

Additionally, the disruption to the Public Service Loan Forgiveness Program following the disbanding of the Department of Education has created a new and urgent financial threat. Many public servants now face potential wage garnishment and rapidly compound student loan balances through no fault of their own.

For employees like me who have also been managing severe illnesses for several years, an illness that has depleted savings, energy, and available leave—the proposed premium increase represents an untenable burden.

I respectfully but firmly urge you to reconsider this proposal. Implementing such an increased risk forcing out long-tenured, knowledgeable, and dedicated employees at a time when the State can least afford to lose them. I request a thorough review of the policy and a reevaluation of alternatives that do not jeopardize the well-being and retention of the workforce.

Sincerely

Dana L. Lauren

Hello,

Please consider your actions for the adjustment you are proposing and the impact on your employees. I understand that the self-funded insurance PEBP plan must adjust stay solvent until the Legislature can intervene in 2027, however, these changes for FY2027 are excessive and extremely difficult for families with chronic or acute health needs the most, and the entire impact is being borne by employees. In this economic climate and with salaries as they are, you are adding financial stress to your employees and the citizens of this community.

Considerations as below should be entertained:

PEBP should spread out premium increases over at least three years to limit the unacceptable financial impact on state employees.

State contributions to PEBP must increase to restore the cost-sharing balance between the state of Nevada and its employees.

The high Out-of-Pocket Maximum increases proposed for 2027 (by \$2,000 for individuals and \$4000 for families on the high-deductible plan) are unacceptable.

Such drastic cost hikes will be an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions and low-wage employees who can least afford it.

I hope you will open your minds and hearts and consider what you are proposing in a fair and reasonable way.

Thank you.

Roselyn Tomasulo MSN RN

02-18-2026 Board Meeting

Dear Board Members,

My name is Katherine Vernon and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Katherine Vernon

02-18-2026 Board Meeting

Dear Board Members,

My name is Ahdriana Abuliel, and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Ahdriana Abuliel

To: Public Employee's Benefits Program {PEBP} Board for Public Comment on
February 18, 2026

I, Jesse Mosley, strongly oppose Nevada Workers to bear the cost of this Board's (PEBP) Mismanagement of funds and most certainly do not support the premium increases, especially as they continue to rise year after year.

This State has for gone using funds that could have provided sustainable support for the State Workers but instead gave those funds to a substandard athletic team (Athletic A's} to move and build a stadium on the Las Vegas Strip {Tropicana Casino & Hotel's prior address).

The financial challenges facing Nevada's Public Employees' Benefit Program (PEBP) are serious. However, shifting the burden onto state workers through massive premium increases or higher out-of-pocket costs is neither fair nor responsible. The crisis did not materialize overnight, nor was it caused by employees. It was the result of leadership decisions, flawed rate-setting, and a failure to plan for long-term sustainability.

An 84 percent premium hike is not a "correction." It is a shock. And based on the recent data obtained, it is actually a **133 percent premium hike**.

For many Nevada state employees - including social workers, IT staff, corrections officers, faculty, and retirees on fixed incomes - such an increase would function as a pay cut. Combined with rising deductibles and out-of-pocket maximums, employees would face a double hit:

- Higher monthly premiums
- Higher costs when accessing care

In the recent year alone, my copays have **tripled**, to see my doctor.

This undermines recruitment and retention at a time when public agencies already struggle to compete with private-sector salaries. If Nevada weakens its benefits package, it risks accelerating turnover, increasing training costs, and degrading public services. That is fiscally shortsighted.

Before asking workers to pay more, policymakers must address structural issues:

- Why were premiums knowingly kept below actuarial sustainability?
- Why was the new high-premium/low-deductible plan priced at a deficit?
- Why were incremental increases not implemented to prevent a cliff?

The board's own members have admitted that gradual "little tweaks" would have prevented this crisis. That admission reinforces the central point: This was preventable. Accountability must precede austerity and rapidly.

The article notes that state contributions are fixed until 2027. But that does not eliminate the state's obligation. Health insurance for public employees is part of total compensation. If the Legislature cannot adjust contributions until the next session, alternative measures should be explored:

- Short-term bridge funding
- Reallocation within the Nevada Health Authority
- Temporary reserve financing
- Aggressive pharmacy cost management
- Renegotiation of plan contracts

Relying solely on employee contributions is not the only path forward.

Pharmacy inflation, weight-loss drug coverage, and nationwide insurance increases are macroeconomic pressures. They affect employers across the country. Other states are addressing these pressures through:

- Smarter formulary management
- Wellness incentives
- Competitive bidding among insurers
- Value-based care contracts

Nevada should exhaust these tools before shifting costs onto its workforce. Some of these items have been put in place for years to help offset the cost, however, one must believe those choices are **Not Effective** if the Board is yet again recommending another increase.

Why is PEBP seeking a financial gain? Public employee health insurance is not meant to generate profit. It is a public service tied to workforce stability and government functionality. If sustainability is the goal **and it should be** that requires predictable adjustments, transparency, and shared responsibility. It does not require dramatic corrections that destabilize families.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jesse Mosley', with a long, sweeping horizontal line extending to the right.

Jesse Mosley

Please do not make this drastic increase. As an admin faculty member, my monthly paycheck decreases each year because benefits increase and we do not get adequate COLA or any merit raises.

I am a loyal, long-term employee. When I began, the retirement match was 12%. It has steadily increased each year, decreasing my monthly paycheck.

I would hope that employees were valued for the hard work we do and our outstanding performance reviews would show the fantastic work that we do.

I feel like we are used as the state piggy bank, having to cover poor decisions made by people without our best interests at heart, and we have no say in those decisions. When there is excess, we are not top of mind to receive deserved benefits and when the state is short, we are penalized. This is wrong on so many levels.

Here are some things that could save the state money:

- Stop the end of the year, spend down waste and give that money to employees or put it into an account to make up shortfalls such as the ones you now face
- Look for long-term solutions so that this never happens again. If the current folks are unable, find some new ones who can. This should not be so hard to reign in spending and put people first. Case in point- the new DMV in Reno when you are now putting DMV services online. What a waste.
- Stop raising premiums every year while decreasing benefits to the employee. Look for other insurers who can increase benefits for less out of pocket for employees. Make a deal. Bargain for us to get a good deal.

Thank you for your time and please think about the state employees, we deserve to be treated better.

Johanna Bell



Dear Board Members,

My name is Carrie Greeley and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Carrie Greeley, LSW

From: Kurt Raschko, UNLV administrative faculty member

To the PEBP Board,

I am an administrative faculty member at the University of Nevada, Las Vegas, and I am writing to express my serious concern about the proposed health insurance premium increases currently under consideration.

Based on the most recent documents posted on the PEBP website, the proposed increases would raise employee costs by more than 100% in some cases. Such a dramatic and immediate increase is simply not affordable for many state employees, including those working in higher education. Administrative faculty, classified staff, and other public employees already face rising housing, food, and transportation costs. A sudden and substantial increase in health insurance premiums places an additional and unsustainable financial burden on employees and their families.

Health insurance is a core component of total compensation for public employees. When premiums increase so sharply in a single year, it effectively functions as a pay cut. This is particularly concerning at a time when Nevada institutions are competing to recruit and retain qualified professionals. Significant increases in benefit costs will make it more difficult for the state to attract and keep experienced employees, and it risks undermining morale and stability across agencies and campuses.

I understand that the PEBP program must remain financially sustainable. However, any adjustments should be implemented in a way that is gradual, transparent, and sensitive to the financial realities faced by employees. A phased approach, additional state support, or other mitigation strategies would be far more reasonable than imposing sudden, triple-digit percentage increases.

I respectfully urge the Board to reconsider the scale and pace of these proposed premium increases and to pursue solutions that protect both the financial health of the program and the well-being of the employees it serves.

Thank you for your consideration.

Sincerely,
Kurt Raschko
Administrative Faculty Member
University of Nevada, Las Vegas

Dear Board Members,

My name is Steven Medrano and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Steven Medrano*

Friday, February 13, 2026

Dear PEBP Board,

I strongly believe that PEBP should not raise premiums by 84% next year. An increase of that magnitude would place an unacceptable financial burden on members. Instead, I urge PEBP to consider longer-term solutions that spread any necessary premium increases over multiple plan years to lessen the impact on employees and their families. I also believe that state contributions to PEBP must increase in order to restore the traditional cost-sharing balance between the State of Nevada and its employees.

I do not support any additional cuts to benefits. For FY2027, benefits should not be reduced beyond the changes already approved, including the higher deductibles and out-of-pocket maximums, which will already result in an estimated \$5 million in additional out-of-pocket costs for participants next year.

The newly approved increases to the Out-of-Pocket Maximum for 2027 — \$1,000 more for individuals and \$2,000 more for families under both the high- and low-deductible plans — create a significant hardship. These increases disproportionately affect faculty and staff managing acute or chronic medical conditions, and they are especially burdensome for lower-income state employees who are least able to absorb these additional costs.

Thank you for your consideration. I respectfully urge the board to prioritize sustainable, long-term solutions that minimize the financial impact on members and protect access to affordable, comprehensive healthcare. Our faculty and staff are deeply committed to serving the state, and we hope the board will demonstrate the same commitment by ensuring that any changes preserve stability, fairness, and the well-being of Nevada's public employees and their families.

Sincerely,

Kia Vichaikul

Kia Vichaikul
Online Program Coordinator
UNLV Online

02-18-2026 Board Meeting

Dear Board Members,

My name is Marcia Pacheco and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Marcia Pacheco*

For the record Ivette Sanchez

Public Comment regarding proposed PY2027 Premium increases

Dear Board Members,

My name is Ivette Sanchez and I live in Las Vegas, Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

As a state employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to comment.

Sincerely,

Ivette Sanchez



02-18-2026 Board Meeting

Scott Hinkle

To PEBP Board

I am a full time employee at UNLV. My wife has an autoimmune condition that requires constant medication and frequent healthcare visits. I can barely get by as it is with rent, groceries, fuel, and other expenditures at the highest levels I can remember. I am one emergency away from the road to financial ruin. These proposed healthcare costs will likely put me there. Please reconsider these increases. Thank you.

Dear Members of the PEBP Board,

I am writing to formally express my concern regarding the proposed increases to healthcare premiums.

Public employees rely on affordable healthcare not only for individual health, but to remain effective, engaged, and committed in their roles. Dramatic increases in premiums risk undermining employee morale, retention, and financial stability—particularly for employees managing chronic health conditions or family caregiving responsibilities.

I urge the Board to carefully weigh these long-term workforce implications and to seek solutions that balance fiscal responsibility with the fundamental need for accessible healthcare.

Thank you for providing an opportunity for public comment and for considering the perspectives of those directly affected by these decisions.

Respectfully,
James Archibald

Dear Senator,

I am writing to strongly oppose the proposed PEBP health insurance premium increases affecting UNLV faculty and staff. These increases place an unfair financial burden on public employees whose wages have not kept pace with rising costs and effectively amount to a pay cut.

Higher education depends on retaining qualified faculty and staff, and escalating health care costs without corresponding salary support undermine workforce stability and morale. I urge you to oppose these increases and support more equitable, sustainable solutions that do not shift costs onto employees.

Thank you for your consideration.

Raenna Mae Aldabe

Khoury Cooper

02-18-2026 Board Meeting

Dear Board Members,

My name is Khoury Cooper and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Khoury Cooper

Dear Board Members,

My name is Ashlee Pelusio and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Ashlee Pelusio

2-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Paula Thompson and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

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I respectfully recommend that the Board consider alternative approaches, including:

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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

02-18-2026 Board Meeting

Dear Board Members,

My name is Mary Grace Sales and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Mary Grace Sales

Cynthia Mishlove

Dear PEBP Board,

I am writing to express my deep concern regarding the proposed increase to my monthly health insurance premium and deductible. This change would impose a severe financial hardship on me, as it would significantly reduce my ability to meet essential living expenses such as housing, utilities, and medical care. The current cost of coverage already represents a substantial portion of my monthly income, and an increase of this magnitude would make continued participation in the plan unsustainable. I respectfully ask the board to reconsider this proposal or explore alternative cost-containment options that do not place such a heavy burden on employees who rely on this coverage for their health and financial stability.

Sincerely,

Cynthia Mishlove

Gage Bailie

02-18-2026 Board Meeting

Dear Board Members,

My name is Gage Bailie and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Gage Bailie

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Lakecia Boykins and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because this increase would create a severe financial hardship for not only myself and my family, but many state employees.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

I am the primary wage earner in my household. My spouse is a disabled veteran. We are barely making ends meet. If you increase my medical insurance with the amount that you want to increase it to, it is very likely that my family will become homeless because we will not be able to afford to pay for our household bills. We will have to make difficult daily choices to either pay for food and shelter or keep working to have my check with the high amount of deductions. It is bad enough we have to pay so much for retirement. Now you want us to pay even more for medical insurance. I help take care of my spouse so I would not be able to get a part time job to help make up the money that you want to take.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on myself and my family.

Sincerely,
Lakecia Boykins

02-18-2026 Board Meeting

Dear Board Members,

My name is Marcia Pacheco and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Marcia Pacheco*

02-18-2026 Board Meeting

Dear Board Members,

My name is Tia Munson and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Tia Munson*

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Lisa Ann Leyba and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Kind regards,

Lisa A. Leyba

Lisainvegas63@gmail.com

From: Iuliia Sobol, University of Nevada, Las Vegas

Subject: Urgent Concerns Regarding Proposed PEBP Premium and Benefit Changes

To the PEBP Board and Concerned Parties,

I am writing to express my deep distress regarding the proposed changes to health insurance costs for Nevada state employees. For many public employee families, these increases transition our healthcare from "manageable" to "practically unaffordable."

The financial impact of these proposals is multi-faceted and, frankly, overwhelming:

- **Deductible Increases:** Moving from a \$0 deductible to a \$600 (and potentially \$1,000) deductible for the Low-Deductible Plan is a massive shift that undermines the very purpose of that plan option.
- **Premium Hikes:** A premium increase of 84% to 133% is sudden and disruptive. As a permanent resident who escaped war to build a life here in the US, this burden directly threatens my family's stability. It jeopardizes my ability to secure a mortgage and provide a future for my three children, adding significant stress to our household.
- **Increased Out-of-Pocket Maximums:** Raising the maximums by \$1,000 for individuals and \$2,000 for families places an unfair weight on those with chronic conditions or acute medical needs—those who can least afford it.

When combined with a 2.25% increase in mandatory retirement contributions and the rising cost of living, these healthcare costs are unsustainable, especially as our salaries remain stagnant.

I urge the PEBP Board to consider the following solutions:

1. **Phased Implementation:** Spread premium increases over several plan years to avoid a single, catastrophic financial shock.
2. **Increased State Contributions:** Restore the traditional cost-sharing balance between the State of Nevada and its employees.
3. **Halt Benefit Cuts:** Prevent any further cuts beyond what has already been approved for FY2027.

Public service should not come at the cost of a family's basic financial security. I ask that you seek more equitable ways to manage these costs without placing the entire burden on faculty and staff.

Thank you for your time.

Sincerely,

Iuliia Sobol.

Keana Hamilton

02-18-2026 Board Meeting

Dear Board Members,

My name is Keana Hamilton and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

I am submitting this comment in my capacity as a private citizen and spouse of a State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

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- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Keana Hamilton

02-18-2026 Board Meeting

Dear Board Members,

My name is Moriah Penninger and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families. Although I am employed by the State of Nevada Aging and Disability Services Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Moriah Penninger*

Dear Board Members,

My name is Lauren Rios and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Lauren Rios*

Vicki DeKoekkoek

02-18-2026 Board Meeting

Dear Board Members,

My name is Vicki DeKoekkoek and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

I am submitting this comment in my capacity as a private citizen and a State retiree, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Vicki DeKoekkoek

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets. I am currently on a fixed income, and I will only be receiving \$1,500.00 net from over \$3,000.00 gross. I am 72 years old and have to work. This will be a severe burden.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Linda Harper
Nevada State Employee

Nancy Zamora

Public Comment –

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Ashley Villines
Nevada State Employee

Frank South

02-18-2026 Board Meeting

Dear Board Members,

My name is Frank South and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

I am submitting this comment in my capacity as a private citizen and a State retiree, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Frank South

02-18-2026 Board Meeting

Dear Board Members,

My name is Esther Montoya and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency.

The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies. While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential. Thank you for the opportunity to provide public comments and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Esther Montoya

Daniel Moore – Public Comment for 02-18-2026 Board Meeting

Dear Board Members,

My name is Daniel Moore and I am a Nevada resident. I want to express my appreciation for the service you provide and for your willingness to act in consideration of myself and others. I am writing to oppose the proposed PY2027 Premium increases due to the severe financial hardship for State employees, retirees, and their families that the projected increases would generate.

I am submitting this comment as a private citizen, and not as a representative of the State of Nevada or any agency. Although I have employment through State of Nevada Aging and Disability Services Division, the views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada individuals and families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Daniel Moore

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets. Personally, if this premium increase goes through, I might not be able to afford working with the state of Nevada.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Dominic Beltran

Nevada State Employee

Dear Board Members,

My name is Renzo Borgonos, and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Renzo Borgonos

Dear Board Members,

My name is Amanda Perkins and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Amanda Perkins

Dear Board Members,

My name is Carmel Miller and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Carmel Miller*

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Malika Gervin Lawson

Nevada State Employee

To Whom It May Concern:

I am writing to strongly oppose the proposed increase in our PEBP health insurance premiums and related plan changes. As a working parent and state employee supporting a family of three, this rate hike is not merely inconvenient—it is financially devastating, especially when combined with the repeated increases state employees have already been forced to absorb in recent years. State of Nevada employees are already positioned at the lower end of the salary curve compared to other government entities within the state and region. Our pay has lagged behind for years, making every additional cost burden feel even heavier.

This proposed change risks preventing my family, and many others like ours, from seeking necessary medical attention. We would face impossible choices: skip routine check-ups, delay treatments for chronic conditions, or forgo care for our child altogether to cover essentials like food, housing, and utilities. Hardworking state employees should not be pushed into delaying or avoiding healthcare due to unaffordable coverage.

I respectfully urge the PEBP Board and decision-makers to reject this proposed rate hike and any accompanying reductions in benefits. Families like mine rely on stable, accessible health coverage as part of our total compensation. We have faithfully paid our premiums and served the state—please keep premiums and out-of-pocket costs at levels that actual working people can still afford, without forcing us to choose between health security and putting food on the table.

02-18-2026 Board Meeting

Dear Board Members,

My name is Michaela Lipon and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Aging and Disability Services Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

The proposed premium adjustments would increase employee and retiree premiums by such a significant margin that they will severely impact financial security of state workers and retirees. My spouse and I are both PEBP members, so a substantial premium increase affects both of us, and decreases our household take home income significantly. In the past several years, the burden on state employees has grown. This year, we have seen PERS contributions increase while employees did not receive a COLA increase to wages. An insurance premium increase of this margin adds even more strain.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.

- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Michaela Lipon

Dear Board Members,

My name is Danforth Olson and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

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- Phasing in increases over multiple plan years to lessen the immediate financial impact.
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- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Danforth Olson

02-18-2026 Board Meeting

Dear Board Members,

My name is Romanus McDavid and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Aging and Disability Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Romanus McDavid

Dear Board Members,

My name is Payton Iverson and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Aging and Disability Services Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Payton Iverson*

Thank you for the opportunity to comment.

*Sincerely,
Payton Iverson*

02-18-2026 Board Meeting

02-18-2026 Board Meeting

Dear Board Members,

My name is Nancy Guillen and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Nancy Guillen*

Dear Board Members,

My name is Gloria Maya Pena and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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I respectfully recommend that the Board consider alternative approaches, including:

Phasing in increases over multiple plan years to lessen the immediate financial impact.

Exploring additional State contributions or budget adjustments.

Conducting a deeper review of cost-containment strategies within the health plan.

Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Gloria Maya Pena

Kathryn Davis

To whom it may concern,

As the cost of living continues to rise, it would create an immense financial burden on those of us that rely on PEBP to pay the proposed new costs. As an employee we are already contributing a high percentage of our salary to our retirement plans, thus increasing the cost of PEBP would further strain our net pay. With the rising prices of transportation, groceries, housing and other necessities, this increase will result in those who rely on PEBP having to make cuts in other areas of their lives just to be able to afford their healthcare. Such a drastic increase in price at once will be difficult to adjust to and may result in employees choosing to skip out on receiving medication or other medical attention as they can no longer afford it. This can further strain the workforce, as employees will be less productive or unable to work if not receiving the medical treatment they need.

Public Comment Regarding PY2027 Premiums Proposal– April Kozlowicz-Ward

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

April Kozlowicz-Ward

Nevada State Employee

Mark Valentin

I am writing to comment on the proposed increases to the PEBP health increases. The proposed rate of 84% (or an even higher percentage increase) is a huge burden for an already overburdened constituency. Grocery store prices have increased over 25% since 2020 with increases still on the horizon. The rent in Las Vegas has increased nearly 36% since 2020 as well. Nevada remains one of the most expensive states for car insurance. We have all deal with and continue to deal with this while wages have stagnated.

I currently have to ask my retired parents for help. They routinely help me with groceries, assisting me with produce and pantry items. I have them help with my laundry so I don't have to pay for my apartment complex's washing / drying machines. I don't eat out as I can't afford to. I don't go out much as I can't really afford to. It's been difficult enough with the past few years and the increases across the board. The proposed increases would put an undue burden on an already burdened parent's back. The unfortunate truth is that we're going to have members have to decide between getting healthcare and groceries. A huge increase in the premiums right now is just too much to handle.

In a perfect world, or pretty much any other industrialized nation that provides health care to their constituents other than the United States, we wouldn't need to raise rates. If this has to happen, at least make it a gradual increase. I, nor any other member, expecting a doubling of premiums in a year's time. We can't just budget for this in just a few short months. Please reconsider this premium increase and explore other options to less the already very burdened backs of the PEBP members.

Dear Board Members,

My name is Dilcia M Andrade and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.

- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Dilcia M Andrade

Public Comment- Amy Tuttle Hoskins

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

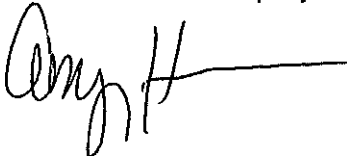
I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Amy Tuttle Hoskins

Nevada State Employee

A handwritten signature in black ink, appearing to read 'Amy H', followed by a long horizontal line.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

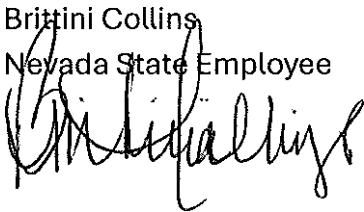
While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Brittini Collins
Nevada State Employee

A handwritten signature in black ink, appearing to read "Brittini Collins", written over the printed name and title.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,
Diamond Thompson
Nevada State Employee

A handwritten signature in black ink that reads "Diamond Thompson". The signature is written in a cursive style, with a large, looped "D" at the beginning. The name "Diamond" is written in a slightly larger, more prominent script than "Thompson". The signature is positioned to the right of the typed name and title.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Arlene Drake and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also

discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Angelica M Garcia, and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also

discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Paul Sumbly

Dear PEBP Board,

I have read with trepidation the reports about financial troubles associated with PEBP and the floated options to fix this issue. While I do not begrudge PEBP from taking steps to shore up its finances, it should be done with the realization that a lot of people are struggling financially now, not just PEBP. Thus, I support the positions taken by the Nevada Faculty Alliance (NFA), namely:

- *PEBP should spread premium increases over at least three years to limit the unacceptable financial impact on state employees.*
- *State contributions to PEBP must increase to restore the cost-sharing balance between the state of Nevada and its employees.*
- *The high Out-of-Pocket Maximum increases proposed for 2027 (by \$2,000 for individuals and \$4,000 for families on the high-deductible plan) are unacceptable.*
- *Such drastic cost hikes will be an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions and low-wage employees who can least afford it.*

As the father of a child with a chromosomal abnormality, which negatively impacts his physical and mental wellbeing, my family has already paid highly for healthcare access. We will try to pay more.....but what happens if we cannot? Sudden large health insurance cost increases disrupt the financial plans of families of all sizes, no matter how well prepared. Please work with NFA and PEBP participants to enable fixes to be introduced in a stepwise fashion rather than an assault wall.

Regards,

Paul Sumbly

PEBP participant since 2013

Statement of Opposition: PEBP Plan Year 2027

To: The Public Employees' Benefits Program (PEBP) Board / Nevada State Legislature

From: Timothy Cummings

Date: February 13, 2026

Subject: Formal Opposition to Proposed 84% Premium Increases and Benefit Reductions

I am writing to express my emphatic disapproval of the proposed 84% increase in health insurance premiums for Nevada state employees. Such a drastic spike represents an unacceptable financial shock to the workforce and requires immediate intervention through more sustainable, long-term fiscal strategies.

I urge the Board and the State to adopt the following measures to protect the financial stability of state public servants:

- **Gradual Implementation:** PEBP must reject an overnight 84% premium hike in favor of spreading increases over several plan years. This would mitigate the immediate impact on members' take-home pay and allow for more manageable household budgeting.
- **Restoration of Cost-Sharing Balance:** State contributions must increase to restore the traditional and equitable cost-sharing balance between the State of Nevada and its employees. The current trend of shifting the majority of the financial burden onto the workforce is unsustainable.
- **Cease Further Benefit Cuts:** We cannot accept further reductions to our benefits. For FY2027, benefits must not be cut beyond the \$5 million in increased deductibles and out-of-pocket maximums already approved.
- **Protect Vulnerable Employees:** The proposed \$1,000 (individual) and \$2,000 (family) increases to Out-of-Pocket Maximums for 2027 place an unconscionable burden on those with acute medical issues or chronic conditions. These increases disproportionately harm our lower-income staff and faculty, who are the least equipped to absorb such high costs while maintaining their standard of living.

With over 8 years of service to the University of Nevada Las Vegas, I have seen the importance of competitive benefits for recruitment and retention. These proposed changes do the opposite—they penalize loyalty and jeopardize the well-being of the very people who keep this state running.

I ask the Board to prioritize the health of its members over these aggressive and damaging rate hikes.

Respectfully,

Timothy Cummings

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Shayna Stites and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also

discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Christina Mancia and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
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discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Public service should not mean financial instability. Doubling premiums would force families like mine to choose between essential healthcare and basic living expenses. Public employees deserve affordable, stable benefits-not sudden, extreme hikes that jeopardize our financial security and well-being. I'm asking you to reject this increase, publish a clear breakdown of what's driving these costs, and consider phased or capped changes with real affordability protections. Please protect Nevada families and the workforce that serves them. Thank you.

Public Comment – 2/18/2026 Board Meeting – Autumn Blattman

Dear Board Members,

My name is Autumn Blattman and I live in Reno, Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Autumn Blattman

Dear PEBP Board Members,

My name is Nicole Thomas and I am a public employee currently on the Low-deductible plan. I began my job roughly 11 months ago after earning my doctorate. I was excited to finally have health insurance to be able to address the pressing medical needs that I have been putting off since graduate school. My partner is also supported by this plan, and this is the first time that he has ever had health insurance.

As a first-generation college student, I tried to do everything right in order to set myself up for a secure and productive life. I went to school and followed all of the guidance to begin a successful career in Nevada, and these potential increases will place an undue burden on myself and my family. I simply cannot afford a change from roughly \$300 a month to over \$900 a month—this would be one third of my entire salary, and the same as what I am paying for rent. It is untenable, unmanageable, and unaffordable.

I have already discussed potentially having to remove my partner from my health insurance, or looking for a new job altogether. I simply cannot afford this change along with the rising costs of housing, food, and medication, as well as the recent mandatory increases to retirement contributions. My monthly salary is about 1/3 of what I actually make in a year, and I would no longer be able to afford health insurance for myself or my partner in my current role.

I understand the dire situation that PEBP is in, and hope that there can be a reasonable accommodation made that will not place this burden entirely upon the employees.

Please, consider spreading out premium increases over at least three years to limit the financial impact on state employees. Please also pursue restoring the cost-sharing balance between the state of Nevada and its employees, and seek out additional support from the state legislature. Our people are suffering, and we need you to help. Please consider alternative options.

Sincerely,

Nicole Thomas

Public Comment Against PEBP Health Cost Increases

To: Nevada PEBP Board

From: Ash Quinn

Date: 2/13/26

I am writing to express my disappointment in the health insurance premium increase, a decision that will come at the expense of state workers. The cost of living is already putting us in a place where we often have to choose between our healthcare needs and basic needs. I have struggled with my providers being out of network after UMR took over, and I am concerned about the impact the increase would have on me as someone with chronic health issues. I feel spreading the increase over the course of several plan years would lessen the impact at a time where cost of living is already difficult to keep up with.

Sincerely,

Ash Quinn

PBEP

3427 Goni Road Suit 117

Caron City, NV

Subject: Increasing

Dear Public Employee' Benefits Program,

I am writing to bring to your attention a matter that will significantly impact thousands of Nevada State employees and their families. The Public Employees' Benefits Program Board (PEBP) is currently evaluating a proposed 133% increase in employee health insurance premiums, effective July 1, 2026. Public comment deadlines fall shortly before the Board's upcoming meeting, providing limited time for meaningful employee awareness or engagement.

This proposal must be evaluated within the broader fiscal conditions affecting State workers.

In 2025, only certified bargaining units received a cost-of-living adjustment. Many non-bargaining employees received no wage adjustment. Concurrently, rising contribution rates to the Nevada Public Employees' Retirement System (PERS) and prior health premium increases have reduced take-home pay. For a significant portion of the workforce, net income has declined despite increasing living costs.

During the 82nd Legislative Session, Assembly Bill 498 proposed modifying the employer–employee PERS contribution split. The bill passed both chambers but was vetoed by Joe Lombardo over concerns regarding long-term fiscal sustainability. If premium increases of this magnitude are now being considered necessary, structural employee relief must be addressed in tandem.

Additionally, the State authorized a contract exceeding \$500,000 for the November 2024 Classification and Compensation Study conducted by The Segal Group. That study concluded that State compensation significantly lags comparable public and private sector employers and recommended structural pay adjustments. Those recommendations have not been meaningfully implemented.

A 133% premium increase effectively functions as a substantial pay reduction. Such an action will have material consequences for recruitment, retention, morale, and the State's long-term workforce stability.

Given the magnitude of this proposal, I respectfully request your review and consideration of its broader fiscal and workforce implications.

Thank you for your attention to this matter.

Respectfully,

Micheal Covington

Michael Covington

Anabel Chawa PEBP Member

I am writing not just as a state employee, but as a mother of a medically fragile child with significant disabilities who depends on constant, specialized care. The proposal for the Public Employees' Benefits Program to raise premiums by 84% next year is deeply alarming to families like mine.

My son was born at just 26 weeks and 3 days, weighing only 1 pound 3 ounces. He spent 336 days - 11 months - in the NICU fighting for his life. I did not get to hold him until 35 days after he was born. [REDACTED] and I had to wait another 57 days before I could hold him again.

Watching your newborn fight to survive in a hospital bed for nearly a year is something no parent is prepared for. I left the hospital [REDACTED] without my baby in my arms. I returned to work just days later - he was born on a Tuesday, and I was back at work the following Monday - because I needed to save my leave for the day he would finally come home. Every day for 11 months, I went to work and then to the hospital. I sat beside him watching machines breathe for him, not knowing if he would survive, praying we would one day bring him home.

He survived. But survival has required ongoing, complex medical care.

[REDACTED] When [REDACTED] We became highly proficient in providing medical care at home because his life depended on it. He now sees [REDACTED] frequently and is followed closely by [REDACTED]. He is [REDACTED], requiring [REDACTED] and specialized educational support through a program for [REDACTED] children.

Developmentally, he has had to fight for every milestone. Rolling, crawling, sitting, and walking all took extraordinary effort and time. He did not learn to walk until after 2½ years old. [REDACTED] He has used a stander, gait trainer, AFOs, and now SMOs to support his mobility. He receives physical therapy twice a week and occupational therapy three times a week. We have been waiting over a year for speech therapy due to long waitlists in Las Vegas and a shortage of providers.

When he gets sick, he does not simply recover at home. He is hospitalized. He has been admitted for [REDACTED]. Because of his [REDACTED] and complex medical history, even routine childhood illnesses can escalate quickly. These hospitalizations are emotionally devastating and financially overwhelming. We meet our out-of-pocket maximum nearly every year.

His care does not end when we leave the hospital or clinic. At home, he depends on a [REDACTED]

[REDACTED]. When he cannot maintain oxygen levels above 90%, he requires [REDACTED]. These are not optional supports — they are essential tools that keep him stable and prevent emergency situations whenever possible.

Insurance for our family is not something we use occasionally — it is something we rely on every single day to keep our child safe, breathing, learning, and progressing. An 84% premium increase, combined with higher deductibles and increased out-of-pocket maximums, would place an immediate and unsustainable strain on our household. We budget carefully to ensure our son receives the therapies, equipment, and specialist care he needs. A sudden increase of this magnitude forces families like mine to confront impossible choices between medically necessary care and financial stability.

If premium increases are unavoidable, they should be phased in over multiple plan years to reduce the immediate impact on families managing complex medical needs. A gradual, responsible approach would provide stability while preserving the long-term sustainability of the program.

There should also be no further cuts to benefits beyond those already approved for FY2027. The increased deductibles and out-of-pocket maximums already represent approximately \$5 million in additional costs to participants next year. For families like mine, these are not abstract budget adjustments — they translate into mounting stress, potential delays in care, and deeper financial strain.

The additional \$1,000 increase in the Out-of-Pocket Maximum for individuals and \$2,000 for families will disproportionately impact families caring for medically fragile children. When you have a child who fought for survival at 26 weeks, whose parents were trained to perform life-sustaining medical procedures at home, and who requires ongoing specialist care, you do not have the option to reduce services or “wait it out.” Increasing these limits feels like a penalty for circumstances entirely beyond our control.

I urge you to reconsider this proposal and pursue balanced, long-term solutions that do not place the heaviest burden on families caring for medically complex children. Public employees dedicate their careers to serving the people of Nevada. We should not be placed in a position where protecting our children’s health and development becomes financially destabilizing.

Families like mine are not asking for special treatment — we are asking for fairness, shared responsibility, and compassion.

Thank you for your consideration.

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Yarshica Davis and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a

disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Public Comment – 2/18/2026 Board Meeting – Autumn Blattman

Dear Board Members,

My name is Autumn Blattman and I live in Reno, Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Aging and Disability Services Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Autumn Blattman

Member: Samantha Godbey

February 13, 2026

Dear PEBP Board:

I am writing to convey my deep concern about proposed changes to employee benefits to be discussed during the February 2026 PEBP Board meeting. I have been a state employee for over 13 years, and I am concerned on my own behalf as well as my fellow employees. I'm especially worried about how these changes would affect my lower-income fellow employees.

As a parent of two school-aged children, injuries and illnesses are more common than I would like. Additionally, two members of my family suffer from chronic conditions that require frequent visits to specialists. We are on the high-deductible plan in order to take advantage of the HSA account, and our healthcare costs are particularly high already. I was honestly shocked to see how drastic the proposed changes are. If you increase the out-of-pocket maximum by \$4000, that directly translates to an additional \$4000 my family will have to spend on healthcare most years.

I urge you to consider the following:

- Implement longer-term solutions to the budget shortfall in order to lessen the immediate financial impact on state employees, at a minimum by **spreading out any premium increases over at least three years**. State contributions to PEBP must increase to restore the **traditional cost-sharing balance between the state of Nevada and its employees** rather than overburdening employees with exorbitant premiums;
- **Reduce the out-of-pocket maximum increases proposed for 2027**, which are an unfair burden on employees who suffer from acute medical issues or chronic conditions, especially for lower-income state employees;
- **Ensure no further cuts to benefits**. For FY2027, benefits should not be cut more than already approved, especially with already approved increases in deductibles and out-of-pocket maximums.

Thank you from this dedicated but concerned state employee.

Dear Board Members,

My name is Melissa Lefebvre, and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day (and myself am one as a single mother) and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Melissa Lefebvre*

4:59



February 13, 2026 at 4:59 PM

Dear Board Members,

My name is Arianna Morales-Ramos and I live in Henderson, NV. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families. As a state employee for almost 20 years, I am concerned this will cause detrimental impact on employees ability to afford basic living costs resulting in people leaving state service in seek of other employment. This will harm Nevadans as this will negatively impact our ability to serve the public and put hardship on the employees who do remain. I respectfully recommend that the Board consider alternative approaches. Thank you for the opportunity to comment.

Sincerely,

Arianna Morales-Ramos



02-18-2026 Board Meeting

G-
O-

Dear Board Members,

My name is Joi Oliveros and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.

A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.

Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

Phasing in increases over multiple plan years to lessen the immediate financial impact.

Exploring additional State contributions or budget adjustments.

Conducting a deeper review of cost-containment strategies within the health plan.

Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Joi Oliveros

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Public Comment – Melissa Bonilla-Hunter

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Melissa Bonilla-Hunter Nevada State Employee

Victor Reza

To: PEBP Board

From: Victor Reza, UNLV Employee (CDHP Plan)

Date: February 13, 2026

Subject: Opposition to Proposed PY27 Benefits Plan Devaluations and Premium Increases

Statement of Opposition: CDHP Participant Perspective

As an active state employee currently enrolled in the Consumer Driven Health Plan (CDHP), I am writing to oppose the proposed plan design changes and premium hikes shown in the Segal report. The CDHP has historically been the lowest-cost option, the current proposals for Plan Year 2027 threaten to reduce its value and greatly increase the financial risk for members who are already managing high-deductible costs.

Concerns Regarding Increased Financial Risk

The proposed changes to the CDHP structure place a disproportionate burden on members for the sake of "aligning with state peers":

- **Skyrocketing Deductibles:** The individual deductible is suggested to increase from \$1,700 to \$2,000 which is already high to begin with
- **Increased Out-of-Pocket Maximums:** The individual maximum would rise from \$5,000 to \$6,000, significantly increasing the "worst-case scenario" financial liability for employees facing major health events who are already struggling financially.
- **Premiums Outpacing Value:** Under the 133% illustrative increase scenario, a CDHP participant with a family would see their monthly premium jump from \$410.94 to \$957.49. Even under the "moderate" 2-year phase-in, the monthly family premium would still rise to \$408.57 in the first year alone while providing less actual coverage.

Inadequate HSA Offsets

While the proposal suggests increasing the Health Savings Account (HSA) contribution to \$800, this \$100 increase is entirely inadequate to offset the \$300 deductible increase and the \$1,000 increase in the out-of-pocket maximum.

Penalizing CDHP Members for Plan Stability

The report notes that the current approach results in the CDHP rate subsidizing the rates for other plans. However, instead of protecting the members who have chosen this less expensive option, the board is considering a plan that raises our premiums substantially while also reducing benefits. The top 1% of CDHP claimants already account for a larger portion of total CDHP costs compared to other plans, and these changes further punish those facing serious health challenges.

Conclusion

Forcing CDHP members to pay significantly higher premiums while increasing deductibles is, in essence, a pay cut. I urge the Board to reject these changes and maintain the current deductible and out-of-pocket maximums for Plan Year 2027 or to, at least, roll out these premium increases more slowly across years to alleviate the financial pain we employees will feel.

PublicComment- YOUR NAME

Dear PEBPBoardMembers,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

YOUR NAME

Nevada State Employee

02-18-2026 Board Meeting

Public Comment regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Prisha Edward and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial

hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative

of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments

reported as necessary to address a funding gap and reserve target would increase employee and

retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone.

This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of

dollars annually. For retirees on fixed incomes, these increases could force difficult decisions

between maintaining health coverage and covering essential living expenses such as housing,

food, and utilities. Premium spikes of this size may also discourage qualified professionals from

seeking or remaining in State employment, negatively affecting recruitment and retention across

agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to

ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the

broader impact on workforce stability, employee morale, and the State's ability to deliver critical

public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce

Jeanette Garcia

February 13, 2026

Dear Board Members,

My name is Jeanette Garcia, and I am a Nevada resident and State employee. I am submitting this comment in my capacity as a private citizen and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

I respectfully oppose the proposed PY2027 premium increases. Based on the illustrative figures provided, the projected adjustments would result in increases of approximately 133% over current PY2026 rates if the funding gap is addressed primarily through premiums. An increase of this magnitude would create substantial financial hardship for State employees, retirees, and their families.

Under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59 — an increase of more than \$1,000 per month, or approximately \$12,800 annually.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience significant increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars per year. For retirees living on fixed incomes, such increases could force difficult decisions between maintaining health coverage and meeting essential living expenses such as housing, food, and utilities.

The impact would be particularly severe for single-income households, including single parents. Families supported by one income do not have the flexibility to absorb large premium increases across multiple earners. For a single-income family, an additional \$1,000 per month in premiums represents a substantial portion of net income and may jeopardize overall financial stability. Affordable health coverage is essential for employees who are solely responsible for supporting dependents.

Beyond the direct financial strain, premium increases of this scale may negatively affect workforce recruitment and retention. Competitive and stable benefits are critical to attracting and retaining qualified professionals in public service. Significant premium increases risk weakening morale and reducing the State's ability to sustain a strong, experienced workforce.

While I recognize the importance of addressing funding gaps and maintaining appropriate reserve levels to ensure the long-term stability of the health plan, relying primarily on premium increases places a disproportionate burden on employees and retirees.

I respectfully urge the Board to consider a more balanced approach, including:

- Phasing in increases over multiple plan years to reduce immediate financial impact;
- Evaluating additional State contributions or budget strategies;
- Conducting a thorough review of cost-containment measures within the health plan; and
- Providing clear transparency regarding actuarial assumptions and reserve targets.

A sustainable solution should protect both the financial integrity of the health plan and the financial well-being of Nevada's public workforce.

Thank you for your time and consideration.

Sincerely,
Jeanette Garcia

Public Comment regarding Nevada PEBP 02/18/26 Considered plan changes for PY2027

Dear PEBP Representatives,

My name is Kayla Alba and I live in Las Vegas, NV. I am writing to oppose the proposed Considered plan changes for PY2027 because an increase in cost to the health plans of 133% is unsustainable for workers on most pay grades but especially those early in their career with the agency.

As an employee of the State, I am concerned that the proposed Considered plan changes for PY2027 will cause significant loss of healthcare for current members. Under these proposed changes, if there is no change in coverage it seems entirely unfair to expect the individuals that work for the agency to pay prices that are exorbitant in comparison to our income and make the options on Nevada Healthlink look affordable. Unless the goal is to push as many members off coverage as possible this is an inappropriate and insulting suggestion.

I recommend that the agency supports its workers.

Thank you for the opportunity to comment.

Sincerely,
Kayla Alba

A black rectangular redaction box covering the signature area.

Public comment from Ana Lopez, PEBP Member, for the 2/18/26 PEBP Board Meeting:

To the PEBP Board Members,

As a PEBP member, I ask that the PEBP not proceed with the proposed premium increases or benefit reductions, as currently outlined. With employees already facing rising living costs and economic uncertainty, increasing premiums and reducing benefits would impose an unacceptable financial burden on faculty and staff. Health insurance is a necessity and not an optional perk - it's a crucial part of financial stability and overall well-being.

If financial adjustments are necessary, PEBP should pursue alternative, longer-term solutions - such as phasing in increases gradually over several years - to mitigate the immediate and harmful impact on members. Spreading adjustments over time would allow employees to plan responsibly rather than absorb sudden and significant costs.

There should also be no further reductions to benefits. Reduced benefits, such as increasing deductibles and raising out-of-pocket maximums, creates an unfair burden to faculty and staff who experience acute medical events or manage chronic health conditions. Those who require care most frequently are the ones who would suffer most under these changes. For lower income employees in particular, higher out-of-pocket exposure can mean delayed treatment, financial strain, or medical debt.

Competitive and stable health benefits are essential for recruitment, retention, and workforce morale. Eroding coverage not only harms individual employees but risks long-term institutional costs through turnover and reduced productivity.

On behalf of my fellow colleagues and myself, I ask that the PEBP board members reject the proposed premium increases and benefit cuts and instead work collaboratively toward equitable, sustainable solutions that protect access to affordable and comprehensive healthcare for all members and their families.

Thank you,

Ana Lopez

Pepb

Dear Board Members,

My name is Deion Harrell and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.

A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.

Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

Phasing in increases over multiple plan years to lessen the immediate financial impact.

Exploring additional State contributions or budget adjustments.

Conducting a deeper review of cost-containment strategies within the health plan.

Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Deion Harrell

PEBP

PUBLIC WRITTEN COMMENT

MELISSA GIOVANNI

The proposed fee increases to our health premiums are outrageous and unsustainable. I am a single-income household. Money gets tighter each month. Increases like this are literally unaffordable.

PEBP should spread out premium increases over at least three years to limit the unacceptable financial impact on state employees.

State contributions to PEBP must increase to restore the cost-sharing balance between the state of Nevada and its employees.

The high Out-of-Pocket Maximum increases proposed for 2027 (by \$2,000 for individuals and \$4000 for families on the high-deductible plan) are unacceptable.

Such drastic cost hikes will be an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions and low-wage employees who can least afford it.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

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As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

February 13, 2026 at 7:46 PM

Adriana Howley

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Kristina Cannon

AA3 DHHS, ADSD

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

With continued absence of cost of living raises and continued increased deductions we are being crushed under yet another increase. As someone with a new chronic illness myself, as well as most Nevada state employees, we cannot continue to afford these hikes in insurance. The burden of additional deductions makes us see our pay dwindling each year while prices of life continue to rise. Something needs to change and increasing insurance premiums by almost half is certainly not the change we need to see.

Public Comment-Ashley Villines

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Ashley Villines". The signature is written in a cursive, flowing style. To the right of the signature is a single vertical line.

Ashley Villines

Nevada State Employee

7:54

45



2/13, 7:51 PM | 438

2027 Health Insurance Increase 133%

DO NOT INCREASE OUR HEALTH INSURANCE
RATES!

This is beyond not ok! We already pay alot for insurance premiums and deductibles etc already. The State didnt see it fit to increase our pay to livable wages, this increase PERS and now this all to close whatever gap we as employees did not cause. The fact that the budget could not be meet is not the problem of the Employees who work everyday to serves the needs of the State of Nevada. Gell we shiuld be approved for Medicaid, but we don't even qualify for any benefits. This is horrible!

Public Comment regarding PY2027 Premiums Proposal

To whom it may concern:

My name is Vanessa Martinez and I live in Las Vegas, NV. I am writing to OPPOSE the proposed PY2027 Premiums Proposal. I am writing to formally express my strong concern regarding the proposed increase in insurance premiums for state workers.

As you are aware, state employees did not receive a raise for FY 2026. At the same time, PERS contributions have increased, effectively resulting in a reduction in our take-home pay. For many of us, this already feels like a pay decrease. Implementing higher insurance premiums under these circumstances would further compound that financial strain.

With the current economic climate and rising costs of living, an increase in medical insurance premiums would impose a significant hardship on state employees and their families. Healthcare coverage is not a luxury it is a necessity. Increasing premiums may force employees to make impossible decisions between maintaining essential medical coverage and meeting basic needs such as housing, utilities, and food.

No employee should be placed in a position where they must choose between protecting their health and keeping a roof over their family's head. For some, access to affordable healthcare is quite literally a matter of life and death.

I respectfully urge you to carefully consider the financial realities state workers are facing and the serious impact this increase would have on households across our workforce. We are committed to serving our communities, and we ask for thoughtful consideration and support in return.

I respectfully recommend that the agency explore internal budget adjustments to absorb the additional costs rather than passing them on to employees. Alternatively, the agency should consider reducing workers' medical insurance premiums to help offset the financial impact employees are already experiencing. Supporting employees in this way would demonstrate a meaningful commitment to the well being of the workforce.

I urge you to carefully consider the significant impact this decision will have on state employees and their families.

Thank you for the opportunity to comment.

Sincerely,
Vanessa Martinez

To whom it may concern.

The rising cost of health insurance premiums is more than just a number on a bill for my family — it's a constant source of fear and stress. As parents of a child with a [REDACTED], we don't have the option to go without coverage. Our son's health and well-being depend on consistent care, treatments, and access to the doctors who help keep him safe.

These premium increases are forcing us into heartbreaking decisions — choosing between financial stability and the medical care our child needs to live a healthy life. No family should have to carry this kind of burden or lie awake at night worrying about how they will afford the care their child depends on.

Health insurance should provide security and peace of mind, not deepen the emotional and financial strain on families already facing serious medical challenges. These rising costs are not just affecting our budget — they are impacting our sense of stability, our future, and our ability to care for our child.

I hope decision-makers truly understand the human impact behind these increases and take meaningful action to make healthcare affordable and accessible for families like ours.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am writing today to express my concern regarding the proposed increased cost for employees health insurance. As public servants, we have dedicated our professional careers to serving the people of Nevada, accepting that our salaries will not compete with our counterparts in the public sector. Increasing monthly health cost will further increase that gap and reduce employees abilities to remain in state service, selecting lower than needed plans or putting necessary medical treatment resulting in higher days out of the office. I urge the powers that be to keep the cost responsible and reasonable for the benefit of all involved.

To the PEBP Board,

My name is Jonet, and I am writing as a single state employee to urge you to reject any increases to our health insurance costs. I live on a single income, which means I have no second salary in my household to help cover the rising cost of living. Recently, my take-home pay has already decreased significantly due to the higher deductions being taken out for our retirement system. If my health insurance costs go up now, I will no longer be able to cover my basic monthly expenses like rent and groceries on my current salary.

The current difficulty of finding a second job in our state makes this situation even more dire. I am already at the point where I have to look into whether I would qualify for public assistance or Medicaid just to ensure I have access to healthcare, as the state's plan is becoming unaffordable. I ask the Board to find another way to fund these plans rather than taking more money from workers who are already struggling to survive on what is left of their paychecks.

Please reconsider.

Thank you,

Jonet

As a public servant employee who works for the state of Nevada. I am against a raise in health insurance premiums because we are already pinching penny's in this economy and we should be lobbying against insurance companies making a profit off of the working class.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

To PEBP Board:

This comment is in regards to the raising of our medical insurance. For those of us on the lower end of the pay scale. This is an exorbitant amount. The suggested raise equates to 1/3 of my monthly pay. I cannot afford this raise and am sure that I speak for many of my co-workers who are also in the lowest spectrum when it comes to the pay table for employees. For many years we have watched our medical insurance rates increase while our pay stays the same or we get a raise and then it all gets taken for an increase to our medical insurance. There has to be a better way to go about this. The inflation rate of all necessary items for basic survival has dramatically increased while our pay does not. Please help the people that work for this state. Increasing our medical insurance premiums just adds to the stress of trying to survive. Please find a way to make this easier on the lower income employees.

Sincerely,

Theresa M. Castillo
UNLV Custodial Supervisor 1

Hello,

As a first year social worker and first year state employee I continue to learn the importance of ensuring all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Thank you,
Paulina Zamarripa Miranda

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

LIVING WATER BAPTIST CHURCH



As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

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Cody Dela Cruz

As state employees, we are committed to ensuring all Nevadans receive high-quality care and support. However, like many across the state, we are currently facing significant financial pressure due to the rising cost of living.

I am writing to formally request that the Board refrain from further increasing the premiums for our health insurance plans. Maintaining affordable healthcare is essential to ensuring a healthy and stable workforce capable of keeping our state strong.

Thank you for your time and consideration

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Dear Board Members,

My name is Amanda Carrillo and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments reported as necessary to address a funding gap and reserve target would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

From: Kevin Salls

Subject: PEBP proposed health cost increase

Date: February 13, 2026

I understand that the PEBP board is considering raising the cost of our health insurance plans.

Benefits for State of Nevada Employees were once some of the best available. But over the course of the last several decades, those benefits have steadily been eroded. Now, our health and leave benefits are barely a match for many private sector jobs, while salaries continue to lag behind. State employees work hard to ensure that all Nevadans enjoy good roads, safe cities, and strong care and support systems. Like all the Nevadans that they serve, State employees are faced with steadily increasing daily costs, as the price of food, fuel, and shelter steadily tick up month after month. Governor Lombardo declined to consider a cost-of-living adjustment to counter these effects during the last legislative session, and many state employees are feeling the pinch.

Please do not further erode state employee benefits by tacking yet another increase onto our health care plans. Attrition is at an all-time high. Maintaining a strong and healthy workforce for the State must be a key consideration, and raising these health care costs will damage the State's ability to recruit and retain talent, as well as materially harming those currently employed by the State.

To PEBP Board:

This comment is in regards to the raising of our medical insurance. For those of us on the lower end of the pay scale. This is an exorbitant amount. The suggested raise equates to 1/3 of my monthly pay. I cannot afford this raise and am sure that I speak for many of my co-workers who are also in the lowest spectrum when it comes to the pay table for employees. For many years we have watched our medical insurance rates increase while our pay stays the same or we get a raise and then it all gets taken for an increase to our medical insurance. There has to be a better way to go about this. The inflation rate of all necessary items for basic survival has dramatically increased while our pay does not. Please help the people that work for this state. Increasing our medical insurance premiums just adds to the stress of trying to survive. Please find a way to make this easier on the lower income employees.

Sincerely,

Theresa M. Castillo
UNLV Custodial Supervisor 1

As state employees, our mission is to make sure every Nevadan has access to quality care and support. Yet, like many residents, we are feeling the strain of rising everyday living costs. I urge the board to avoid placing additional financial pressure on us by raising the cost of our already expensive health insurance plans. Supporting a healthy, stable workforce is essential to maintaining a strong and effective state.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong and not have to stress over choosing a roof over our heads or health insurance that already doesn't cover enough.

Dear PEBP,

My name is Nathan Garcia and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Nathan Garcia

[REDACTED]

02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

Nichole Toth

Raising the cost of this healthcare plan would have measurable negative impacts on Nevada public employees, their families, and the long-term cost efficiency of the state's healthcare system. Nevada public employees have faced sustained increases in housing, childcare, transportation, and healthcare costs, while wage growth has not kept pace with regional inflation. Any increase in premiums or cost-sharing effectively reduces real compensation for state employees. Research consistently shows that higher out-of-pocket healthcare costs lead to delayed or avoided care, particularly for preventive services and chronic disease management. For Nevada's public workforce, this translates into increased emergency department utilization, higher rates of avoidable hospitalizations, and greater long-term medical expenditures. These outcomes increase overall plan costs rather than containing them. Affordable and stable health benefits are a cornerstone of Nevada's ability to recruit and retain qualified public servants. Public-sector wages often trail private-sector equivalents, making healthcare benefits a critical component of total compensation. Increases in healthcare costs contribute to higher turnover, increased absenteeism, and productivity losses, all of which impose quantifiable financial burdens on the State of Nevada. From a fiscal perspective, maintaining current plan costs aligns with evidence-based cost containment strategies. Encouraging preventive care and early treatment improves health outcomes while reducing high-cost interventions later. Cost stability also supports workforce continuity, preserving institutional knowledge and reducing recruitment and training expenses. **Conclusion**

As fiduciaries, PEBP's governing bodies have a responsibility to manage plan resources prudently while acting in the best interest of members. Preserving affordability is consistent with this duty, as it supports sustainable cost management, mitigates long-term financial risk, and protects access to necessary care. I respectfully urge PEBP to maintain current plan costs and uphold its fiduciary obligation to Nevada public employees and their families.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

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11:15



< Inbox TAKE ACTION – PEB... ^ v

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.



Dear PEBP,

My name is Alexis Romero and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

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While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Alexis Romero

[REDACTED]

02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong

PEBP comment

Channell Lasiter:

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< Title



As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Roxanne Barajas

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Please help us to make this happen by not increasing our premiums. Thank you for your consideration. Sincerely,

A handwritten signature in black ink, appearing to read 'Roxanne Barajas', with a stylized, cursive script.

2/13/26

Hello, Please don't raise our insurance premiums. I already pay close to \$500 a month. I try to be pro-active in my pursuit of health by exercise, rest, and choosing healthy foods.

As what one would consider a 'newer' PERS contributor, the PERS deduction is a monstrous part of my gross pay. Being a deduction that I do not currently reap the benefits of (as I am not retired), increasing the already dreadful cost of medical coverage would immensely impact my livelihood. I have invested in my own private retirement fund since I've had my first job and a further increase in cost would place me in a position to consider other options for employment. Meaning, I would rather retract all of my pers contributions and return to the private sector where more reasonable insurance options are available.

Prior to working in the public sector, I had an all-inclusive insurance option (Gravie) where I paid \$100 per check. That \$100 cost came with zero co-pays for any medical services, from any medical professional. Chiropractor, primary care, x-rays, MRI, radiation therapy, all were \$0 out of my pocket. So, imagine the shock I experienced in the public sector where I must pay more for an HSA, and yet I am still required to remove even more food from my family's table due to co-pays. It is becoming more evident that PERS need the funding and proper health from the young to supply the medical support for those closer to retirement. How do I benefit from a further increase in medical cost when 19.25% of my check is already being siphoned? 19.25% in addition to a 5% HAS contribution is a quarter of my check.

Perhaps instead of increasing costs that most of us (who are not near retirement) already cannot afford, one could be willing to contract with other medical providers. Better yet, allow those who no longer wish to contribute to PERS to be able to exit freely and use less than 25% of their check towards more beneficial medical coverage.

Jameela Taylor

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

DIANE ZAPACH



February 14, 2026

Dear PEBP Board:

- PEBP should NOT raise premiums by 80 - 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

I know that I am not alone in voicing my concern.

Sincerely,

A handwritten signature in cursive script that reads "Diane L. Zapach".

As an FSSII with one year and 4 months of being with the State, I am barely making enough to live paycheck to paycheck. With the amount of work and mental exhaustion this job requires and already feeling overworked and underpaid, increasing insurance will be detrimental to my family. Not only that, they may decide my husband isn't eligible for coverage; increasing the cost out of pocket even higher. Contributing to PERS takes over \$400 from each of paycheck, once again lowering our take home by even more. It's getting to the point myself and my colleagues in the same pay grade often ask if it's all worth it. Please do not force me to potentially quit a job I love because by raising the costs. I do not believe it's wise to do when the State needs us workers more than ever and I know for a fact they also feel the take home pay isn't worth it all; many are already looking for other jobs as it is. Thank you for your time and consideration.

Michele Lynn - As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Board,

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Shauna Nelson

Zaqwesheion Arsene

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Ellen Marquez

As state employees, we work every day to ensure all Nevadans receive high-quality care and support. We are proud to serve our communities and help keep our state strong. However, like all Nevadans, we are struggling under the weight of rising costs for housing, groceries, utilities, and other basic necessities.

We respectfully ask the board to prevent yet another financial burden on state employees by increasing our already costly health insurance plans. For two years, we will not receive cost-of-living adjustments (COLA), and increases in our contributions to PERS have further reduced our take-home pay. These combined impacts have significantly strained our household budgets.

Why are state employees the ones being asked to shoulder yet another increase in costs? A healthy and stable workforce is essential to maintaining the quality services Nevadans depend on. Continued financial strain undermines morale, retention, and recruitment.

We deserve fairness, stability, and the ability to support our families while continuing to serve the people of Nevada with dedication and professionalism.

SUZETTE DACUAG

████████████████████

February 14, 2026

Dear PEBP Board:

I am AGAINST the proposed 80-84% healthcare premium increase!

- PEBP should NOT raise premiums by 80 - 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increase for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

I stand with other colleagues in voicing my concern over this proposal.

Respectfully,

A handwritten signature in black ink, appearing to read "SDacuag", with a long horizontal flourish extending to the right.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Public Comment

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Ryan Bruns

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Amanda Mata

Grant Spoering

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment From: Amber Ford, University of Nevada, Las Vegas
Re: PEBP Healthcare Premiums

To Whom It May Concern,

I am writing to formally oppose the proposed 84% increase in PEBP premiums for the upcoming plan year.

An increase of this magnitude places an unacceptable financial burden on Nevada state employees and their families. Rather than implementing such a drastic one-year adjustment, PEBP should pursue longer-term, sustainable solutions by spreading premium increases over several plan years. A phased approach would significantly reduce the immediate financial hardship imposed on members while still addressing fiscal challenges.

Additionally, state contributions to PEBP must increase in order to restore the traditional cost-sharing balance between the State of Nevada and its employees. Employees cannot continue to absorb disproportionate cost increases without meaningful support from the state.

There should also be no further cuts to benefits beyond those already approved for FY2027. Participants are already facing increased deductibles and higher out-of-pocket maximums, resulting in an estimated \$5 million in additional out-of-pocket costs next year alone. Further benefit reductions would compound this burden.

The new Out-of-Pocket Maximum increases for 2027 — \$1,000 more for individuals and \$2,000 more for families under both high-deductible and low-deductible plans — create a particularly unfair hardship for faculty and staff managing acute medical issues or chronic conditions. These increases disproportionately impact lower-income state employees, who are least able to absorb additional healthcare costs.

Healthcare coverage should not become financially destabilizing for the very employees who serve the State of Nevada. I urge decision-makers to reconsider this proposal and adopt a more balanced, equitable approach that protects employees while addressing long-term sustainability.

Thank you for your consideration.

Sincerely,
Amber

As state employees, we show up every day to ensure all Nevadans receive the high-quality care, services, and support they deserve. We take pride in our work and in the role we play in keeping our state strong.

But like all Nevadans, we are struggling under the rising costs of daily life. Every increase - groceries, housing, utilities, transportation - stretches us thinner. Adding higher health insurance premiums on top of that would place yet another burden on a workforce already doing everything it can to serve the public.

I respectfully ask the Board to protect employees from additional financial strain by avoiding any increase to our already costly health insurance plans. A healthy, stable, and supported workforce is essential to delivering the services Nevada depends on. Keeping our benefits affordable is an investment in the people who keep this state running.

Jennifer Byrnes

As the sole income for my family of four, this increase in our PEBP deductibles and out-of-pocket maximums will jeopardize our financial stability. PEBP should spread out premium increases over at least three years to reduce the unfair financial burden on state employees. State contributions to PEBP must increase to balance the cost-sharing between the state of Nevada and its employees. The proposed increase in the Out-of-Pocket Maximum for 2027 (by \$2,000 for individuals and \$4,000 for families on the high-deductible plan) is unacceptable. Such steep cost hikes will unfairly impact faculty and staff facing serious medical issues or chronic conditions, as well as low-wage workers who can least afford it. Our children will be 2 and 4 next year and still in daycare or preschool, which we will be unable to afford with these increased costs from my paycheck.

February 14, 2026

Member: Dustin Davis

Dear Members of the Public Employees' Benefits Program Board,

I am writing to express my strong opposition to the proposed premium and Out-of-Pocket Maximum increases currently under consideration for 2027.

The size and pace of the increases would impose a substantial and disproportionate financial burden on state employees. I respectfully urge PEBP to distribute any necessary premium increases over a minimum of three years to mitigate immediate financial strain. Abrupt increases of this scale are difficult for employees to absorb within a single budget cycle, particularly in the context of rising housing, food, and transportation costs.

Additionally, the proposed increase to the high-deductible plan's Out-of-Pocket Maximum—\$2,000 for individuals and \$4,000 for families—is unacceptable. Such increases shift significant financial risk onto employees who experience acute medical events or manage chronic conditions. For many faculty, staff, and lower-wage employees, these changes would create serious hardship and could delay necessary medical care.

Equally important, state contributions to PEBP must increase to restore a fair and sustainable cost-sharing balance between the State of Nevada and its employees. Public servants should not bear an expanding share of healthcare costs, especially while compensation remains static.

The proposed premium and Out-of-Pocket Maximum increases would directly and materially affect my household. My wife and I are both employees of UNLV, and we each pay separate health insurance premiums. We are also recent first-time homebuyers and are planning to become parents within the next three years. The prospect of sharply increased premiums combined with significantly higher Out-of-Pocket Maximums introduces substantial financial uncertainty at a time when we are preparing for prenatal care, delivery, and pediatric expenses.

Affording my wife's care during pregnancy, childbirth, and recovery, as well as our future child's medical needs, while managing mortgage obligations and other rising costs without commensurate salary increases, would strain our financial stability. It would require reallocating funds from savings and long-term planning to cover heightened healthcare risk. Beyond the financial calculations, such changes undermine our sense of being supported by the state we serve.

I respectfully request that the Board reconsider both the scale and timing of these increases and pursue a more gradual and equitable solution.

Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Dustin Davis".

Dustin W. Davis, Ph.D.

Julie Bertoia

Public Comment for PEBP Board Meeting on Wednesday, February 18, 2026

Increase in Health Care Premiums

I have been a full-time employee at the University of Nevada, Las Vegas (UNLV) for nearly 24 years. The proposed increases to out-of-pocket maximums beginning in 2027 and beyond would place a significant financial strain on employees and their families. Many faculty and staff manage acute medical needs and chronic health conditions, and higher out-of-pocket costs may create serious affordability challenges.

At a time when UNLV already faces strong competition in recruiting and retaining highly qualified employees, reductions in benefits and rising health care costs risk further weakening our ability to attract and keep talented faculty and staff. Increased turnover would have direct consequences for the university's mission in education, research, and service to the community. I respectfully urge consideration of alternative approaches that address budgetary concerns while preserving accessible and sustainable health benefits for employees.



UNIVERSITY OF NEVADA, LAS VEGAS

William Sipe

February 12, 2026

To whom it may concern,

Recently, the faculty of UNLV have been made aware of the startling mismanagement of public funds by PEBP and the threatened increase of healthcare costs by over 100%.

As you can imagine, this is a shocking proposal to fix a problem that no faculty member, teacher, or civil servant created (or even knew).

The proposed healthcare rate increase is an economic burden that simply cannot be shouldered by public employees, most of whom are already overworked and struggling under inflation, childcare, and stagnating wages. Speaking as a single parent to foster children, this enormous healthcare increase could risk my ability to continue fostering kids or, if I continue, would cause economic uncertainty for kids who are some of the most vulnerable members of our community. This is the real human impact of your decision making.

At the very least, any cost increase should be paused until a full investigation into the mismanagement of funds is resolved. How is the system somehow millions of dollars short? Under whose authority? We demand public accountability for public funds!

For these reasons, I stand strongly opposed to PEBP's proposed course of action.

Sincerely,

A handwritten signature in black ink that reads "W. J. Sipe". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

William Joseph Sipe, Ph.D.
University of Nevada, Las Vegas

[Redacted]

[Redacted]



TO: Jim Wells, Chair; and Public Employee Benefits Program Board

FROM: Douglas Unger, Past President, UNLV Chapter, Nevada Faculty Alliance; & Member,
UNLV Employee Benefits Advisory Committee

PEBP BOARD MEETING – 2-18-2026 -- PUBLIC COMMENT

Doug Unger, Immediate Past President, UNLV Chapter, Nevada Faculty Alliance; and Member, UNLV Employee Benefits Advisory Committee.

First, I wish to state for the record that the unacceptably high cost plan designs presented in Agenda item #4 are NOT in any way the fault of the members of the PEBP Board. You must be as surprised and dismayed as state employees are by the numbers Segal reported on January 20th and the \$56 Million discrepancy in state contributions reported today, on which Segal's proposed radical increases in premiums, deductibles, and out-of-pocket maximums are based. NFA Past President Kent Ervin has found more discrepancies in Segal's numbers compared to the April 2025 PEBP budget closing and its quarterly report, amounting to \$110 Million and/or \$96 Million respectively. Apparently, some office somewhere in state government or the PEBP actuary can't get its numbers straight. Up is down, down is up. We're through the looking glass. We've lost all trust in PEBP's numbers, on which the peace of mind, paychecks, and health of state employees now depend.

We demand of the PEBP Board to adjourn this meeting to discuss plan designs until the Governor's Finance Office, confirmed by an independent auditor, can assure the good members of this Board, state employees, and citizens of Nevada, that decisions can be based on accurate numbers and not on egregious fiscal or accounting mistakes.

None of the plan design options presented by Segal are acceptable. Fourteen years ago, I became an employee advocate attending PEBP Board meetings because of extreme healthcare stories on my campus: an Administrative Assistant who suffered two grave illnesses all at once and resorted to sleeping in her car for four months to pay for up-front out-of-pocket maximums and uncovered prescriptions; an Administrative Faculty member with a serious back injury and whose spouse lost employment worked two years in severe pain until he could set aside enough to pay for back surgery. These are two examples among many. The UNLV Faculty Senate collected hundreds of surveys from our campus, including several accounts that qualify as horror stories. Our PEBP benefits have improved over a decade, one highlight the Low Deductible PPO as a third choice that brought our NSHE system into competitive parity with colleges and universities in our Western region. Unless Segal's proposed plan designs are replaced with more affordable options, similar horror stories of near bankruptcy, of those who put off necessary procedures, and state employees who flee for jobs with better benefits will happen again. Don't approve what Segal is proposing. Thank you.

Darlene Edwards

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Out of pocket costs are ridiculous. UMR takes so long to pay providers for services that are covered that state workers are getting threatened with collections agencies before providers get paid. We end up having to pay the bill ourselves. Then UMR never reimburses the state worker. Things that are supposed to be paid at 100% are not. They keep dipping and dipping into our pocketbooks to line their own.

Andrea Wirth

Dear members of the PEBP Board,

I am writing to express my concern about the upcoming vote on the proposed 84% (100%+?) increase in health insurance premiums in addition to higher out of pocket maximums. I strongly urge you not to approve these increases. I am asking that you consider implementing a phased approach that supports the financial wellbeing of all state employees.

I am particularly concerned about employees who will be most impacted by these changes, such as those who require expensive ongoing treatments or those with limited incomes. The increase will place a significant financial burden on many.

Beyond the hardship this increase would create for current employees, I am worried that it will undermine our ability to continue offering "competitive" benefits to future potential applicants.

Respectfully,
Andrea Wirth, UNLV Employee

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I oppose the proposal to raise state employee health premiums by up to 133%. This increase is unreasonable, unsustainable, and completely out of step with what other public employers in Nevada provide.

Clark County—our largest local government employer—covers about 90% of employee premiums. The State of Nevada already contributes far less, and raising premiums this dramatically would widen that gap to an unacceptable level. State employees should not be punished because the state has underfunded PEBP for years.

A 133% increase would wipe out recent cost-of-living adjustments, reduce take-home pay, and push employees to leave for counties, cities, school districts, or the private sector where benefits are significantly better. At a time when the state is already struggling to recruit and retain staff, this proposal would make state employment even less competitive.

Employees did not create this deficit. We should not be asked to fix it through extreme premium hikes. The state must pursue responsible alternatives—restoring employer contributions, using reserves, and phasing in changes gradually—rather than placing the entire burden on the workforce.

I urge you to reject this proposal and protect the financial stability of Nevada's state employees.

Lori J. Nassar

02/15/2026

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment — Oppose Proposed PEBP Premium Increase

Submitted by Dawn Nielsen

I am writing to urge PEBP not to impose the proposed 84% premium increase next year. An increase of that magnitude would create an unacceptable and immediate financial burden for PEBP members and their families.

Instead, PEBP should pursue longer-term solutions that stabilize the plan while protecting employees, beginning with spreading any necessary premium increases over multiple plan years to avoid a sudden shock to household budgets. In addition, the State of Nevada must increase its contribution to PEBP to restore a more traditional and equitable cost-sharing balance between the state and its employees.

PEBP members are already facing meaningful cost increases due to previously approved changes for FY2027, including higher deductibles and higher out-of-pocket maximums – changes that will result in millions of dollars in additional out-of-pocket costs for participants. No further cuts to benefits should be made beyond what has already been approved.

The planned increase to the out-of-pocket maximum for FY2027, which is \$1,000 more for individuals and \$2,000 more for families on both the low- and high-deductible plans, will disproportionately harm employees with acute medical needs or chronic conditions. It will also be especially damaging for lower-income state employees, who are least able to absorb additional healthcare costs.

Please reject the proposed 84% premium increase and adopt a sustainable approach that protects employees, maintains access to care, and shares costs fairly.

Members of the Board, my name is Andrew Lavengood, for the record.

The Problem

The February 18, 2026 Segal analysis shows PEBP faces roughly a 122–130 million funding gap in PY 2027 to reach the 135–150 million reserve target, even after proposed plan changes. One-year “full fix” scenarios would require employee and retiree premiums to increase on the order of 80% or more, which would be devastating for many families and fixed-income retirees.

This crisis stems from structural issues: a 56 million AEGIS/REGI shortfall relative to earlier planning figures used to set PY 2026 rates, medical trend around 5%, prescription drug trend around 14%, and migration into richer PPO/EPO designs whose premiums do not fully reflect their experience costs. These are funding and design problems, not sudden overuse by members.

Principles for a Better Path

I urge the Board to adopt a solution that aligns with Segal’s projections but avoids extreme one-year shocks:

- **Multi-year reserve rebuild.**
Aim to restore reserves to the Segal funding-target range by about PY 2029, not PY 2027 alone, so increases can be phased in.
- **Premium “guardrails” instead of open-ended hikes.**
Set explicit caps on annual premium increases by plan and tier (for example, ~10% for CDHP employee-only, higher but bounded caps for dependents and richer LDPPO/EPO tiers) and ask Segal to design PY 2027 rates within those caps.
- **Protect an affordable base plan.**
Keep at least one CDHP option clearly affordable—especially employee-only coverage—while gradually unwinding internal subsidies so richer plans pay more of their own cost.
- **Targeted protections, not across-the-board pain.**
Pair premium increases with sliding-scale premium assistance for lower-wage workers, limited-income protections for non-Medicare retirees, and modest HSA/HRA enhancements for families in the base CDHP.

Specific Requests to the Board

In light of Segal’s projections and your own materials, I respectfully ask the Board to:

1. Reject any rate action that attempts to close the entire 122–130 million reserve gap in a single year through employee and retiree premiums.

2. Direct staff and Segal to present a **multi-year premium and reserve plan** that:
 - Uses premium caps by plan and tier,
 - Implements the full 11.6 million in modeled plan-design savings and stronger management of high-cost drugs, and
 - Protects an affordable CDHP base option with targeted relief for the lowest-paid and most vulnerable members.
3. Adopt a formal reserve policy (IBNR + catastrophic + HRA) and transparent metrics so that PEBP, the Legislature, and members can see clearly how much of the gap is being closed by members and how much requires higher AEGIS/REGI in 2027.

This approach is consistent with Segal's analysis, shares responsibility more fairly between the state and members, and avoids the severe social and economic harm of 80%-plus one-year premium hikes that many simply cannot absorb.

Terry Goode

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

My name is Tanisha Pech-Powell and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Tanisha Pech-Powell

Dear PEBP:

It is highly unfair that those living in the southern part of the state have to subsidize those in the north to the extent that our health premiums are going to be DOUBLED. This is unjust. We can barely afford our premiums now. It is imperative that PEBP phase in the increases slowly. This will buy time to pursue a legislative remedy (increasing the state subsidy) and for us to absorb this massive (and unjust) increase. I am preparing for retirement, and need to save every penny just for that.

The crisis needs to be addressed by the state legislature, which helped create this mess in the first place because of the institutional structures that were put into place.

Yours Truly,

Edward M. Nussbaum
Professor, UNLV

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Tamekia Bell

I was utterly shocked and full of anxiety when I heard about the PEBP crisis. With everything increasing, including my rent, utilities, my contributions into the retirement account, I am now thinking about a part-time job to make ends meet. As a pre-tenured faculty, this is not conducive to meeting the requirements to achieve tenure at UNLV. If this increase comes into effect, it will devastate me financially and I worry not only about my ability to pay my bills, but my ability to focus my energy on achieving tenure at UNLV.

Furthermore, based on the information I have read about the issue, it is not fair to make PEBP members responsible for this issue. This seems to have been an issue that has been occurring over several years (prior to my time at UNLV). I urge you to think about the significant impact this will have on PEBP members and come up with another solution. This could include, but may not be limited to, securing funding from the state or readjusting the budget in a way that does not directly impact PEBP members. I am certain that you will find a way to resolve this issue without it being the terrible burden on PEBP members.

6:08

5G UC 62



Title

comment to PEBP:

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. The proposed amounts for health insurance premiums is too much to be able to afford keeping a job that will offer same health coverage and no other benefit. Either if we have dependents or not the cost for health insurance premiums would only hurt our families by bringing uncertainty and struggle just to be able to afford having access to health care. We deserve a healthy and stable workforce to keep our state strong.

Thank you|

February 15, 2026

Chair and Members of the Committee,

I am a faculty member within NSHE and am writing to express concern regarding the proposed premium increases. I am deeply concerned about the proposed drastic increases in health insurance premiums within such a short timeframe. Over the past year, faculty did not receive a cost-of-living adjustment (COLA), and many of us have gone multiple years without merit increases. During that same period, the cost of living — including housing, groceries, utilities, and childcare — has continued to rise significantly.

In addition, I already contribute a 18% of my base salary to the state pension plan. After required deductions, my take-home pay is far lower than my listed salary suggests. I have never previously submitted a public comment, but the magnitude and speed of this proposed increase compel me to speak. An enormous increase in health insurance premiums over just a few months would place significant strain on working families. This represents a substantial compensation reduction without any corresponding salary adjustment. We are sure to lose valuable employees.

If premium increases are necessary, I strongly urge that they be phased in over a longer period of time to allow employees to adjust responsibly and avoid sudden financial hardship. I am committed to working in public higher education, but compensation must remain sustainable. With no COLA, years without merit increases, and retirement contributions, a rapid premium increase feels like a silent pay reduction. This makes it harder to retain experienced faculty and to recruit new professionals who carefully compare total compensation packages.

Thank you for your service and for considering the impact these decisions have on the employees who serve this state.

Sincerely,

Chanell “Monike” Richardson, MSN-Ed, RN, CNE, COI

Lecturer of Nursing, Nevada State University

To Whom It May Concern,

My name is Esther Tolle. I am a full-time Family Services Specialist II with the Department of Social Services, with 13 years of state service.

I am currently enrolled in the LDPPO Participant + Spouse plan.

Under PY2026, my monthly premium is \$386.99, totaling \$4,643.88 annually. Under the PY2027 proposal, my premium increases to \$901.69 per month, totaling \$10,820.28 annually.

This represents an annual increase of \$6,176.40.

Relative to my gross salary, this change increases my premium burden:

- From 6.03% of gross pay
- To 14.05% of gross pay

This is not sustainable.

For FY2025, the COLA was 1%, which did not even offset increases in PERS contributions, prior insurance increases, or inflation. Real take-home pay has already declined.

Increases of this magnitude create structural affordability challenges rather than routine adjustments.

There is also a serious contradiction that deserves attention. The Department of Social Services exists to help vulnerable populations access food and healthcare. Premium increases of this magnitude risk placing state employees themselves in a financially vulnerable position by making healthcare costs increasingly difficult to afford.

Premium levels that significantly outpace wage growth introduce predictable consequences:

- Increased employee attrition
- Recruitment challenges
- Workforce instability

Healthcare affordability is inseparable from workforce sustainability. Premium increases that approach or exceed cost of living growth effectively operate as a reduction in compensation.

I respectfully request serious consideration of alternatives that balance fiscal objectives with employee affordability.

Sincerely,
Esther Tolle

To Whom It May Concern,

My name is Jeremy Robert Tolle. I am a covered spouse under the LDPPO Participant + Spouse plan.

Under PY2026, our annual premium obligation is \$4,643.88. Under the PY2027 proposal, this increases to \$10,820.28 — an annual increase of \$6,176.40.

Relative to our combined household income, this represents a substantial and destabilizing increase in mandatory healthcare costs.

This is not affordable.

For many households, increases at this level effectively function as a reduction in income.

Healthcare coverage is not discretionary. Increases of this magnitude require families to make difficult trade-offs among essential expenses.

Premium levels that escalate at this rate introduce predictable consequences for employees and their families, including financial strain and increased pressure to seek alternative employment.

Benefit affordability is inseparable from workforce stability.

I respectfully request serious consideration of alternatives that balance fiscal objectives with employee affordability.

Sincerely,

Jeremy Robert Tolle

I am writing to express concern about the proposed two-year phase in of significantly increased premium and out-of-pocket expenses being presented to the PEBP Board. These proposed increases are exceptionally high and implementing them over such a short period of time (two years versus three) will dramatically affect public employees. At the end of 2024, my husband lost access to health insurance through his employer and I was very fortunate to be able to add him (and our daughter) to my PEBP plan. Though it meant switching from the high-deductible to the low-deductible plan and paying a higher monthly premium, we continued to prioritize securing health insurance and were grateful we could do so as both my husband and I experienced several significant health challenges in 2025.

The proposed increases to monthly premiums, nearly 84% from PY2026 to PY2027, for the LDPPO Participant + Family plan will have a tremendous financial implications for our family and may hamper our ability to pay additional out-of-pocket health care costs. As impactful as this would be for us, I can only imagine the hardship it will cause for public employees in lower income brackets. As a result of these proposed increases, participants in the LDPPO with family dependents, will pay an additional \$5000/year. While I can certainly understand the need to make up the funding gap, this is a significant burden to place uniformly on all public employees, especially those living with no financial cushion. No one should have to choose between adequate health insurance coverage for their children and buying necessities (or paying for costly procedures on top of monthly premiums).

I am writing to urge you to consider the following measures to ensure that health insurance increases don't have devastating financial impacts for state employees and their families, especially those that have acute medical issues or chronic conditions.

1. *PEBP* should spread out premium increases over at least three years to limit the unacceptable financial impact on state employees.
2. State contributions to *PEBP* must increase to restore the cost-sharing balance between the state of Nevada and its employees.
3. The Out-of-Pocket Maximum increases proposed for 2027 (by \$2,000 for individuals and \$4000 for families on the high-deductible plan) are unacceptable and need to be re-evaluated.

David Monachino

PEBP Public Comment

As an ITP4 for the State of Nevada, a father of two, and a member of AFSCME Local 4041, I am asking the PEBP Board to reconsider further increases to employee health insurance costs.

Over the past several plan years, state employees have already absorbed significant increases. From Plan Year 2022 to 2024, overall medical, pharmacy, and dental costs rose approximately 22%, driving premium adjustments. For Plan Year 2025, the Board approved premium increases ranging from roughly 8% to as high as 25%, depending on the plan and dependent tier amounting to \$8 to \$53 more per month for many employees and retirees. Projections for Plan Year 2026 indicate additional increases in some tiers of up to 23%.

For employees with families like mine, these are not abstract percentages. These increases compound year after year and directly impact our household budgets. We are already facing rising costs for housing, groceries, utilities, and childcare. Each additional premium increase erodes the stability that state employment is supposed to provide.

State workers accept salaries that are often below private-sector market rates because stable benefits have historically helped offset that gap. When health insurance costs continue to rise at this pace, that balance breaks down. Retention suffers. Recruitment suffers. Institutional knowledge walks out the door.

A strong Nevada depends on a strong and stable workforce. Continued cost shifting onto employees is not a sustainable solution. I urge the Board to prioritize structural solutions and adequate state funding rather than placing additional financial strain on the very workers who keep our agencies operating.

Respectfully,
David Monachino

February 15, 2026

Cheryl Perna MSN, RN, CNEcl, PMH-BC

Senior Lecturer, School of Nursing

Nevada State University

Public Comment: Health Insurance Premium Increases

I have been an NSHE employee for 14 years, eight years at UNLV and six at Nevada State University. I began at UNLV in August 2009, which means much of my career has been shaped by budget cuts rather than growth. I accepted a salary reduction shortly after being hired, navigated furloughs combined with pay cuts, and went years without cost-of-living or merit increases. During COVID, when salaries were reduced again, I understood the circumstances and accepted the sacrifices my family had to make living on a faculty salary that was more often reduced than increased.

I am deeply concerned and outraged by the increases currently being proposed. These increases will have a severe and potentially devastating financial impact on those with the least financial flexibility within the academic hierarchy. A monthly insurance premium approaching the equivalent of a mortgage payment is not simply difficult, it is unsustainable for most people. This is especially disheartening given that employees will not receive merit or cost-of-living salary increases in this biennium. These proposed increases also come on the heels of premium hikes in 2025, along with additional mandatory retirement contributions that have already reduced take-home pay and stretched families thin.

I urge leadership to consider more creative and equitable approaches to managing these financial challenges. The current proposal risks placing a disproportionate burden on employees who have already demonstrated years of patience, resilience, and commitment to the institution.

Members of the PEBP Board,

My name is Alana Bannourah and I am a state of Nevada employee. I am also a member of AFSCME Local 4041. I am writing to voice my concern about the proposed increases to member premiums and cuts to coverage for plan participants for the upcoming plan year.

As an employee, I am concerned that the changes to the upcoming plan will prevent me from saving money to buy a house. Increasing PEBP premiums will make it even more difficult for me to achieve homeownership.

State employees and retirees cannot bear the financial burden caused by rising healthcare costs, years of underfunding, and failure on the part of Nevada Legislature and PEBP board to adequately anticipate program costs and identify sufficient revenue to fund our program.

I recommend that the PEBP board keep premiums and coverage stable for Plan Year 2027 by seeking immediate fiscal relief from the Interim Finance Committee of the Nevada Legislature to meet funding shortfalls until ongoing program revenue can be addressed more appropriately during the 2027 Legislative Session.

Thank you for the opportunity to comment.

Sincerely,

Alana Bannourah

An 84% increase in health benefit premiums would place an unsustainable financial burden on employees and their families, especially at a time when the cost of living continues to rise. Such a dramatic hike far outpaces typical wage growth and inflation, effectively reducing take-home pay and limiting access to essential healthcare. Premium adjustments should be reasonable, transparent, and phased in responsibly to protect affordability, workforce stability, and overall well-being. An example would be spreading out the increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees



February 15, 2026

Dear PEBP Board:

I am one of NSU's faculty. I realize that there is a \$45M reserve gap for our health plan, but a potential 84% increase in premiums to be implemented on July 1st of this year will be too much for us. This comes at a time when COLA is non-existent, as well as no merit pay increase. We have also had an increase in employee-paid retirement contributions and participant premium increases for all health plans.

Rather than increasing the healthcare premiums by 84%, implementing a longer-term solution or spreading the premium increases over several years would be more feasible for all employees, lessening the adverse financial impact for us. Ideally, legislative contributions to our PEBP health plans should also be increased.

Cutting benefits should also not be implemented as cuts have already been approved for FY2027, including increases in deductibles and expenses from out-of-pocket, already costing all of us an additional \$5M next year. This increase will already cost \$1,000 for individuals and \$2,000 for families, and as a family of 4 on the low-deductible plan, I am afraid for my family and others being able to afford an even bigger increase.

Please consider the above alternatives instead of an increase of 84% to our premiums. We, the employees, are already financially spread thin.

AnnaSlicila P. Paul

Deborah Dekoekkoek for the Record:

As someone who worked in the private sector for most of my career, I was surprised and disappointed by both the cost and quality of the State's health insurance. In addition to taking a significant pay decrease to work in public service, I found that insurance premiums, copays, and deductibles are substantially higher than what I experienced elsewhere.

Over the years, premiums have continued to increase while coverage has declined. Despite enrolling in the most expensive plan, I have recently declined recommended medical treatment due to cost. That should not be the reality for employees serving the public.

Although State employees recently received raises, those increases have largely been offset by higher contributions to PERS and PEBP, and overall compensation remains well below private-sector levels. The State is already facing serious staffing challenges due to noncompetitive pay. Continuing to increase costs for employees only worsens recruitment and retention issues.

High turnover is far more expensive than investing in employees. Training new staff can take months or even years, and during that time, senior employees shoulder additional burdens. This leads to burnout, mistakes, and departures, which ultimately impact service delivery and operational stability.

Investing in employee compensation and affordable health benefits is not just about fairness; it is about maintaining a stable, experienced workforce capable of serving the public effectively. If we continue to erode support for employees, the long-term costs to the State will far outweigh the short-term savings.

Susan Wainscott

Public Comments Feb 18, 2026

Dear PEBP Board members and PEBP staff.

I appreciate the care you are taking to address the reserves crisis we are facing.

However, in both the January and current proposals prepared by Segal, state employees are being asked in too short a time to contribute too high a proportion of the costs of their employer-provided health insurance in the proposed alternatives. We already have recently increased mandatory retirement contributions. This potential sudden increase in our monthly healthcare insurance premiums is too much to ask of many of our colleagues in the face of external affordability pressures including higher food and housing costs. Some of our colleagues may be priced out entirely and be eligible to seek more affordable external health insurance options, weakening PEBP even more.

The solution for PEBP's reserves and longer term solvency must be spread over several years. This burden must also be shared with our employers via thoughtful conversations with the State Legislature and Governor's office in the next biennial session. It seems clear that PEBP members and the public will remain interested in this issue and be willing to provide our perspectives in those discussions.

I hope all PEBP board members and staff have had sufficient time to analyze and double check the revised data and proposal prepared by Segal for this meeting, and are willing to work together to spread the employee premium increase across 3 or 4 years.

Thank you.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

8:24



February 16, 2026 at a:21AM

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Board Members,

I am writing as a dedicated public employee and parent of a disabled child to express my deep concern regarding the proposed 133% increase in health insurance premiums. Such a substantial increase would be financially devastating to my family and many others who rely on these benefits.

As a public servant, I have chosen this career in part for the stability and benefits that support my family's well-being. My child's medical needs require consistent access to specialized care, therapies, medications, and providers. A premium increase of this magnitude would force us to make extremely difficult financial decisions, potentially compromising our ability to meet essential living expenses such as housing, utilities, and transportation.

Families with medically complex or disabled children already shoulder significant financial and emotional burdens. A 133% increase in premiums disproportionately impacts those of us who depend most heavily on comprehensive health coverage. This proposal undermines the affordability and security that state employment is meant to provide.

I respectfully ask the Board to carefully reconsider this increase and explore alternative solutions that do not place such a severe strain on employees and their families. Sustainable solutions should prioritize maintaining access to quality healthcare while recognizing the real financial limits of public employees.

Thank you for your time, consideration, and service. I hope the Board will take into account the very real and personal impact this increase will have on families like mine.

Sincerely,
Brianna Sapp

Please do not raise the PEBP premiums or deductibles. State employees already contribute about 19% to PERS, and increasing health costs on top of that is unreasonable. We need stability in our benefits to keep a functional workforce.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

8:41



TAKE ACTION – P...



considering increases to our health insurance plans, and they need to hear about the impact to state workers like us.

[Click here to submit a public comment ahead of next week's PEBP Board meeting.](#)

Copy and paste the message below into your comment to PEBP:

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

After you submit your comment, encourage your coworkers to take action too. We are louder when we all speak up together!

In solidarity,

AFSCME Local 4041

Connect with AFSCME Local 4041:



John Mercer, PhD

As a professor at UNLV, I am deeply concerned about the proposed increase in health insurance premiums. For many of us, these rising costs are not an abstract budget issue ... they are personal and immediate.

I am immunocompromised and was recently diagnosed with [REDACTED]. Access to affordable, comprehensive health coverage is not optional for me ... it is essential. An increase in premiums represents a real financial hardship at a time when medical expenses are already significant.

While I feel this impact personally, I am equally concerned about our younger faculty and lower-earning instructors and staff. Early-career faculty are often balancing student loan debt, housing costs, and family responsibilities. Many of our instructors and staff members already operate on tight budgets. Additional increases in healthcare premiums may force difficult choices between medical care and other essential expenses.

UNLV thrives because of the dedication and talent of its people. If we want to recruit, retain, and support excellent faculty and staff, affordable healthcare must remain a priority. I respectfully urge decision-makers to consider the real human impact of these increases and to seek solutions that protect the well-being of the entire campus community.

PEBP Board Members,

I am writing as a concerned citizen to express my deep disagreement with the proposed 133% increase in health insurance premiums for public servants. Such a substantial increase would be financially devastating to families who rely on these benefits. A premium increase of this magnitude would force families to make extremely difficult financial decisions, potentially compromising their ability to meet essential living expenses such as housing, utilities, and transportation.

Families with medically complex or disabled children already shoulder significant financial and emotional burdens. A 133% increase in premiums disproportionately impacts those who depend most heavily on comprehensive health coverage. This proposal undermines the affordability and security that state employment is meant to provide.

I respectfully ask the Board to carefully reconsider this increase and explore alternative solutions that do not place such a severe strain on employees and their families. Sustainable solutions should prioritize maintaining access to quality healthcare while recognizing the real financial limits of public employees.

Thank you for your time, consideration, and service. I hope the Board will take into account the very real and personal impact this increase will have on families who have chosen to serve the public.

Sincerely,
Veronica Williams

Dear PEBP Board,

My name is Audrey Shapiro and I live in Boulder City, NV. I am writing to oppose the proposed increase to our health insurance premiums because it would be impossible for me to afford. The plan proposals all double my monthly premiums; one proposal nearly triples the premium. Even switching to the cheapest CDHP plan would still be nearly double the monthly premium for me and my spouse. He has a chronic condition which requires regular doctor visits and labs, and I'm afraid of losing coverage for him and what that would mean for his health.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I recommend that the agency look at other insurance options that would be more affordable, as we are already struggling to meet our expenses.

Thank you for the opportunity to comment.

Sincerely,

Audrey Shapiro

[REDACTED]

[REDACTED]



As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Re: Public comment on PEBP health insurance cost increase

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong. As an employee at UNLV, I have seen many of my coworkers already burdened by that increased cost of living of the last year and I believe that an increase to the cost of our insurance will only worsen the quality of their lives – thus, worsen the quality of work they are able to produce for the university.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

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State workers have endured furlough days, no pay raises for years, no “step” increases (which are still capped at 10), our fees have increased but the level of care has not. Why can those in the “hospitality” fields pay less or not at all and have better co-pays and medical services available to them, then the State of Nevada workers who ensure that the state is running?

The Department that I currently work in can’t even get their payroll straight. So on top of being unsure if our check is going to be correct, we now have to figure out how to budget our lives further. Nv Energy has also decided to raise prices, how does one afford to live a healthy life in this situation and continue to work at a high-quality level.

Working for the state for over 10 years I have watched the decline of workers as well as the want for a state job decrease immensely. While once a coveted position to be a state worker, we now don’t even want to say where we work when asked. On top of the fact the public seems to think that state workers “have the best benefits, get paid at great rates and all on the public’s dime”, mostly due to a “transparency site” that doesn’t show the actual break down of our funds.

We are expected to be to work, dressed appropriately, healthy and provide quality service throughout all of Nevada. Meanwhile we have to pay Extra for things like vision benefits when we work on computer screens all day. Or we spend a ton on dental services because things like crowns are not considered “same day” procedures, but yet we face the public daily.

To force an increase of what is considered a “benefit” doesn’t seem to be beneficial to those who continue to maintain The State of Nevada.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

9:29 



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Hello,

I am very concerned about the decision to raise health insurance premiums. I already have \$6000-\$800 in deductions that is deducted from my bi-weekly paycheck between PERS and a family health plan. \$336 per check in health insurance. We have not received a cost of living raise. The cost of living has increased and I am barely getting by as is. Health insurance is imperative to me because I suffer from [REDACTED] and other medical issues that need monthly Dr visits. However, I am drowning trying to keep up with rent, car payments/insurance, utilities and groceries and other expenses. Also, when payroll "forget" to take out the premium, a double payment is deducted on the next paycheck. I can not afford to take another hit on the low wages that I already receive. Please consider these factors in my life as well as other members lives before making this decision.

Thank you

Minnie Wood - Public Comment to Public Employees' Benefit Program Board, February 18, 2026

My name is Minnie Wood and I am a faculty member at the University of Nevada, Las Vegas, of the lowest rank, rank 0. I have the HMO insurance plan which covers myself and my two children. I am also a [REDACTED] survivor.

Each year since my [REDACTED] diagnosis, I have paid the out of pocket maximum in order to get treatments that keep me healthy and prevent [REDACTED] recurrence. The previously approved increases to out-of-pocket maximums are already an undue burden on beneficiaries with acute and chronic illnesses.

Now, I understand that because of the tremendous fiscal shortfall, PEBP is considering premium increases of up to 84% on my health plan. This is an unacceptable burden and I simply cannot afford it. When I look at the proposed increases, my heart races as I consider how I will pay an increased out of pocket maximum, these exorbitant proposed premiums, and care for my children including one who is headed to college in 2027.

I strongly urge you to do everything in your power to avoid a sudden 84% increase in health care premiums for my plan type. If increases are absolutely necessary, they should be phased in over a number of years. In addition, there should be no further cuts to benefits as each and every one is essential to the health and safety of our state employees.

Finally, this financial gap cannot be borne on the backs of staff and faculty who are unable to afford proposed increases. This is untenable and amounts to a reduction in pay for all beneficiaries. Instead, the state of Nevada's contributions to PEBP must increase to restore a traditional cost-sharing balance. Thank you for your attention to this matter and please do everything in your power to protect us from such rapid and unanticipated changes.

Alana Holt-Hall

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Member: Rebecca Rice

Urging PEBP to protect health affordability

I am deeply concerned as a UNLV faculty member about the proposed PEBP increases for 2027. An increase of over 100% in premiums is inhumane and unaffordable for public employees. Nevada needs to increase its state contributions to restore the traditional cost share balance. It is alarming to also see the proposed cuts to benefits. Nevada is already a difficult state to receive adequate healthcare in and these changes will quite literally affect the lives and life expectancies of public employees. The state should be conscious of this and should work to restore benefits and reduce the cost increase. Otherwise, I fear we will experience a brain drain as employees leave the state to work in places with both better healthcare and more equitable benefits from their employers.

Subject: Urgent Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
- **Family PPO Plan:**
 - Prior 2025: \$423.54
 - **Current: \$497.68**
 - Proposed 2026: \$895.82 (+\$398.14)
 - Proposed 2027: \$1,159.59 (+\$661.91)

These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas

and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Lieutenant Joseph Mainwaring
Nevada Department of Corrections.

Subject: Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP Leadership,

As an Administrative Assistant employed by the State of Nevada, I am writing to express serious concern regarding the impact the proposed health insurance premium increases will have on classified employees.

Administrative Assistants are part of the State's classified pay structure and are compensated according to legislatively approved grade and step schedules. For example, Administrative Assistant classifications commonly fall within:

- Grade 27 – approximately \$45,000–\$60,000 annually depending on step
- Grade 29 – approximately \$50,000–\$67,000 annually
- Grade 30 – approximately \$53,000–\$71,000 annually

While compensation is structured and predictable, it also means earnings are capped within assigned grade ranges, and increases are incremental.

In recent years, employees have experienced:

- Increased PERS contribution rates (including a 1.6% increase in 2025)
- Limited cost-of-living adjustments that have not kept pace with inflation
- Rising costs in everyday living expenses

Now, the proposed health insurance premium increases present an additional and substantial financial burden.

For example:

Family HMO Plan

- Prior 2025: \$651.51/month
- Current: \$801.97/month
- Proposed 2026: \$1,443.55/month (+\$641.58/month)
- Proposed 2027: \$1,868.59/month (+\$1,066.62/month)

Family PPO Plan

- Prior 2025: \$423.54/month
- Current: \$497.68/month
- Proposed 2026: \$895.82/month (+\$398.14/month)
- Proposed 2027: \$1,159.59/month (+\$661.91/month)

To illustrate the real impact:

If an Administrative Assistant earns \$55,000 annually (mid-range Grade 29), their approximate gross monthly income is \$4,583 before taxes and mandatory deductions.

- A \$641 monthly increase (2026 HMO proposal) equals \$7,692 annually, or roughly 14% of gross annual salary.
- A \$1,066 monthly increase (2027 HMO proposal) equals \$12,799 annually, or approximately 23% of gross annual salary.

For an employee earning \$50,000 annually, the \$12,799 projected annual increase would represent more than 25% of gross pay.

These figures do not account for existing retirement contributions, taxes, or other deductions, meaning the actual impact on take-home pay would be even more significant.

For classified employees whose compensation is fixed within established grade structures, increases of this magnitude are not sustainable. They directly affect retention, recruitment, and the overall stability of the state workforce—particularly in rural and hard-to-fill locations.

Administrative professionals provide essential operational support to state agencies, ensuring compliance, fiscal accountability, and public service delivery. Substantial reductions in net income will inevitably drive experienced employees to seek alternative employment where total compensation is more competitive and predictable.

I respectfully urge PEBP leadership to reconsider the scope of the proposed increases and explore alternative solutions that protect both the financial stability of state employees and the long-term sustainability of the workforce.

Respectfully,
Emily Mainwaring
Administrative Assistant IV
State of Nevada

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

My name is Christine Beaudry and I am a professor in the School of Education at Nevada State University, where I have served since 2017. I am submitting this written comment in opposition to the proposed premium increases under consideration for Plan Year 2027.

The provided presentation on potential increases acknowledges that fully closing the funding gap would require premiums more than double current levels. Even the "1-year phase-in" approach would represent increases of 84% for many members. These increases would impose an immediate and significant burden on employees who depend on this program. The Board should instead pursue the longest reasonable phase-in timeline, spread across multiple plan years, and simultaneously strongly advocate to the Legislature for increased funding contributions. Furthermore, no additional benefit cuts should be imposed. The Board has already approved changes projected to cost participants significantly more out-of-pocket annually, including increased deductibles and out-of-pocket maximums. The burden of PEBP's funding shortfall should not fall so heavily on employees.

As an academic faculty member, I have not received merit pay in most years. While the NSHE Board of Regents' recent COLA increases were long overdue, merit increases for faculty were suspended in response to those same adjustments, and there is currently still no established mechanism to ensure regular, reliable cost of living adjustments going forward. Compounding this, mandatory PERS contribution increases have further reduced take-home pay, while housing costs and overall cost of living in Nevada's major cities continue to outpace national averages. Without merit pay, reliable COLA increases, or any other mechanism to keep pace with inflation, any significant premium increase will mean yet another year in which the real wages and purchasing power of faculty decline.

I cover myself and my children through PEBP. Premium increases of this magnitude would force our family to make hard choices, whether to reduce our children's extracurricular activities, defer medical care, or go without. After nearly a decade of service to Nevada's public higher education system, I urge the Board to prioritize a gradual, multi-year approach that maintains benefits and to work meaningfully with the Legislature to secure the funding this program needs and that Nevada's state employees deserve. Thank you for your consideration.

Hello,

I am writing to formally express my strong opposition to the proposed increase in employee PEBP health care premiums.

Raising monthly health care premiums at a time when employees and their families are already struggling with rising costs of housing, utilities, groceries, childcare, and fuel is not only financially burdensome—it is ethically concerning. Health care is not a luxury; it is a fundamental necessity. Increasing premiums shifts additional financial strain onto working families who are already making difficult decisions about how to stretch their paychecks.

For many households, even a modest increase in monthly premiums can mean sacrificing other essential needs. It may force families to delay medical appointments, reduce preventative care, or take on debt to cover basic expenses. Policies that make access to health care less affordable disproportionately impact those with children, ongoing medical needs, or fixed incomes. This creates unnecessary stress and instability in the very workforce our organization depends on.

Our institution has consistently stated its commitment to supporting employees and promoting well-being. Implementing higher health care costs directly contradicts those values. It is ethically troubling to balance budgets on the backs of employees by shifting costs rather than exhausting alternative cost-saving measures such as renegotiating vendor contracts, reducing administrative inefficiencies, or exploring structural reforms.

Maintaining affordable health coverage is not only the morally responsible choice—it is a strategic investment in employee retention, morale, and long-term institutional stability. When employees feel supported and secure, they are better able to focus, perform, and remain committed to their work.

I respectfully urge leadership to reconsider this proposal and prioritize solutions that protect employees and their families from further financial hardship.

Thank you for your time and consideration.

Brandi Curran

Nicholas Barron

February 16, 2026

Nevada Public Employees' Benefits Program
3427 Goni Road, Suite 109
Carson City, NV 89706

Dear PEBP Board:

My name is Nicholas Barron, and I am a faculty-in-residence at the University of Nevada, Las Vegas. I am writing to express my concern for the proposed two-year phase-in plan for the employee benefits package.

As an employee with a history of [REDACTED] treatments, I rely on the low-deductible plan for check-ups, [REDACTED], and, when needed, treatments from my [REDACTED]. While I recognize that the current financial shortfall must be addressed, I am concerned that the two-year phase-in plan will come at a steep cost to employees such as myself who rely on the current benefits package. Put simply, the high out-of-pocket maximum increases proposed for 2027 (an increase from \$4000/\$8000 to \$5000/\$10000 for those of us on the low-deductible plan) are simply unacceptable. Such cost hikes will place an unfair burden on low-wage faculty such as myself with histories of acute medical issues.

Should my [REDACTED] return, I would likely need to consider looking elsewhere for employment over the long-term as the combination of my low salary and increased out-of-pocket medical costs will make living in Southern Nevada unfeasible. I love teaching at UNLV, and I would hate to leave the institution, my students, and the university community more generally.

Therefore, it would be much appreciated if the board took mitigating efforts by spreading out premium increase over a minimum of three years to help reduce the immediate financial impact to state employees. Additionally, it would be encouraging to see an increase in state contributions to PEBP so as to restore cost-sharing balance between the state of Nevada and its employees.

Just as our students need our support to realize their stable futures, the same is true of employees.

Sincerely,



Nicholas Barron

Subject: Urgent Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas

and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

You are essentially taking health insurance as a benefit away from state employees. You can go online and find insurance that is comparable for less than what the state is offering.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Paul Malay

Lori Ferguson

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Thank you,

Lori Ferguson

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Angela McCoy

This proposed rate hike will hobble my family. It is excessive. I am being held accountable for an overdue bill that I didn't even know I had. That 133% a month is two utility bills. It is yearbooks for my children. It is the difference between being able to pay for a dental procedure or going without. It is being able to send my kids on the field trip all of their classmates get to go on. I am nearly topped out in terms of my steps. I am not getting a raise next year. This is part of the compensation package I work for. Please do consider other options.

As state employees, we work to ensure all Nevadans receive high quality care and support.

Like all Nevadans, state employees are struggling under the weight of increasing costs for EVERYTHING necessary for daily life (food, fuel, auto insurance (!), rent/mortgages, utilities, etc.).

Wages for nurses employed by the state are significantly lower than what we could make elsewhere. We work for the state because we desire to serve the people of this great state.

I respectfully ask the Board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Alyssa Ontiveros

Subject: Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP Leadership,

I am writing as a classified Administrative Assistant for the State of Nevada to express my deep concern about the proposed health insurance premium increases and the very real impact they will have on employees like me.

Administrative Assistants are part of the State's classified pay structure, with salaries determined by legislatively approved grade and step schedules. These classifications range from Grade 27 through Grade 30, approximately \$45,000 to \$71,000 annually. While this structure provides predictability, it also means our earning potential is capped within those ranges, and increases occur incrementally over time. We do not have flexibility to quickly absorb significant new costs.

Over the past several years, classified employees have already absorbed:

- Increased PERS contribution rates, including a 1.6% increase in 2025
- Cost-of-living adjustments that have not kept pace with inflation
- Rising housing, food, transportation, and basic living expenses

The proposed premium increases come on top of all of this.

For context, I am currently an Administrative Assistant IV (Grade 29, Step 6) earning \$61,721 annually. My gross biweekly pay is \$2,571.72, with a net take-home pay of \$1,781.62. Each paycheck, I contribute the required 19.25% to PERS — \$495.06 per pay period, or \$990.12 per month, in addition to federal withholding and Medicare taxes.

My monthly net income is approximately \$3,563. If the family low-deductible plan increases to \$1,607.95 per month, that leaves roughly \$1,955 remaining.

As of February, the average monthly rent in Reno is approximately \$1,900. After rent alone, that leaves about \$55 for utilities, groceries, transportation, childcare, and every other necessary expense. That margin is not sustainable. For many single-income households at this salary level, this would result in an immediate and ongoing deficit.

This is not about discretionary spending. It is about the ability to cover housing and healthcare at the same time.

I respectfully ask that the financial realities facing classified employees be carefully considered before finalizing these increases. Affordable health insurance should not require employees to choose between medical coverage and basic living expenses.

Thank you for your time and consideration.

Alyssa Ontiveros

Alyssa Ontiveros

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

To be Whom It May Concern,

I am submitting this formal written comment to express my unequivocal opposition to the proposed 84% increase in employee healthcare premiums. As a state employee, I urge the Board to reject this "single-year shock" and instead pursue equitable, long-term solutions that do not place the entire burden of reserve stabilization on the backs of the workforce.

1. The "Pay Cut" Reality (Stagnant COLA) For the current biennium, the legislature did not grant Cost of Living Adjustments (COLA) for administrative and academic faculty. Our salaries have remained stagnant while inflation has surged. For classified staff, although step increases are contractually mandated, they are rewards for longevity—not inflationary adjustments. In this context, an 84% premium spike is not a "benefit adjustment"; it is a mathematically verifiable and devastating pay cut for every state employee.

2. Reject the 84% Increase: Spreading the Burden PEBP should NOT raise premiums by 84% in a single year. The Board must implement a phased approach, spreading necessary increases over several plan years. A one-year "fix" of this magnitude is a catastrophic financial shock that will force many employees to consider leaving state service or dropping coverage altogether.

3. Restore State Cost-Sharing Balance We call for an immediate increase in state contributions to PEBP. The traditional cost-sharing balance between the State of Nevada and its employees has been eroded. It is the State's responsibility to provide adequate funding to maintain the viability of the plan, rather than asking employees to bridge a tens-of-millions-of-dollars reserve gap caused by legislative underfunding and prior spend-down decisions.

4. No Further Benefit Cuts for FY2027 The proposed plan already includes \$5 million in additional out-of-pocket costs for participants through increased deductibles and maximums. Specifically, the \$1,000 individual and \$2,000 family increases to Out-of-Pocket Maximums are an unfair and targeted burden. This "double hit"—paying higher premiums for lower-quality coverage—punishes staff with chronic conditions and lower-income employees who cannot absorb these thousands of dollars in potential costs.

Closing Ethical stewardship requires that the Board prioritize the welfare of the workforce. I respectfully urge you to adopt a multi-year stabilization plan and advocate for increased state subsidies during the next legislative cycle rather than diminishing the take-home pay of those who serve the State of Nevada.

Respectfully submitted,

Jennifer McCarthy, DPP

< Insurance

OJ + :

This is outrageous I can't believe you're even considering to increase our Healthcare. Something that is somebody like me who is a [REDACTED] that has to have insurance. You're going to make people stop having Insurance because it's going to be too costly for them to have, your going make them choose between having food on their table or insurance. People are living paycheck to paycheck as it is because of the costly living expenses that we have . So the choice is have have insurance or not pay another bill. People are leaving the state left and right. We cannot keep people as it is. There was no cost of living raise and now you're increasing our insurance. I think we are overextended in our jobs as it is. I know in my department alone we are short 13 people. So I believe is this goes through you will have a mass exodus. Something to consider when we are so short on man power.

Dear PEBP Board Members,

This will be devastating to our family. I have worked at TMCC for 10 years and was hoping to retire here but with such drastic costs impacting our budget I am not sure I can afford to work for the State with these kinds of burdens placed on your employees. How a state takes care of it's employees reflects how committed they are to them and this is very bad.

PEBP should spread out premium increases over at least three years to limit the unacceptable financial impact on state employees.

State contributions to PEBP must increase to restore the cost-sharing balance between the state of Nevada and its employees.

The high Out-of-Pocket Maximum increases proposed for 2027 (by \$2,000 for individuals and \$4000 for families on the high-deductible plan) are unacceptable.

Such drastic cost hikes will be an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions and low-wage employees who can least afford it.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Members of the PEBP Board,

My name is Raven Sumner, I am an active Nevada state employee and PEPB member with over 20 years of service, and I want to begin by acknowledging the enormously difficult position this Board finds itself in. Managing a health program of this magnitude is complex work, and I recognize that the financial pressures PEBP is facing are real and serious.

I am submitting this comment out of genuine concern — for myself, for my colleagues, and for the future of a program we all depend on. I am asking this Board to hear us, and to carry the weight of what I am about to share into your deliberations.

The human stakes are very high. Many of your members are not under discretionary care. What I wish for this Board to understand and consider is that I and others already carry significant out-of-pocket costs to maintain our health, even with the current PEBP coverage. Copays, cost-sharing, and related expenses add up considerably each year — costs we absorb because we have no choice. As some of our trusted medical providers have left the state, we have been tasked with finding new providers which sometimes leads us out of the state for care which carries additional burdens.

An 84% premium increase layered on top of what we already pay would push our total health care burden to a level we genuinely may not be able to sustain. We would find ourselves having to choose which appointments to keep and which to defer. A condition that is currently being carefully monitored would go unmonitored. I don't share this to alarm anyone — I share it because it is the truth, and because I believe this Board deserves to make its decisions with a full understanding of what is at stake for your members.

Among our more than 70,000 colleagues, there are people managing cancer, heart disease, diabetes, and countless other serious conditions who face the same impossible math. For all of us, PEBP is not a background benefit. Transparency will help rebuild trust. Members need to understand clearly how the reserve fund was depleted to this level and why we are facing this enormous increase with such little notice or information. An independent financial audit of PEBP's reserve management and premium-setting over the past five years — with results shared publicly — would go a long way toward restoring the trust that this program needs. It would also give this Board a clear, defensible record as it moves forward.

A gradual, phased approach over the next 3 years or more is the most sustainable path. I understand that some adjustment to premiums or benefits may be unavoidable. What I am asking is that this Board resist the pressure to solve a multi-year problem in a single plan year or in two plan years. The 84% figure was presented as an illustration of the program's financial gap — not as a predetermined outcome. This Board has discretion, and I am respectfully urging you to use it. A thoughtful, multi-year phase-in of any adjustments — paired with a genuine exploration of every available alternative would be far more workable for members and far more likely to produce a program that is stable and sustainable for years to come.

I am grateful for the opportunity to share these concerns, and I trust that this Board will weigh them carefully. The employees and retirees of Nevada are counting on you — and I believe you are up to the challenge.

Respectfully submitted,
Raven Sumner
UNLV

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Sincerely,

Brenton Hevrin

PEBP Chair and committee members,

As an employee of the Nevada System of Higher Education (NSHE), I am writing to express my deep concern regarding the proposed drastic increase in health insurance premiums in the coming months.

State employees are already contributing 18% of their income toward retirement, and many of us have not received cost-of-living adjustments (COLA) or meaningful wage increases despite the continued and well-documented rise in living expenses. Housing, food, childcare, utilities, and transportation costs have all increased substantially. For many state employees - especially educators - our salaries have not kept pace with inflation.

A significant and sudden increase in health insurance premiums would create additional financial strain on employees who are already managing tight budgets. This will not only affect individual households but will also have broader consequences for recruitment and retention across NSHE and other state agencies.

If Nevada hopes to continue attracting highly qualified educators and retaining the dedicated professionals currently serving our students, we must ensure that compensation and benefits remain competitive and sustainable. A sharp premium increase sends the opposite message and risks driving talented professionals away from public service.

I strongly urge PEBP to consider a more gradual, phased approach to any necessary premium increases over a longer period of time. A measured and incremental adjustment would allow employees time to plan and adapt, minimizing financial hardship while still addressing budgetary needs.

State employees are committed to serving Nevada. We ask that our financial realities be thoughtfully considered in decisions that directly affect our well-being and our ability to continue this important work.

Thank you for your consideration,

Natasha Degrace, MSN-Ed, RNC-NIC, COI

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Subject: Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP Leadership,

As an Administrative Assistant employed by the State of Nevada, I am writing to express serious concern regarding the impact the proposed health insurance premium increases will have on classified employees.

Administrative Assistants are part of the State's classified pay structure and are compensated according to legislatively approved grade and step schedules. For example, Administrative Assistant classifications commonly fall within:

- Grade 27 – approximately \$45,000–\$60,000 annually depending on step
- Grade 29 – approximately \$50,000–\$67,000 annually
- Grade 30 – approximately \$53,000–\$71,000 annually

While compensation is structured and predictable, it also means earnings are capped within assigned grade ranges, and increases are incremental.

In recent years, employees have experienced:

- Increased PERS contribution rates (including a 1.6% increase in 2025)
- Limited cost-of-living adjustments that have not kept pace with inflation
- Rising costs in everyday living expenses

Now, the proposed health insurance premium increases present an additional and substantial financial burden.

For example:

Family HMO Plan

- Prior 2025: \$651.51/month
- Current: \$801.97/month
- Proposed 2026: \$1,443.55/month (+\$641.58/month)
- Proposed 2027: \$1,868.59/month (+\$1,066.62/month)

Family PPO Plan

- Prior 2025: \$423.54/month
- Current: \$497.68/month
- Proposed 2026: \$895.82/month (+\$398.14/month)
- Proposed 2027: \$1,159.59/month (+\$661.91/month)

To illustrate the real impact:

If an Administrative Assistant earns \$55,000 annually (mid-range Grade 29), their approximate gross monthly income is \$4,583 before taxes and mandatory deductions.

- A \$641 monthly increase (2026 HMO proposal) equals \$7,692 annually, or roughly 14% of gross annual salary.
- A \$1,066 monthly increase (2027 HMO proposal) equals \$12,799 annually, or approximately 23% of gross annual salary.

For an employee earning \$50,000 annually, the \$12,799 projected annual increase would represent more than 25% of gross pay.

These figures do not account for existing retirement contributions, taxes, or other deductions, meaning the actual impact on take-home pay would be even more significant.

For classified employees whose compensation is fixed within established grade structures, increases of this magnitude are not sustainable. They directly affect retention, recruitment, and the overall stability of the state workforce—particularly in rural and hard-to-fill locations.

Administrative professionals provide essential operational support to state agencies, ensuring compliance, fiscal accountability, and public service delivery. Substantial reductions in net income will inevitably drive experienced employees to seek alternative employment where total compensation is more competitive and predictable.

I respectfully urge PEBP leadership to reconsider the scope of the proposed increases and explore alternative solutions that protect both the financial stability of state employees and the long-term sustainability of the workforce.

Respectfully,
Brandi Miller
Administrative Assistant IV
NSHE

Pamela J. Call

February 16, 2025

Dear Public Employees' Benefits Program Executive Leadership Team,

I am not in favor of the proposed rate hike for PEBP benefits. Please exhaust all other solutions to keep reasonable health insurance rates for employees working at NSHE institutions.

Raising the health insurance rate will present financial hardship to many employees. As you know, merit and COLA increases are extremely limited, which over time reduces our purchasing power and effectively shrinks our salaries. Furthermore, many employees may be forced to leave the institution to provide basic health insurance to themselves and families.

Please reconsider this rate increase.

Sincerely,

Pamela J. Call
Distinguished Lecturer
School of Nursing
Nevada State University

Member: Ashley Hogan

Hello PEBP board,

I quite literally cannot afford for you to increase our insurance costs, and most of us cannot. We did not get a full cost of living adjustment this past fiscal year, our insurance rates were already increased, and our mandatory contributions to PERS increased. I average \$1000.00 in deductions each paycheck. Raising the costs of our insurance benefits the insurance company at the expense of public servants.

I urge you not to increase our insurance costs. How long will we be expected to cover increasing costs for insurance companies? They in an infinitely better position to absorb rising costs, and you will put state employees livelihoods in jeopardy.

Thank you,

Ashley Hogan

PUBLIC COMMENT: KIMBERLY G JAMES

To: PEBP Board

From: Kimberly James, Associate Professor at UNLV

Re: Public Comment

Monday, February 16, 2026

Dear Members of the PEBP Board,

I am writing to express my deep concern and frustration with details that have been shared with me and other PEBP members regarding exorbitant increases in premiums, cuts to benefits, and higher out-of-pocket maximums. None of these are acceptable in their current form.

According to the board packet:

- "Final AEGIS/REGI are lower than initially communicated, which were used in rate development for PY2026 and all previous analysis prior to this meeting
- As a result, State funding is lower than initially projected by: –PY2026: \$27M (3%) –PY2027: \$29M (4%) –Total for 2027-28 biennium: \$56M
- Funding gap is now projected to be greater than previously believed for PY2026+"

My questions are:

- (1) what changed between the initial communication of final AEGIS/REGI and now? and
- (2) what actions other than passing along the expense to your members are being considered?

I will reiterate what has been shared with me by the UNLV Faculty Senate, my Senior Senator, and the UFA:

- PEBP should NOT raise premiums by 84% (*or is it now over 100% as was suggested most recently by Faculty Senate*) next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable (*and might I add, ludicrous*) financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year). *I wonder if this too has increased since the last update was sent by Faculty Senate?*
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden

on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Some of us in NSHE have the luxury of being able to pull out of PEBP's health insurance plans; many do not. **What will happen to the system when those of us who can withdraw do so?** The PEBP Board should think hard about this likelihood. I myself, instead of moving my children (who don't have significant health problems) into our healthcare plan (which I had planned to do), am now considering taking the option to move my coverage to my husband's plan. The fewer the healthy participants, the unhealthier PEBP will be. You will be losing 5 relatively healthy members from one household. How many households like mine can PEBP afford to lose?

Further, from a recruitment perspective, how can we at UNLV and other state organizations recruit high quality applicants with crappy health insurance that is mismanaged and bankrupt? How does this align with the Research 1 standards that we are working to instill here at UNLV and elsewhere in the system?

I strongly urge the PEBP Board to consider next steps very carefully. Our success as an institution depends on our ability to uphold our values:

- Access and equity
- Excellence and integrity
- Collaboration and stewardship
- Compassion and inclusion

The actions that the PEBP Board takes will have a profound impact on our ability to operate in an environment that supports our values. Please work with your stakeholder leaders to come up with a more equitable solution and determine a path forward that supports your most vulnerable members.

Respectfully yours,

Kimberly G James, DM



Dear PEBP,

My name is Karina Meza Vargas and I live in Las Vegas Nevada. I am writing to oppose the PY2027 proposed insurance premiums because they will cause an extreme financial burden to myself and others. As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Sincerely,

Karin Meza Vargas.

Dear Members of the PEBP Board,

I am writing to express serious concern about the proposed increases in healthcare premiums.

These dramatic increases would impose a substantial financial burden on public employees and their families at a time when many are already facing rising costs of living, housing, childcare, and basic necessities. For faculty, staff, and state employees, healthcare is not a luxury it is a critical component of overall compensation and workforce stability.

Significant premium increases risk:

- Reducing access to necessary care if employees delay services due to cost.
- Creating financial strain for families managing chronic conditions or ongoing treatment.
- Undermining employee morale and retention across public institutions.
- Disproportionately impacting lower- and mid-income employees.

Public employees dedicate their careers to serving Nevada's communities. Any changes to health benefits should prioritize affordability, transparency, and equity. I urge the Board to carefully reconsider the magnitude of the proposed increases and to explore alternative cost-containment strategies that do not shift such a heavy burden onto employees.

Healthcare affordability is directly tied to workforce sustainability, recruitment, and retention. Decisions made now will have long-term consequences for Nevada's public institutions and the communities they serve.

Thank you for your consideration.

Respectfully,

Erika Marquez

Assistant Professor

University of Nevada Las Vegas

Comment on proposed health insurance premiums increase

The news of this proposal came down like an earthquake on me and my workmates. The amplitude of this increase is unprecedented. Usually, an increase comes (was imposed) after COLA wages increase. This time, there is nothing to alleviate its effect on workers' income. We do not have visual insurance anymore and most people have to wear eye glasses.

In addition, in the last five years, the cost of living has increased dramatically, while our salaries have not kept pace (even with the increase we received in 2023 and 2024). Prices for everyday goods and services have constantly risen in this period, yet wages remain stagnant for many state workers. This gap between living costs and pay is forcing employees to get second jobs and make difficult choices about basic needs.

It is already hard to attract new employees in all state agencies and a high insurance premium is not going to help.

Employee morale is very low, right now. Asking employees to absorb higher health insurance costs will further erode morale and reduce productivity across state agencies.

You can also review the costs to see if you can reduce the gap. We would appreciate a better transparency about all the cost drivers and any proposed changes before decisions are finalized.

In conclusion, we want you to reconsider this action and maintain the current premium levels for the next fiscal year.

Thank you for your attention to this matter.

Sincerely,

A Concerned State Employee

Sunday, February, 15th 2026

Dear Sirs,

I am writing to respond to the notice of some very extreme changes and cost increases to the PEBP insurance policy.

PEBP members are some of the most dedicated but under-appreciated people in government service. In an era of tax dollars being diverted for Sports events and venues we have seen very little support for the Educators of the future. Budget cuts have continued, however, the Arts and Education for the future has long been forgotten. For example, recently, the Piano Department received new Steinway pianos which would not have been possible without a private donor using some consideration and identifying the need for new instruments to be used by dedicated Artists and Educators of the UNLV School of Music. The last NEW piano at the UNLV School of Music was purchased in 1984. Again, dedication in performing a job that requires the attitude of "doing more with less." Is it not time for the PEBP members to be recognized for their dedication? Severely increasing the cost of benefits in a crippling amount does not show this recognition in my opinion.

Sincerely,

Dr. Valeria Ore
Assistant Professor in Residence
University of Nevada Las Vegas
School of Music

Anthony Barone
Las Vegas, NV

Public Comment

Members of the PEBP Board:

I write to object urgently to a proposal before you to increase health insurance premiums for PEBP members by nearly a factor of 2.

Such an increase would be calamitous to those of us who already struggle to pay current deductibles and costs related to health care. It is unconscionable for the State to burden its employees with costs that ought to be mitigated by more careful, equitable, and long-term fiscal strategies.

Benefits, moreover, should not be cut nor out-of-pocket costs raised significantly. Employees should not be further punished for seeking out needed health care nor incentivized to let emerging health problems develop into irremediable crises; for those with chronic conditions, an increase in out-of-pocket expenses is a *de facto* salary reduction.

I ask the Board to weigh carefully the damage to employee retention, dignity, and above all health that would follow from the extreme measures that have been proposed.

Anthony Barone

I write this as a state employee under the Division of Social Services. I am deeply concerned with the potential premium increase to our monthly health insurance. This was completely avoidable but due to the mismanagement, we have to make serious life changing decisions. Many of us have been on the same plan our entire careers and now may have to stop our ongoing treatments, find new doctors or to decline insurance and attempt to purchase elsewhere. At last legislation we only received a 1% raise with increase in PERS, decreasing our net income. Employees are already struggling with making ends meet as our pay is so low compared to the high increase in inflation that has hit Nevada. Many news reports have stated that to meet just the basic standards of living for a single person, you would need a salary of 100k/yr. No one is making close to that. This is why so many employees are currently receiving SNAP. How does the state expect its employees to afford a 133% increase in premiums? For many that might mean half their paycheck depending on their family size and needs. Are you expecting employees to choose health over rent, food and other necessities? It's very upsetting to not feel heard or seen when you have worked so many years for the state and not get any recognition through raises or better benefits. Instead we deal with payroll errors and increased expenses with no transparency. I would like to know who resigned or was terminated over this gross negligence. We deserve better as state employees.

Insurance costs:

I believe the amount I currently pay for coverage for myself, my spouse, and our two children is already a significant financial commitment. In today's economy, the cost of living continues to rise, and we are still responsible for out-of-pocket medical expenses, not including the cost of medications.

I respectfully ask that you carefully consider how increasing premiums will impact state employees and their families, many of whom are already managing tight budgets and rising household expenses.

02-18-2026 Board Meeting

Public Comment Regarding Proposed PY2027 Premium Increases

Dear Board Members,

My name is Lisa Longno and I live in Nevada. I am writing to strongly oppose the proposed PY2027 premium increases because the scale of these projected increases would impose severe and unreasonable financial hardship on State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I submit this comment in my capacity as a private citizen and State employee, not as a representative of the State or any agency. The views expressed here are solely my own.

The proposed premium adjustments would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. A 133% increase is not a routine adjustment — it is an extraordinary cost shift onto the very workforce that delivers essential public services to Nevada's residents.

This magnitude of increase is unprecedented, unsustainable, and out of proportion to employees' ability to absorb it.

Under the illustrative PY2027 premiums:

- A State active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59 — an increase of more than \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single active employees would see CDHP premiums rise from \$55.26 to \$128.76 per month.

For many employees, this would effectively erase thousands of dollars in annual take-home pay. For retirees living on fixed incomes, increases of this size could force impossible choices between maintaining health coverage and paying for housing, food, or utilities. This is not simply a budget adjustment — it is a direct threat to financial stability for working families and retirees who have dedicated their careers to public service.

Premium spikes of this magnitude will also have predictable consequences. They risk accelerating turnover, undermining recruitment, and discouraging qualified professionals from seeking or remaining in State employment. At a time when agencies already face staffing challenges, shifting this level of financial burden onto employees is counterproductive and short-sighted.

I recognize the importance of addressing the funding gap and maintaining appropriate reserve levels to protect the long-term stability of the health plan. However, balancing the plan's finances primarily through dramatic premium increases places a disproportionate burden on employees and retirees. Fiscal responsibility should not come at the expense of the financial security of the workforce.

I respectfully urge the Board to pursue a more balanced and measured approach, including:

- Phasing in any increases over multiple plan years to prevent immediate financial shock.
- Evaluating additional State contributions or broader budget solutions.
- Conducting a comprehensive review of cost-containment strategies within the health plan.
- Providing greater transparency regarding actuarial assumptions and reserve targets so stakeholders can fully understand the necessity and scope of any proposed increases.

The individuals affected by this proposal are the same people who serve Nevada's most vulnerable residents, maintain critical infrastructure, and keep

essential services operating. They should not be placed in financial jeopardy to achieve reserve targets on an accelerated timeline.

I urge the Board to reconsider the scope and pace of these proposed increases and to adopt a solution that protects both the long-term stability of the health plan and the financial well-being of the employees and retirees who depend on it.

Thank you for your time and consideration.

Respectfully,

Lisa Longno

Timothy Hoft

Public Comment

PEBP

Feb. 16, 2026

To whom it may concern,

I have been teaching at UNLV since 2012, and I am currently a Professor of Piano in the School of Music. I also have a chronic illness ([REDACTED]) that I have been living with for 25 years. I understand that the PEBP is considering raising our insurance costs by 100%, and I find this suggestion to be outrageously inappropriate. Should my insurance costs double in the next year, I will be forced to work extra hours as a private piano instructor on the weekends in order to afford it, and that will exhaust me physically and mentally. It will surely make me a less effective professor for UNLV. Is this really what you want from our faculty?

I am appalled and disgusted by this.

Sincerely,

Timothy Hoft
Professor of Piano
UNLV School of Music
[REDACTED]

Kristian Taketomo



I am a new faculty member, having started at UNLV last June. When I accepted the position, my wife and I were expecting our first child. A crucial part of our decision to relocate our family across the country was the knowledge that my income could cover the cost of essentials like healthcare for all of us until we got off the waitlist for university daycare and my spouse could go back to work. We also took extra care to consider the costs of our health insurance options given the new baby. Nearly doubling our monthly premiums and increasing the OOP max would throw a wrench in our plans, making us scramble for acceptable childcare and upsetting the budget we had carefully outlined.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
- **Family PPO Plan:**
 - Prior 2025: \$423.54
 - **Current: \$497.68**
 - Proposed 2026: \$895.82 (+\$398.14)
 - Proposed 2027: \$1,159.59 (+\$661.91)

These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

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- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, I have worked for the state for 21 years and still have to work overtime to feel like I am not living paycheck to paycheck. These rate increases would force me to work that same overtime just to get by.

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am writing to express serious concern and strong opposition to the proposed increase in our insurance costs. This potential increase should not move forward. Even the consideration of it demonstrates a troubling disconnect from the financial reality facing University employees and our families.

We are already struggling under rising retirement contributions and a steadily increasing cost of living. Housing, utilities, groceries, transportation, and other essential expenses continue to climb, while wages have not kept pace. Many employees are stretched to their financial limits. Introducing an additional insurance increase would push some from financial strain into genuine hardship.

For employees with underlying health conditions, this proposal is particularly alarming. Many are already dedicating a significant portion of their income to premiums, deductibles, copays, treatments, and essential medications. They are not managing discretionary expenses; they are trying to afford care that keeps them alive and functional. A further increase would mean that some employees are effectively working just to cover medical costs, with little left for basic living expenses. That is neither sustainable nor humane.

There appears to be no meaningful safeguard for those who are chronically ill or caring for family members with serious medical needs. These individuals do not have the option to forgo coverage. They rely on it. A potential increase in costs would disproportionately impact those who are already vulnerable and send a clear message that their needs are secondary.

University employees are the backbone of this institution. We educate, support, maintain, and strengthen this University every single day. We deserve healthcare and retirement systems that provide stability, not policies that create fear and financial insecurity.

This proposed increase should not happen. Leadership must reconsider and explore responsible alternatives that protect employees rather than place additional burdens on them. The wellbeing of the workforce is not optional. It is fundamental to the integrity and long-term success of this institution.

To PEBP:

We are all living in a climate where prices for nearly everything are going up, yet wages are stagnant. As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong. The insurance we have now is barely what I would even call decent health insurance. But rather is akin to catastrophic insurance. The costs are high at every turn. Premiums keep rising, deductibles keep rising, our out of pocket maximums are ever-increasing, and now you want to raise our premiums to some ridiculous amount. How can you do this to state workers, who are barely able to afford the high cost of living?

I am writing not only as a university employee, but as someone living with an autoimmune illness, with family members who also depend on ongoing medical care. For families like mine, healthcare is not optional. It is not a line item we can trim from a budget. It is the difference between stability and crisis.

The proposed insurance increase is deeply disheartening. We already structure our lives around managing chronic illness. That means regular specialist appointments, laboratory work, ongoing treatments, and expensive prescription medications. Even with insurance, the out-of-pocket costs are significant. Premiums, deductibles, copays, and medication expenses consume a large portion of our income. A further increase would not simply be inconvenient. It would be destabilizing.

There is a constant, quiet anxiety that comes with autoimmune disease. We plan carefully. We budget carefully. We make sacrifices. We do so because we value our work and our commitment to this University. But when insurance costs continue to rise while retirement contributions increase and everyday living expenses climb, it feels like we are being pushed to the brink. It is disheartening to feel that the very institution we serve does not see how precarious this balance has become for so many families.

Many employees with chronic or autoimmune conditions are already stretched thin. Some are working primarily to maintain access to healthcare. After covering medical expenses, there is often little left for basic living costs such as housing, food, utilities, and transportation. The stress of wondering how to afford the next infusion, medication refill, or specialist visit is constant. Adding more financial pressure sends a message that our realities are not being fully considered.

If this increase moves forward, some families may be forced to make painful decisions. Employees may begin seeking other employers who offer more affordable and sustainable healthcare benefits. Not because they want to leave UNLV, but because they can no longer afford to stay and survive. Losing experienced, dedicated staff because they cannot afford healthcare would be a profound loss for this institution.

Those of us living with autoimmune illnesses already fight daily battles that are invisible to most. We should not have to fight our employer as well just to maintain access to care. I urge leadership to reconsider this proposal and to recognize the very real human impact it will have on families like mine. Affordable, accessible healthcare is not a luxury. For many of us, it is a lifeline.

Terra Barnes

Here we are again! Last year PEBP threatened to get rid of the HMO plans because the EPO was too expensive. UMR (the low deductible provider) even said they could not compete with HPN, the south HMO. HPN HMO recipients' premiums increased to cover the EPO increase for the next 2 years.

Now not even a year later we are being told because of the federal subsidies being cancelled by congress our premiums are going to increase 133%. Meanwhile we are not getting raises or COLAs to assist with either increase. I have a pain implant that must be maintained by the doctor who did the implant, I cannot lose my insurance. Also, it's a nerve pain implant which is caused by work, and I cannot do my job without it. But who can afford \$400-\$500 a month for health insurance. The PPOs do not cover my doctor, and they are difficult to contact for assistance. I have been with HPN for 30 years and know what I need to do to get into the specialist I now have to see. NSHE talks about longevity and wanting to keep their senior employees, but they do very little to support them. It seems like every year we are fighting for our health insurance.

Dear Board Members,

My name is Racheal Gallegos and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of

this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Racheal Gallegos

Aaron Harroun – Public Comment

Dear PEBP Leadership,

As both a concerned employee and a supervisor with the Nevada Department of Corrections, I must express the serious impact the proposed health insurance rate increases will have on our workforce.

While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, those increases were intended to address a critical staffing crisis—**over 40% vacancies at the time**. The pay adjustments made us competitive with local law enforcement agencies; however, those gains have already been significantly offset by subsequent changes:

- 2023: Staff received a 20% raise.
- 2025: PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively 3.5% short in year one and 2.5% short in year two, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding 50% or more—employees stand to lose 15% to 40% of their pay. Personally, this would cost me approximately \$1,000 per month.

Example of Proposed Increases:

- **Family EPO Plan:**
 - 2025: \$651.51
 - Current: \$801.97
 - 2026 Proposed: \$1,443.55 (+\$641.58)
 - 2027 Proposed: \$1,868.59 (+\$1,066.62)
- **Family LDPPO Plan:**
 - 2025: \$423.54
 - Current: \$497.68
 - 2026 Proposed: \$895.82 (+\$398.14)
 - 2027 Proposed: \$1,159.59 (+\$661.91)

These increases are not sustainable. They will severely hinder our ability to hire and retain quality employees, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

I ask the members of this board: **Could you absorb an additional \$1,000 in insurance premiums in today's economy?**

I strongly urge PEBP leadership to reconsider this proposal and explore alternative solutions, such as:

- Seeking additional funding through the Interim Finance Committee
- Pursuing Federal Grants
- Implementing other cost-saving measures

Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Aaron Harroun

Subject: Urgent Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
- **Family PPO Plan:**
 - Prior 2025: \$423.54
 - **Current: \$497.68**
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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas

and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Public Comment Submission

Name: Corey Gerwaski

Hello, I am Corey Gerwaski, a UNLV Public service intern, classified as a Grade 27 Step 1 , and a student at UNLV pursuing Computer Engineering, and I need you to understand that these proposed PEBP increases are not just difficult for people like me they are devastating. Right now, I already pay about \$219 every single month for health insurance. Nearly 19% of my paycheck is taken for mandatory retirement before I ever see it, and I pay for parking just to be able to come to work. After rent, food, tuition, and basic survival, there is nothing left. There is no buffer. There is no flexibility. Any increase, especially one over 100% is not something I can “budget for.” It is something that breaks me.

Compounding this I am also fighting [REDACTED]. This is not hypothetical. This is not future planning. This is my life right now I have already endured months of stress, exhaustion, and fear while trying to obtain medically necessary care through coverage appeals, denials, and mounting out-of-pocket costs., and constant uncertainty. When coverage fails or costs rise, I don’t simply lose money I lose access to care that is essential to keeping me alive.

At the same time, tuition has increased, room and board costs have risen this semester and will rise again next semester, and my pay has not changed. Even with a limited tuition benefit, I am falling further behind every month. I am doing everything I am supposed to do working, studying, contributing to this institution and still, I am barely surviving.

Please understand this clearly: for low-wage employees, interns, and students with serious medical conditions, these increases are not inconvenient. They are not frustrating. They are catastrophic.

They force impossible choices between medical care, education, housing, and food. I am asking you urgently to reconsider these changes. If this goes forward as proposed, people like me will not endure it. We will be forced out. And some of us will pay with our health.

Thank you for taking the time to hear my experience and understand the very real consequences of this proposal.

Sincerely,

Corey Gerwaski

Please do not increase our health insurance premiums. As a state employee, we are already dealing with no cost of living raise for our salaries. Just because you can do something, doesn't mean you should do something. Again, I say, do not increase our premiums!

Scott

Dear PEBP leadership,

As a concerned employee working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise (mainly custody staff) under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset. Also note, not all staff employed by the Nevada Department of Corrections received the benefits of the FOP 2023 contract (i.e. correctional casework specialists and administrative assistants).

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas

and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

02-18-2026 Board Meeting

Dear Board Members,

My name is Erica Flores, LMSW and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families including myself.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For many employees, including myself, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Erica Flores, LMSW

Dear PEBP:

Every year, our coverage goes down and our out of pocket goes up. A lot of my Dr's have been removed or harder to obtain. DME services are fewer and fewer and the quality of the services has gone way down. I pay PT out of my pocket now because I am tired of having to find a new therapist. Now the premiums are going to go to, who knows what. And a lot of those services (ie PT) won't take our insurance because it's a pain to get and doesn't pay much. Dentist, optometrist and eye glasses are just a discount.

Dear PEBP leadership,

As a concerned employee working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions.

Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Nicholas Baker

I have seen my health care premiums and other costs increase gradually over the last 6 years that I've been a part of the PEBP. Every year, it is another setback as the cost of everyday needs increases, but to increase our premiums by 84% next year is simply cruel. I have multiple reasons why I need to go to a specialist for one thing or another, and every time someone recommends that I seek medical help, my answer is, "It's too expensive, I have other financial responsibilities." I already struggle to accept the exorbitant health care costs that I have to pay. It is unfair, but the people will remember who decides what. I agree with the following statements:

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

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We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

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We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Nevada Department of Corrections.

Dear PEBP,

Not all departments received raises as substantial as the officers did. Some departments, like mine, have stayed the same or close to the same salary. The increase you're proposing will make it impossible to survive financially, especially for those of us that didn't get that pay bump. I understand that inflation has hit everyone hard these last few years, but this increase will cost you staff. The commute to LCC would be the same as USA Parkway from where I live. I know firsthand the insurance that some of those companies have and what they cost each month. I'm sure many of the staff who travel from Reno, Carson, Fernley and Silver Springs would be willing to cut back on their commute to find a place that gives decent insurance at a good price. Plus, a better work life balance, less stress to themselves and their vehicles, the list goes on.

With the current insurance I have the one and only hospital where I live is out of network. Which means the emergency bills that saved my life are not covered and I'll probably pay on them for the rest of my life.

It's a shame the state can't provide quality insurance for its employees to begin with. It is an even greater shame that they are increasing the price so drastically that most of us who receive the insurance will be under such financial strain that we'll never be able to use it. I truly hope the increased turnover rate and putting families in unimaginable financial strain is worth robbing state employees blindly.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. I am the **only state employee** in this department caring for over 1600 inmates and I will never hire or retain another state employee at this rate. Custody staff received a significant increase in pay, ancillary staff did not, and it will not be cost effective to work for the state any longer.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

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 - Prior 2025: \$651.51
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These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Erin Parks, DON I

I recognize that I am coming from a place of great privilege by writing to you of my concerns, and thus I will use it in a way to protect my peers from this horrendous increase in our insurance premiums. Appropriate healthcare is difficult to access as it is, and insurance is supposed to make the transition from wallet to provider much easier (in theory). By raising the healthcare premiums, this eliminates the purpose of insurance coverage's intention to make care more accessible. By asking PEBP members to increase their premiums in order to access basic care, PEBP as an institution is failing in their purpose to be the bridge to help members. We already live in a time in which cost of living is already incredibly high; financially providing for families is increasingly strenuous; and those with live-sustaining management of conditions is already precarious. By increasing premiums, you are putting MORE members at risk of not receiving help or making life-altering decisions that are easily remedied by maintaining our premium costs.

Benefits should also not be changing for members. We have faced numerous cuts that already threaten the health and wellbeing not only for ourselves, but for our families. These benefits are what allow us to function in our jobs, in our lives, and in our communities. We are trapped in a system that makes us reliant on these, and to cut our benefits (and then increase the cost of our premiums) is a serious threat to livelihood.

The higher out-of-pocket maximum is also incredibly unfair, as many of us live with invisible and/or chronic disabilities. To live with an additional financial burden on top of finding specialists or management strategies that can help us not just live but SURVIVE is not only unfair, but inhumane. There are many of us who do not earn as high as other staff members. I am not just speaking for myself, but for administrative staff who earn far less than tenured professors or program directors. The burden on these individuals will cause undue stress simply because their salary is lower. Again, the consequences of which could be fatal or at least induce much greater stress than is needed. We don't need an out-of-pocket maximum increase, as that will dangerously reduce the chances of accessing care. We need something that will actually help us access the care without the burden of eliminating the NECESSITY of feeding our families/paying for bills/making rent.

I sincerely hope you all stop this for the good of the greater PEBP membership body. This is simply inhumane for our financial livelihoods.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

02-18-2026 Board Meeting

Dear Board Members,

My name is Jamie Yuenger and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Jamie Yuenger

February 17, 2026

PEBP board,

My name is Cindy Claus and I have worked at UNLV for 21 years. I was on HMO for 20 years and was perfectly happy with it but I switched during the last open enrollment. The reason we switch to the low deductible PPO is we travel and I am retiring soon.

We have carefully thought out our retirement and have met with PERS, our financial advisor and the UNLV retirement personnel. I will be 62 when I retire by the end of the year and we calculated our retirement on the fact we will need to pay a higher health insurance premium for my spouse and I to stay on the UNLV insurance plan. I am grateful this option is available to us and for the subsidy for being with UNLV for 20 years. We understood rates would go up yearly until we are eligible to go on Medicare. BUT in no world or calculations did we think it could possibly go up 84% or anywhere near that amount! No one could plan a life around that increase. We are lucky we are financially secure but this will still hurt us substantially if it goes into effect at any amount above 25% (which is still high). I can't imagine the employees who have bought a house, car, had a child or any number of things by calculating it by their current paycheck. And now they will not have the income they counted on to make ends meet.

PLEASE do not raise the rates above 25% for all of our sakes and livelihoods!

Thank you,

Cindy Claus

Operations Manger

Wiener-Rogers Law Library

Toni Aceves

Henderson, NV 89002

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Audrey High

Public Comment –

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Audrey High

Audrey High
Nevada State Employee

Dear PEBP leadership,

As a concerned employee working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a substantial raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$400 more per month**, while others could lose **\$1,000 or more monthly**.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
- **Family PPO Plan:**
 - Prior 2025: \$423.54
 - **Current: \$497.68**
 - Proposed 2026: \$895.82 (+\$398.14)
 - Proposed 2027: \$1,159.59 (+\$661.91)

These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce. Who ever wants to vote for this should be ashamed of themselves.

Respectfully,

Dominick Martucci

Request from State Employee

Re: PEBP Health Cost Increases

- PEBP should **NOT** raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.
- **As a state employee that lives paycheck to paycheck with ONLY step increases annually, this increase to PEBP insurance will cause financial instability to me and most of my coworkers.**

For the record my name is Annelise Friedman.

I am writing to express serious concern regarding the proposed 84% premium increase effective July 1, 2026.

An increase of this magnitude is not sustainable for state employees. Many of us have already absorbed increased retirement contributions and premium hikes in 2025. For FY2027, we are also facing approved benefit reductions and increases to deductibles and out-of-pocket maximums.

It is deeply troubling to be asked to pay dramatically more while receiving less. Higher premiums, higher deductibles, higher out-of-pocket maximums, and reduced benefits amount to a significant erosion of compensation. This is not simply a budget adjustment, it materially affects our financial stability and access to care.

Working for the State of Nevada has long been viewed as an honorable and stable career path, one where, even if salaries were modest compared to the private sector, employees could rely on solid benefits and institutional support. That understanding is part of what draws and retains dedicated public servants. An 84% premium increase fundamentally undermines that promise.

At a time when recruitment and retention across state agencies are already challenging, shifting this level of cost burden onto employees risks long-term consequences for morale, workforce stability, and public service delivery.

I respectfully urge the Board to pursue alternative solutions before implementing a premium increase of this scale. A phased approach, structural reforms, vendor contract review, or broader state-level funding strategies should be explored. An 84% increase should be a last resort, not the primary response.

Public employees deserve solutions that reflect shared responsibility and preserve the value of public service employment.

Thank you for your time and consideration.

Annelise Friedman

Dear Members of the Board,

I am writing to formally express my strong concern regarding the proposed insurance rate increase under the Public Employees' Benefits Program (PEBP) for employees of the State of Nevada.

As a Family Service Specialist III with 9 years of service, I understand that healthcare costs fluctuate and that maintaining a sustainable benefits program requires careful financial planning. However, the proposed increase places a significant and disproportionate burden on employees who are already facing rising living expenses. For many of us, wage growth has not kept pace with inflation, housing costs, or other essential expenses. An additional increase in insurance premiums will further reduce take-home pay and strain working families.

State employees dedicate themselves to serving Nevada's residents. Affordable healthcare coverage is not merely a benefit — it is a critical component of employee retention, morale, and long-term workforce stability. A rate increase of this magnitude, particularly without clear mitigation strategies, risks undermining those objectives.

I respectfully request that the Board reconsider this proposal or, at minimum, provide a detailed financial justification and explore alternatives such as phased implementation, increased employer contributions, or additional plan design options to lessen the immediate impact on employees.

I urge the Board to carefully weigh the long-term consequences of this decision on the workforce that supports state operations every day.

Thank you for your time and consideration. I look forward to your response and to greater transparency regarding this proposal.

Sincerely,

Rachel Laymon

Family Service Specialist III

Division of Social Services

Members of the PEBP Board,

I'm Stephanie Fisher, a Financial Aid Administrator at Nevada State University and proudly serve our student population. Being in this position has been the first time in a long time that I have had access to affordable healthcare and have been able to use it. The most recent rise in our rates for the HMO has caused a financial strain, the 133% potential increase would be financially devastating and price a lot of us out of insurance. The rising cost of living, compounded by decreased revenue streams from traditional sources is resulting in tough choices, has the Board even considered requesting funding from the Rainy-Day Fund because from where I'm sitting it sure feels like a storm. I need my health insurance as do my colleagues and peers. More than enough money is already taken out of our paychecks to cover higher costs to support the EPO and other health options. I implore you to advocate better on our behalf and not balance the books on our backs, we can't afford it.

Jessica Swindell

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong. Especially the employees with a chronic illness that rely on our health insurance to help with costs.

Public Comment for PEBP: Insurance change in premiums

The proposed shift in medical premiums and plan designs represents a dramatic and unsustainable financial burden on employees—made even more alarming given the simultaneous loss of COLA and merit pay increases. With wages frozen, premium hikes of this magnitude create an immediate financial shock. Employee-only premiums for the Low-Deductible plan are set to rise by 84%, while the EPO/HMO option increases 70%. For employees covering families, the impact is even more profound, with Low-Deductible premiums rising 82% and EPO/HMO premiums increasing 59%. These are not gradual adjustments; they reflect an abrupt and substantial cost shift onto employees without any wage growth to cushion the impact.

Beyond premiums, the proposed plan changes significantly increase out-of-pocket responsibility. The High-Deductible plan sharply increases both the deductible and the annual out-of-pocket maximum—far outweighing the modest increase in employer HSA contributions. The Low-Deductible plan, historically valued for predictable costs, introduces a new deductible, adds a prescription deductible, raises the out-of-pocket maximum, and increases copays. Similar increases in cost-sharing occur in the EPO-North plan.

These compounded changes will disproportionately harm families, lower-income employees, and anyone managing chronic or acute medical conditions. Without COLA or merit pay to help offset these rising expenses, employees are being forced into an untenable financial position—one that may result in delayed care, increased debt, or significant hardship.

This proposal is not merely a benefits adjustment; it is a destabilizing financial shift that threatens employee well-being, morale, and long-term retention. A more responsible path would phase changes in gradually and pursue increased legislative or state support rather than placing the burden solely on employees.

To Whom It May Concern,

I am writing to express serious concerns about the proposed increase in health insurance premiums under PEBP. An increase of this size is far beyond what most state employees can reasonably afford, and it would have a major impact on our daily lives.

For years, state employees have dealt with financial setbacks that seem to fall on us whenever the state needs to balance its budget. We have gone through furloughs, years without step increases, and rising living costs. Now, adding such a drastic jump in insurance premiums feels like yet another example of the state relying on its workforce to absorb the burden.

A 100% plus increase is not a normal or manageable adjustment. Most families cannot absorb that kind of change without sacrificing essential needs. State employees show up every day to keep Nevada running. We do this work because we care about our communities, but we also rely on stable fair benefits to support our families. Sudden, extreme increases like this undermines that stability and makes it harder for employees to remain in public service.

I ask that PEBP reconsider this proposal and explore more reasonable, gradual options. State employees deserve a benefits structure that supports their well-being rather than placing additional hardships on them.

Thank you for considering the impact this decision will have on thousands of dedicated state workers.

To whom it may concern:

I am writing to express my deep concern and disappointment regarding the potential increase in insurance premiums for Nevada state employees. As a heart attack survivor, access to affordable healthcare is not just important, it is essential for my continued well-being. These premium hikes place an undue financial burden on individuals like me who already face significant medical expenses and rely heavily on every dollar of our income to make ends meet.

State employees dedicate themselves to serving the public, and many of us do so while managing chronic health conditions. Increasing premiums without providing meaningful alternatives or assistance feels like a step backward in supporting the very workforce that keeps Nevada running. For those of us living on tight budgets, this change forces difficult choices between healthcare, basic necessities, and financial stability.

I urge you to reconsider this decision and explore options that prioritize affordability and accessibility for all employees, especially those with critical health needs. Thank you for your attention to this matter.

Sincerely,

Kayla D. Norwood

Date: February 17, 2026

To the Members of the PEBP Board:

I am writing to express my opposition to the proposed premium increases currently under consideration for the upcoming plan year. Recent projections indicating that premiums would need to rise by as much as 84% to 133% to cover the program's deficit are a threat to the financial stability of UNLV staff and faculty.

While I recognize the rising pharmacy costs (particularly GLP-1 medications) and the depletion of excess reserves used to subsidize rates over the last three years, the burden of these fiscal miscalculations cannot be placed solely on the shoulders of employees.

My concerns are focused on the following areas:

- **Unsustainable Financial Burden:** For many state employees, particularly those in lower-income brackets, an increase of this magnitude effectively negates years of cost-of-living adjustments. This is not a rate adjustment; it is a pay cut.
- **The Double Hit:** The board is proposing these premium hikes simultaneously with increases to out-of-pocket maximums (rising from \$4,000 to \$5,000 for individuals). Expecting employees to pay significantly more for a plan that covers significantly less is a failing value proposition.
- **Retention and Recruitment Crisis:** Nevada already faces critical staffing shortages in public service. Implementing a 133% increase—or even a compromise 84% increase—will lead to a mass exodus of talent to the private sector, further destabilizing state operations.

I strongly urge the Board to consider the following alternatives before the March rate-setting meeting:

1. **Gradual Reserve Restoration:** Rather than attempting to solve the deficit in a single plan year, the Board should implement a multi-year spend-down/restoration strategy to smooth the impact on members.
2. **Legislative Intervention:** The Board must work aggressively with the Governor and the Interim Finance Committee to secure supplemental funding to bridge the gap until the 2027 Legislative Session.
3. **Transparency in Spend-Down:** Employees deserve a clear accounting of why reserves were spent down so aggressively in 2024 and 2025 without a sustainable transition plan for 2026.

We should not be the last thought when it comes to fiscal responsibility and health security.

Sincerely,

Laura Gardner

To Whom it may Concern,

02/16/26

I am already struggling to make end meet with my bills. I can't believe you want to raise our healthcare premiums. My son doesn't work and I am trying to keep my head above water. This world is getting too greedy in charging us little people so much in rent, food, gas, etc. and now the healthcare? I no longer have my steps. I've been done with those for years. No more Colas for us Classified. If it's not one thing going up. It's something else. What else can I say, but life sucks.

Thank you,

Kimberly Ensigne

Administrative Asst. II, in Hospitality College

Dear Members of the PEBP Board,

I am writing to respectfully express my opposition to the proposed increase in health insurance premiums for Nevada state employees. This proposal would place a substantial financial strain on employees who are already struggling to manage rising living expenses.

For many state employees, the proposed changes would mean thousands of dollars in additional out-of-pocket costs each year. Such an increase is simply not sustainable for individuals and families operating on already tight budgets.

In recent years, Nevada state employees have absorbed higher PERS contributions, effectively reducing take-home pay, and we have not received a cost-of-living adjustment (COLA) during the current biennium. Implementing a significant premium increase under these circumstances would further erode employees' financial stability. It may also force difficult decisions regarding healthcare coverage, housing, necessities, or even continued employment with the State in favor of private-sector opportunities.

Although phased-in increases have been discussed as a compromise, they do not resolve the underlying issue. Without planned COLA or other meaningful salary adjustments, employees will continue to experience stagnant wages while expenses climb. Even gradual premium increases would still create considerable hardship.

I respectfully urge the Board to reconsider this proposal and to pursue alternatives that do not disproportionately burden the very employees dedicated to serving the State of Nevada. Access to affordable healthcare is critical to sustaining a healthy, stable, and effective public workforce.

Thank you for your time and thoughtful consideration.

Sincerely,

Lucero Ayala

Jennifer Ross

UNLV, Administrative Assistant

Classified Staff

I am writing today to express my concerns over the PEBP price increase that may be going into effect. As a classified staff member, this cost hike will impact me greatly. Classified staff members are among the lower-range salary roles in the NSHE system, and such a significant increase in health insurance payments would be detrimental to our pockets.

Health insurance is an absolute necessity in America. Without it, many of us would see unending and catastrophic medical bill debt. It should remain accessible and affordable, most especially for the lower paid state employees.

If I am only paying for PEBP for myself and will feel the substantial financial strain of this increase, I cannot even begin to imagine the worries of someone with a spouse and children that also need coverage. I live off one income and do not have another person to share expenses with. The rise in everyday living expenses is far outpacing our wage growth, and this was already a worry even before I got word of the proposed PEBP rate hike.

I respectfully but urgently request that these rate increases be reconsidered. Employees deserve reasonable insurance coverage rates that reflect the economic realities we all face.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Vanessa Taitano, resident of Las Vegas, Nevada

Public Comment regarding PY2027 Plan Design Changes and Rate Methodology

Dear PEBP,

I am writing to oppose the proposed PY2027 Plan Design Changes and Rate Methodology because it is not affordable to many State employees, including myself. The 2025 Nevada Legislative Session did not approve COLA raises for fiscal years 2026 and 2027. At this same session, they approved raising NVPERS mandatory contributions for those on the Regular Employee/Employer Paid Contribution Plan from 17.5% to 19.25% starting fiscal year 2026. This has decreased the net income of State employees who are already struggling through the current economic climate.

Additionally, myself and other employees received a letter from PEBP late last year notifying us that a significant portion of our premiums were not used during a previous plan year and that it would result in a decrease in premium costs for future plan years. To increase our health insurance premiums by 133% is contrary to the letter we were sent. This would cause many employees to decline PEBP benefits, or worse, to resign from their positions. This will also result in more State employees applying for public assistance benefits, specifically Medicaid.

I am a single mother covering three of my children – one is a full-time college student and two have special needs. My current monthly premium for basic coverage under the HMO plan is \$378.65. This does not include voluntary deductions I've elected, such as additional vision insurance and life insurance. I average an out-of-pocket cost of at least \$200 per month for copays and medications that constantly fluctuate, depending on what HPN will cover. We've had to make medication changes a few times to keep costs down. For reference, I have previously had to pay \$155 a month for just one of my children's prescriptions. If this change takes effect, I will have to apply for Medicaid, which I have previously been denied due to supposedly earning too much. My children will be uninsured and we will have to stop their medical treatment. I humbly ask PEBP to please reconsider this proposal.

Respectfully,

Vanessa Taitano

02-18-2026 Board Meeting

Dear Board Members,

My name is Concepcion Martinez, and I live in Nevada. I am writing to oppose the proposed PY2027 premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Health Authority, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments, reported as necessary to address a funding gap and reserve target, would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59, an increase of over \$1,000 per month.*
- A State Active employee with family coverage under the HMO plan would see premiums increase from \$1,043.64 to \$2,432.39 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

I was also under the impression that with the creation of the Nevada Health Authority, the State would have greater leverage to negotiate reductions in insurance premiums, not only

for consumers but also for State employees. These proposed increases seem to move in the opposite direction.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Concepcion Martinez*

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Written Comment to the PEBP Board

To the PEBP Board,

I am writing as someone who is genuinely concerned about the proposed increases to health insurance costs. Many of us simply cannot afford another increase right now.

The cost of living has already gone up across the board. Rent, a car payment, utilities, gas, and groceries are consuming about 80 to 90 percent of our monthly income, and that is with little to no savings. Most of us are already stretching every dollar just to make it to the next paycheck. If health insurance costs go up again, many of us will be breaking even just to survive. Some may fall into a deficit.

For those of us who have ongoing health needs, this is even more serious. I pay 50 dollars each month just to see one specialist. There are times when I need to see multiple specialists. With an 80 percent cost increase or more, I would realistically have to choose which doctor I can afford to see. No one should have to decide which part of their health gets attention and which part has to wait.

Health insurance is not a luxury. For many of us, it is necessary to live. But how can we continue living when "living" means falling behind financially every single month?

I am asking you to please consider the real impact these increases will have on working families. I urge you to make the responsible and moral decision and not raise the cost. We are not asking for more. We are asking for stability and the ability to afford basic necessities without being pushed further under water.

Please stand with the people you represent.

Thank you for your time and consideration.

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Melisa Salas Public Comment regarding the PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Shayla Barry

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment-- *Proposed U.S. VLS*

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received the cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, utilities, or even leaving state employment for the foreseeable future.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant financial hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,


Nevada State Employee

Dear PEBP,

My name is Blair Grover and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- *Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- *Exploring additional State contributions or budget adjustments.*
- *Conducting a deeper review of cost-containment strategies within the health plan.*
- *Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Blair Grover*



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

Charice Schennum, AT II LCC

Subject: Concern Regarding Rising Benefit Costs and Impact on Retention

To Whom it may concern,

I am writing to express my concern regarding the increasing cost of employee benefits and the impact these changes may have on my ability to remain in State service. I have proudly served as an NDOC employee for nearly ten years, and during that time, I have valued the stability and sense of purpose that comes with working for the State.

However, with my current deductions—including medical insurance, voluntary benefits, PERS contributions, and taxes—I take home approximately 48% of my hourly rate. If insurance costs rise to nearly double what I am paying now, I will no longer be able to afford to continue in my position. The additional financial burden, combined with my 128-mile daily commute, would make it unsustainable for me to remain employed.

I understand that benefit structures are complex and subject to many factors, but I wanted to share how these changes directly affect employees like myself. I hope that NDOC and the State can explore options to mitigate these increases or provide alternative solutions to help employees maintain access to affordable benefits.

Thank you for taking the time to consider my concerns. I am committed to my role and to serving the State, and I hope we can work together to find a way forward.

Sincerely,

Charice Schennum

Accounting Tech II

Dear PEBP,

My name is Jayla Singuineau and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Jayla Singuineau*



02-18-2026 Board Meeting; Nevada Public Employee's Benefits Program PY206-2027

02-17-2026 Board Meeting

Dear Board Members,

My name is Yolanda Manzo and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Yolanda Manzo*

Dear Board Members,

I want to share my personal concerns about the proposed 133% increase in our health insurance premiums.

For many of us, health insurance isn't just a line item in the budget — it's something our families rely on. An increase of this size would have a real impact on my household and on many of my colleagues. If costs are passed on to employees, it could significantly affect take-home pay, monthly budgeting, and financial stability.

Beyond the numbers, this kind of increase can create stress and uncertainty. It may cause employees to reconsider coverage options, delay care, etc. Health benefits are one of the most meaningful parts of our compensation, and changes of this magnitude can affect morale and retention.

I fully understand that healthcare costs are rising, but a 133% jump feels extreme. I respectfully ask that we explore all possible alternatives, such as spreading out the premium increase over a three- or four-year span, before moving forward with something that could have such a significant personal impact on employees and their families.

Warm Regards,

Carl Guansing

EDWIN FORGES
PUBLIC COMMENT
2/17/2026

Dear PEBP Board,

Please do not raise our premiums, deductibles and co-payments and co-insurance for fiscal year 7/1/2026-6/30/2027 for our health insurance. State employees already pay too much for our health insurance and now you are considering again raising our premiums. We did not get any COLA from last year and will also not get any COLA this coming fiscal year. The PERS contribution went up last fiscal year so pretty much our COLA increase from 7/1/2023 is already gone due to many increases from PERS, PEBP and of course Inflation and tariffs. I am already top out by the way so this will be considered a pay cut to what I am getting now.

Also, I suggest using CCSD/ Teacher Health Trust Fund as a guide and model for PEBP. Their premium for a single employee is only \$15.00 for the last 5 years as far as I can remember for a PPO with health, vision and dental already covered. Maybe CCSD/THT can guide PEBP to help you balance your budget. How come they have better coverage health insurance and pay only \$15.00 and has not increased premiums for a long time and it is also managed by UMR but our State health insurance premium is keep going up.

Please consider maybe getting advice from THT/CCSD or maybe State employees just be under their Insurance Program.

Hoping that all the comments submitted by the State Employees will be considered not to increase our premiums this coming July.

Thanks you,

Edwin F,
NV State Employee

Public Comment from Shannon Widdowes

Dear Members of the Board,

I am writing regarding the proposed premium and out-of-pocket increases under the Public Employees Benefits Program.

An 84% (or greater) premium increase would create real financial strain for many state employees. These changes are especially concerning for families like mine. My 4-year-old was recently diagnosed [REDACTED]. My family is already facing significant, unexpected medical bills while trying to focus on our child's treatment and care. Higher premiums, increased out-of-pocket maximums, a new annual deductible, and overall cuts to benefits would add even more stress during an already overwhelming time.

I respectfully ask the Board to reconsider the scale of these increases and to prioritize solutions that protect employees and their families, especially those dealing with serious medical challenges.

Thank you for your time and consideration.

Sincerely,

Shannon Widdowes

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

Jorge Pulido-Rubio, C-TAGME
NSHE Specialist
University of Nevada, Reno School of Medicine

Dear Members of the PEBP Board,

I am writing to share my concerns regarding the proposed premium and plan design changes under consideration for Plan Years 2026 and 2027.

Like many state employees, I chose public service understanding that compensation would be modest compared to the private sector. What has made that commitment sustainable has been the relative stability of benefits—particularly access to health coverage that is predictable and manageable from year to year. The proposed changes represent not just an adjustment, but a fundamental shift in affordability for employees and families.

Over the past several years, state employees have absorbed increased retirement contributions and rising living costs across the board. Housing, utilities, groceries, and transportation have all become significantly more expensive. For many households, there is very little flexibility left in monthly budgets.

The proposed premium increases—particularly for family coverage—would require employees to redirect thousands of dollars annually toward healthcare premiums alone, before accounting for deductibles, copays, and coinsurance. When both premium costs and out-of-pocket exposure rise simultaneously, the financial impact compounds quickly.

For my household, this issue is deeply personal. My partner was recently diagnosed with a chronic illness that requires ongoing medical management. This includes specialist appointments, routine testing, and long-term medication. Health insurance is not a peripheral benefit for us—it is a foundational necessity.

Chronic conditions do not allow families to “shop around” or defer care when costs increase. When premiums rise sharply and out-of-pocket thresholds climb, it creates financial anxiety layered on top of medical uncertainty. That strain affects not only individual families but also employee focus, morale, and long-term workforce stability.

Public employees are the operational backbone of state government. Many of us are not in high-earning roles, and we do not have variable compensation or bonuses that can offset sudden increases in fixed expenses. When benefit costs rise dramatically within a short time frame, there is no mechanism for employees to absorb that shock.

If these changes move forward as proposed, the result will likely be difficult tradeoffs for many families—reducing retirement savings, delaying other essential expenses, or reconsidering whether continued public employment is financially viable. That is not a position employees should be placed in while delivering essential services to the State of Nevada.

I respectfully ask the Board to consider alternative strategies that preserve access to care without transferring disproportionate financial burden onto employees and their families. Sustainability of the plan is important—but so is sustainability of the workforce that depends on it.

Thank you for your time and thoughtful consideration.

Sincerely,

Jorge Pulido-Rubio

NSHE Specialist

University of Nevada, Reno School of Medicine

Traci Kirkland

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Due to rising costs, I just recently changed my PERS contribution too because that was becoming to be too much. The extra money I saw on my checks from that change has been extremely helpful financially. To know my insurance premiums are set to rise that same amount is very frustrating...took 1 step forward to take 2 steps back. Please don't put the burden of insurance costs on state employees due to poor budgeting on someone else's part. We come in to work every day to help Nevadans, now we need help!

Carla Bywaters

The new higher Out-of-Pocket Maximum increases for 2027 are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases. As a result, many people may look elsewhere for their insurance needs, which will create an even greater problem.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Health Cost Increases Public Comment

Raising PEBP health costs by 84% and increasing the out-of-pocket maximum to \$1,000 per individual would have a significant and immediate impact on my family's finances. My husband and I are newly married and planning to purchase a home in the coming year. An increase of this magnitude would place a serious financial strain on us as we begin building our life together.

In addition, I will be starting graduate school at the University of Nevada, Las Vegas this fall. While I am grateful to receive Grant-in-Aid, I am still responsible for a substantial portion of my tuition and expenses out of pocket. A dramatic rise in health care costs would likely force me to take on additional student loans, increasing my long-term debt burden. I also manage ongoing health concerns that require prescription medication. My current insurance plan makes these medications affordable and allows me to maintain my health responsibly. Significant increases in premiums and out-of-pocket costs could jeopardize that stability and negatively affect my well-being.

I am also concerned that I am not permitted to add my husband to my current plan as a spouse so he can have access to affordable health care. If health care costs are going to increase so substantially, there should be a corresponding solution that allows employees to add spouses and/or dependents; even if they have other insurance options that are less affordable.

As PEBP employees, we already contribute considerably out of pocket to maintain affordable coverage. It does not feel equitable to ask employees to absorb such a steep increase for circumstances beyond our control. Many individuals choose to work within NSHE because of

the strength of its benefits. Those benefits are a key factor in recruiting and retaining dedicated employees who are committed to serving Nevada's universities.

A change of this magnitude risks driving talented employees to seek opportunities elsewhere, which would negatively impact NSHE as a whole. I urge you to consider alternative solutions that minimize the financial burden on PEBP employees while preserving access to affordable health care. Supporting employees in this way ensures we can continue serving our institutions with focus, stability, and excellence.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment to the PEBP Board

Tricia McCrory
[REDACTED]

I urge the PEBP Board not to approve the proposed premium increase. This drastic rise would place an unbearable financial strain on state employees and their families. Instead, please consider spreading any increases over multiple plan years to reduce the impact. The State of Nevada must also increase its contributions to restore the traditional cost-sharing balance between the state and its employees.

Further, I ask that no additional benefit cuts be made beyond those already approved for FY2027. The upcoming out-of-pocket maximum increases will already add roughly \$5 million in costs for participants, an especially heavy burden for lower-income employees and those with chronic health needs.

Please support fair, sustainable solutions that protect Nevada's public employees.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

- Nicholas Runyon

Dear PEBP board members:

First, please **do not** raise premiums by 84% next year. This increase would have drastic impacts to Nevada employees' financial well-being. Instead, please consider **spreading out premium increases over several plan years** to limit the unacceptable financial impact on PEBP members. In addition, state contributions to PEBP *must increase* to restore the traditional cost-sharing balance between the state of Nevada and its employees.

Second, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year). The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on employees who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Sincerely,
Zach Perzan
PEBP Member and State Employee

To: PEBP Board

From: Kim Shamley, Member – UNLV Employee

RE: Possible Premium Increase for 2026

Dear PEBP Board Members:

I am writing to express my extreme concern about the possibility of our insurance premiums increasing by over 100% effective 7/1/26. As employees we are already in a real bind with the increase in the retirement contribution percentage and wages not increasing. Doubling premiums will cause undue hardship and strain in an already taxing economy. I am in support of implementing other long-term solutions that will not put tough strains on members.

Perhaps there are other brokerage firms that can be consulted or other competitive pricing options via other avenues. It feels like our hands are being tied and we are not in the best position – in addition, this is a sudden change that will have significant negative impact to members.

Sincerely,

Kim Shamley

Zeta Wilson

I am a full-time lecturer at UNLV who is writing to strongly oppose the 84% premium increase set to take effect in the next year. Furthermore, I similarly oppose the proposed out-of-pocket maximum increase of \$1000 for individuals and \$2000 for families, which is outrageous and insulting. For those of us with chronic health issues and who work low-income positions, this change will be felt most of all. The cost of living in Las Vegas continues to increase, and this extreme premium and deductible hikes place further burden on those who already struggle to make ends meet while working full-time.

I urge the Board to reconsider spreading out premium increases over the next five years to limit this unacceptable financial impact on PEBP members, and to table the proposed out-of-pocket maximum increase. In addition, state contributions to PEBP need to match this increase to restore the cost-sharing balance between the state of Nevada and its employees.

This balance is one of the main reasons I was drawn to the NSHE system, and I have been proud to say that I work within an organization that values its employees' well-being. With these recent changes to coverage, that is no longer something I can say with certainty. I love my job, and I love working as a public employee in Nevada, but these changes are a slap in the face to those of us who have dedicated the majority of our professional careers to public service in Nevada.

Thank you for your time and consideration.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Public Comment – Casey Hall

Regarding the proposed increases to our health insurance plans, as state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Ethel Simpson

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am writing this letter for public comment regarding the proposed increases in rates for the PEBP health insurance. Current solutions supplied by this board do not take into account the well-being of public employees, and treats them just as numbers to be balanced on a spreadsheet.

While I understand the need for changes to keep the system solvent. Increasing the rates in this way and this suddenly will create an unreasonable and unnecessary burden on employees, especially those that are most vulnerable.

Cost sharing between the employees and the state should also be visited, as this is an important part of the equation as well. The burden of balancing the budget should not fall exclusively on public employees, but also on the state.

Sarah Ford

Please do not increase medical costs period. The gains from cost of living adjustments we received continue to be reduced through mandatory increases, putting families like mine back in the same boat we started in—having financial stress and worrying about being able to pay bills. This is crazy considering we are working full-time as professionals. Should you increase costs anyway, please do not do it by 84% in a single year. Nearly doubling healthcare costs while also taking away benefits is cruel, especially since the people affected by these changes have no real say and had no part in the fund mismanagement that led us here.

I am asking for some compassion and sense in this madness. We all know that even if funding were ever to be restored by the state, our rates would never go down. There is no turning back from this if the rates go up and especially if they go up by the full 84%. Please hear me and my colleagues and do the right thing.

Thank you.

3:09

5G 88



TAKE ACTION – PEBP Public Co...

Aa

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

After you submit your comment, encourage your coworkers to take action too. We are louder when we all speak up together!

In solidarity,

AFSCME Local 4041

Connect with AFSCME Local 4041:



Public Comment - Kymira Brown

Dear PCEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

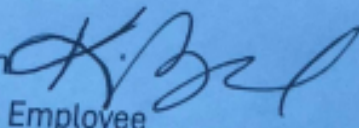
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

Kymira Brown 
Nevada State Employee

Varduhi Zadoyan

Public Comment-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

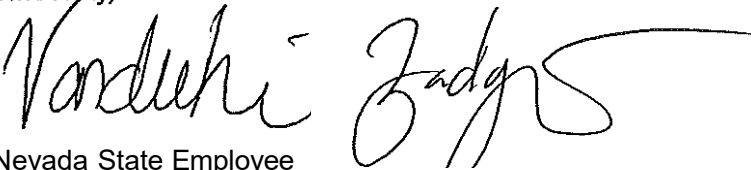
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Varduhi Zadoyan', with a long, sweeping horizontal line extending to the right.

Nevada State Employee

Dr. Alexandra Nur

Public Comment To the PEBP Board:

As a faculty member of the University of Nevada – Las Vegas (UNLV), and an actively enrolled member of the PEBP health plan through State of Nevada, I am writing to wholeheartedly condemn the proposed premium increase for fiscal year 2027. This increase would hinder eligible PEBP staff and drive talent out of State of Nevada. Importantly, this increase would place our premium payments well above that of other similarly situated R1 institutions in the United States. To offer a regionally and politically similar state, these increases would put premiums above Arizona State University (see premium rates here: <https://cfo.asu.edu/medical-plan-premiums>). State of Nevada has consistently showcased its lack of care for employees and continues to place undue burdens on vulnerable Nevadans. Given Nevada's unemployment rate (consistently one of the highest in the nation), median income, higher-than-average rate of vulnerable populations such as Veterans, among other population concerns, these premium increases will place further financial strain on populations and facilitate negative health outcomes across the state. Strain on healthcare resources is already high in Nevada and will be driven higher if individuals within our state cannot afford premium costs to engage in preventative, rather than interventive, care. Given projections that healthcare will be one of the fastest growing industries in Nevada within the next five years, it is imperative that we continue to provide healthcare coverage at a rate that will allow Nevadans under PEBP to afford healthcare through their insurance plan. In order to continue to draw highly educated talent into State of Nevada to fill open positions, we must continue to provide competitive benefits that are aligned with national trends. This will put us well behind similarly situated states and continue to drive individuals working at the state level out of these positions.

Sincerely,

Dr. Alexandra Nur
Assistant Professor of Criminal Justice
University of Nevada, Las Vegas

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely, \... .. W

SusanGrob OY\ff-'v'-

Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce.

Thank you for your time and consideration.

Sincerely, \... .. W

SusanGrob OY\ff-'v'-

Nevada State Employee

Dear Members of the PEBP Board,

I am writing in regards to the proposed changes to our medical plans.

As a family of two UNLV professors with several young children, the proposed changes will render our situation untenable. Our wages, cost of living, housing scenario, and medical plan make it very hard to raise a family, even when keeping to very humble standards.

Our premiums and out-of-pocket costs have already prevented our infant and toddler from receiving necessary medical care. This includes not being able to afford:

- Emergency visits. At our previous universities, we used to pay \$0-\$100 per emergency visit; at UNLV we pay \$750 and last time we were billed twice due to poor communication between our providers. Ever since, we have not dared to bring our children to the emergency room.
- A basic surgical procedure for one of our children.
- [REDACTED] care for our infant.
- [REDACTED].
- Many others.

We are a family of healthy, responsible teachers trying to inculcate our students and children with values of solidarity and respect towards public education, but the proposed increases will result in us having to reconsider our professional situation.

We love our students and we love it here. As believers in public education, please do not make us leave a mission, a job, and a place we love.

As such, we implore you to consider the requests channeled by our colleagues:

- *PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.*
- *No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).*
- *The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.*

Thank you for your time.

Cordially,
Dr. Guillermo M. Jodra
UNLV

Alodia
Martín-Martínez

Dear Members of the PEBP Board,

I am writing in regards to the proposed changes to our medical plans.

As a family of two UNLV professors with several young children, the proposed changes will render our situation untenable. Our wages, cost of living, housing scenario, and medical plan make it very hard to raise a family, even when keeping to very humble standards.

Our premiums and out-of-pocket costs have already prevented our infant and toddler from receiving necessary medical care. This includes not being able to afford:

- Emergency visits. At our previous universities, we used to pay \$0-\$100 per emergency visit; at UNLV we pay \$750 and last time we were billed twice due to poor communication between our providers. Ever since, we have not dared to bring our children to the emergency room.
- A basic surgical procedure for one of our children.
- [REDACTED] care for our infant.
- [REDACTED].
- Many others.

We are a family of healthy, responsible teachers trying to inculcate our students and children with values of solidarity and respect towards public education, but the proposed increases will result in us having to reconsider our professional situation.

We love our students and we love it here. As believers in public education, please do not make us leave a mission, a job, and a place we love. As such, we implore you to consider the requests channeled by our colleagues:

- *PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.*
- *No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).*
- *The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.*

Thank you for your time.

Cordially,
Dr. Alodia Martín-Martínez
UNLV

Derek Boyd

- PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.
- No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).
- The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment for NSHE Employee, Clint Wilson

Re: PEBP Health Cost Increases

- **The proposed rate increase, combined with the proposed deductible increase represent just under 13% of my salary....all before insurance covers a single dollar of any medical expenses.**
- **With 0% Cost of Living Increase and a step increase that doesn't cover the proposed increase, I will be making less next year than I did this year. already living paycheck to paycheck, barely making ends meet.**
- **This "benefit" is less benefit and instead, unfortunately, necessitating the need to seek other employment.**

Deana Wilson

Statement for Public Comment

Chairperson and Members of the Board,

Thank you for the opportunity to provide input on the proposed premium increases for Plan Year 2027. While I understand the financial challenges facing PEBP, I respectfully urge the Board to reconsider the magnitude and timing of these increases.

The Board packet indicates that, under the current methodology, employee and retiree premiums would need to increase by up to **133%** in a single year to close the funding gap. Even with plan changes already approved, the funding gap remains **\$122 million**, and the proposed increases would raise the average employee premium share from **19.3%** to **27.8%** in one year.

For context:

- Current PY2026 premiums for an employee-only CDHP plan are **\$55.26** per month, while EPO/HMO plans are **\$219.91** per month.
- Under the preliminary PY2027 projections, those same premiums could rise to **\$82.34 for CDHP** and **\$437.62 for EPO/HMO**—an increase of nearly 50% to 100% in one year.
- For families, the impact is even greater: EPO/HMO family coverage could jump from **\$801.97** to **\$1,553.10** under the one-year phase-in scenario.

As a state employee living paycheck to paycheck, these increases would consume a significant portion of my income, jeopardizing my ability to meet basic living expenses. Many of my colleagues face similar circumstances.

I strongly recommend that PEBP and the members of this board consider the financial struggles that it will cause to the people that work for the State of Nevada and the impact that it will cause the employees that had not gotten a Cost of Living increase for a while. Every expense is growing while the salaries are not.

Thank you for the opportunity to voice my concerns and for your consideration.

Deana Wilson
Grants & Project Analyst
State Public Charter School Authority

Evonna Lintz

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Thank you.

Jeff Schauer

The proposed changes to the PEBP health plan would be absolutely catastrophic for many participants, myself included.

The increases in premiums, deductibles, and out of pocket maximums would make an already expensive and poor quality health plan still worse at a time when we're under strain from dramatically increased costs of living. Two pregnancies/childbirths, one of which was followed by a [REDACTED] for my daughter, and [REDACTED], over the past five years, has led to my repeatedly having to pay the out of pocket maximums—and to fight the providers and insurance which have sought to charge us higher amounts than those maximums. This has obliterated our savings, and were we to have new substantial health costs in the coming years, that paired with these rising costs would probably put us in quite serious debt.

I realize that the bar is very low for what constitutes acceptable healthcare in the U.S., but the mismanagement of these plans and the proposals to create massive new costs for participants are totally unacceptable.

PEBP Board Members,

I am writing as a dedicated public employee and parent of a disabled child to express my deep concern regarding the proposed 133% increase in health insurance premiums. Such a substantial increase would be financially devastating to my family and many others who rely on these benefits.

As a public servant, I have chosen this career in part for the stability and benefits that support my family's well-being. My child's medical needs require consistent access to specialized care, therapies, medications, and providers. A premium increase of this magnitude would force us to make extremely difficult financial decisions, potentially compromising our ability to meet essential living expenses such as housing, utilities, and transportation.

Families with medically complex or disabled children already shoulder significant financial and emotional burdens. A 133% increase in premiums disproportionately impacts those of us who depend most heavily on comprehensive health coverage. This proposal undermines the affordability and security that state employment is meant to provide.

I respectfully ask the Board to carefully reconsider this increase and explore alternative solutions that do not place such a severe strain on employees and their families. Sustainable solutions should prioritize maintaining access to quality healthcare while recognizing the real financial limits of public employees.

Thank you for your time, consideration, and service. I hope the Board will take into account the very real and personal impact this increase will have on families like mine.

Sincerely,
Brianna Sapp

I am speaking on my own time and own behalf.

Dear Sir or Madam,

I am writing to formally express my strong opposition to the proposed increase in insurance premiums.

Rising living expenses are already placing a significant financial burden on individuals and families. Increasing insurance costs at this time would only add further strain, particularly for those on fixed or limited incomes. Many policyholders rely on stable, predictable premiums in order to budget responsibly, and sudden or substantial increases can create real hardship.

I respectfully request that you reconsider this rate adjustment and explore alternative solutions that balance financial sustainability with fairness to your customers.

As a loyal and responsible policyholder, I value the service provided and hope that customer concerns will be given careful consideration before any final decision is made.

Thank you for your time and attention to this matter.

Sincerely,
Dawn Bequette

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong. Nevada PEBP already lags behind neighboring states in both health plan cost and quality. Budget shortfalls cannot continue to come at the cost of Nevada's state employees.

Comment by: Lani Naito

PEBP Board Members,

I am submitting comment to express concern about the upcoming changes to the health plan premiums and deductibles. The proposed changes are unrealistic and impractical for employees and families. As a potential enrollee for the upcoming year, the cost increases are ludicrous, and they make the plan essentially unaffordable. The cost should be more equally shared between the state and its employees with more of a gradual increase to give time for adjustment especially when employee salaries are not keeping pace with inflation and other costs of living. Please consider pursuing options that are more gradual, sustainable, and fair to the public employees of the state.

Sincerely,

Lani Naito

Public Comment to the PEBP Board

Dear PEBP Board Members,

I am writing as a State of Nevada employee to express serious concern regarding the proposed increases to health insurance premiums. The current proposal would raise the monthly cost of family coverage under an HMO plan from approximately \$800 per month to nearly \$1,800 per month for essentially the same coverage. This represents more than a 100 percent increase and more than doubles what many state employees are currently paying.

For working families, especially those supported by a single household income with children, this level of increase is simply not sustainable. State employees are already facing rising costs for housing, food, childcare, transportation, and everyday necessities. An additional \$1,000 per month in health insurance premiums would place an overwhelming financial burden on many of us.

At nearly \$2,000 per month, employees may be forced into impossible decisions between maintaining health coverage and meeting basic household needs such as groceries, rent, and utilities. No public servant should have to choose between feeding their family and providing health insurance for their children.

State employees dedicate their careers to serving Nevada and supporting our communities. A stable and effective workforce depends on accessible and affordable healthcare benefits. Passing significant cost increases directly onto employees risks harming morale, retention, recruitment, and overall workforce stability.

I respectfully ask the Board to reject these proposed increases and instead work collaboratively with stakeholders to identify alternative solutions that do not disproportionately shift the financial burden onto state workers. Please explore strategies that improve cost efficiency, strengthen plan competitiveness, and protect affordable access to healthcare coverage.

State employees want to remain committed to public service, but healthcare costs at this level are not financially realistic for many families. I urge the Board to consider the real human and economic impact these increases will have and to prioritize solutions that support, rather than strain, Nevada's public workforce.

Thank you for your time and consideration.

Respectfully,

Edward Lopez

State of Nevada Employee

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Taylor Shipman
Academic Advisor - UNLV

I am writing to express my serious concern regarding the proposed changes to the PEBP health plans.

As an employee enrolled in the Employee-Only Low-Deductible plan, the proposed 84% premium increase (from \$92 to \$169 per month) is significant and deeply concerning. In addition to this substantial premium increase, the proposal would introduce a \$500 deductible, a \$200 prescription deductible, higher out-of-pocket maximums, and sharply increased copays. For employees who selected this plan specifically to maintain predictable healthcare costs, this represents a fundamental shift in affordability and plan value.

However, my concern extends beyond my own coverage.

While I am enrolled in the Employee-Only tier, I am deeply troubled by the impact these changes would have on my colleagues - particularly those covering spouses and children. An 82% increase for Employee+Family coverage (from \$498 to \$915 per month), combined with higher deductibles and copays, creates a substantial financial burden for working families. Even for employees not enrolled in the Low-Deductible option, the other plans are also seeing significant changes such as premium increases, higher deductibles, and increased out-of-pocket maximums.

Although I may not personally be enrolled in those plans, the impact on my colleagues directly affects our campus community. Financial strain on employees influences morale, retention, recruitment, and overall workplace stability. When healthcare becomes less accessible or less predictable, it does not affect individuals in isolation - it affects departments, teams, and institutions.

These proposed increases are not incremental adjustments; they are sweeping changes that substantially shift costs onto employees. I respectfully urge the Board to reconsider the scale of these increases and explore alternatives that better balance fiscal responsibility with the wellbeing of the workforce.

Thank you for your time and consideration.

NO MEDICAL INCREASE!!! I barely make it on what we get pay. I WOULD NOT BE ABLE TO AFFORD MORE OF A PAY CUT.

I might have to find a different job if this passes. Please don't do this to states employees. Please.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Christina Delgado

Nevada State Employee

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Cynthia Agudo

Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs. It is already hard to support myself with wages I am receiving now on top of having to pay a LOT into PERS every pay period.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I urge you to reconsider this proposal and explore alternatives that do not disproportionately impact employees who are committed to serving the State of Nevada. Affordable healthcare is essential for maintaining a healthy and productive workforce. I will have to be forced to quit my job and find somewhere else to work.

Thank you for your time and consideration.

Sincerely,

Lakesha Lewis

Nevada State Employee

Jasmin Nina Serrano



February 18th, 2026

Nevada Public Employees' Benefits Program
3427 Goni Road, Suite 109
Carson City, NV, 89706

To the PEBP Board,

Regarding the PEBP Health Cost Increases projected to take effect next year, I am writing as a UNLV faculty employee to discourage the increase in premiums by 84%. Instead, PEBP should implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

Furthermore, benefits should not be cut more than already approved for the FY2027 plan year. There are already approved increases in deductibles and out-of-pocket maximums, which will be \$5 million in additional out-of-pocket costs for participants already set for the coming year. The new higher out-of-pocket maximum increases for 2027 by \$1000 for individuals and \$2000 for families are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

I was born and raised in Las Vegas, and consider it my forever home. Now, I am in the early stages of family planning, and would love to raise my baby where I grew up. However, with the financial implications and the risk of not being able to afford proper care for them, it weighs heavily on my mind that perhaps raising a child is out of reach for me, especially if sudden increases in health care premiums occur without input by those that are affected.

I strongly urge the PEBP Board to reconsider the dramatic increases in healthcare premiums.

Thank you,

Jasmin Nina Serrano

Jasmin Nina Serrano

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Alana Woods

Nevada State Employee

Concern Regarding Increased Payroll Deductions and Insurance Premiums

I am writing to express my serious concern regarding the recent proposed increase in payroll deductions, which now total nearly \$900 per month. As a single mother of two children and the primary caregiver for my disabled mother who resides with me, this increase places a significant financial strain on my household.

With no corresponding cost-of-living adjustment, absorbing such a substantial rise in required insurance premiums is extremely difficult. These deductions directly impact my ability to provide for my family's basic needs and maintain financial stability.

I fully understand the importance of maintaining necessary benefits and addressing budgetary concerns. However, the current approach feels disproportionately burdensome for employees who are already managing substantial personal and financial responsibilities. I respectfully ask that you reconsider the structure of these increases or explore alternative solutions that do not place additional strain on working families.

I appreciate your time and consideration of this matter and hope there may be an opportunity for review or discussion.

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

I will soon retire and will be on a fixed income. This burden would most likely return me to the job market at age 70. Seniors have contributed to society, paying taxes and have adjusted to every increase over the years. Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Chonsa Fields

Nevada State Employee

Public Comment Regarding PY2027 Premiums Proposal

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. Please do your due diligence to protect us from undue hardships.

Thank you for your time and consideration.

Sincerely,

Emily Agudo

Nevada State Employee

LaShawnda Childress

To the Members of the PEBP Board,

I am writing to formally express my deep concern regarding the proposed increase in health insurance premiums by at least 100%. Such a dramatic increase would impose an overwhelming financial burden on employees and families who are already navigating rising costs of living, including housing, food, childcare, and transportation.

A 100% increase is not a routine adjustment, it is a doubling of cost. For many households, this would mean having to choose between maintaining healthcare coverage and meeting other essential needs. Healthcare should not become inaccessible due to pricing decisions that outpace wages and cost-of-living adjustments.

Transparency and accountability are critical when decisions of this scale are being considered. Members deserve clear justification supported by data and evidence that all other options have been thoroughly examined.

I respectfully urge the Board to reconsider this proposal and explore more balanced, equitable solutions that protect both the financial sustainability of the plan and the well-being of its members. Healthcare is not a luxury; it is a necessity.

Thank you for your time and consideration.

Public Comment Regarding PY2027 Premiums Proposal-

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and 1% cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With low or no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. As State workers we should be able to work and live a comfortable life without having to work multiple jobs to make ends meet. Please do your diligence to protect us from undue hardships. Please find a better solution and do not let State employees bear the burden.

Thank you for your time and consideration.

Sincerely,

Dawn Ashford

Nevada State Employee (speaking as a private citizen)

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and 1% cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With low or no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. As State workers we should be able to work and live a comfortable life without having to work multiple jobs to make ends meet. Please do your diligence to protect us from undue hardships. Please find a better solution and do not let State employees bear the burden.

Thank you for your time and consideration.

Sincerely,

Sandra Gonzales

Nevada State Employee

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and 1% cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With low or no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. As State workers we should be able to work and live a comfortable life without having to work multiple jobs to make ends meet. Please do your diligence to protect us from undue hardships. Please find a better solution and do not let State employees bear the burden.

Thank you for your time and consideration.

Sincerely,

Zhakia Hampton

Nevada State Employee (speaking as a private citizen)

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and 1% cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With low or no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. As State workers we should be able to work and live a comfortable life without having to work multiple jobs to make ends meet. Please do your diligence to protect us from undue hardships. Please find a better solution and do not let State employees bear the burden.

Thank you for your time and consideration.

Sincerely,

Tenishia Griffin

Nevada State Employee (speaking as a private citizen)

February 18, 2026

Christopher Parker

Dear PEBP Board Members,

I am writing to express my concern, like others, regarding the proposed increase in insurance premiums for State employees. Since beginning my employment with UNLV in 2011, I have observed a consistent pattern where premiums continue to rise while benefits steadily decline.

Salaries in Nevada and across NSHE institutions already lag behind national and regional peer institutions. Faculty and staff members have endured years of stagnant wages, the loss of retention bonuses, and no COLA increases, all while absorbing rising healthcare expenses and overall cost-of-living increases. An increase of this magnitude is simply unsustainable for employees and their families.

NSHE employees have faced increased retirement contribution rates (19.5%), higher out-of-pocket maximums, and escalating everyday expenses, with little to no corresponding salary growth. When combined with an 84% premium hike, the cumulative financial impact becomes overwhelming. For many employees, this is not a matter of inconvenience, it is a matter of basic affordability.

Such an increase will further erode already shrinking paychecks and create significant hardship for hardworking faculty and staff. It risks driving dedicated and experienced employees to seek employment elsewhere, where compensation and benefits are more competitive and healthcare access is not priced beyond reach.

I respectfully urge the Board to reconsider the magnitude of the proposed premium increase. Thoughtful and balanced solutions are needed, ones that protect employees, promote fairness across plans, and ensure the long-term sustainability of PEBP without placing disproportionate burdens on the employees.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ch Parker", is displayed within a light blue rectangular border.

Christopher Parker

Nevada Public Employees' Benefits Program
3427 Goni Road, Suite 109
Carson City, NV 89706

Dear PEBP,

I am writing to formally express my concern regarding the recent and substantial increase in health insurance premiums, as well as the manner in which these changes have been communicated to employees.

It is concerning that the current budget deficit was not addressed earlier through more gradual and sustainable financial planning. Implementing significant premium increases at this time places a considerable burden on state employees, particularly when wages have not kept pace with inflation and the rising cost of living. Many employees are already managing increased workloads due to staffing shortages, often performing the duties of more than one position without corresponding increases in compensation or benefits.

Reducing employees' take-home pay through higher insurance premiums—without providing meaningful enhancements to benefits—risks further impacting morale and retention. Such measures may ultimately lead experienced and dedicated employees to seek opportunities elsewhere, whether in other public agencies or in the private sector, where compensation and benefits may be more competitive. Retaining a skilled and committed workforce should remain a priority.

Additionally, the lack of direct and timely communication regarding these proposed changes is troubling. Employees should not learn about important meetings affecting their health benefits through informal channels. Given that benefit-related communications are routinely distributed through official email notifications, it would have been reasonable and appropriate to provide advance notice about discussions that could significantly impact employees' financial stability. Transparent and proactive communication is essential when decisions directly affect employees' livelihoods.

Furthermore, employees have experienced the loss of certain workplace flexibilities in recent years, including remote work arrangements that previously helped offset commuting and daily expenses. As commuting costs continue to rise, employees are now facing increased out-of-pocket expenses while also seeing reductions in net pay.

I respectfully urge leadership to explore alternative solutions that address budgetary challenges without placing disproportionate financial strain on employees. Thoughtful planning, transparent communication, and a focus on retention will be essential to maintaining a stable and effective workforce.

Thank you for your time and consideration of these concerns.

Sincerely,

Jennifer Ramsay

I am deeply concerned about the proposed 133% increase in healthcare costs. While we all understand the importance of quality healthcare, such a significant rise without a corresponding increase in wages will place an enormous financial burden on employees. Many of us are already struggling to make ends meet, and this change could force people to seek second jobs, ultimately harming the balance of work-life balance and overall well-being.

If healthcare costs are going to increase at this rate, it is only fair that employee compensation be adjusted accordingly. Otherwise, this decision risks creating financial hardship for dedicated state workers who provide essential services every day. I urge leadership to consider the impact this will have on employees and explore solutions that protect both our health and our ability to make a living.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am writing to strongly oppose the proposed doubling of health insurance premiums under PEBP.

Last year, my premium for coverage for myself and my children increased from \$177 per month to \$202 per month. That alone placed strain on our household budget. Increasing it again to \$471.78 per month would represent a 300% increase in just a few years. That is not a cost-of-living adjustment — it is a cost-of-survival crisis for working families.

I work full-time in public service and am a proud member of [AFSCME](#). Like many union members, I chose public employment not for high salaries, but for stability, benefits, and the opportunity to serve my community. Health insurance is not a luxury benefit — it is a core component of the compensation package negotiated through collective bargaining.

Working families are already navigating rising costs in housing, groceries, fuel, childcare, and education. Doubling premiums again shifts the burden of systemic healthcare cost challenges onto employees who are least equipped to absorb it. This disproportionately impacts families with children, single-income households, and middle-class workers who do not qualify for subsidies but are not paid at a level that makes a \$400+ monthly premium manageable.

From a public policy perspective, healthcare should be stable, predictable, and accessible — particularly for public servants who provide essential services. Repeated dramatic increases undermine financial security, erode trust in negotiated agreements, and weaken workforce retention.

If premiums continue to rise at this pace, families will be forced to make impossible trade-offs between healthcare, retirement savings, and basic household needs. That outcome contradicts the values of economic fairness, worker dignity, and shared responsibility.

I respectfully urge PEBP decision-makers to explore alternative solutions — including cost-sharing models that protect lower- and middle-income employees, greater transparency around budget projections, and stronger collaboration with union representation — before implementing another drastic increase.

Public employees should not be balancing the state's healthcare budget on their backs.

LAUREN BARRY

To: PEPB & Board Members

I am deeply concerned about the proposed 84% increase in health insurance premiums for all employees of the State of Nevada, especially as a single mother with no other options for health insurance. This increase comes amid sustained inflation and rising costs for essential goods, including housing, fuel, and utilities, placing additional strain on an already stretched workforce.

State employees are already contributing significantly toward their benefits. Approximately 20% of our gross pay is directed to PERS, substantially reducing our already small salaries. Many employees also lack the option to work remotely, further increasing commuting related expenses and time.

Despite these pressures, state employees have not received a cost-of-living adjustment since Steve Sisolak left office in mid-2024, even as inflation has continued to erode purchasing power. Proposing an 84% premium increase under these conditions reflects a serious disconnect from the financial realities faced by state workers.

This situation is further exacerbated by what appears to be significant mismanagement of the health insurance fund, the consequences of which are now being shifted onto employees. At the same time, many employees continue to experience ongoing issues with Human Resources, including inaccurate paychecks and delayed or incorrect W-2s, undermining confidence in the state's ability to administer even its most basic payroll responsibilities.

Asking employees to absorb an 84% premium increase, without COLAs, amid inflation, and while administrative errors persist, is unreasonable and unsustainable. I strongly urge decision-makers to reassess this proposal, address the underlying mismanagement issues, and prioritize accountability before imposing further financial burdens on the workforce.

Regards,

Lauren Barry

To Whom It May Concern,

I have been working for the State of Nevada since November 2019. I began my career in the Department of motor vehicles and have transferred over to DSS to work as a Family Service Specialist III for the intergovernmental initiating child support office located at Greystone. I have helped many families in regards to enforcing their child support orders out of state. I am one of the highest producing case workers in the small department we have. I go above and beyond for anyone's case I touch. Our department is extremely essential as its one of the departments that gets money for the state by enforcing court orders that have Tanf balances owed for assistance provided. Every year that has passed our health insurance has increased. I'm starting to feel like the State of Nevada doesn't seem to care much about their employees. How can I anyone afford to pay such an increase in my health insurance for my son and I? How do you expect employees to be happy about working for the agency if my insurance is going to be increased to an amount I can't even afford? Welfare receipts receive FREE health insurance. FREE! As the workers struggle to maintain living expenses, child care, price increases, and now health insurance increase. I'm a single mother who does anything possible to be able to maintain by monthly bills now. I don't receive any type of assistance and I'm not going to be able to afford this increase. I will need to get a second job just to pay for my health insurance. I hope someone sees all these letters and thinks about the employees. The people who are working so hard to be able to help all of the residents of this beautiful state. If the State doesn't have employees to work for all your department the state will suffer. Please consider every employee who is voicing concerns about this INSANE increase.

Thank you kindly,

Elisa Robledo.

I am writing to strongly oppose the proposed doubling of health insurance premiums under PEBP.

Last year, my premium for coverage for myself and my children increased from \$177 per month to \$202 per month. That alone placed strain on our household budget. Increasing it again to \$471.78 per month would represent a 300% increase in just a few years. That is not a cost-of-living adjustment — it is a cost-of-survival crisis for working families.

I work full-time in public service and am a proud member of [AFSCME](#). Like many union members, I chose public employment not for high salaries, but for stability, benefits, and the opportunity to serve my community. Health insurance is not a luxury benefit — it is a core component of the compensation package negotiated through collective bargaining.

Working families are already navigating rising costs in housing, groceries, fuel, childcare, and education. Doubling premiums again shifts the burden of systemic healthcare cost challenges onto employees who are least equipped to absorb it. This disproportionately impacts families with children, single-income households, and middle-class workers who do not qualify for subsidies but are not paid at a level that makes a \$400+ monthly premium manageable.

From a public policy perspective, healthcare should be stable, predictable, and accessible — particularly for public servants who provide essential services. Repeated dramatic increases undermine financial security, erode trust in negotiated agreements, and weaken workforce retention.

If premiums continue to rise at this pace, families will be forced to make impossible trade-offs between healthcare, retirement savings, and basic household needs. That outcome contradicts the values of economic fairness, worker dignity, and shared responsibility.

I respectfully urge PEBP decision-makers to explore alternative solutions — including cost-sharing models that protect lower- and middle-income employees, greater transparency around budget projections, and stronger collaboration with union representation — before implementing another drastic increase.

Public employees should not be balancing the state's healthcare budget on their backs.

To Whom This May Concern:

I am part of a family of four enrolled in the low deductible health plan, and any increase in insurance costs will create a serious financial hardship for my household. Our premiums already take a large portion of our paycheck, and with a significant amount also going toward retirement contributions, there is very little room left in our budget. Even a small increase will directly impact our ability to cover basic living expenses. I strongly urge you to reconsider any premium increases and recognize the strain this places on working families.

Elizabeth Davis

Communication Specialist, Business Affairs

This letter is about the health benefits cost proposed to go up 133%. This would cause me, and most state employees to no longer be able to afford medical benefits. Most families are living paycheck to paycheck, so to more than double the health care costs would have a domino effect to not be able to afford other necessary expenses, like childcare, car payment or insurance, sufficient food in the home, etc.

This also will have a domino effect causing employees to seek employment with companies in the private sector and abandon state service jobs. Almost all state offices are understaffed, this will cause even more staff positions to go unfilled, then putting more workload on the current state employees to be overworked and making decisions to look for other employment as well.

This will also put a huge burden on our retirees, who are living on a fixed income. Some will not be able to afford such a large increase in medical expenses, which would be abandoning our retirees in their older years when medical benefits are needed most after they have completed years of state service.

I pray your able to come up with a different plan moving forward.

I am writing to strongly oppose the proposed doubling of health insurance premiums under PEBP.

Last year, my premium for coverage for myself and my children increased from \$177 per month to \$202 per month. That alone placed strain on our household budget. Increasing it again to \$471.78 per month would represent a 300% increase in just a few years. That is not a cost-of-living adjustment — it is a cost-of-survival crisis for working families.

I work full-time in public service and am a proud member of [AFSCME](#). Like many union members, I chose public employment not for high salaries, but for stability, benefits, and the opportunity to serve my community. Health insurance is not a luxury benefit — it is a core component of the compensation package negotiated through collective bargaining.

Working families are already navigating rising costs in housing, groceries, fuel, childcare, and education. Doubling premiums again shifts the burden of systemic healthcare cost challenges onto employees who are least equipped to absorb it. This disproportionately impacts families with children, single-income households, and middle-class workers who do not qualify for subsidies but are not paid at a level that makes a \$400+ monthly premium manageable.

From a public policy perspective, healthcare should be stable, predictable, and accessible — particularly for public servants who provide essential services. Repeated dramatic increases undermine financial security, erode trust in negotiated agreements, and weaken workforce retention.

If premiums continue to rise at this pace, families will be forced to make impossible trade-offs between healthcare, retirement savings, and basic household needs. That outcome contradicts the values of economic fairness, worker dignity, and shared responsibility.

I respectfully urge PEBP decision-makers to explore alternative solutions — including cost-sharing models that protect lower- and middle-income employees, greater transparency around budget projections, and stronger collaboration with union representation — before implementing another drastic increase.

Public employees should not be balancing the state's healthcare budget on their backs.

From: [REDACTED]
To: [REDACTED]
Subject: VOTE TO DECLINEFY2027 PEBP INCREASE!
Date: Wednesday, February 18, 2026 10:03:36 AM

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong. We currently have not received a COLA compensation and receive less wages than Clark County or City employees, but pay way more in health insurance premiums than either of them.

I pay almost \$400 a month in coverage, keep up with annual exams, and need a [REDACTED] to help balance my my deteriorating-• but my insurance continues to deny this medical need as "cosmetic". If paying \$400 a month for my care is being denied, what will \$900 a month cover?! This will grossly cripple my household, causing for me to either remove my child from my insurance or live off credit cards just to buy groceries and gas! I vote NO to this increase! Please look elsewhere! Your NV State employees (active/retirees) CAN NOT afford this impact!

In solidarity,

AFSCME Local 4041

Risha Gaitor
Budget Analyst I
Southern Area Extension

[REDACTED]
Pronouns: She/Her/Friend

Heike Ruedenauer-Plummer: As state employees, we work to ensure all Nevadans receive high quality care and support. I am writing today to ask that while this board must make difficult decisions regarding state health insurance plans, all our coverage options remain as high quality and affordable as possible.

Public comment from Ana Lopez, PEBP Member, for the 2/18/26 PEBP Board Meeting:

To the PEBP Board Members,

As a PEBP member, I ask that the PEBP not proceed with the proposed premium increases or benefit reductions, as currently outlined. With employees already facing rising living costs and economic uncertainty, increasing premiums and reducing benefits would impose an unacceptable financial burden on faculty and staff. Health insurance is a necessity and not an optional perk - it's a crucial part of financial stability and overall well-being.

If financial adjustments are necessary, PEBP should pursue alternative, longer-term solutions - such as phasing in increases gradually over several years - to mitigate the immediate and harmful impact on members. Spreading adjustments over time would allow employees to plan responsibly rather than absorb sudden and significant costs.

There should also be no further reductions to benefits. Reduced benefits, such as increasing deductibles and raising out-of-pocket maximums, creates an unfair burden to faculty and staff who experience acute medical events or manage chronic health conditions. Those who require care most frequently are the ones who would suffer most under these changes. For lower income employees in particular, higher out-of-pocket exposure can mean delayed treatment, financial strain, or medical debt.

Competitive and stable health benefits are essential for recruitment, retention, and workforce morale. Eroding coverage not only harms individual employees but risks long-term institutional costs through turnover and reduced productivity.

On behalf of my fellow colleagues and myself, I ask that the PEBP board members reject the proposed premium increases and benefit cuts and instead work collaboratively toward equitable, sustainable solutions that protect access to affordable and comprehensive healthcare for all members and their families.

Thank you,

Ana Lopez

Gabriel Judkins

I want to take the opportunity to at this time of consideration in restructuring our plans and premiums to again point out that an unusually high burden has been put upon families for many years in the current (and proposed future) plan structures. It is unconscionable that the family premiums have been used to subsidize all other health plans. In the analysis provided, it is revealing to see exactly how far out of reason our plan structure has strayed from those identified as comparable. Taking the CDHP as example, our plan is a full 42% more expensive for families than the most expensive comparable plans within our region.

This means that families are paying over \$120 more a month in premiums than any other comparable plan in the entire western US. On average, other plan designs would have charged premiums of around \$127 for a family, while our charges the astronomical price of \$410 a month for a family, or 223% more than average. This must change. We are way out of line and uncompetitive with any other peers in the sizable monthly costs we are shifting onto working families. The premium structure needs to better reflect the actual costs of the more expensive employees and their spouses, mature adults with predictably higher health expenses than children.

Summary of Current Plan Designs and Premiums

CDHP Comparison				
	CDHP	Benchmarking Data		
		Richest	Leanest	Average
Actuarial Value	77.8%	84.4%	64.0%	75.3%
Annual Deductible	\$1,700 / \$3,400	\$1,650 / \$3,300	\$3,000 / \$6,000	\$1,988 / \$4,175
Base HSA/HRA	\$700 / \$1,300	\$0 / \$0	\$1,935 / \$3,987	\$795 / \$1,496
Coinsurance	20%	10%	30%	21%
Out-of-Pocket Maximum	\$5,000 / \$10,000	\$3,000 / \$7,000	\$7,400 / \$14,800	\$4,731 / \$9,588
PCP / Specialist	20% / 20%	10% / 10%	30% / 30%	21% / 21%
Urgent Care Visit	20%	10%	30%	21%
Emergency Room Visit	20%	10%	30%	21%
Prescription Drug*	20% / 20% / 100% / 30%	\$10 / \$35 / \$60	\$15 / \$40 / \$60	\$12 / \$38 / \$60
2026 Employee Only Premium	\$55	\$80	\$0	\$31
2026 Family Premium	\$410	\$289	\$52	\$127

*Only generic / preferred brand / non-preferred brand are shown due to lack of specialty copay only tiers in benchmark data.
Coinsurances and mixed copay/coinsurances were excluded from minimum, maximum, and average calculations.
Each plan element in the comparison data is shown independently. Multiple plans may be represented across the richest and leanest comparison columns.
Benchmark plan designs and contributions effective on January 1, 2026.

Isabella Brawer

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Find another way to close this “reserve target”.

Illustrative PY2Q,27 Premiums

State Actives and Retirees

These plan changes reduce the funding gap from \$127M to \$122M needed to attain the \$135M reserve target. Under the current methodology, in order to close the entire Funding Gap in PY2027, then Employee and Retiree premiums would need to be 133% higher than the current PY2026.

Current PY2026 Premiums				Illustrative PY2027 Premiums		
State Actives	CDHP	LDPPPO	EPOIHMO	CDHP	LDPPPO	EPOIHMO
Participant	\$55.26	\$91.79	\$219.91	\$128.76	\$213.67	\$512.39
Participant+ Spouse	\$313.94	\$386.99	\$643.23	\$731.48	\$901.69	\$1,498.73
Participant+ Children	\$152.27	\$202.46	\$378.65	\$354.79	\$471.78	\$882.25
Participant+ Family	\$410.94	\$497.68	\$801.97	\$957.49	\$1,159.59	\$1,868.59

State Retirees	CDHP	LDPPPO	EPOIHMO	CDHP	LDPPPO	EPOIHMO
Participant	\$278.06	\$3141.58	\$442.70	\$647.88	\$732.97	\$1,031.49
Participant+ Spouse	\$702.81	\$775.85	\$1,032.09	\$1,637.55	\$1,807.73	\$2,416.77
Participant+ Children	\$437.34	\$487.56	\$663.73	\$1,019.00	\$1,136.01	\$1,546.49
Participant+ Family	\$862.09	\$946.83	\$1,253.12	\$2,008.67	\$2,210.77	\$2,919.77

February 18, 2026

To the PEBP Board,

I am a single Classified person that has worked for the State of Nevada for almost 25 years now. I am very concerned about the 133% proposed increase to our health care premium. As you are aware, there was not any COLA given for FY26 and none for FY27. The legislature will not meet until spring of 2027 at which time they may award COLA for state employees but that is yet to be determined. To increase our health care premiums all at once by 133% is not sustainable for state employees. If an increase is made over time to come up to that point that would be less painful than a sudden increase of 133%. However, our pay should increase as well to meet this.

When I started with the State in 2001 our benefits were much better than they are now and we paid less for them. Now we pay a significant amount, but our benefits have decreased. This increase could result in employees choosing not to get the health care they need because they cannot afford the co-pays or out-of-pocket expenses necessary. This would then lead to consequences of more expensive care needed later to help heal them, when care could have been provided earlier.

This increase on top of rising food costs, housing costs and other necessities due to tariffs imposed by the current US government administration is not sustainable. We can't keep paying more to get less benefits as we are now.

I emphatically express my displeasure at this potential price increase.

Thank you for your consideration of my opinion.

Verla

Verla Jackson



As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Illustrative PY2027 Premiums

State Actives and Retirees

These plan changes reduce the funding gap from \$127M to \$122M needed to attain the \$135M reserve target. Under the current methodology, in order to close the entire Funding Gap in PY2027, then **Employee and Retiree premiums would need to be 133% higher than the current PY2026.**

Current PY2026 Premiums				Illustrative PY2027 Premiums		
State Actives	CDHP	LDPPO	EPO/HMO	CDHP	LDPPO	EPO/HMO
Participant	\$55.26	\$91.79	\$219.91	\$128.76	\$213.87	\$512.39
Participant + Spouse	\$313.94	\$386.99	\$643.23	\$731.48	\$901.69	\$1,498.73
Participant + Children	\$152.27	\$202.48	\$378.65	\$354.79	\$471.78	\$882.25
Participant + Family	\$410.94	\$497.68	\$801.97	\$957.49	\$1,159.59	\$1,868.59

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Participant + Children	\$437.34	\$487.56	\$663.73	\$1,019.00	\$1,136.01	\$1,546.49
Participant + Family	\$862.09	\$948.83	\$1,253.12	\$2,008.67	\$2,210.77	\$2,919.77

To Whom It May Concern,

I would like to express concern regarding the significant increase in health insurance premiums and the process by which this decision has been communicated.

First, it is important to ask why the budget deficit was not addressed earlier through more gradual and sustainable measures. Substantial premium increases place a heavy burden on state employees, particularly at a time when wages have not kept pace with rising inflation and overall cost of living. Implementing sharp rate increases under these conditions creates additional financial strain for employees who are already managing increased workloads and reduced staffing levels.

Many state employees are currently performing the duties of multiple positions without corresponding increases in compensation or benefits. Further reducing take-home pay through higher insurance premiums, without meaningful enhancements to benefits, risks negatively impacting employee morale and retention. This approach may ultimately result in the loss of experienced personnel to other public agencies or private sector employers offering more competitive compensation and benefit packages.

Additionally, the lack of direct and timely communication regarding these proposed changes is concerning. Employees should not learn about important meetings affecting their benefits through informal channels. Given that PEBP regularly communicates with employees through email notifications, it would have been appropriate to provide advance notice about discussions involving potential changes to premiums and benefits.

Transparent and proactive communication is essential when decisions directly affect employees' financial stability.

Over the past several years, employees have also experienced the loss of certain workplace flexibilities, such as remote work options, which previously helped offset costs associated with commuting, meals, and other expenses. As commuting costs rise, employees are now facing increased out-of-pocket expenses while also seeing reductions in net pay.

If the goal is to maintain a stable and committed workforce, the state must prioritize strategies that support employee retention. Reducing benefits while increasing costs sends the opposite message. I urge leadership to explore alternative solutions that address budget challenges without placing disproportionate financial strain on the very employees who keep state services operating effectively.

Home means Nevada? Please explain how this fits into the culture trying to be promoted if we cannot afford to cover our own basic needs.

Public Comment Regarding PY2027 Premiums Proposal

Dear PEBP Board Members,

My name is Abigail Farell and I live in Las Vegas, Nevada. I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada state employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

As an employee and Nevada resident I am concerned that raise in medical premiums will cause drastic and severe financials burdens on the employees and community. For example, we are already dealing with the cost-of-living increases and the cost of groceries and gas going up. Medical is something necessary that we all need to have for ourselves and our families and with the rising cost it is making that a burden and worry for folks' pockets and physical health. If we cannot afford to pay for the healthcare that we need then we cannot provide our best services for our community.

I recommend that the agency does not increase the medical premiums.

Thank you for the opportunity to comment.

Sincerely,
Abigail Farrell

Public Comment regarding increase of medical premiums

Dear PEBP,

My name is JULIO GAONA JR and I live in LAS VEGAS NV. I am writing to OPPOSE the proposed INCREASE OF MEDICAL PREMIUMS because I JUST CANT AND WONT BE ABLE TO AFFORD IT. I HAVE A FAMILY OF 6 AND I WILL LITERALLY HAVE TO CANCEL MY HEALTH INSURANCE BECAUSE IT WILL EITHER BE FEED MY FAMILY OR PAY FOR HEALTH CARE.

As a employee of DSS, I am concerned that THE INCREASE OF PREMIUMS will cause A DRASTIC NEGATIVE IMPACT TO MY FAMILY AND THE HEALTH CARE OF MY FAMILT. For example, I HAVE A SPECIAL NEEDS CHILD AND I WONT BE ABLE TO AFFORD HIS MEDICATIONS.

I recommend that the agency DISREGARD THIS PROPOSAL AS NO ONE WILL BENEFIT FROM IT.

Thank you for the opportunity to comment.

Sincerely,

JULIO GAONA JR

[REDACTED]

[REDACTED]

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Employee Public Comment

Member: Jhoana Rubio Morales

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

COURTNEY YURUKOV

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. We deserve a healthy and stable workforce to keep our state strong. An increase in our health insurance will place a heavy burden on us and cannot happen.

Charel Elwell

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As a single mom with two children, it is already a struggle to pay my monthly expenses and ensure we all get quality healthcare. I have gone years without getting medical care for myself before simply because I could not afford the copays. Medical care should be accessible and affordable to everyone! Increasing our insurance premiums would cause a significant financial strain for my family.

February 18, 2026 Matilda E. Begay

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am coming up on 8 years working for the state. It does not seem that long because I am having fun. I love my job, I am happy, I would take a guess and say my customers are happy with my work. And thinking about this 133% premium increase is making me worried and anxious. I disagree with this and hope that a new plan is formulated, or at least in the talks.

MB

Community Based Instructor III

UNR Extension

8 year employee of NSHE

Hello,

As state employees, we work to ensure all Nevadans receive high-quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. Our health is at risk, and now we will be short-staffed as people feel unable to get early or preventative care or to purchase quality insurance. Others will not replace those leaving the State of Nevada/NSHE employ, due to uncompetitive pay, and now the unappealing and expensive benefits.

I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Sincerely,



Leah Churchville

Administrative Assistant II

University of Nevada Reno, Extension

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Submitter: Julie Cole

Hello,

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

I am struggling to understand how employees earning under \$50,000 a year, already reduced by a 19.25% deduction, are expected to manage basic living expenses under the proposed changes. If an increase in insurance costs is necessary, a 133% jump is excessive and completely unreasonable.

If the goal is to reduce expenses, there are far more responsible and effective areas to examine. Widespread issues with unproductive work hours and unaccounted-for time are costing the state significant money, likely hundreds of thousands of dollars annually. Many employees work far fewer hours than they are paid for, take extended lunches, or “work from home” with little accountability. Some even take full days off without using annual or sick leave.

Before placing additional financial burdens on all employees, it would be far more appropriate to address inefficiencies, overpaid staff, and time theft. These issues represent substantial, ongoing losses that could meaningfully reduce costs.

To Whom It May Concern:

My name is Jaqueline Martin-Ramirez and I am a current employee for the State of Nevada. The proposed increase for the 2027 health insurance premium has created an increased fear moving forward on mine and my children's health insurance benefits moving forward. With the projected 133% increase I would no longer be able to afford not only my mortgage, but our normal day to day living.

My youngest child was diagnosed [REDACTED] and has been on medication to help control his [REDACTED] since he was 32 days old. Due to the high cost of private insurance thru his father PEBP's current premium pricing has been the option for us to be able to afford his medication, his routine check ups with a copay and maintaining our household.

If the proposed premium increase does take place I will have to reconsider not only my children's health but what my children call home. Current cost of living and deductions have made it extremely difficult to make ends meet. This not only accounts for myself and my spouse, but otherwise who have dedicated a big portion of our lives to state service.

I vehemently oppose the increased insurance premium as this will not only hinder myself but state employees and state service as a whole.

Thank you,

I just heard about the vote to increase our insurance premiums by over 133%! What an outrage. I cover the insurance for myself and my children. We as state workers already pay so much for our PERS benefits and now you are asking that we pay over double every pay period for insurance premiums. As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Argie Mendoza

Subject: Public Comment Regarding Potential Rate Increases

Dear PEBP Board Members,

I am writing to express serious concern about the increase in insurance rates and the impact these rising costs are going to have on employees.

Insurance is a necessity. It provides peace of mind and protection when we need it most. However, the rise in costs is outpacing wage growth.

These increases affect everyone, not just families. Employees with spouses and children are struggling to cover monthly rates while managing everyday expenses like rent or mortgage payments, groceries, and childcare. At the same time, single employees are not immune. Many live on one income and do not have another person to share expenses. An increase can mean cutting back on savings, delaying medical care, or sacrificing other essential needs.

I respectfully ask that these rate increases be reconsidered. Employees deserve affordable, accessible coverage that reflects the financial realities we face.

Sincerely,

Argie Mendoza
University of Nevada, Las Vegas

Sense of the Senate

PEBP Health Cost Increases

- **PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.**
- **No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).**
- **The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.**

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Sincerely,

Dylan Pham

Dear PEBP Leadership,

I am writing as a state case worker to express my deep concern about the proposed increases. These changes are not sustainable for employees like me and will make it extremely difficult to continue working for the state under these conditions.

Many of us already struggle to make ends meet, and these added costs will disproportionately impact employees with less seniority. For some, it may mean having to leave state service entirely—not because we want to, but because we simply cannot afford to stay.

This is especially troubling for case workers. Unlike custody officers, we have not received any pay adjustments, and our salaries have remained stagnant. Adding these proposed increases on top of that places an unfair burden on an already strained workforce. It feels like we are being asked to do more with less, while the cost of living and benefits keep rising.

I urge PEBP leadership to reconsider these changes and look for alternative solutions. Implementing these increases as proposed would harm employees across the state and make it even harder to recruit and retain qualified staff, especially in areas already facing severe shortages.

Thank you for taking the time to hear our concerns.

Dear Board Members,

My name is Camille Reyes and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Camille Reyes*

Dear PEBP Administration,

I am writing to formally express my serious concern regarding the recent notice of a 133% increase in my insurance premiums. Such a substantial increase places an unexpected and significant financial burden on me and my household.

An increase of this magnitude is far beyond normal cost adjustments and is not aligned with the modest changes in cost of living that we have experienced. Many employees and retirees depend on predictable and affordable health coverage, and a sudden premium increase of this scale creates financial strain that may make coverage difficult to maintain.

I respectfully request that PEBP reconsider this increase and provide a clear explanation of the factors that justify such a substantial adjustment. Transparency regarding the reasoning, projected costs, and alternative options would be greatly appreciated. Additionally, I urge the program to explore cost-containment strategies or phased adjustments that would help keep premiums at a more reasonable and sustainable level for members.

As a participant in the program, I value the benefits provided, but affordability is essential. I hope the administration will carefully review this decision and prioritize maintaining accessible coverage for its members.

Thank you for your time and attention to this matter. I look forward to your response.

Sincerely,

Nicholas Guillen

To whom it may concern

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Kelcey Hein – Public Comment

Dear PEBP Board Members,

I am reaching out to address the proposed increase to our health insurance premiums of a substantial 84% and recommend the board contract with a different company other than United Healthcare – UMR if unable to reduce the proposed premium increases. While I am a relatively new employee to the state of Nevada, I am no stranger to government employment at the state, local, and federal levels. A consistent failure across all levels of government employment everywhere is the rapid attrition and lackluster retention of state employees in their positions typically as a result from a decrease in suitable benefits versus the private sector. This 84% proposed increase will ultimately deter new employees from applying or seeking state employment while also turning away current employees who already feel underrepresented. Programs at the state level will be greatly impacted and potentially cost the state thousands if not millions in funding loss from a lack of production. The employees who will be most affected from this increase are the employees that support dependents and families. This proposed increase does not present the state as a family forward employer and will turn many away from open positions, many of which are difficult to fill as is. This will cost more to the state in recruiting, interviewing, and training. As a program coordinator and supervisor, my programs already received a significant 47% cut in funding as the outputs from the program for the last several years did not meet standards as there was no one in the position for longer than 6 months for over 5 years. On a personal note as a dual state employee household with young children and a 100% disabled veteran, we may have to consider alternate employment to make ends meet should the premiums increase.

It should also be understood that any premium increase in excess of 5% exceeds the annual step increase for classified state employees. To accommodate this, no premium increase should exceed 4% to at least allow a partial raise for employees. This proposed hike would essentially counteract step increases for many employees for several years and eliminate any retention value for state employees. This proposed premium increase comes following the increase to employee retirement contribution from the last couple of years.

This comes supplemental to the inability for our current insurance provider to secure adequate, cost effective healthcare for the employees of the state. My previous employer provided better care for my family and I while living out of state. It is abhorrent as is that the nearest hospital to the main headquarters for most state employees is in the end stages of a temporary, band aid agreement with United Healthcare – UMR. This ultimately costs

more to the state with employees having to seek acceptable care further away and taking time off to do so. It appears that United Healthcare – UMR cannot provide adequate, cost effective healthcare for the employees they claim to support.

I strongly advise the board to evaluate and select an alternative healthcare company or seek multiple companies and multiple plans to contract with and allow the employees to have a broader range of options than the few present if they cannot renegotiate the proposed 84% increase to premiums. Or perhaps the state could provide the employee with an adequate stipend or COLA to seek insurance outside of the state contract.

Thank you,

Kelcey Hein

Nevada State Employee

PEBP Health Cost Increases

- PEBP should NOT raise premiums by over 100% next year
- There should be No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums
- The new higher Out-of-Pocket Maximum increases for 2027 are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Members of the PEBP Board,

I am writing to express my concern regarding the proposed increases to PEBP health insurance premiums and out-of-pocket costs for the upcoming fiscal year.

The proposed increases would place a huge burden on my family's finances, which are already tight between the costs of childcare, healthcare (as-is), and the rising prices of utilities, and groceries.

The COLA adjustments in 2023 and 2024 were significant, but tuition, parking, PERS, and health insurance premium increases since then have ultimately reduced my adjusted take-home pay to what it was in 2022 — in a world where prices have risen to 2026 levels. The proposed upcoming increase would lower my take-home to be even less than when I started at UNLV. State employees are typically compensated at lower levels than in the private sector, typically balanced by PERS and health benefits. However, with rising costs and ultimately lower net pay, these benefits are becoming drawbacks.

I urge the Board to implement a longer-term solution by spreading out premium increases over several plan years. State contributions to PEBP must increase to restore the cost-sharing balance between the state of Nevada and its employees. Additionally, the new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

Please continue to pursue solutions that are sustainable and protect Nevada's public employees.

Sincerely,

Karen McMullin

To Decision Makers for PEBP,

My name is Karen Curry and I am an employee of the University of Nevada, Las Vegas. I would like to express my concern regarding the 84% increase of my insurance premiums.

The number 1 reason my husband and I moved to Las Vegas in 2023 is to be closer to our family in hopes to have a better, more affordable lifestyle as the cost of living in Hawaii is very expensive. I was very disturbed and concerned to receive the notification that my premium would be increased. I am the only income earner in my family and my husband is retired with a fixed income. This will have a huge impact on our lives.

Facing a \$46 million shortfall, then having it put on the shoulders of hard-working individuals is uncalled for. Better planning should have been in the forefront of all those involved in determining actions. I understand that increases are inevitable but to increase it 84% in a year while facing increases in our deductibles will be a burden on my family.

I, honestly, hope you take into consideration all those families that will be impacted by this increase and take action to find other resolutions to the \$46 million shortfall.

Thank you for your attention to this crucial matter.

Sincerely,

Karen Curry

PEBP Board Members,

I am writing to respectfully request that the Board **reevaluate the proposed plan** and take into careful consideration the impact it will have on state employees and their families. These decisions affect not only our health and financial stability but also our ability to continue serving the state effectively.

State employees dedicate themselves to providing essential services to Nevada residents, often under challenging circumstances. The proposed changes could significantly increase out-of-pocket costs and reduce access to necessary care, placing an undue burden on employees who already work hard to support the mission of the state. To make matters worse, **going to the doctor already feels like we don't have insurance**. High deductibles, limited coverage, and out-of-pocket expenses.

Additionally, Nevada continues to experience a **high cost of living**, and many state employees have not received meaningful pay increases to offset these rising expenses. Asking employees to absorb higher healthcare costs without corresponding salary adjustments compounds financial stress and makes it increasingly difficult for families to manage basic needs. This is not sustainable. It places an unfair burden on employees who already struggle to make ends meet, and it sends a message that their hard work and loyalty are undervalued.

I urge the Board to consider the following:

1. **Affordability and Accessibility** – Increasing costs without salary adjustments will force families to make difficult choices between healthcare and other basic needs.
2. **Retention and Morale** – Competitive benefits are critical to attracting and retaining skilled employees. Reducing benefits or increasing costs could negatively impact morale and lead to higher turnover.
3. **Long-Term Impact – Long-Term Impact** – These decisions will affect thousands of families for years to come. A short-term financial fix should not come at the expense of employee health and stability.

I appreciate the Board's commitment to managing resources responsibly, but I believe there is a way to balance fiscal responsibility with the needs of employees. Please take this opportunity to revisit the proposed plan and explore alternatives that protect both the financial health of the program and the well-being of those who serve Nevada.

Respectfully,

Judy Herrera

Sandra Ann Fernandez

Subject: Opposition to Increasing Health Insurance Costs for Nevada State Employees

I strongly oppose any proposal to increase health insurance coverage for state employees because of the significant financial impact it would have—not only on the state budget but also on employees themselves.

PEBP is currently facing serious financial challenges and is running out of money. Increasing benefits under these circumstances would only make the situation worse. To cover the shortfall, premiums would likely rise significantly, which is **more harmful than helpful**. Instead of improving access to care, higher premiums could force employees to delay or avoid necessary medical treatment because they simply cannot afford it.

Likewise, increasing benefits often comes with **higher premiums, deductibles, and out-of-pocket costs**, which directly affect employees' take-home pay. While expanded coverage may sound beneficial, the reality is that these costs are typically shared between the state and employees. For many workers, this means **less disposable income**, making it harder to manage everyday expenses. For employees already balancing tight budgets, these increases could create unnecessary financial strain as we are already feeling an increase in childcare, groceries, utility bills, etc. This situation is neither fiscally responsible nor sustainable in the future for Nevada families.

Instead of increasing coverage, we should focus on **cost-efficiency measures** that maintain affordability without burdening employees (public servants)—such as negotiating better rates with providers, promoting preventive care, and offering wellness programs—without raising premiums or reducing employee pay.

Thank you for considering the long-term financial implications for both the state and its employees.

Date: February 18, 2026
To: PEBP Board
From: Kent Ervin, Nevada Faculty Alliance
Subject: Plan design changes and rate methodology for Plan Year 2027, agenda item 4
(revised for Feb 24th meeting postponement)

The fiscal crisis at PEBP is now reportedly much worse than was indicated in January. The presentation from Segal raises more questions than it answers. It is distressing news for state employees who are being asked to absorb tens of millions of dollars of budget shortfalls, the origins of which are not well explained or documented.

PEBP's stated mission is to provide members with access to high-quality benefits at *affordable* prices. PEBP's values statement includes: Accountability, Transparency, Fairness, Compassion, and Sustainability. [<https://www.pebp.nv.gov/about-us/mission-vision-strategic-plan/>] All of these values are important to keep in mind. It is the fiduciary duty of PEBP staff and board members to maintain the program's fiscal **sustainability**. **Accountability** and **transparency** to the board, which are essential for carrying out its fiduciary duty, have unfortunately been lacking in recent years. For **fairness** and **compassion**, plan design and rate-setting must be equitable to various employee and family groups.

Below, I have provided written concerns and questions for Segal and PEBP staff. I hope that answers and clarifications will be forthcoming. Given the self-reported errors in recent presentations, **any action should be deferred until budget projections are fully explained and can be trusted.**

The **first** priority is to determine why Segal's and PEBP's revenue estimates are about \$100 million per year lower than the legislatively budgeted amounts. That's a huge, unexplained shortfall. Is it real or not? **The sudden fiscal crisis at PEBP after the Legislature and Governor raised state funding by a historically large amount for this biennium calls for an independent audit** of PEBP accounting, budgeting, and rate-setting, along with how the Governor's Finance Office and Legislative Counsel Bureau interact with those processes.

Second, any increases in employee premiums should be **phased in over three or more years**, with necessary increased state support sought in the next budget cycle. **The rates for ongoing expenses should be priced separately, with a temporary surcharge for restoration of reserves**—at the minimum level in FY2027 to keep reserves from going further in deficit.

Third, out-of-pocket maximums should not be increased any further. Increases in out-of-pocket maximums hurt most the members who have chronic or acute conditions, especially lower-income employees. The whole point of health insurance is to protect against catastrophic medical debt.

Finally, the board should **retain the current flat-dollar employer contributions across the three plan options**. The proposed ad hoc employee premium percentages that vary arbitrarily by plan option and dependent tier are unfair and inequitable.

Until the following questions and discrepancies are fully answered and resolved, any action on rate setting or plan design should be postponed.

REVENUE SHORTFALLS

- 1) [Segal reports \(page 3\)](#) that “final” state funding per active employee per month of \$991 for FY2026 and \$943 for FY2027 were made available to Segal recently, but those values were published in the [Governor's Executive Budget](#) (p. 3494) in January 2025, in the PEBP [legislative budget closing on April 15, 2025](#) (page 52), and in the [AB583](#) PEBP funding bill in June 2025. **Why were erroneous funding values for actives and retirees still being used as recently as [January 2026](#)?**
- 2) As shown in the table below, [Segal's projected revenue](#) (page 4) for FY2026 (\$527 million) and FY2027 (\$521 million) is lower than the budgeted amounts by \$96 million and \$110 million, respectively. **How were Segal's revenue projections obtained? What is the reason for these differences from the budgets?**
 - Increase in AEGIS subsidy from \$759 PEPM (FY2025) to \$991 (FY2026) is 30.6%.
 - Increase in REGI subsidy from \$545 (FY2025) to \$650 (FY2026) is 19.3%
 - Employee and retiree premiums [increased](#) by 14% on average from FY2025 to FY2026
 - Segal's projected revenue increase from \$484 million (FY2025) to \$527 million (FY2026) is only 8.8%, versus by 28.7% to \$623 million per the legislative budget.

PEBP 1338 Revenue (see also historical trend chart on page 5)

Source	FY2025	FY2026	FY2027
PEBP Budget Report as of 9/30/2025	\$484 million (actual)	\$623 million (budget) \$522 million (projected)	
Leg Budget Closing (April 15, 2025)	\$468 million (WP)	\$623 million	\$631 million
Segal	\$484 million	\$527 million	\$521 million
Enrollment (Actives and Non-Medicare Retirees)	32643	32937	

- 3) The [9/30/2025 PEBP budget report](#) presented in December projects a \$101 million shortfall in revenue compared with the budgeted amount for FY2026. Expenses for the first quarter of FY2026 were tracking the budget at 24%, but revenues were lagging at

21%. What is the reason for the lagging revenue in the first quarter? What do the most recent budget numbers show?

- 4) With the reported errors in the rate presentations (not including HRA reserves until January, erroneous AEGIS and REGI funding amounts until February), how can any of the information and recommendations be trusted?

RATES AND EMPLOYEE PREMIUMS

The tables on pages 6-8 show total rates and employer contributions derived from the employee premiums and employee percentages presented by Segal.

- 1) Segal provides “illustrative” data that employee premiums would need to be 133% higher (\$122 million) to restore reserves in FY2027 (page 22). **What is the breakdown between ongoing expenses and the restoration of reserves?** The restoration of reserves is a one-time expense that should be a surcharge spread over at least three years with state support in the next biennium.
- 2) The current (FY2026 and prior) board policy uses flat-dollar-amount employer contributions (aka subsidies) across the three plan options, with employees paying the differential higher cost of the richer plan options (low-deductible and EPO/HMO) compared with the high-deductible plan. The Segal presentation proposes a new policy of setting employee premiums as percentages of the total rates, with varying percentages by both plan option and dependent tier. **How were the proposed employee percentages determined? What is the reasoning? What are the pros and cons of different employer contribution methods?** We recommend retaining the flat-dollar amounts for employer contributions across plan options as a more equitable policy.
- 3) As shown in the tables on pages 6-8, the employee percentage of the total rate for spouses and children would vary wildly by dependent tier, contrary to current practice of one percentage for all dependents within a plan option. **What is the reasoning for different employee percentages for dependents based on family groupings?**
- 4) Using Segal’s 2-year phase-in numbers as an example, the employer contributions (aka subsidies) for the high-deductible plan would actually decrease by 7% for single employees and 44% for the Employee+Children tier from FY2026 to FY2027 even though state funding decreases only by 5% for actives and the high-deductible plan was already cross-subsidizing other plan options. Those funds are apparently used to subsidize the low-deductible and EPO/HMO plans at much higher dollar amounts, with increases up to 47% (low-deductible Employee+Spouse). This institutionalizes the

cross-subsidization between plan options that was reported in January. **What is the justification for decreasing the employer contributions while increasing employee premiums for the high-deductible plan option (which was already subsidizing the other plan options)?**

- 5) Several dependent tiers show apparent higher rates under the 2-year phase-in than the 1-year phase-in (highlighted in yellow on pages 6-7). **How can the 2-year phase-in be more expensive than the 1-year phase-in?**
- 6) The 2-year phase-in percentages for tiers with children are greater than one-half the difference from FY2026 to the one-year phase-in percentages (blue shaded cells on pages 6-8). **Why are tiers with children being phased in faster?**
- 7) **If implemented, how will PEBP explain these changes in communications before and during open enrollment?**

ALTERNATIVE PLAN

The tables on pages 9-11 *illustrate* how the impact on employees could be mitigated more equitably and likely at lower cost to the plan by (1) continuing the flat-dollar contribution policy, (2) using a three-year phase-in period, and (3) using the same employee percentage of the rates for dependent spouses and children. This only considers active employees using reasonable but uncertain assumptions about state contributions; a full actuarial analysis would of course be required. Also, ongoing expenses need to be priced separately with any temporary surcharge for restoration of reserves spread over multiple years.

I look forward to a substantive and in-depth discussion at the meeting. This is an opportunity to get answers to questions and to request better solutions. **Remember the program's values: Affordable. Accountable. Transparent. Fair. Compassionate. Sustainable.**

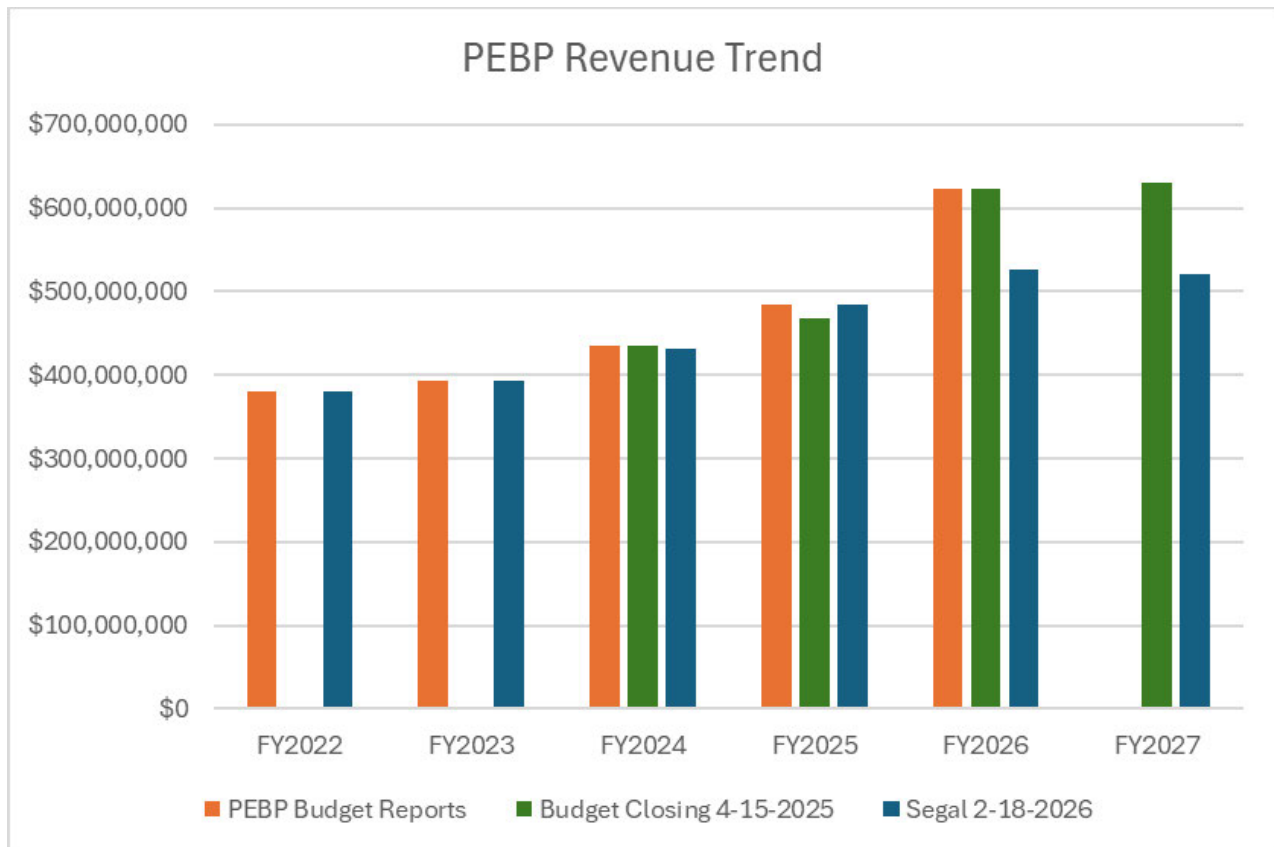


Chart showing that Segal’s revenue projections for FY2026 and FY2027 are far below the legislatively budgeted amounts, for reasons unexplained.

Sources:

- 1) PEPB Quarterly Budget Reports, FY2022 to FY2025 actuals, FY2026 work program from [December 2025 budget report](#).
- 2) [Segal presentation for 2/18/2026, page 4](#)
- 3) [PEBP Budget Closing 4/15/2025 page 33 ff](#), Total revenues less balances forward, FY2024 actual, FY2025 WP, FY2026 & FY2027 GovRec as approved.

Charts and analysis by K. Ervin, not copyrighted. Based on public documents interpreted as best as possible. Corrections from authoritative sources are welcome. Contact:

[REDACTED]

PEBP total rates and employer contributions for FY2027 per Segal presentation 2/18/2026*

State Actives	FY2026					FY2027 1-year phase-In				FY2027 2-year phase-In			
High Deductible Health Plan	employee premium	employer base contribution	adjustment for FY2027 reserve	unsubsidized total rate	Employee percentage	employee premium	employer contribution	total rate*	Employee percentage	FY2027 premium	employer contribution	total rate*	Employee percentage
Employee	\$55.26	\$806.24	-\$12.28	\$849.22	6.5%	\$82.34	\$741.06	\$823.40	10.0%	\$68.19	\$753.38	\$821.57	8.3%
Employee+Spouse	\$313.94	\$1,390.76	-\$21.18	\$1,683.52	18.6%	\$326.45	\$1,305.80	\$1,632.25	20.0%	\$317.40	\$1,318.68	\$1,636.08	19.4%
Employee+Children	\$152.27	\$1,025.44	-\$15.62	\$1,162.09	13.1%	\$254.70	\$872.29	\$1,126.99	22.6%	\$165.19	\$575.57	\$740.76	22.3%
Employee+ Family	\$410.94	\$1,609.58	-\$24.14	\$1,996.38	20.6%	\$486.11	\$1,450.58	\$1,936.69	25.1%	\$408.57	\$1,219.20	\$1,627.77	25.1%
Spouse*				\$834.30	31.0%			\$808.85	30.2%			\$814.52	30.6%
Children*				\$312.87	31.0%			\$303.59	56.8%			-\$80.80	-120.0%
Spouse+Children*				\$1,147.16	31.0%			\$1,113.29	36.3%			\$806.20	42.2%
Administration and Insurance*				\$14.92				\$14.55				\$7.05	

	Change FY2027 1-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	49.0%	-8.1%	-3.0%
Employee+Spouse	4.0%	-6.1%	-3.0%
Employee+Children	67.3%	-14.9%	-3.0%
Employee+ Family	18.3%	-9.9%	-3.0%

	Change FY2027 2-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	23.4%	-6.6%	-3.3%
Employee+Spouse	1.1%	-5.2%	-2.8%
Employee+Children	8.5%	-43.9%	-36.3%
Employee+ Family	-0.6%	-24.3%	-18.5%

	Change FY2027 1-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	\$27.08	(\$65.18)	(\$25.82)
Employee+Spouse	\$12.51	(\$84.96)	(\$51.27)
Employee+Children	\$102.43	(\$153.15)	(\$35.10)
Employee+ Family	\$75.17	(\$159.00)	(\$59.69)

	Change FY2027 2-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	\$12.93	(\$52.86)	(\$27.65)
Employee+Spouse	\$3.46	(\$72.08)	(\$47.44)
Employee+Children	\$12.92	(\$449.87)	(\$421.33)
Employee+ Family	(\$2.37)	(\$390.38)	(\$368.61)

*Calculated from Segal employee premiums and employee percentages. See page 12 for footnotes.

PEBP total rates and employer contributions for FY2027 perSegal presentation2/18/2026*

State Actives	FY2026					FY2027 1-yearphase-in				FY2027 2-year phase-in			
Low Deductible Health Plan	employee premium	employee base contribution	adjustment forFY2027 reserve	unsubsidized totalrate	Employee percentage	employee premium	employer contribution	totalrate*	Employee percentage	FY2027 premium	employer contribution	totalrate*	Employee percentage
Employee	\$91.79	\$806.24	-\$12.27	\$885.76	10.4%	\$203.22	\$812.88	\$1,016.10	20.0%	\$168.78	\$941.61	\$1,110.39	15.2%
Employee+Spouse	\$386.99	\$1,390.76	-\$21.18	\$1,756.57	22.0%	\$604.52	\$1,410.55	\$2,015.07	30.0%	\$711.60	\$2,014.84	\$2,726.44	26.1%
Employee+Children	\$202.48	\$1,025.44	-\$15.62	\$1,212.30	16.7%	\$455.10	\$936.64	\$1,391.74	32.7%	\$372.32	\$911.54	\$1,283.86	29.0%
Employee+ Family	\$497.68	\$1,609.58	-\$24.14	\$2,083.12	23.9%	\$835.93	\$1,552.44	\$2,388.37	35.0%	\$915.13	\$1,990.04	\$2,905.17	31.5%
Spouse*				\$870.81	33.9%			\$998.97	40.2%			\$1,616.04	33.6%
Children*				\$326.54	33.9%			\$375.64	67.1%			\$173.47	117.3%
Spouse+Children*				\$1,197.36	33.9%			\$1,372.27	46.1%			\$1,794.78	41.6%
Administration and Insurance*				\$14.95				\$17.13				-\$505.65	

	Change FY2027 1-yearvs FY2026		
	employee premium	employer contribution	total rate*
Employee	121.4%	0.8%	14.7%
Employee+Spouse	562%	1.4%	14.7%
Employee+Children	124.8%	-8.7%	14.8%
Employee+ Family	68.0%	-3.5%	14.7%

	Change FY2027 2-yearvs FY2026		
	employee premium	employer contribution	totalrate*
Employee	83.9%	16.8%	25.4%
Employee+Spouse	83.9%	44.9%	55.2%
Employee+Children	83.9%	-11.1%	5.9%
Employee+ Family	83.9%	23.6%	39.5%

	Change FY2027 1-yearvs FY2026		
	employee premium	employer contribution	total rate*
Employee	\$111.43	\$6.64	\$130.34
Employee+Spouse	\$217.53	\$19.79	\$258.50
Employee+Children	\$252.62	(\$88.80)	\$179.44
Employee+ Family	\$338.25	(\$57.14)	\$305.25

	Change FY2027 2-yearvs FY2026		
	employee premium	employer contribution	totalrate*
Employee	\$76.99	\$135.37	\$224.63
Employee+Spouse	\$324.61	\$624.08	\$969.87
Employee+Children	\$169.84	(\$113.90)	\$71.56
Employee+ Family	\$417.45	\$380.46	\$822.05

*Calculated from Segal employee premiums and employee percentages. See page 12 for footnotes.

PEBP total rates and employer contributions for FV2027 per Segal presentation 2/18/2026*

State Actives	FY2026					FY2027 1-year phase-in				FY2027 2-year phase-in			
EPO-HMO	employee premium	employee base contribution	adjustment for FY2027 reserve	unsubsidized total rate	Employee percentage	employee premium	employer contribution	total rate*	Employee percentage	FY2027 premium	employer contribution	total rate*	Employee percentage
Employee	\$219.91	\$806.24	-\$12.28	\$1,013.87	21.7%	\$437.62	\$1,021.11	\$1,458.73	30.0%	\$373.10	\$1,073.02	\$1,446.12	25.8%
Employee+Spouse	\$643.23	\$1,390.76	-\$21.18	\$2,012.81	32.0%	\$1,158.41	\$1,737.62	\$2,896.03	40.0%	\$1,032.22	\$1,835.06	\$2,867.28	36.0%
Employee+Children	\$378.65	\$1,025.44	-\$15.62	\$1,388.47	27.3%	\$853.57	\$1,145.42	\$1,998.99	42.7%	\$625.86	\$987.18	\$1,613.04	38.8%
Employee+ Family	\$801.97	\$1,609.58	-\$24.14	\$2,387.41	33.6%	\$1,553.10	\$1,882.96	\$3,436.06	45.2%	\$1,275.82	\$1,813.33	\$3,089.15	41.3%
Spouse*				\$998.94	42.4%			\$1,437.29	50.1%			\$1,421.15	46.4%
Children*				\$374.60	42.4%			\$540.26	77.0%			\$166.92	151.4%
Spouse+Children*				\$1,373.54	42.4%			\$1,977.33	56.4%			\$1,643.03	54.9%
Administration and Insurance*				\$14.93				\$21.44				\$24.97	

	Change FY2027 1-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	99.0%	26.7%	43.9%
Employee+Spouse	80.1%	24.9%	43.9%
Employee+Children	125.4%	11.7%	44.0%
Employee+ Family	93.7%	17.0%	43.9%

	Change FY2027 2-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	69.7%	33.1%	42.6%
Employee+Spouse	60.5%	31.9%	42.5%
Employee+Children	65.3%	-3.7%	16.2%
Employee+ Family	59.1%	12.7%	29.4%

	Change FY2027 1-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	\$217.71	\$214.87	\$444.86
Employee+Spouse	\$515.18	\$346.86	\$883.22
Employee+Children	\$474.92	\$119.98	\$610.52
Employee+ Family	\$751.13	\$273.38	\$1,048.65

	Change FY2027 2-year vs FY2026		
	employee premium	employer contribution	total rate*
Employee	\$153.19	\$266.78	\$432.25
Employee+Spouse	\$388.99	\$444.30	\$854.47
Employee+Children	\$247.21	(\$38.26)	\$224.57
Employee+ Family	\$473.85	\$203.75	\$701.74

*Calculated from Segal employee premiums and employee percentages. See page 12 for footnotes.

ALTERNATIVE: flat-dollar employer contributions and 3-yearphase-in

State Actives	FY2026					FY2027 1-year phase-in				FY2027 3-year phase-in			
High Deductible Health Plan	employee premium	employer base contribution	adjustment for FY2027 reserve	unsubsidized total rate	Employee percentage	employee premium	employer contribution**	total rate*	Employee percentage	FY2027 premium	employer contribution	total rate*	Employee percentage
Employee	\$55.20	\$806.24	-\$12.28	\$849.22	6.5%	\$67.20	\$756.20	\$823.40	8.2%	\$58.12	\$765.28	\$823.40	7.1%
Employee+Spouse	\$313.94	\$1,390.76	-\$21.18	\$1,683.52	18.6%	\$327.81	\$1,304.44	\$1,632.25	20.1%	\$312.18	\$1,320.07	\$1,632.25	19.1%
Employee+Children	\$152.27	\$1,025.44	-\$15.62	\$1,162.09	13.1%	\$165.20	\$961.79	\$1,126.99	14.7%	\$153.48	\$973.51	\$1,126.99	13.6%
Employee+ Family	\$410.94	\$1,609.58	-\$24.14	\$1,996.38	20.6%	\$427.39	\$1,509.30	\$1,936.69	22.1%	\$407.81	\$1,528.88	\$1,936.69	21.1%
Spouse*				\$834.30	31.0%			\$808.85	32.2%			\$808.85	31.4%
Children*				\$312.87	31.0%			\$303.59	32.3%			\$303.59	31.4%
Spouse+Children*				\$1,147.16	31.0%			\$1,113.29	32.4%			\$1,113.29	31.4%
Administration and Insurance*				\$14.92				\$14.55				\$14.55	

Change FY2027 1-year vs FY2026			
	employee premium	employer contribution	total rate*
Employee	21.6%	-6.2%	-3.0%
Employee+Spouse	4.4%	-6.2%	-3.0%
Employee+Children	8.5%	-6.2%	-3.0%
Employee+ Family	4.0%	-6.2%	-3.0%

FY2027 3-year phase-in		
employee premium	employer contribution	total rate*
5.2%	-5.1%	-3.0%
-0.6%	-5.1%	-3.0%
0.8%	-5.1%	-3.0%
-0.8%	-5.0%	-3.0%

Change FY2027 1-year vs FY2026			
	employee premium	employer contribution	total rate*
Employee	\$11.94	(\$50.04)	(\$25.82)
Employee+Spouse	\$13.87	(\$86.32)	(\$51.27)
Employee+Children	\$12.93	(\$63.65)	(\$35.10)
Employee+ Family	\$16.45	(\$100.28)	(\$59.69)

FY2027 3-year phase-in		
employee premium	employer contribution	total rate*
\$2.86	(\$40.96)	(\$25.82)
(\$1.76)	(\$70.69)	(\$51.27)
\$1.21	(\$51.93)	(\$35.10)
(\$3.13)	(\$80.70)	(\$59.69)

See page 12 for footnotes.

ALTERNATIVE: flat-dollar employer contributions and 3-year phase-in

State Actives	FY2026					FY2027 1-year phase-in				FY2027 3-year phase-in			
Low Deductible Health Plan	employee premium	employee base contribution	adjustment for FY2027 reserve	unsubsidized total rate	Employee percentage	employee premium	employee contribution**	total rate*	Employee percentage	FY2027 premium	employer contribution	total rate*	Employee percentage
Employee	\$91.79	\$806.24	-\$12.27	\$885.76	10.4%	\$259.90	\$756.20	\$1,016.10	25.6%	\$156.83	\$859.27	\$1,016.10	15.4%
Employee+Spouse	\$386.99	\$1,390.76	-\$21.18	\$1,756.57	22.0%	\$710.63	\$1,304.44	\$2,015.07	35.3%	\$532.84	\$1,482.23	\$2,015.07	26.4%
Employee+Children	\$202.48	\$1,025.44	-\$15.62	\$1,212.30	16.7%	\$429.95	\$961.79	\$1,391.74	30.9%	\$298.22	\$1,093.52	\$1,391.74	21.4%
Employee+ Family	\$497.68	\$1,609.58	-\$24.14	\$2,083.12	23.9%	\$879.07	\$1,509.30	\$2,388.37	36.8%	\$673.35	\$1,715.02	\$2,388.37	28.2%
Spouse*				\$870.81	33.9%			\$998.97	45.1%			\$998.97	37.6%
Children*				\$326.54	33.9%			\$375.64	45.3%			\$375.64	37.6%
Spouse+Children*				\$1,197.36	33.9%			\$1,372.27	45.1%			\$1,372.27	37.6%
Administration and Insurance*				\$14.95				\$17.13				\$17.13	

Change FY2027 1-year vs FY2026			
	employee premium	employer contribution	total rate*
Employee	183.1%	-6.2%	14.7%
Employee+Spouse	83.6%	-6.2%	14.7%
Employee+Children	112.3%	-6.2%	14.8%
Employee+ Family	76.6%	-6.2%	14.7%

FY2027 3-year phase-in		
	employee premium	employer contribution
	70.9%	6.6%
	37.7%	6.6%
	47.3%	6.6%
	35.3%	6.6%

Change FY2027 1-year vs FY2026			
	employee premium	employer contribution	total rate*
Employee	\$168.11	(\$50.04)	\$130.34
Employee+Spouse	\$323.64	(\$86.32)	\$258.50
Employee+Children	\$227.47	(\$63.65)	\$179.44
Employee+ Family	\$381.39	(\$100.28)	\$305.25

FY2027 3-year phase-In		
	employee premium	employer contribution
	\$65.04	\$53.03
	\$145.85	\$91.47
	\$95.74	\$68.08
	\$175.67	\$105.44

See page 12 for footnotes.

ALTERNATIVE:flat-dollar employercontributions and 3-year phase-in

State Actives	FY2026					FY20271-year phase-in				FY2027 3-year phase-in			
EPO-HHO	employee premium	employee base contribution	adjustment for FY2026 reserve	unsubsidized totalrate	Employee percentage	employee premium	employer contribution**	totalrate	Employee percentage	FY2027 premium	employer contribution	totalrate	Employee percentage
Employee	\$219.91	\$806.24	-\$12.28	\$1,013.87	21.7%	\$702.54	\$756.20	\$1,458.73	48.2%	\$445.11	\$1,013.62	\$1,458.73	30.5%
Employee+Spouse	\$643.23	\$1,390.76	-\$21.18	\$2,012.81	32.0%	\$1,591.59	\$1,304.44	\$2,896.03	55.0%	\$1,147.52	\$1,748.51	\$2,896.03	39.6%
Employee+Children	\$378.65	\$1,025.44	-\$15.62	\$1,388.47	27.3%	\$1,037.20	\$961.79	\$1,998.99	51.9%	\$709.14	\$1,289.86	\$1,998.99	35.5%
Employee+ Family	\$801.97	\$1,609.58	-\$24.14	\$2,387.41	33.6%	\$1,926.76	\$1,509.30	\$3,436.06	56.1%	\$1,411.43	\$2,024.63	\$3,436.06	41.1%
Spouse*				\$998.94	42.4%			\$1,437.29	61.9%			\$1,437.29	48.9%
Children*				\$374.60	42.4%			\$540.26	61.9%			\$540.26	48.9%
Spouse+Children*				\$1,373.54	42.4%			\$1,977.33	61.9%			\$1,977.33	48.9%
Administration and Insurance*				\$14.93				\$21.44				\$21.44	

Change FY20271-year vs FY2026			
	employee premium	employer contribution	totalrate*
Employee	219.5%	-6.2%	43.9%
Employee+Spouse	147.4%	-6.2%	43.9%
Employee+Children	173.9%	-6.2%	44.0%
Employee+ Family	140.3%	-6.2%	43.9%

FY20273-yearphase-in		
employee premium	employer contribution	totalrate*
102.4%	25.7%	43.9%
78.4%	25.7%	43.9%
87.3%	25.8%	44.0%
76.0%	25.8%	43.9%

Change FY20271-year vs FY2026			
	employee premium	employer contribution	total rate*
Employee	\$482.63	(\$50.04)	\$444.86
Employee+Spouse	\$948.36	(\$86.32)	\$883.22
Employee+Children	\$658.55	(\$63.65)	\$610.52
Employee+ Family	\$1,124.79	(\$100.28)	\$1,048.65

FY2027 3-year phase-in		
employee premium	employer contribution	total rate*
\$225.20	\$207.38	\$444.86
\$504.29	\$357.75	\$883.22
\$330.49	\$264.42	\$610.52
\$609.46	\$415.05	\$1,048.65

See page 12 for footnotes.

Sources

***Total rate** inferred from Segal employee premium divided by Segal employee percentage

FY2026 rate tables:	https://www.pebp.nv.gov/siteassets/content/plans/2026/plan-year-2026-premium-rates_ada-compliant.pdf#page=5
FY2027 1-year employee percentages	https://www.pebp.nv.gov/siteassets/content/meetings/2026/february/4.-py2027-plan-design-changes-and-rate-methodology.pdf#page=24
FY2027 1-year employee premiums	https://www.pebp.nv.gov/siteassets/content/meetings/2026/february/4.-py2027-plan-design-changes-and-rate-methodology.pdf#page=25
FY2027 2-year employee percentages	https://www.pebp.nv.gov/siteassets/content/meetings/2026/february/4.-py2027-plan-design-changes-and-rate-methodology.pdf#page=27
FY2027 2-year employee premiums	https://www.pebp.nv.gov/siteassets/content/meetings/2026/february/4.-py2027-plan-design-changes-and-rate-methodology.pdf#page=28

Notes

***Total rate** inferred from Segal employee premium divided by Segal employee percentage

***Employer contribution** = (Total rate) - (Employee premium)

*Spouse rate = (Employee+Spouse) - Employee 6.3%

*Children rate = (Employee+Children) - Employee

*Spouse+Children rate = (Employee+Family) - Employee

*Administration and Insurance = Employee - Spouse rate (includes life insurance on employee)

****93.6% of FY2026 employer contribution (93.6% = FY2027 actual AEGIS funding of \$943 PEPM divided by Segal FY2026 erroneous funding value of \$1022) plus FY2026 adjustment for FY2027 reser**

Anomalous higher rate for 2-year phase-in vs 1-year phase-in

2-year phase-in percentages for tiers with children larger than 1/2 the difference from PY2026 to 1-year phase-in

Calculation based on presentation and public information as cited and interpreted in good faith. Corrections or amplifications are welcome. kent.ervin@nevadafacultyalliance.org

PEBP Public Comment

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP Public Comment

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Drew Peltier

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees. I urge PEBP to make no further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums.

Cressida Camba

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong

Dear PEBP Board Members,

I am writing to express my strong opposition to the proposed increase in health insurance premiums for Nevada State employees. This change would impose a severe financial burden on employees who are already struggling to keep up with rising costs.

For many employees, this increase would result in thousands of dollars in additional annual expenses. Such a drastic increase is not sustainable for employees who are already living on tight budgets.

Nevada state employees have already absorbed pay reductions through increased PERS contributions, and 1% cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees to make difficult decisions about healthcare, housing, necessities, or even leaving state employment for the private sector.

While phased approaches have been suggested as an alternative, they are not effective solutions. With low or no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

Every citizen deserves the right to have a comfortable life without the fear of deciding between healthcare and common expenses. As State workers we should be able to work and live a comfortable life without having to work multiple jobs to make ends meet. Please do your diligence to protect us from undue hardships. Please find a better solution and do not let State employees bear the burden.

Thank you for your time and consideration.

Sincerely,
Latasha Hill-Burrell

Nevada State Employee

April Chamberlain

As state employees, we are committed to ensuring that all Nevadans receive high-quality care and support. At the same time, like many families across our state, we are feeling the strain of rising costs in everyday life. I respectfully ask the board to avoid placing an additional burden on state employees by increasing the cost of our already expensive health insurance plans. Supporting affordable healthcare coverage helps maintain a healthy, stable workforce — which in turn keeps our state strong.

My Name is Janeth Cerda-Perez. As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

FINEASO AIMAASU

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Members of the PEBP Board,

My name is Austin Krehbiel and I am a State of Nevada employee. I am also a member of AFSCME Local 4041. I am writing to voice my concern with the proposed increases to member premiums and cuts to coverage for plan participants for the upcoming plan year.

As an employee with a chronic health condition, I am concerned that the changes to the upcoming plan will be unaffordable for me to continue receiving the medical care I need to live. I require daily injections of an expensive prescription medication to live as a result of my health condition and I do not have the option to forgo coverage if premiums become raised by hundreds of dollars per month. Not having health insurance is a death sentence or an immediate financial catastrophe for me and anyone else that shares my medical condition. Massive premium spikes would lead me to have to make incredibly difficult decisions on my personal budget on what area of my life to cut to be able to continue to afford living. Health care expenses would nearly equal my monthly housing expenses if the proposed 133% increase to monthly premiums is approved.

State employees and retirees cannot bear the financial burden caused by rising healthcare costs, years of underfunding, and failure on the part of Nevada Legislature and PEBP board to adequately anticipate program costs and identify sufficient revenue to fund our program. Though my personal anecdote is drastic due to my chronic health condition, there is not a single employee, retiree, or covered dependent on PEBP that wouldn't have their finances immediately rocked or their health outcomes worsened by the proposed changes to the plan. Raising premiums by hundreds of dollars and increasing benefit costs onto plan participants to bailout PEBP will lead to a cost of living crisis for plan participants, higher rates of uninsured state employees and retirees as members are priced out of coverage all together, and an exodus of state employees from the workforce due to years of rising deductions and stagnating real wages.

I recommend that the PEBP board keep premiums and coverage stable for Plan Year 2027 by seeking immediate fiscal relief from the Interim Finance Committee of the Nevada Legislature to meet funding shortfalls and utilize program reserves until ongoing program revenue can be addressed more appropriately during the 2027 Legislative Session.

Thank you for the opportunity to comment.

Sincerely,
Austin Krehbiel

Public Comment on Rising Medical Insurance Rates for Employees

Thank you for the opportunity to speak. I am here today to express concern about the significant increases in medical insurance rates for employees in our state. Many working families are already stretched thin by the rising costs of living, and higher premiums and out-of-pocket expenses for health insurance only add to that burden.

When employer-sponsored medical insurance premiums climb, it directly impacts take-home pay, employee morale, and financial security. For many employees, especially those with lower to middle incomes, these increases mean choosing between health care and other necessities like housing, groceries, and childcare. It also puts additional strain on small businesses and local governments that struggle to absorb rising benefit costs without cutting services or freezing wages.

I urge rate regulators, policymakers, and state leaders to carefully review the drivers behind these increases and prioritize solutions that keep health care affordable for employees and their families. This includes ensuring transparency in rate decisions, advocating for cost-control measures on prescription drugs and medical services, and considering policy options that promote competition and hold insurers accountable.

Our employees deserve access to quality health coverage that doesn't erode their financial stability. Thank you.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

KIRK ESEO

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Subject: Urgent Concern Regarding Proposed Health Insurance Rate Increases

Dear PEBP leadership,

As both a concerned employee and a supervisor working for the Nevada Department of Corrections, I feel compelled to express the serious impact the proposed health insurance rate increases will have on our workforce. While we acknowledge that the Department of Corrections received a raise under the FOP 2023 contract, the reality for many of us is that those gains have already been significantly offset.

- In 2023, staff received a 20% raise.
- In 2025, PERS contributions increased by 4.5%, followed by only a 1% COLA for two consecutive years.
- This left employees effectively **3.5% short in year one and 2.5% short in year two**, with non-police/fire members receiving no COLA but an additional 1.6% increase.

Now, with the proposed health insurance increases employees stand to lose **40% of their pay**. Personally, this would more than double my current premium, and nearly triple the premium for many others.

For example:

- **Family HMO Plan:**
 - Prior 2025: \$651.51
 - **Current: \$801.97**
 - Proposed 2026: \$1,443.55 (+\$641.58)
 - Proposed 2027: \$1,868.59 (+\$1,066.62)
- **Family PPO Plan:**
 - Prior 2025: \$423.54
 - **Current: \$497.68**
 - Proposed 2026: \$895.82 (+\$398.14)
 - Proposed 2027: \$1,159.59 (+\$661.91)

These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in areas already facing severe staffing shortages outside Las Vegas and Carson City. Employees with little seniority will be forced to seek other employment

simply because they cannot afford to work for the state under these conditions. Others with high seniority will be likely to seek insurance outside of the department.

We urge the PEBP leadership to reconsider this proposal and explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Sgt. Clayton Forshee

Lovelock Correctional Center

Comment for David Humboldt:

Dear PEBP,

The proposed increase in healthcare costs, coupled with reduced benefits and higher deductibles, raises significant concerns. State employees have not received a cost-of-living adjustment, and the recent increase in PERS contributions has already reduced take-home pay. Employees who have reached the top of their pay grade and no longer receive step increases are particularly impacted, as they have no mechanism to offset these additional costs.

It is difficult to understand why employees are being asked to absorb such a substantial increase—reportedly over 80%—with less than six months' notice, especially following prior budget surpluses. A more fiscally responsible approach may have been to implement gradual, incremental increases over time (for example, modest monthly adjustments), while seeking opportunities to preserve or enhance benefits when feasible. Sudden and significant cost increases create unnecessary financial strain for employees.

The cost of living in Las Vegas has risen dramatically in recent years. Public servants should not be placed in a position where they must consider secondary employment simply to meet basic living expenses. Lower pay grade employees, including administrative staff, will be disproportionately affected and may struggle to cover essential costs if the proposed changes move forward.

These decisions also risk long-term workforce stability. Increased financial strain may lead to higher turnover, particularly among experienced employees who have dedicated many years of service to the state. The potential loss of institutional knowledge and expertise could negatively impact operations and the effective functioning of government services.

Additionally, there are concerns regarding payroll administration and the potential for errors during implementation. Any miscalculation—such as deducting full insurance premiums from a single paycheck—could cause significant hardship, particularly for lower-paid employees enrolled in family plans. It is critical that compensation and benefit deductions are handled accurately and transparently to avoid compounding the financial impact on employees.

We respectfully request careful reconsideration of the proposed changes and a collaborative approach that prioritizes fiscal responsibility while also recognizing the financial realities faced by state employees.

Thank you for your time and consideration of these concerns

Sincerely,

David Humboldt

Dear Board Members,

My name is Jamie Yuenger and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

A potential increase of this magnitude would place an extraordinary financial burden on employees and their families. For many of us, health insurance is not a luxury — it is a necessity. A sudden and substantial increase in premiums could force employees to make difficult choices between healthcare, housing, groceries, childcare, and other essential living expenses.

As public servants, we dedicate ourselves to serving our communities. Competitive and affordable benefits are a critical component of employee retention, recruitment, and morale. An increase of this scale risks undermining workforce stability and could lead to increased turnover, difficulty attracting qualified professionals, and long-term operational challenges.

I respectfully urge the Board to:

Fully explore all alternative cost-containment measures before implementing such significant increases.

Increase transparency around the factors driving these proposed changes.

Consider phased adjustments, employer contribution increases, or other mitigation strategies to lessen the financial impact on employees.

Engage employees in meaningful dialogue before final decisions are made.

We understand that rising healthcare costs present real challenges. However, solutions should be balanced, sustainable, and mindful of the financial realities facing employees across Nevada.

Thank you for your time, consideration, and commitment to the well-being of both employees and the communities we serve.

Respectfully,

Jamie Yuenger

Response to PEBP Email on Financial Wellness

I received an email yesterday from PEBP. It was titled "Want to flex your financial muscles?" The email detailed voluntary benefits I could sign up for to cover myself, my family, and my property from various threats and liabilities. A "few benefits to HELP ME ACHIEVE BETTER FINANCIAL WELLNESS."

From Rosalind Franklin University, financial wellness is described as "Financial wellness is a state of being where an individual can fully meet current financial obligations, feel secure in their financial future, and make choices that allow them to enjoy life. It involves managing daily finances, building emergency savings, controlling debt, and planning for long-term goals to reduce stress."

The absolute AUDACITY of PEBP to send me this email, at this time. To offer me elective options I can sign up for, that will somehow SAVE me money, while at the same time holding meetings and discussions detailing a plan to RAISE the premiums of my health insurance 84 percent.

I am at a complete loss in how to parse this information. Did anyone at PEBP think about the contradiction here between this email promising me ways to save money, while at the same time planning to charge me more?

Perhaps the board of PEBP should contact Rosalind Franklin University for a refresher on what financial wellness is and what it means for their members.

Public Comment to the PEBP Board

Re: Proposed Rate Increases

Julie B. Knight

State of Nevada current active employee

2/19/2026

Dear PEBP Board Members,

I am writing to express significant concerns regarding the proposed premium rate increases for the upcoming plan year. As a state employee, I appreciate the Board's fiduciary responsibility to maintain the long-term sustainability of PEBP. However, the proposed increases present serious affordability challenges that warrant careful reconsideration.

Affordability Impact Without Corresponding Value

The proposed rate increases come at a time when state employees have not received commensurate improvements in plan benefits or services. While healthcare costs continue to rise industry-wide, state employees are being asked to absorb these increases through higher premiums without corresponding enhancements in coverage, provider networks, or care quality. This effectively reduces our total compensation and erodes the value proposition of state employment.

For context, many state employees already face premium contributions that represent a substantial portion of their take-home pay, particularly those in lower-wage positions.

According to the Nevada DHHS Office of Analytics' most recent report on Medicaid Recipients Employed by Employers with 50 or More Employees (SFY 2024), the State of Nevada ranked fifth among all employers by cost of Medicaid coverage, with 1,733 state employees and 1,973 of their dependents enrolled in Medicaid—totaling 3,706 individuals. This represents state employees earning wages so low that they qualify for and rely on Medicaid instead of PEBP coverage.

The fact that over 1,700 state employees choose Medicaid over PEBP demonstrates that PEBP premiums are already unaffordable for a significant portion of the state workforce. These are full-time employees earning minimum wage or just above it who cannot afford PEBP coverage even with state subsidies. Premium increases will only push more employees into this impossible position, forcing them to choose between employer health coverage they cannot afford and relying on safety-net programs like Medicaid.

When combined with cost-of-living increases that have not kept pace with inflation in Nevada, these rate increases create genuine financial hardship and raise serious questions about whether state employment provides a living wage.

Recruitment and Retention Concerns

The State of Nevada already faces significant challenges in recruiting and retaining qualified employees across multiple sectors. According to recent workforce data, the state struggles to compete with private sector employers on total compensation. Health benefits have historically been one area where public sector employment could offer competitive advantages.

However, as PEBP premiums increase without corresponding benefit improvements, this competitive advantage diminishes. **Notably, the state's own Medicaid data reveals that employees at major private sector employers like Amazon (8,951 employees on Medicaid), Walmart (4,574 employees), and even local governments like Clark County School District (3,445 employees) face similar affordability challenges. However, the State of Nevada ranking fifth by cost—despite having a much smaller total workforce than these private employers—suggests that state compensation may lag behind even these low-wage private sector positions.**

The private sector increasingly offers comparable or superior health benefits at similar or lower employee cost shares. When potential employees compare total compensation packages, eroding health benefits make state positions less attractive, particularly for mid-career professionals with families.

Current employees facing these increases must weigh whether to remain in state service or pursue opportunities elsewhere. This is especially problematic for positions that already experience high turnover or vacancy rates. **With 71% of state employees on Medicaid qualifying through the Adult Expansion category (indicating they are working-age adults, not children or disabled individuals), we are seeing that even full-time employment with the state does not provide wages sufficient to afford employer-sponsored health insurance.** The long-term cost of employee turnover—including recruitment, training, and lost institutional knowledge—may exceed any short-term savings from premium increases.

Alternative Cost-Management Strategies

I respectfully urge the Board to explore alternative cost-containment strategies before implementing significant premium increases:

1. Address the Root Cause: Fixed Costs Not Updated for Inflation According to Segal's own analysis, many fixed dollar plan provisions have not been updated over the last several years to keep pace with trend, resulting in higher cost increases for PEBP. Had deductibles, copays, and out-of-pocket maximums been adjusted annually with medical inflation since Plan Year 2022, we would not be facing this crisis. For example:

- CDHP deductibles should be \$2,100 (individual) if trended, not \$1,700
- LDPPPO copays should be \$36/\$60 (PCP/specialist) if trended, not \$30/\$50
- Emergency room copays should be \$900 if trended, not \$750

The Board's failure to make incremental adjustments has created an artificial crisis. Rather than massive one-time increases, the Board should commit to annual inflation adjustments going forward and phase in the catch-up more gradually.

2. Target High-Cost Claimants Rather Than Penalizing All Members Segal's data shows that the top 1% of members account for 31% of total costs (\$217,317 per member per year), while the bottom 85% of members account for only 18.6% of costs (\$3,400 per member per year). Rather than raising premiums and cutting benefits for everyone, PEBP should:

- Implement enhanced care management for high-cost chronic conditions (cancer prevalence: 7.9%, diabetes: 6.4%)
- Expand specialty drug cost containment programs beyond SaveOnSP
- Address the 2-3x increase in Mounjaro and Ozempic utilization through formulary management and clinical criteria

3. Enhanced Claims Monitoring and Provider Performance Recent reports indicate ongoing issues with UMR payment processes to providers. Ensuring efficient claims processing and addressing administrative inefficiencies could yield significant savings while improving provider satisfaction and network stability.

4. Pharmacy Benefit Management Review With prescription drug costs rising 12-20% annually and specialty patients increasing 15-20% in FY25, a comprehensive audit of pharmacy benefit management is critical. This should include:

- Formulary design optimization
- Generic substitution programs
- Negotiated rebate maximization
- Specialty drug management programs These strategies could address cost drivers without shifting the entire burden to employees.

5. Preventive Care and Wellness Investment While requiring upfront investment, enhanced preventive care programs and chronic disease management can reduce long-term costs by avoiding expensive acute care episodes. Evidence-based wellness programs

show positive ROI within 2-3 years. Given that musculoskeletal conditions affect 18.9% of members, targeted interventions could yield significant savings.

6. Stop Subsidizing Plans That Drive Costs Higher Segal's analysis shows that migration from the CDHP to the LDPPPO increases costs without corresponding increases in revenue. Rather than eliminating cross-plan subsidies through massive premium increases on all members, consider:

- Targeted education about true plan costs
- Enhanced CDHP benefits to make it more attractive
- Graduated premium structures that encourage cost-effective plan selection

7. Demand State Funding That Reflects Actual Employment Levels AEGIS and REGI funding is provided on a per-employee basis, yet the final FY2027 allocations are \$56 million less than projected for the 2027-28 biennium. If state employment levels have decreased, PEBP should have fewer members to cover. If employment levels have not decreased, the state is systematically underfunding employee benefits. The Board should demand transparency about this discrepancy rather than asking employees to make up the shortfall.

8. Leverage the Nevada Health Authority (NVHA) for Cost Savings and Innovation In July 2025, the Nevada Health Authority was created through Senate Bill 494 to "unify similarly aligned health and human services agencies to leverage the state's purchasing power, reduce healthcare costs, improve the quality of care, attract more providers to Nevada, and streamline the delivery of services and programs." PEBP is now part of NVHA, which also includes Nevada Medicaid and the Silver State Health Insurance Exchange.

The creation of NVHA presents enormous opportunities that the Board appears to be ignoring:

- **Leverage Medicaid MCO Purchasing Power:** Nevada Medicaid contracts with four Managed Care Organizations (MCOs) worth approximately \$1.8 billion annually. PEBP should explore joint contracting arrangements that leverage this purchasing power to negotiate better rates with providers and pharmacy benefit managers.
- **Learn from the Battle Born State Plans Success:** Nevada's public option (Battle Born State Plans), which launched in January 2026, has proven remarkably popular—20% of Nevada Health Link enrollees have chosen these plans, which are operated by the same Medicaid MCOs. These plans achieved 5% premium reductions in their first year by reducing broker fees and commissions and leveraging MCO provider networks. If a public option can reduce premiums for

individual market purchasers, why isn't PEBP exploring similar approaches for state employees?

- **Coordinate with MCO Provider Networks:** The Battle Born State Plans require providers who contract with Medicaid, PEBP, and workers' compensation to participate in at least one public option plan, with payment floors set at Medicare rates. This integrated approach could help PEBP negotiate better rates while ensuring adequate provider networks.
- **Utilize NVHA's Office of Data Analytics:** NVHA now has centralized data analytics capabilities. PEBP should be using this resource to identify cost drivers, predict utilization patterns, and develop targeted interventions rather than relying solely on Segal's recommendations.

The entire purpose of creating NVHA was to achieve cost savings through consolidated purchasing power and coordinated health policy. Yet this presentation contains no discussion of how PEBP is leveraging its new organizational structure to reduce costs. Instead, the Board is proposing to devastate employees with premium increases while ignoring the very innovations happening within its own parent organization.

Request for Data and Consideration

Before approving rate increases, I respectfully request the Board consider:

- **Providing detailed breakdowns of cost drivers and how proposed increases will address them,** including specific analysis of the \$56M reduction in AEGIS/REGI funding and whether this reflects reduced state employment levels or systematic underfunding
- **Analyzing the impact on employees at different salary levels, particularly those earning less than \$50,000 annually**—a population that data shows is already unable to afford PEBP coverage and must rely on Medicaid
- Comparing PEBP's cost structure and employee contributions to similar public sector plans in comparable states—Segal's benchmarking shows PEBP's current LDPPPO premiums (\$92 employee-only) are already below the peer average (\$120), yet we're being asked to increase to \$169-203
- Evaluating whether the state's contribution levels adequately reflect the competitive labor market and whether AEGIS/REGI calculations accurately reflect actual staffing levels

- **Addressing the troubling reality that over 1,700 full-time state employees currently earn wages so low that they qualify for and choose Medicaid over PEBP**, and considering whether premium increases will exacerbate this problem
- **Investigating why the State of Nevada ranks among the top five employers by Medicaid cost burden to taxpayers**, and what this reveals about state employee compensation levels
- **Explaining why deductibles, copays, and out-of-pocket maximums were not adjusted annually with medical inflation**, creating the artificial "crisis" we now face, and committing to annual adjustments going forward
- **Demonstrating what portion of the funding gap is attributable to the Board's past decisions** (supplemental HRAs, failure to adjust cost-sharing, benefit enhancements) versus external factors beyond employee control

Conclusion

I recognize that PEBP must maintain fiscal sustainability and that healthcare costs continue to rise. However, Segal's presentation reveals that this crisis is at least partially self-inflicted. **Had the Board adjusted deductibles, copays, and out-of-pocket maximums annually with medical inflation as a matter of routine practice, we would not be facing a \$122-136 million funding gap today.** Instead, the Board maintained static cost-sharing while healthcare costs rose 7% annually (medical) and 12-20% annually (prescription drugs), systematically shifting more costs to PEBP.

Now, rather than accepting responsibility for this mismanagement, the Board proposes to correct years of inaction through devastating one-time increases: premium hikes of 60-130% for employees in the LDPPO and EPO plans, combined with benefit cuts that will make healthcare unaffordable for many state workers.

The data presented by Segal itself proves that alternative approaches exist:

- The top 1% of members drive 31% of costs—targeted disease management could reduce this
- Prescription drug costs are rising 12-20% annually—aggressive pharmacy management is needed
- Fixed costs haven't been updated for years—gradual catch-up would be far less harmful than shock therapy

Furthermore, the fact that over 1,700 state employees already cannot afford PEBP and rely on Medicaid demonstrates that state employment does not currently provide a living wage.

These proposed increases will only worsen this problem, potentially forcing hundreds more employees onto Medicaid and increasing the taxpayer burden documented in the DHHS annual reports.

I urge the Board to exhaust all reasonable alternatives before shifting additional costs to employees who are already struggling with affordability. The long-term health of PEBP depends not only on adequate funding but also on maintaining a stable, satisfied workforce that values their benefits. Implementing premium increases of 60-130% while simultaneously cutting benefits will devastate morale, accelerate turnover, and make state employment even less competitive in an already difficult labor market.

State employees are dedicated public servants who deserve health benefits that recognize their contributions without creating financial hardship. I respectfully ask the Board to:

1. Delay substantial rate increases until alternative cost-management strategies have been thoroughly explored and implemented
2. Demand that the state provide adequate AEGIS/REGI funding that reflects actual employment levels
3. Commit to annual inflation adjustments going forward to prevent future crises
4. Phase in any necessary increases over a longer period than currently proposed
5. Prioritize cost containment strategies that target the drivers of high costs rather than penalizing all members equally

Thank you for your consideration of these concerns and your service to Nevada's public employees.

Respectfully submitted,

Julie B. Knight

Despite the consistent increase in health insurance costs over the years, overall health outcomes have not improved at the same rate. Premiums, deductibles, and out-of-pocket expenses continue to rise, placing a growing financial burden on individuals and families. However, higher spending on insurance does not automatically translate into better access to quality care, improved preventive services, or better long-term health results. This disconnect raises important concerns about the efficiency, affordability, and effectiveness of the healthcare system.

02-24-2026 Board Meeting

Dear Board Members,

My name is Cydne Stephenson and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Cydne Stephenson*

Public Comment on PEBP Budget Shortfall and Premium Increases

I am submitting this comment regarding the Public Employees' Benefits Program's projected budget shortfall and the discussion of premium increases approaching 84 percent.

After reviewing the PY2027 Trend Analysis and Plan Design presentation, it is clear that this shortfall is not the result of sudden or unforeseeable circumstances, nor is it the fault of plan participants. Rather, it reflects a series of long-term structural and policy decisions that were allowed to compound without timely correction.

The actuarial materials show that PEBP reserves were knowingly drawn down over multiple years to subsidize premiums and benefits rather than being maintained at recommended levels. This approach may have delayed visible cost increases in the short term, but it also left the program financially vulnerable when predictable increases in medical and prescription drug costs occurred.

At the same time, healthcare costs — particularly pharmacy and specialty medications — have risen faster than incoming revenue. While national healthcare inflation is not unique to Nevada, the state contribution approved by the Legislature has not kept pace with those rising costs, creating a persistent gap between revenue and expenditures.

Additionally, plan pricing structures and cross-subsidization between plan options further distorted the true cost of coverage, masking underlying imbalances until reserves were depleted to concerning levels.

What is most troubling is that participants are now being presented with the consequences of these accumulated decisions in the form of potentially drastic premium increases, while simultaneously receiving communications promoting “financial wellness” and elective benefits. This contradiction undermines trust and places the burden of systemic planning failures squarely on employees and retirees who had no role in creating them.

Financial wellness cannot be achieved by shifting the costs of delayed action onto plan members in a single disruptive adjustment. If PEBP and the State are serious about stability, accountability must include acknowledgment of how we arrived here, a phased and humane approach to any necessary increases, and a commitment to preventing this situation from recurring through responsible reserve management and transparent funding strategies.

I urge the Board and policymakers to recognize that this shortfall is a governance and funding issue — not a participant failure — and to act accordingly.

02-18-2026 Board Meeting

Dear Board Members,

My name is Kasey La Foon and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on work orce stability, employee morale, and the State's ability to deliver critical public services.

I respect ully recommend that the Board consider alternative approaches, includin :

- Phasing in increases over multiple plan years to lessen the immediate inancial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the inancial health of the plan and the inancial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the signiicant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Kasey La Foon

02/24/2026 Board Meeting

Dear Board Members,

My name is Katelyn Miller and I reside in Las Vegas, NV. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

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For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.
- Exploring additional State contributions or budget adjustments.
- Conducting a deeper review of cost-containment strategies within the health plan.
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Katelyn Miller

Date: February 19, 2026

To: PEBP Board

From: Jim New, President, TMCC chapter of the Nevada Faculty Alliance

Subject: PEBP Fiscal Crisis

It is obvious that the long-term financial health of our employee benefits package is vital and it is equally clear that you must take dramatic steps to resolve the crisis brought about by faulty accounting and inaccurate revenue projections. You have heard from hundreds of state employees how the proposed changes will negatively impact them, especially if the proposed changes are adopted in a single year. I won't repeat those concerns.

As I read through the proposals, however, I noticed that the options under consideration assume that there will be no migration by employees to different plans. It seems to me that large numbers of us may decide to move into the High Deductible Plan to minimize the impact of rate increases, and yet the projections provided by the Segal Group do not show how that will impact the program in the future. It's another glaring oversight.

Unfortunately, I believe that you still don't have all the information you need to make a well-reasoned and effective decision at this time. It is critical that you have a complete independent audit of the program before you move forward. I urge you to take that step on February 24th.

Comment on Proposed Changes to PEBP Benefits

To: PEBP Board

From: Kathryn Stanchi

Re: Proposed Changes to PEBP benefits as outlined in the Faculty Senate document of 2/10/26

Date: February 17, 2026

I urge PEBP to reconsider the large proposed increase in premiums. While some members of the community will be able to absorb that increase without undue hardship, many, including the most vulnerable of our colleagues, will be crushed by the additional financial burden. These increases, particularly accompanied by cuts in benefits, have the potential to create severe financial hardship for lower-income employees and those with chronic conditions.

At this political moment, compassion and empathy by state institutions is critical to offset the cruel and economically unjust policies of the federal government. Nevada is facing a critical economic downturn, with rising unemployment, declining tourism, and a growing affordable housing crisis among the working class. The answer to these problems is not to *increase* the burden on those at the bottom, but to search for economic solutions that spread the burden among those who can afford it.

PEBP's proposed increase is punitive and potentially disastrous. I urge you to reconsider and find a way to spread the costs more evenly and over time.

Thank you for considering this comment.

I am writing to formally express strong opposition to the proposed 84–100% increase in employee health insurance premiums.

An increase of this magnitude is not simply an adjustment — it represents a severe financial burden on employees who are already navigating rising living costs and stagnant wages. For many staff members, this proposal would effectively reduce take-home pay in a time when inflation continues to impact housing, groceries, utilities, transportation, and healthcare costs.

Several critical concerns warrant serious reconsideration:

1. Lack of Cost-of-Living Adjustments (COLA)

Employees have not received consistent annual COLA increases to offset inflation. Without corresponding wage growth, such a dramatic rise in premiums functions as a significant pay cut. It undermines morale and financial stability.

2. Inflationary Pressures on Households

Inflation over the past several years has increased the cost of basic necessities. Employees are already absorbing higher expenses across the board. Imposing an 84–100% premium increase compounds this pressure and disproportionately affects lower- and middle-income staff.

3. Recruitment and Retention Risks

Competitive benefits are essential for attracting and retaining qualified employees. A drastic increase in healthcare costs may push talented staff to seek employment elsewhere, particularly in organizations offering more stable or subsidized benefits.

4. Equity and Workforce Impact

This proposal will not affect all employees equally. Those with families, ongoing medical needs, or single-income households will bear a heavier burden. The result may be employees opting for reduced coverage or delaying necessary care, which ultimately increases long-term costs and harms workforce wellbeing.

5. Budget Transparency and Alternatives

Before implementing an increase of this magnitude, employees deserve transparency regarding the financial drivers behind the proposal. Additionally, alternative solutions should be explored, including phased adjustments, increased employer contribution, plan restructuring, reserve utilization, or cost-sharing strategies that do not shift the burden almost entirely to employees.

Healthcare is not a discretionary benefit — it is a fundamental component of employee compensation and security. An 84–100% increase is excessive and financially destabilizing for many members of the workforce.

I respectfully urge leadership to reconsider this proposal and engage employees in a transparent discussion to explore more balanced and sustainable solutions.

Thank you for your time and consideration.

Sincerely,

Stacy Shiroma



Public Comment from Andrea Shafer

I am writing to express strong opposition to the proposed 84–100% increase in employee health care premiums.

An increase of this magnitude is not simply an adjustment; it is a fundamental shift in the cost burden placed on employees. While some faculty members may be able to absorb this increase, many others cannot. More importantly, many staff members, whose daily work is essential to the functioning of our university, will face significant financial hardship as a result.

The new out-of-pocket maximum increases for 2027—\$1,000 more for individuals and \$2,000 more for families on both the high- and low-deductible plans—disproportionately harm employees with acute medical needs or chronic conditions. These are not optional expenses; they are unavoidable health costs.

Lower-income faculty and staff, in particular, cannot absorb both steep premium increases and significantly higher exposure to medical expenses. For employees living paycheck to paycheck, an increase of this scale could mean choosing between health coverage and other basic necessities. It risks pushing valued staff to seek employment elsewhere, undermining morale, institutional stability, and the quality of services that support our students and faculty.

Health insurance is a core component of total compensation. A drastic premium increase without corresponding salary adjustments effectively reduces employees' take-home pay and disproportionately impacts lower-paid staff.

There should be no further benefit cuts, and premium increases must be implemented in a more responsible, phased approach that protects the workforce who keep our institutions running. I urge PEBP to reconsider this proposal and to explore alternative solutions that distribute costs more equitably and minimize harm to the employees who sustain our institution.

Thank you for your consideration.

Andrea Shafer

Kyle Cassinelli
Public Comment

February 19, 2026

Dear PEBP Board Members,

My name is Kyle Cassinelli, and I work at Truckee Meadows Community College.

I'm very concerned about the proposed increases to premiums and out-of-pocket maximums. These changes would put a real financial strain on state employees and our families.

I strongly urge you to spread any increases out over several years and to push for greater state contributions so the burden isn't shifted almost entirely onto employees.

Before moving forward with major cost increases, a full audit should be completed.

Please consider the long-term impact these decisions will have on Nevada's public workforce.

Thank you for your time,
Kyle Cassinelli



WILLIAM **S. BOYD**

SCHOOL OF LAW

February 19, 2026

Re: PEBP rate increases

I write in opposition to the dramatic rate increases that you have proposed. Even though health care costs have skyrocketed, I have not yet seen sufficient information about other alternatives that you explored and rejected. These rate increases will hit those on the lower end of the pay scale extremely hard (and it will hit the rest of us hard, too, though we can better afford the increases). I urge you to please reconsider and explore other alternatives.

Very truly yours,

A handwritten signature in black ink, appearing to read "N. Rapoport".

Nancy B. Rapoport
UNLV Distinguished Professor
Garman Turner Gordon Professor of Law, Boyd Law
Affiliate Professor of Business Law & Ethics, Lee Business School
University of Nevada, Las Vegas



Dawn Huber

Dear Board Members,

My name is Dawn Huber and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

A handwritten signature in black ink, appearing to read "Dawn Huber", with a stylized, cursive script.

Dawn Huber

2/19/26

To Whom it May Concern,

I'm advocating for either small increases or no increases for our medical insurance. The possible increase just for single coverage is dramatic, more than just a plain ole increase. As a State employee, we have so many expectations and responsibilities on us and to top it off with higher monthly insurance premiums. Again, I can understand an increase, but to go from the mid \$50 range to the mid-\$100 range, come on!

I truly hope that those who make the final decision are realistic with their expectations and the fact that a dramatic increase isn't giving us more coverage or benefits. For those who are covering families with their insurance, that's going to take a chunk from their checks. That means less money coming in to support their families. These proposed increases make us feel like the PEBP board doesn't care how that type of increase will affect our daily lives. Please, use common sense and think of how a high increase will affect us all in the long run and our daily lives.

Thank You,

Jennifer Orozco

[REDACTED]

Please note that I would like to remain anonymous in any publications or meetings concerning my health status. That said, I would like to share the following:

As an initial matter, PEBP should NOT raise premiums by 84% next year. The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases. In my case, I am a [REDACTED] positive individual. As such, I need to see [REDACTED] [REDACTED] on a regular cadence. Additionally, I require [REDACTED] [REDACTED] as part of my monitoring. In the next couple of years, I will need [REDACTED] [REDACTED] I have done the math, and while I may be able to absorb some of the increase with advance planning, these increases are not sustainable. Coupled with the existing difficulty of finding medical providers who accept this insurance, this change will push me to switch over to my partner's insurance plan as a dependent. I suspect many other employees who have this option will do the same. If that's the case, this increase will have a disproportionate impact on the most financially vulnerable faculty and staff, particularly those who suffer from medical conditions or have dependents who require ongoing care. For a university (or any workplace for that matter) to thrive, its employees cannot be forced to choose between their health/wellbeing and meeting their basic financial needs, like paying a mortgage or putting food on the table. I urge a reconsideration of the scale of this increase and exploration of alternatives that are sustainable and protect both employee wellbeing and institutional stability.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Sincerely,

Heather Ogden

[REDACTED]

[REDACTED]

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Date: February 19, 2026

To: PEBP Board

From: Julia Hammett, TMCC/NSHE Employee

Re: Proposed Out-of-pocket Changes for Plan Year 2027, Agenda item 4

(revised for Feb 24th meeting postponement)

I am writing today to protest the proposed increase in premiums and out-of-pocket increases for our insurance plans. The numbers currently being considered will severely hurt Nevada families. They will place an unfair burden on faculty and staff who are just starting their careers, as well as older staff or anyone who may have acute or chronic health issues.

Personally I would have been forced to retire several years ago had I not had the ability, through my insurance, to have two surgical procedures which have significantly decreased my pain and have allowed me to regain my health.

The proposed changes in costs are nothing less than cruel. Furthermore, they reflect a serious lack of fiscal acumen on the part of the board. A more responsible first step upon discovering a fiscal emergency would be a full external audit to identify any problem areas or errors. Only after the audit is completed and the full scope of any problems or concerns are identified should any policy changes be considered.

The intent of the PEBP board is to benefit the health and welfare of Nevada state employees and their families. Under no circumstances should it do any harm to its clients, who are dedicated, hardworking Nevadans. Thank you for your time.

February 19, 2026

Re: Public Comment Statement: PEBP Premium Increases

Thank you for taking the time to hear a public comment. My name is Dawn Moore, and I am an Administrative Faculty member. My position is Clinic Director and Faculty Instructor for the Couple and Family Therapy Program and Center for Individual, Couple, and Family Counseling.

My opinions are coming from my position as a Director and Administrative Faculty.

As someone who worked in the private sector for over 20 years, when I returned to UNLV in 2023, I was taking an annual take-home pay DECREASE. However, my desire to work again in higher education, along with the AFFORDABLE HEALTHCARE AND RETIREMENT BENEFITS, were the deciding factors in making the decision. Despite my monthly take-home pay being 30-40 percent less, I was gaining something I decided was of more value.

This was a convincing argument for the university to use; it is challenging for a family to take salary decreases, but having the other benefits to advertise to skilled potential employees is really important. The value was not just affordable healthcare, but working in an environment that valued work-life balance, and taking care of my own and my family's health.

I understand that healthcare costs are out of control. The system is clearly broken and in need of serious change. I would understand a small percentage increase due to this. However, doubling the rates for employees is not only putting a huge strain on families' take-home pay, but also communicating to them that once desirable benefits no longer truly exist at UNLV. You are communicating that cost is what matters, at all costs, and that under duress, you will pass the challenges and difficulties to your employees to bear. It is really the opposite of what made the job desirable.

I am hoping you will reconsider such an increase and discuss other possible changes that can be made. I love working here and would like to continue to be able to hire talented, experienced employees from the private sector using these benefits.

Sincerely,

Dawn Moore MS LMFT LADC

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

Brian Selvester

I don't think you know how much you are paying us to make this increase in premiums. I currently take home \$1208 per check with the current premium of \$321.62. This amount doesn't leave much to live on after bills and food. With the new premiums of increase of \$427.75 per check, my check will be around \$780.00. How do you expect us to survive? My house payment is only \$1000 per month. I'm not sure how I'm going to pay for it, utilities and feed my family.

Date: February 19, 2026

To: PEBP Board

From: Liz Prickett, TMCC

Subject: Plan design changes and rate methodology for Plan Year 2027, agenda item 4
(revised for Feb 24th meeting postponement)

One of the biggest concerns for employees is that drastic cost hikes in premiums and out-of-pocket maximums will be an unfair burden on employees who suffer from acute medical issues and/or chronic conditions and low-wage employees who can least afford it. However, for family coverage, this impacts all wage employees, as a sudden increase of this nature (hundreds of dollars per month) is unsustainable for any family budget.

I've worked in various states throughout a career of several decades in public higher education and UMR PEBP is by far the worst insurance coverage my family has ever used. We have to fight with a multitude of 3rd parties to ensure critical medications and care are covered. We spend several hours a week just dealing with providers, constant denials and appeals.

It's not just families who understand how poor this situation is, northern Nevada medical providers are more than frustrated. Several of our local doctors have already said they are planning on discontinuing acceptance of our UMR PEBP insurance. If costs go up as they are predicted to in the communications we've received, the exorbitant increase doesn't cut into our discretionary budget, it means cutting back to practically no budget for food or gas. This situation will force us to seek other employment and move out of Nevada.

Public comment from Amanda Dennis:

As a social worker for ADSD, I would like to say that the proposed increases for health insurance will be detrimental to the families of state employees. As a single mother, it will be a major hardship to have to pay over \$800 a month for health insurance benefits for myself and my son.

I also believe that such a drastic rise in the cost to families for health insurance will ultimately cause a further shortage in case managers and other employees that work for the programs that serve the citizens of the state of Nevada. This will cause even longer waiting lists and hardship for vulnerable Nevadans that need assistance.

Public employees who are serving the people of our state, oftentimes at a lower pay rate than what they would receive in the private sector, deserve to be able to do so without sacrificing the health and wellbeing of their family because of drastic increases in the cost of having health insurance with no pay increases to offset the cost.

Ashley Andrews – Public comment

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

PEBP should NOT raise premiums by 84% next year but implement longer-term solutions by spreading out premium increases over several plan years to limit the unacceptable financial impact on PEBP members. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees.

No further cuts to benefits. For FY2027, benefits should not be cut more than already approved for increased deductibles and out-of-pocket maximums (which will be \$5 Million in additional out-of-pocket costs for participants already set for the coming year).

The new higher Out-of-Pocket Maximum increases for 2027 by \$1,000 for individuals and \$2,000 for families (on the high-deductible and low-deductible plans) are an unfair burden on faculty and staff who suffer from acute medical issues or chronic conditions, especially for lower-income state employees who can least afford such increases.

The increased cost of living for everything is such a hardship and our COLA raises do not keep up with this. Full time employees should be able to have a decent quality of life and not have undue stress over affording the basic need of healthcare.

Jo Ann Worthington

2-19-2026

Dear Board Members,

My name is Jo Ann Worthington and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Jo Ann Worthington

Dear PEBP leadership,

As a very concerned employee working for the Nevada Department of Corrections, I want to express the serious impact the proposed health insurance rate increases will have on our workforce. Many of us were not privy to the benefits of the FOP 2023 contract (i.e. correctional casework specialists, administrative assistants etc.).

Now, with the proposed health insurance increases—some exceeding **50% or more**—employees stand to lose **15% to 40% of their pay**. Personally, this would cost me approximately **\$100.00 more per month**, while others could lose **\$1,000 or more monthly**. This increase will stress out a single-family income and make things even tighter.

These increases are not sustainable. They will **cripple our ability to hire and retain quality employees**, especially in rural areas already facing severe staffing shortages. Due to low wages and these increases, employees will be forced to seek other employment simply because they cannot afford to work for the state under these conditions.

PEBP leadership is urged to explore alternative solutions. Implementing these increases as proposed would be detrimental to all state employees and to the long-term stability of our workforce.

Respectfully,

Wendy J. Mello

Tamiko Okamura

I'm speaking as a Nevada state employee who cares deeply about the work we do and the people we serve. Every day, we show up to make sure essential services run smoothly and that our communities are supported. We are proud of that work. But it's getting harder to keep up personally as costs continue to rise across the board.

Housing, groceries, gas, childcare... everything is more expensive than it was just a few years ago. Many of us have not seen increases in pay that match those rising costs. For some employees, even small changes to monthly expenses make a real difference in whether bills get paid on time or whether savings can grow at all.

Increasing health insurance premiums right now would add more pressure to people who are already feeling stretched. Health coverage isn't optional. It's something we rely on to take care of ourselves and our families. When premiums go up, that money must come from somewhere else in our budgets. That can mean delaying medical care, cutting back on other essentials, or taking on additional financial stress.

This isn't just about individual hardship; it affects the state as well. Higher benefit costs make it harder to retain experienced employees and to recruit new ones. When people leave because they can't afford to stay, it disrupts services and costs the state more in the long run.

I respectfully ask the Board to consider the real impact this increase would have on working families who are already doing their best to serve Nevada. Please look for alternatives that protect both the financial health of the program and the people who depend on it.

Thank you for your time and consideration, especially during these trying times.

Public Comment by Hallie Kirk
Re: 02-24-2026 Board Meeting

Dear Board Members,

My name is Hallie Kirk and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Aging and Disabilities Services Division, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency.

The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and I understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments, reported as necessary to address a funding gap and reserve target, would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.

- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.
- Even single participants -Mai h as myself - would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively impacting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phase-in increases over multiple plan years to lessen the immediate financial impact.

- Explore additional State contributions or budget adjustments.
- Do a deeper dive review of cost-containment strategies within the health plan.
- Be more transparent about actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential. Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,
Hallie R. Kirk, LSW

Public Comment regarding PEBP potential insurance increases

Dear Board members,

My name is Monica Hulburd and I live in Las Vegas, NV. I am writing to oppose the proposed PYY2027 Premium increases because the scale of the projected increases would create severe financial hardship for state employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Human Services, I am submitting this comment in my capacity as a private citizen and state employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should

consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

Sincerely,

Monica Hulburd



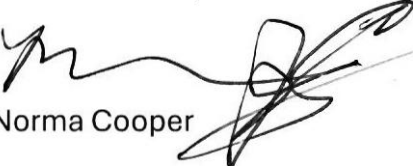
Dear PEBP Board Members,

I am writing to express my very strong opposition to the proposed increase in health insurance premiums for State of Nevada employees and retirees. I am shocked that you would even consider inflicting such an adversity on employees/retirees. How do you justify a substantial hike for insurance premiums? Why was this "proposal" not sent to each and every member?

State of Nevada employees have, thus far, suffered pay reductions through increased PERS deductions, as well as the already escalated insurance premiums. Instituting such a preposterous increase to member health insurance premiums - which threaten access to quality, affordable healthcare coverage - would compound the issue of employees/retirees that are already struggling.

Without a significant pay rate augmentation, even a gradual increase would still result in significant hardships. I urge you to reconsider this proposal. Affordable healthcare is essential for staff members and retirees that have been committed to serving the State of Nevada.

Most Sincerely,

A handwritten signature in black ink, appearing to read 'Norma Cooper', with a large, stylized flourish extending from the end of the signature.

Norma Cooper
Nevada State Employee

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

ALYSSA G HASBUN

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs of daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

EILEEN HATRAK

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs of daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

SARAH TARTAGLIA

Dear Members of the Public Employees' Benefits Program Board,

My name is Sarah Tartaglia and I am a Classified Employee at the College of Southern Nevada (CSN). I appreciate the opportunity to provide public comment regarding the proposed increases to employee health benefit costs.

As state employees, we are committed to serving the people of Nevada and ensuring that all Nevadans receive high-quality care, education, and essential public services. We take pride in this work and understand the fiscal challenges facing the state. However, like all Nevadans, state employees are increasingly struggling under the weight of rising costs for housing, food, transportation, and healthcare.

Further increases to already costly health insurance premiums and out-of-pocket expenses place an additional burden on a workforce that is already stretched thin. These costs directly impact our ability to maintain financial stability, care for our families, and remain healthy and productive employees.

I respectfully urge the Board to carefully consider the real-world impact of these proposed increases and to explore alternatives that do not shift a disproportionate share of the burden onto employees and retirees. A healthy, stable, and supported workforce is essential to delivering effective public services and maintaining a strong state.

State employees deserve access to affordable healthcare that allows us to continue serving Nevada with dedication and excellence. I ask the Board to prevent yet another financial strain on employees by rejecting further increases to health insurance costs.

Thank you for your time, consideration, and public service.

Sincerely,
Sarah Tartaglia

ANN MARIE COMPESI

Board Members,

After reviewing the PY2027 Plan Design and Rate Methodology presentation, I am outraged. An 80–133% increase in health insurance costs is not a minor adjustment — it is an extreme financial blow, and once again, the burden is being placed squarely on employees.

State employees did not create this budget problem. We should not be punished for the state's inability to manage its finances without gutting the take-home pay of its workforce. The assumption that employees, many of whom are already in lower-paying classifications, can absorb increases of this magnitude is detached from reality.

We do not receive automatic annual COLAs. PERS contributions are set to increase again on July 1, 2027. How is it reasonable to expect employees to sustain having nearly 30% of their salary consumed by PERS and health insurance alone? That is not sustainable. It is not responsible. And it will not retain a reliable, experienced workforce.

Raising already high premiums and out-of-pocket costs further strains employees who are already stretched thin. These increases directly threaten our financial stability, our ability to care for our families, and our capacity to remain healthy and productive in our roles.

If the goal is to maintain a functioning and committed state workforce, this proposal moves us in the opposite direction. Dedicated public servants cannot continue absorbing unchecked cost increases while their wages remain stagnant.

I urge the Board to reject these proposed increases and pursue alternatives that do not disproportionately shift the financial burden onto employees and retirees. Affordable healthcare is not a luxury, it is a necessity for a stable, effective workforce.

State employees deserve better than this.

Doubling our barely existent health insurance benefits is unacceptable. For those that wonder why employees want a bargaining unit, wonder no more. As employees of the State of Nevada, our employer should look to provide a decent health insurance plan. The failure of this government, and past governments, to properly fund our health insurance is ridiculous. The failure of PEBP to hold our government officials accountable to properly funding the health insurance program is also ridiculous.

As state employees, we work to ensure all Nevadans receive high quality care and support. Like all Nevadans, state employees are struggling under the weight of increasing costs for daily life. I ask the board to prevent yet another burden on us by increasing our already costly health insurance plans. We deserve a healthy and stable workforce to keep our state strong.

February 20, 2026

To the Members of the PEBP Board,

I am writing to express my profound concern regarding the proposed changes to the rate methodology for Plan Year 2027, which could result in premium increases exceeding 80% for UNLV employees. While I understand the complexities of healthcare funding, an increase of this magnitude is unsustainable and will cause immediate financial hardship for the educators and staff who keep Nevada's higher education system running.

The impact of this proposal cannot be overstated:

- **Financial Instability:** An 80% increase effectively functions as a massive pay cut. For many staff members, this will absorb any recent COLA increases, leaving households to choose between essential healthcare and other basic cost-of-living expenses.
- **Recruitment and Retention:** UNLV is already competing nationally for top-tier talent. Drastic increases in benefit costs make our institution less competitive, threatening the quality of education and research we provide to the state of Nevada.
- **Equity Concerns:** These increases disproportionately affect lower-wage employees and those with families, creates a barrier to equitable healthcare access, and contradicts the mission of a public benefits program.

I echo the UNLV Faculty Senate's Sense of the Senate statement: **we urge the Board to explore alternative funding models or subsidies that do not place the entirety of this fiscal burden on the backs of employees.**

I ask the Board to reject any plan design that includes these extreme premium hikes and to seek a solution that preserves the health and financial well-being of Nevada's public servants.

Sincerely,

Russell Thomas, CPA

Business Affairs

UNLV Employee

Dear Board Members,

My name is Magaret Lewis and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

As a young person my take-home pay primarily goes to my rent. An increase in premiums means that I am likely to be unable to afford all the increases in the cost of living. I have always wanted to work for the state because of the stability and sustainability that would ensure that I could afford to have a place of my own as well as health insurance which would ensure that mine and any future spouse need not fear going to the dr. But the talk of premium increases does create that fear.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Margaret Lewis*

To: PEBP Board

From: Janae Johnson

Subject: Health Insurance Increases

Date: February 20, 2026

Dear PEBP Board,

As a State employee of the Great State of Nevada. I am writing to you about the concerns we are facing for state employee health insurance increases. Unfortunately, this is not great idea to continue to impose higher health insurance rates on state employees. As employees we already work for less money than in the private sector.

Speaking as single woman who takes care of everything on my own taking more funds from my paycheck to increase healthcare insurance. Also, the idea of taking away benefits is detrimental to me. I am considering removing state health insurance as it is no longer worth the money charged for healthcare services. I am still paying substantial amounts out of my pocket for doctor visits. I was possibly considering leaving state service as the pay is very low and now the health insurance is too high for low quality healthcare. I think more employees will leave as well and the State will lose great employees to low pay and subpar health insurance that is too expensive.

Please reconsider other options for the state employees when it comes to health insurance. Placing another high increase and taking away more benefits is not the answer to this problem. This issue needs to be addressed in open meeting at the Legislature. State officials need to find a better solution to this problem, instead of making the employees pay more money for less services. All employees need to be notified way beforehand any actions are made on this critical issue when it comes to State employees' healthcare needs.

Thank you for your time and reconsideration.

Sincerely,

Janae Johnson

Nevada State Employee

Board Members,

After reviewing the PY2027 Plan Design and Rate Methodology presentation, I am outraged. An 80-133% increase in health insurance costs is not a minor adjustment--it is an extreme financial blow, and once again, the burden is being placed squarely on employees.

State employees did not create this budget problem. We should not be punished for the state's inability to manage its finances without gutting the take-home pay of its workforce. The assumption that employees, many of whom are already in lower-paying classifications, can absorb increases of this magnitude is detached from reality.

We do not receive automatic annual COLAs. PERS contributions are set to increase again on July 1, 2027. How is it reasonable to expect employees to sustain having nearly 30% of their salary consumed by PERS and health insurance alone? That is not sustainable. It is not responsible. And it will not retain a reliable, experienced workforce.

Raising already high premiums and out-of-pocket costs further strains employees who are already stretched thin. These increases directly threaten our financial stability, our ability to care for our families, and our capacity to remain healthy and productive in our roles.

If the goal is to maintain a functioning and committed state workforce, this proposal moves us in the opposite direction. Dedicated public servants cannot continue absorbing unchecked cost increases while their wages remain stagnant.

I urge the Board to reject these proposed increases and pursue alternatives that do not disproportionately shift the financial burden onto employees and retirees. Affordable healthcare is not a luxury, it is a necessity for a stable, effective workforce.

State employees deserve better than this.

Dear Board Members,

My name is Natalie Berger and I live in Nevada. I am writing to oppose the proposed PY2027 Premium increases because the scale of the projected increases would create severe financial hardship for State employees, retirees, and their families.

Although I am employed by the State of Nevada Division of Social Services, I am submitting this comment in my capacity as a private citizen and State employee, and not as a representative of the State of Nevada or any agency. The views expressed here are solely my own.

As a State employee, I work closely with vulnerable populations every day and understand firsthand the financial pressures many Nevada families face. The proposed premium adjustments—reported as necessary to address a funding gap and reserve target—would increase employee and retiree premiums by approximately 133% over current PY2026 rates if the full funding gap is closed through premiums alone. This magnitude of increase is unprecedented and unsustainable.

For example, under the illustrative PY2027 premiums:

- A State Active employee with family coverage under the EPO/HMO plan would see monthly premiums rise from \$801.97 to \$1,868.59—an increase of over \$1,000 per month.*
- A retiree with family coverage under the CDHP plan would see premiums increase from \$862.09 to \$2,008.67 per month.*
- Even single participants would experience dramatic increases, with CDHP premiums for active employees rising from \$55.26 to \$128.76 per month.*

For many employees, these increases would effectively reduce take-home pay by thousands of dollars annually. For retirees on fixed incomes, these increases could force difficult decisions between maintaining health coverage and covering essential living expenses such as housing, food, and utilities. Premium spikes of this size may also discourage qualified professionals from seeking or remaining in State employment, negatively affecting recruitment and retention across agencies.

While I recognize the importance of addressing the funding gap and meeting reserve targets to ensure the long-term stability of the health plan, relying primarily on premium increases shifts a disproportionate burden onto employees and retirees. The funding strategy should consider the broader impact on workforce stability, employee morale, and the State's ability to deliver critical public services.

I respectfully recommend that the Board consider alternative approaches, including:

- Phasing in increases over multiple plan years to lessen the immediate financial impact.*
- Exploring additional State contributions or budget adjustments.*
- Conducting a deeper review of cost-containment strategies within the health plan.*
- Increasing transparency around actuarial assumptions and reserve targets to ensure stakeholders understand the necessity and scope of the increases.*

A balanced approach that protects both the financial health of the plan and the financial well-being of employees and retirees is essential.

Thank you for the opportunity to provide public comment and for your consideration of the significant impact these proposed changes would have on Nevada's public workforce.

*Sincerely,
Natalie Berger*

To Whom It May Concern,

I am writing in strong opposition to the proposed increase in health insurance premiums currently under

consideration.

As a single, widowed mother, I am already carrying significant financial and personal responsibilities.

Over the past few years, I have endured the loss of more than six family members, experienced job

instability and taken on caregiving responsibilities for my aging parents. Like many working families, I am

doing everything possible to remain financially stable but I am barely managing as it is. An increase of this

size in health insurance premiums would not be a minor adjustment. It would be financially devastating.

Health insurance is not a luxury. It is a necessity. For families like mine, it represents security, access to

care and protection from catastrophic medical debt. Doubling premiums would force impossible choices

between healthcare, housing, food and other basic living expenses. That is not a sustainable or humane

outcome for employees who are dedicated to serving our communities.

I understand that healthcare costs are complex and that difficult financial decisions must sometimes be

made. However, an increase of this amount places an extraordinary burden on employees, particularly

single parents, caregivers and those already facing financial hardship. I respectfully urge the Board to

consider alternative solutions such as phased adjustments, cost sharing strategies or other budgetary

measures that do not disproportionately harm vulnerable employees. We are not asking for special

treatment. We are asking for reasonable, manageable solutions that allow us to continue working and

supporting our families without facing financial collapse.

Please reconsider this proposal and seek a more balanced approach. Thank you for your time and

consideration.

Sincerely,

Seungyeon Yang-Peace

I am writing to express serious concern regarding the proposed 84% increase in healthcare costs. A one-time increase of this magnitude is simply too high for my family to absorb.

For my family, the projected increase amounts to nearly \$300 per month, an almost 10% reduction in my take-home pay. That is effectively a significant pay cut imposed all at once. We carefully budget each month, and an increase of this size would force monthly withdrawals from the limited savings we rely on for emergencies and long-term stability.

Healthcare costs are already a major financial burden for my family and I'm sure for many families. Implementing such a large increase in a single year does not provide adequate time for us to adjust our budget or make necessary financial arrangements. Spreading the increase out over multiple years would make it more manageable and allow us to plan responsibly rather than react in crisis.

Allowing additional time would also give the Legislature an opportunity to provide cost-of-living adjustments that could help offset the increased expense. A phased approach would better align rising benefit costs with potential compensation adjustments, helping to prevent a sudden and disproportionate financial impact on me and my family.

I respectfully urge the board to reconsider the structure of this increase and adopt a phased implementation that reflects the financial realities facing the people you serve.

Thank you for your consideration.

Josh Hawkins

Hello,

This is in regards to our health insurance increase. I find it ridiculous to raise our premiums. Cost of living is high as is and on top of everything we already pay for in regards to benefits, to go up even more on our health insurance is ridiculous. Give us a break somewhere. If you're going to raise our healthcare premiums, then we should be getting raises to to match the cost of living and this increase in premiums. Many of us are barely scraping by as is.

Thank you.

Keeva Lough
PEBP Public Comment

I am writing this comment to ask that PEBP not raise premiums this year. The proposed 80%-100% premium increase and new higher Out-of-Pocket premiums are an unacceptable burden placed upon public employees during a time when many of our members are already facing the impact of a larger economic recession. State contributions to PEBP must increase to restore the traditional cost-sharing balance between the state of Nevada and its employees. In addition, I write to ask that there be no further cuts to existing benefits.

ANA SOTO-ARREOLA

Board Members,

I want to express my genuine concern regarding the proposed 80–133% increase in health insurance costs in the PY2027 Plan Design and Rate Methodology. This significant rise will burden employees already facing financial challenges, especially since many of us have lower-paying jobs with no cost-of-living adjustments.

Additionally, the potential increase in PERS contributions on July 1, 2027, could mean that nearly 30% of our salaries will go to PERS and health insurance, threatening our financial stability.

We need solutions that support all employees and retirees, as a strong workforce is vital for the state. I urge the Board to consider the impact of these increases and explore alternatives. Affordable healthcare is essential for us to serve effectively.

Thank you for your attention to this matter.

Kayla Z. Garland

Public Comment – PY2027 Health Insurance Premium Proposal

Board Members,

After reviewing the PY2027 Plan Design and Rate Methodology presentation, I am deeply concerned and opposed to the proposed 80–133% increase in health insurance premiums scheduled for July 2027. This is not a marginal adjustment—it represents a severe financial burden on state employees, many of whom are already struggling to manage rising costs of living.

As a state employee, I currently pay over \$219 per month for my own health insurance coverage. Under this proposal, my premium could increase to nearly \$430 per month. Despite working full time for the State of Nevada, I do not qualify for state assistance programs because I am deemed to “make too much,” yet I am expected to absorb an increase of this magnitude from my paycheck.

My dependent child relies on CHAMPVA coverage through his father and Medicaid assistance, highlighting the reality that even working families must rely on multiple systems to maintain basic healthcare access. These proposed increases further exacerbate that strain.

State employees do not receive automatic annual cost-of-living adjustments. While PERS provides a modest 2% increase every other year, that gain is quickly erased by rising retirement contributions and now the possibility of extreme health insurance premium hikes. By July 2027, employees could see nearly 30% of their income consumed by PERS and health insurance alone. This is unsustainable and inequitable.

State employees did not create this budget challenge and should not be penalized for it. Increasing premiums and out-of-pocket costs at this level threatens employees’ financial stability, health, and ability to remain in public service. It will hinder recruitment, accelerate burnout, and drive experienced employees away from state employment.

If the objective is to retain a committed, effective workforce, this proposal does the opposite. Affordable healthcare is not a luxury—it is a necessity. I urge the Board to reject these proposed increases and pursue solutions that do not disproportionately shift the financial burden onto employees and retirees.

State employees deserve better.