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Retired Public Employees of Nevada
P.O. Box 2211
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To Whom It May Concern:

I recently received a letter from Public Employee's Benefit Program informing me of the option of leaving state's benefit program and return to my previous employer's health program, known as Teachers Health Trust. My inquiries to the Teacher Health Trust were the same as in the previous years; they are not receptive or acknowledging retirees returning to their health trust.

That leaves retirees, like me in a financial, emotional and physical state of limbo. We are not able to return to our previous employer's health program and are facing future financial crisis regarding our "fixed" incomes. As of now, my subsidy through CCSD is \$627.28 and my portion has increased substantially from last year to \$342.12 (without notification this last summer). That means my total premium is \$969.40 per month to have health insurance. The question is how much more can this be increased before the majority of my retirement check is devoted to having health insurance? If nearly \$1,000 per month isn't enough, what will it be, \$2000? In that case, how do I live on the remaining portion of my retirement since I have a mortgage, utilities, food and other necessary living expenses?

It was stated in your letter, because of the number of retirees have shrunk over the years, premiums will continue to increase and subject to higher volatility. During the last legislative year, it was discussed to allow the remaining retirees to be placed into the larger state pool so, we were somewhat protected from volatility and increases in our premiums. I was told it went through the senate, but never made it to the assembly.

My hope is you will come to a consensus that will be considerate of the 30 years I have given to not only this state, but my community as an educator.

I want to thank you for in advance for any decision that will buffer the remaining retirees from suffering financial ruin in order to maintain our health insurance status.

Sincerely,


Laurie A. Howard

Exhibit B