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From: Jacque Ewing-Taylor <jacque@unr.edu>
Sent: Saturday, January 23, 2021 12:13 PM
To: Assembly Ways and Means Exhibits
Subject: PEBP benefits changes

Dear members of the Legislative Commission Budget Subcommittee,
I am concerned about several of the proposed changes to the Public Employees Benefits Program (PEBP). Eliminating long term disability insurance would be disastrous to state employees, who do not qualify for Social Security Disability benefits, and non-PERS faculty employees have no disability retirement benefit through PERS, leaving them with no income safety net if they become disabled. This change in particular is a terrible idea and would seriously impact a very vulnerable population, our disabled.

Two additional changes also target and would harm our vulnerable seniors: the reduction in the monthly HRA contribution for Medicare retirees and the reduction of the life insurance benefit. The HRA funds allow Medicare retirees to defray some of the costs of their Medicare Supplement or Advantage plan, their dental insurance, and out of pocket costs associated with hearing aids or eye glasses, neither of which are covered by Medicare. The life insurance benefit is nominal at best and the reduction by 50% provides a very small sum that won't cover a modest funeral. The life insurance that many bought to supplement that provided by the State, is significantly reduced at retirement and as one ages, leaving little benefit when it is most needed. But the cost does not go down. Reducing the PEBP life insurance benefit is neither wise nor fair to our seniors.

I know how hard this is. I served on the PEBP Board for 14 years and had to make very difficult decisions during the Great Recession. I fought then, and do so now, to keep our seniors safe and whole. They cannot make up what is being taken from them. Thank you for your consideration.



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