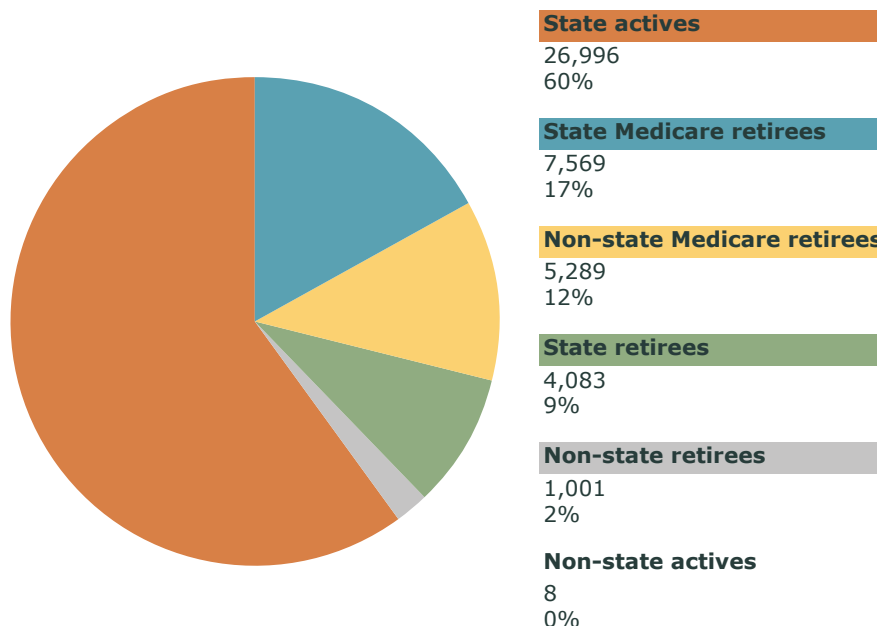


The State of Nevada, like most states, offers certain benefits for its employees. The [Public Employees' Benefits Program \(PEBP\)](#) is a state agency that is legislatively mandated to provide group health, life, or accident insurance, or any combination of these, for state and other eligible public employees ([Nevada Revised Statutes \[NRS\] 287.043](#)). The PEBP currently administers a group health and life insurance program that offers comprehensive medical, prescription drug, dental, vision, life, and long-term disability insurance. Voluntary insurance products are also available, including short-term disability, long-term care, home and auto, and additional life insurance.

The first group insurance program for Nevada's state employees was created in 1963; it was restructured into the PEBP in 1999 by [Senate Bill 544](#). The state's comprehensive health insurance program is now a self-funded program that is also open to local governments wishing to join. While the Legislature oversees the PEBP's general structure, day-to-day operations are administered by an executive officer under the direction of the Board of the Public Employees' Benefits Program, an independent, ten-member board appointed by the governor ([NRS 287.041](#)).

NEVADA PEBP PARTICIPANTS JANUARY 1, 2020



Source: The PEBP

PEBP PARTICIPANTS

The PEBP serves more than **44,000** participants, plus approximately **27,000** family members and survivors. Participants include:

- State employees and officers;
- State retirees;
- State legislators;
- Certain Nevada System of Higher Education employees;
- Non-state employees and retirees from participating public agencies, such as local governments, general improvement districts, and charter schools; and
- Certain retirees from non-state public agencies that participated in the PEBP at one time but no longer participate in the program.

PEBP PARTICIPANTS AND MEDICARE

Only those retirees who are ineligible to enroll in Medicare are covered by the PEBP. Retirees who are Medicare-eligible receive a monthly contribution they may use toward health insurance coverage obtained through the PEBP-sponsored Individuals Medicare Market Exchange, operated by VIA Benefits.

FUNDING FOR THE PEBP

The PEBP's operations are funded through legislative appropriations as part of the biennial Nevada state budget. Insurance plans within the PEBP are funded through contributions from participants and their employers. State agencies, for example, subsidize health insurance coverage for their active employees.

EMPLOYER SUBSIDIES

During each biennial session, the Legislature passes a bill to establish the monthly subsidies to be paid to the PEBP for insurance for certain active and retired public officers and employees. In 2019, [SB 550](#) established the monthly subsidies to be paid by the state for active employees at \$760.79 and \$783.30 during Fiscal Years 2019–2020 and 2020–2021, respectively.

State agencies must build into their budgets the cost of providing this subsidy to their active employees. Subsidies for retirees are determined using a formula based on the number of years the retirees were employed in state service.

Non-state PEBP participants may also receive a subsidy from their participating local government while they are actively employed, and local government employers must pay a subsidy to the PEBP for their retirees who opt into the program upon retirement. The subsidy must be proportionate to the subsidy paid by the state for state retirees.

Monthly subsidies to be paid by the state for each active employee:

\$760.79	\$783.30
FY 2019–2020	FY 2020–2021

RETIREMENT BENEFITS INVESTMENT FUND

In 2007, the Legislature required the establishment of a Retirement Benefits Investment Fund. The fund's purpose is to invest money from state and local government trust funds created to fund liabilities associated with post-employment benefits other than retirement, such as health benefits ([NRS 355.220](#)). It is administered by the Retirement Benefits Investment Board, which has the same membership as the Public Employees' Retirement Board that directs the PEBP.

HEALTH PLAN OPTIONS FOR PEBP PARTICIPANTS

PPO

Consumer Driven Health Plan Preferred Provider Organization

19,675 participants*

Available statewide

EPO

Premier Plan Exclusive Provider Organization

3,893 participants*

Available in northern Nevada (Carson City and Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Pershing, Storey, Washoe, and White Pine Counties)

HMO

Health Plan of Nevada Health Maintenance Organization

3,292 participants*

Available in southern Nevada (Clark, Esmeralda, and Nye Counties)

*Employee participants as of June 30, 2019

Source: *The PEBP*

PEBP HEALTH PLAN ENROLLMENT (AS OF JUNE 30, 2019)

PLAN	EMPLOYEES	RETIREES ¹	DEPENDENTS	TOTAL LIVES
PPO	19,675	3,862	18,989	42,526
EPO (North)	3,893	759	3,837	8,489
HMO (South)	3,292	554	2,792	6,638
Medicare	0	12,539	1,759	14,298
TOTAL	26,860	17,714	27,377	71,951

¹ Retiree figures for the PPO, EPO, and HMO plans reflect the number of pre-Medicare retirees enrolled in those plans. Retiree figures for Medicare include 12,365 retirees enrolled in Medicare through the Medicare Market Exchange (operated by VIA Benefits) and 174 retirees enrolled in Tricare, a federal health care program for members of the armed services, retirees, and their families.

Source: *The PEBP*

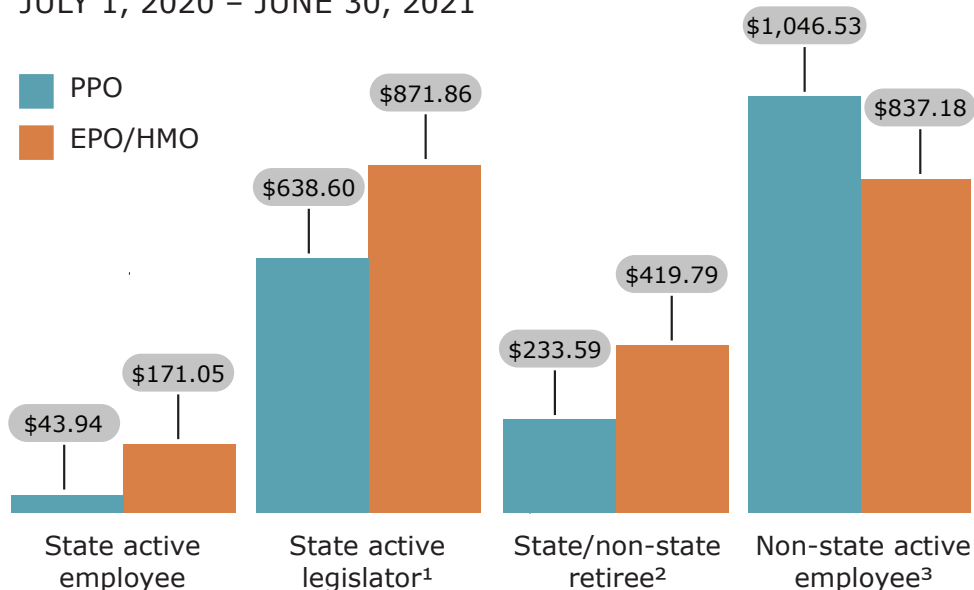
PARTICIPANT PREMIUM RATES

Premium rates depend upon whether the PPO or EPO/HMO option is chosen, whether the participant is an active employee or retiree, the date of retirement (if applicable), and how many people in the family are covered.

Premium rates for the EPO and HMO are the same. Rate charts, as well as more details about each plan, are available on the PEBP [website](#).

PARTICIPANT MONTHLY PREMIUM RATES

JULY 1, 2020 – JUNE 30, 2021



¹ Legislators do not receive a subsidy.

² Retiree premiums are for 15 years of service.

³ Subsidies for non-state active employees are determined by the employer and are not reflected here.

Source: *The PEBP*

MORE INFORMATION

For more information about the PEBP, visit www.PEBP.state.nv.us, or contact the PEBP directly at memberservices@peb.nv.gov, (775) 684-7000, or (800) 326-5496.