

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 (Medicare ID: 8Q92-M07-PU83). On November 24, 2025, my wife (48 days prior to her 65<sup>th</sup> 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 ( [REDACTED] ) 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 retirement 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

[REDACTED]

[REDACTED]

[REDACTED]

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  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**



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 are warranted. 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 – an additional \$1,000 for individuals and \$2,000 for families on both high-deductible and low-deductible plans – place 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 Hutchinson, 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,**

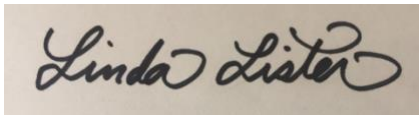
I implore you NOT to raise health care premiums by 84%. Such an increase is unconscionable at a time when Nevadans, and Americans, are in the midst of an affordability crisis. This would be catastrophic to many and a huge slight to long-standing state employees such as myself. As a cancer survivor, I 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 rectangular box containing a handwritten signature in black ink that reads "Linda Lister".

Linda Lister,

UNLV Faculty

Subject: Aaron Harris 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 traditional 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 Harris

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



February 13, 2026

To PEBP Board,

My name is Maria B. Roberts. I am the Faculty Senate Chair. At our meeting on February 10<sup>th</sup>, 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 18<sup>th</sup> 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.

# UNLV | COLLEGE OF LIBERAL ARTS

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 Specialist, 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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## Sense of the Senate

### PEBP Health Cost Increases

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## 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.**

# 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-IL.

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



2/12/26

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.

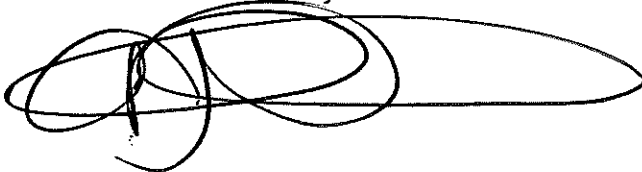
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees 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,  
Crystal Jimenez  
Nevada State Employee

A handwritten signature in black ink, appearing to be 'Crystal Jimenez', written over a horizontal line. The signature is stylized and somewhat messy, with several loops and a long horizontal stroke extending to the right.

**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.

Public Comment – Kajmonet Williams

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

A handwritten signature in black ink that reads "Kajmonet Williams". The signature is written in a cursive style with a large, stylized initial 'K'.

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', enclosed within a large, loopy oval shape.

Public Comment – Kajmonet Williams

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

A handwritten signature in black ink that reads "Kajmonet Williams". The signature is written in a cursive style with a large, stylized initial 'K'.

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

A handwritten signature in black ink that reads "Lisa Anderson". The signature is written in a cursive style with a prominent loop at the end of the name.

Public Comment – Lynn Assenmacher

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 that reads "Lynn Assenmacher". The signature is written in a cursive style with a long horizontal line extending to the right.

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**

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

[REDACTED]

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  


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.

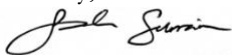
While university salaries may seem stable on paper, they have not kept pace with the explosive growth in the cost of living in Southern Nevada. Many of my colleagues in classified and administrative roles earn salaries that leave them with zero margin for error. A doubling of health premiums will force 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).

### **PEBP Proposed Premiums Increase - Aaron Hanson - Public Comment**

As someone who has worked in healthcare for the past 13 years, I am writing to urge PEBP to reconsider the proposed premiums increase of 84%. Here's why:

**It's an immediate affordability shock.** An 84% jump would hit paychecks overnight and could force employees to choose between health coverage and essentials like housing, childcare, and groceries—especially for lower- and middle-income workers.

**It undermines recruitment and retention.** Nevada competes for talent. A dramatic premium increase effectively reduces take-home pay and makes public service less attractive, increasing turnover and the costs of hiring and training replacements.

**It can drive adverse selection and destabilize the risk pool.** When premiums spike, healthier members are more likely to drop or downgrade coverage, leaving a sicker pool behind—raising per-member costs and creating a cycle of future increases.

**It risks worsening health outcomes and increasing long-term costs.** Employees facing higher premiums often delay care, skip medications, or avoid preventive services. That leads to more ER visits and advanced disease—costing the plan more over time.

**It signals a failure to exhaust cost-control and governance options first.** Before an increase of that magnitude, PEBP should demonstrate that it has pursued aggressive pharmacy and vendor contracting strategies, care management, plan design adjustments, and administrative efficiencies—and that alternatives (including phased approaches and targeted subsidies) were fully evaluated.

If PEBP must increase premiums by this magnitude, please consider the following to help ease the immediate financial burden of such an increase:

**Phase-in with targeted relief (not across-the-board):** If premiums must rise, pair the increase with **temporary, income-sensitive premium credits** (or a “premium holiday” month) for lower-paid employees, plus **hardship waivers** for documented financial strain—so the steepest impact doesn't fall on those least able to absorb it.

**Offer a lower-premium plan option (and reward smart use):** Add or expand **high-value network / limited network** and **HDHP + HSA** options with clear decision support, and include **premium differentials** for using primary care, virtual care, and high-value facilities. Give members real choices to reduce payroll deductions without losing coverage.

**Reduce out-of-pocket pressure alongside premiums:** Offset premium increases by **lowering key cost barriers**—e.g., \$0 or low-cost **preventive meds** (insulin, inhalers, hypertension drugs), **copay caps** for specialty drugs, and **expanded free telehealth/behavioral health visits**. This eases total household healthcare spend even if premiums rise.

Thank you for considering my comments.

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**

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**From:** Timothy Johnson [REDACTED] >  
**Sent:** Friday, February 13, 2026 9:36 AM  
**To:** Jessica Crane; HR benefits  
**Cc:** [REDACTED]  
**Subject:** Re: PEBP Board Meeting: 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](mailto: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 T Konkol**

Director, Benefits and HR Operations

Pronouns: she, her, hers

[REDACTED]

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

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

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

[REDACTED]

[REDACTED]  
[REDACTED]

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

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

████████████████████

## 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 that reads "Heather Dahl-Jacinto". The signature is written in a cursive style and is positioned above 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 redaction box covering the signature area.

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 LDPPO 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.

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,  
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 the name 'Anthony Cox', written over a horizontal line.

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.

Thank you for your time and consideration.

A handwritten signature in black ink that reads "Simone Wilkinson". The signature is written in a cursive style with a large, stylized initial "S".

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 LDPPO/EPO enrollment, increase premiums for those plans to reflect actual costs, or both. Migration from CDHP to LDPPO 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.

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:

- 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,



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.

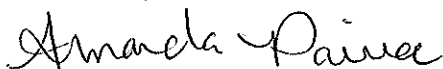
Nevada state employees have already absorbed pay reductions through increased PERS contributions, and we have not received a cost-of-living adjustment (COLA) for the current biennium. Adding such a significant increase in health insurance premiums would exacerbate these challenges and could force employees 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,

A handwritten signature in cursive script that reads "Amanda Paiva".

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.

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,

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 –

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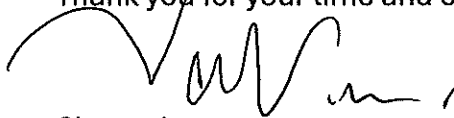
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While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in 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.

A handwritten signature in black ink, appearing to read 'Vanessa Villegas', written in a cursive style.

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.
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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.

## **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.

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.

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

*Mary Ford* 2/13/2026

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.

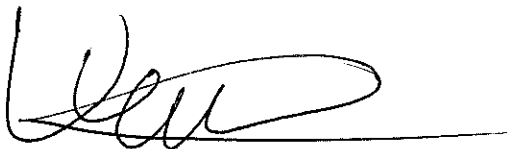
While phased approaches have been suggested as an alternative, they are not effective solutions. With no planned COLA in the near future, employees will continue to face stagnant wages while costs rise. Even a gradual increase would still result in significant hardship without corresponding salary adjustments.

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,  
Jeremiah Wishon



Nevada 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

Public Comment – Elizabeth Pena Rivas

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.

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 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,

A handwritten signature in black ink, appearing to read 'Jessica Wallace', written in a cursive style.

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 your 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 Perry



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 Perry".

Dr. Lukas Perry  
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



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



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 redaction box covering the signature area.

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

[REDACTED]

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).

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### 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



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.<sup>1</sup> 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/..](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/..](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

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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.<sup>1</sup> 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-sspendinghealthcare-changed-time/..](https://www.healthsystemtracker.org/chart-collection/u-sspendinghealthcare-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 that it's 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 doctor's 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 can't afford to go to the doctor but you keep taking payments each month and most people have your insurance but can't afford to even go to the doctor and you are going to make it even harder for us to pay for our basic needs. If you raise the price again I will need to find alternatives or 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 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*

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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

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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.

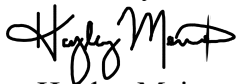
Healthcare is not a luxury; it is a basic necessity that allows employees to remain healthy, productive, and able to serve our students and the state of Nevada. Sudden and drastic cost increases shift an overwhelming financial burden onto employees who are already managing rising living expenses. When 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,



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.

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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.
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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,  
Jose Rojas

A solid black rectangular redaction box covering the signature area.

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.

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.