

From: [REDACTED]

Sent: Friday, May 27, 2022 12:46 PM

To: [REDACTED]

Subject: Steven Buckley [REDACTED]

Hello,

Hi. For several years now, we either did not have an eyeglass benefit, or have had to pay for a voluntary product to get one. I'm noticing in the low deductible plan, you've included a low-pay eyeglass benefit. While this is indeed appreciated, I find myself wondering why you're not including a much higher payment for the eyeglass benefit. I ask, because part of our job as state employees is that we use computers all day long, 5 days a week, for years. Back in 2008/9, a diabetes benefit was added, so people who had diabetes would receive care for their illness. I thought it strange, simply because I did not have diabetes, and our jobs do not require us to have diabetes to work for the state. Yet, in spite of that, we still do not have that good of a coverage for our eyes, and they are an absolute necessity to do our jobs. Common sense would dictate that if we require some part of our body to work every day, there would be some kind of coverage, which actually covered everything we needed for that part of it. It seems like it's entirely reasonable that we include an eyeglass benefit, in the base plan, exactly as you did for diabetes all those years ago. And all the more so, because diabetes is not a prerequisite to do our jobs, and our eyes are. Eye glasses are not inexpensive. And with the new technology, they have increased in costs, and the benefits provided simply don't cover them. Several years ago, I took a hiatus from state employment and worked for another employer. I was surprised to learn that they had a full coverage package for our eyes, and it covered whatever glasses we needed-- I suppose because they recognized the importance of our eyes to do the jobs we were hired to do. Please.. the time has come-- do likewise for State Employees. Thank you!

June 1, 2022

Public Employees Benefit Program
901 South Stewart Street Suite #1001
Carson City, Nv 89701

Attn: Quality Control Member

This letter is intended to put before the Board a matter concerning the amount qualifying members who are enrolled in Medicare Part B can subtract from their base premium. At this time, that amount is \$135.50. The actual monthly amount of Medicare Part B is currently \$170.10. In the past, the amount has been adjusted to keep up with current Medicare Part B premiums. However, it has been a number of years since that was done, and I am therefore requesting that this be reviewed and updated.

I appreciate your time and attention given to this matter and hope that a member would reach out to me and let me know of any progress being made concerning this.

Thank You.

Kathleen Yasmer

Kathleen Yasmer



From: Alejandra Livingston [REDACTED]
Sent: Monday, July 25, 2022 9:02 AM
To: Wendi Lunnz <wlunnz@peb.nv.gov>
Subject: Testimony for PEBP and PERS Committee Meeting July 28

Good morning Ms. Lunnz, I like to provide the following information for Thursday's meeting:

My name is Alejandra Livingston, I have been an employee of the State of Nevada for 26 years and a member of AFSCME Local 4041.

I am a proud public servant, and it is appropriate to communicate these committees that COLAs are not keeping up with inflation and increases in health care costs have been affecting my family significantly.

We were mandated to take a six-month pay cut when many of our family members were unemployed, on furloughs, or fighting COVID-19. Many of us suffer or have dependents that suffer from chronic health conditions, and those of us on the HMO plan must meet deductibles, which also increased \$50 per family member for SFY 2023. I have personally been affected by SFY 2022 plans policy's not allowing lab work done at hospitals, and due to an error by my physician, I now owe a few hundred dollars on a service done months ago, all which is adding up to the cost of imaging work and surgery performed that same fiscal year. I filed two appeals and they were denied.

This fiscal year's plan premiums increased, and the co-pay for physical therapy was raised from \$25 to \$40 a session. I have been in physical therapy on and off for several years, for a minimum of six weeks at the time, which quantifies into an increase of \$360 per set. Physical therapy has been needed due to a chronic health condition and surgeries. As it stands, we public servants who must do much for others with very little, don't receive improvements in salaries or benefits that are proportional to increases in cost in goods and services; health care; or the retirement contribution rate, which has also increased over time. We received a meager 1% COLA this year when inflation is now at 9.1%.

The state of Nevada has more vacancies than ever, and to fill some of these vacancies, positions must be underfilled. This means that we are hiring individuals with fewer skills than necessary who will also make less, and who will find it very difficult to afford health benefits, and who will produce less due to their lack of knowledge. The retirement age has been increased too, and many of our jobs cannot be done virtually, meaning that these candidates will incur significant transportation costs and net very little in the end, not making it worth working for the State of Nevada anymore. In the end, this affects the quality of employees being recruited.

Many of our providers have decided to no longer accept health insurance at all or to not contract with the network available from PEBS. This means that we have had to change providers and wait a long time to be seen, and the notice provided by PEBS to us was not enough to change providers soon enough. Those of us with specific health issues and had a long-term relationship with doctors and a continuous plan of care, have lost that. All specialists in Northern Nevada require a referral, although our HMO is "open." Time goes by before the referral goes through, insurance is verified and approved, and one gets an appointment. This issue translates in a decline in health care access. If you are in pain or have other serious medical problem, you must go to ER, which is now a hopping \$750 per visit! Lab work done at UC was not paid for and if you were sick and forgot to tell them not to send your lab work to the hospital's lab, you were then stuck with the bill. Select hospitals in Northern Nevada that are in the Premier Plan are experiencing a shortage of doctors, and you could be in ER nine hours before you

see one, and the one that gets to see you may and may not be in the plan. Then, one must fight to have the bill paid for, which at this rate It's not reasonable. One should not have to suffer more to have to get PEBs to pay the bill and PEBS should expand the network of hospitals for HMO members. Nevada is growing and hospitals and medical groups don't have enough physicians to serve us, further exacerbating access to medical care.

It is certainly not reasonable and fair that public employees are constantly at the attack, whenever things go wrong, they take away from us. There are many areas of government that need to be more efficient and productive, and costs could be reduced by eliminating inefficiencies and taxing sectors of the economy that get significant breaks, many that hire high level employees and pay them big salaries not comparable to ours. Productivity can be improved by hiring fewer executive staff to high level positions so that they can just do their last few years before retiring, who don't care much about improvement. Costs savings can be realized by removing unnecessary processes, steps, and layers of government. Provide flexible schedules, give staff the ability to work from home some of the time to offset for the cost of office attire, gasoline, food, and childcare. Healthy and happy workers are more productive and efficient. Then, they could share some of the cost increases by applying savings into health care.

Please, find other ways to fund our benefits, and pass it on to the ones using government services and not to the ones that provide them at great sacrifices. Tax public industries accordingly, these big companies coming to Nevada that get large tax credits are taking skilled workers from public sector and contributing very little to fund government services.

Your consideration will be greatly appreciated.

Most sincerely,

From: Donna Crawford [REDACTED]
Sent: Monday, July 25, 2022 3:24 PM
To: Wendi Lunz <wlunz@peb.nv.gov>
Subject: PEB Board Meeting Comment

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

I am a retired State Employee and I am wondering why PEB is not allowing State Retirees to subtract the full amount of our Medicare Part B premium which is currently \$170.10 a month? PEB is only allowing Retirees to subtract \$135.50 instead of adjusting the amount to the accurate Medicare Part B premium amount of \$170.10 a month.

Is it possible for the PEB Board to make an adjustment to reflect the accurate amount of the Medicare Part B premium?

Sincerely,
Donna Crawford

From: Steph Parker [REDACTED]
Sent: Monday, July 25, 2022 7:24 PM
To: Wendi Lunz <wlunz@peb.nv.gov>
Subject: PEBP July Meeting Public Comment

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

My name is Stephanie Parker, I am a proud member of AFSCME Local 4041 and state employee. I stand with fellow state employees to remind you that the cuts in benefits and the increase in premiums for our healthcare benefits is harmful. You can't continue to be punitive of public service workers who serve our communities. I ask you to continue to demand that the ARP funds restore the benefit shortfalls experienced by state workers during the pandemic. The healthcare industry and multiple local government entities financially benefited from federal funds during the pandemic and it's time that state workers were taken into consideration.

Respectfully submitted,
Stephanie Parker
Carson City, Nevada

Public Employees Benefits Program
901 South Stewart Street Suite 1001
Carson City, NV 89701

RE: Testimony for PEBP and PERS Meeting

My name is Kailey Musso, an employee of the State of Nevada, and I am writing in hopes that someone reading this will care enough to do something. I know public comment is often disregarded and after many years of public service, I have always thought it to be a waste of the public's time. Desperate times call for desperate measures, I guess, because here I am – pleading my case. It appears the State's care for its employees has drastically decreased in the past 30 or so years. State Employees used to retire at 90% of their top salary and that percentage seems to decrease each year while increase in premiums for healthcare continue to rise on top of cuts to benefits. Being a civil servant used to be something I was extremely proud of and advocated for. Now, it is hard to justify it to others, much less myself. State employees make half as much as county and city employees when you consider employer contributions, and we make pennies compared to the private sector. There are currently over 500 open jobs for the State of Nevada, and I don't know how we can expect to compete with other businesses. These stats, however, are not my priority today. I am writing because today I found out that our new insurance company does not cover my therapist. Neither of us had any forewarning and it came as an extreme shock. If you have ever struggled with mental health, you know it can be extremely difficult to get established with a provider and then it takes time to build a trusting relationship. I don't know how many therapists I had to call last year before finally getting into the one I currently see. Now it feels like the last year was all for not. I pay \$161 per month for my health insurance and still have co-pays. In order to stay with my current therapist, I would have to pay over \$100 per session to see her since she is not "in-network". I have called both the insurance company and PEBP to try to get any help with this and the best either place could do was send me a form to use her for an additional 90 days, after which I would still be expected to find new help.

I guess my request would just be to seriously look at how state employees have been treated recently and ask yourselves if this is something we can be proud of and if we are business that will attract and retain qualified, diverse individuals. I am ashamed to say that answer has most definitely changed for me.

Respectfully,

Kailey Musso

From: Stephanie Dube [REDACTED]
Sent: Wednesday, July 27, 2022 8:34 AM
To: Wendi Lunz <wlunz@peb.nv.gov>
Subject: Public comment for PEBP meeting July 28

Hello,

My name is Stephanie Dube. I am a member of AFSCME Local 4041. I have worked for the state for 5 years. I started as a Custodial Worker 1 and am now a Custodial Supervisor.

Even though I am a supervisor I still do not make enough money to comfortably live within Las Vegas. My rent has gone up \$400 which brings my rent to \$1415 for a two-bedroom apartment! Add in utilities, car payment, car insurance, food etc. Many of state of Nevada employees do not make a cost-of-living wage. Now, even though the state has made back all their losses and then some, PEBP, continues to make budget cuts that negatively impacts state workers. I must decide on if I will go to the dr.'s or pay my rent or pay my utilities. I'm appalled at the decisions that this board makes for tens of thousands of employees. Please make better decisions. Please remember just because you may not be struggling to pay bills, there are thousands of us that do every day. Please remember my name while you continue to cut my health insurance.

Stephanie Dube
Region 4 Vice President
Co-chair Political Action Committee
Desert Chapter President
Steward for Local 4041

From: Nancy St Clair [REDACTED]
Sent: Wednesday, July 27, 2022 11:13 AM
To: Wendi Lunz <wlunz@peb.nv.gov>
Subject: RE: Reminder: PEBP meeting Thursday July 28

State PEBP administration should make a good faith effort to obtain better health care benefits at lower cost for its employees. State employment used to be more attractive due to benefit coverage. PEBP administration should pool with other government entities to provide better less costly coverage.

- Private industry and even federal and county jobs in Nevada have lower costs with better coverage.
- State of Nevada employee benefits continue to decline.
- State of Nevada applicant pools for jobs continue to decline.
- Benefits in private industry are more robust and cost is lower and higher in base pay.

What efforts has this agency made in regards to negotiating and pooling with other government entities for a better buying pool?

Thank you
Nancy St.Clair

[REDACTED]

From: Dixie Ogas [REDACTED]
Sent: Wednesday, July 27, 2022 11:37 AM
To: Wendi Lunn <wlunn@peb.nv.gov>
Subject: Health Insurance Rates and Plan Changes

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

To Whom It May Concern:

I am a state of Nevada employee and an AFSCME local 4041 member.

I would like to get my voice heard about our health insurance benefits. I've been a hard-working state employee for almost 28 years. I have seen many changes made to our health benefits over those years. We now pay more money for less benefits.

This year I had to switch from the high deductible plan that I've been on for many years to the lower deductible plan. Now that I've gotten older, I require more tests which means a lot more money taken from my income. As a single person with only my income and the high cost of inflation and gas prices, it has become a lot harder to live in Las Vegas.

I cannot afford to have my insurance rates increase and my benefits decrease especially without any or very minimal pay increases.

Please keep this in mind when deciding future changes to our health insurance.

Sincerely,
Dixie Ogas

From: Harrowa, Susan M [REDACTED]
Sent: Wednesday, July 27, 2022 11:58 AM
To: Wendi Lunz <wlunz@peb.nv.gov>
Subject: Healthcare

My name is Susan Harrowa I have been an NDOT employee for 29 years. I have seen the decline in our healthcare. Higher premiums and really terrible healthcare services. This issue especially affect me now more than ever. Not only am I retiring next year I am the guardian to my two small grandchildren ages 3 and 1. One of which is non-verbal autistic. I cannot afford to cover them under my insurance, which means I will have to continue to work just to afford medical care for my grandchildren. So what are my options?

Give us affordable healthcare with affordable premiums. That is the option.



Susan Harrowa
Construction Division
Nevada Department of Transportation

From: Franie Kenner [REDACTED]
Sent: Wednesday, July 27, 2022 12:08 PM
To: Wendi Lutz <wlunz@peb.nv.gov>
Subject: Lower rates on healthcare

to whom it may concern I feel that as a state we pay extremely high rates for as many people as we have employed with the state we should get a better discount for health insurance and better coverage. Maybe something that included a gym membership would be nice. But lower rates for the family it's hard when most of your check goes to just your insurance. program to help us stay healthy would be very beneficial and mental health services therapy maybe be a help in today's society. making it hard to make ends meet in today's economy.

Thank you for your time I appreciate An opportunity to share my thoughts.
have a great day

--

May your troubles be less, your blessings be more and nothing but happiness come through your door.
God Bless

Worry is like a rocking chair, it gives you something to do but doesn't get you anywhere!

A problem not worth praying about is not worth worrying about!

From: Bryce Leinan [REDACTED]
Sent: Wednesday, July 27, 2022 12:15 PM
To: Wendi Lunnz <wlunnz@peb.nv.gov>
Subject: Express Scripts / UMR

PEBP Board, you recently voted to change the medical network from Aetna to UMR, and keep Express Scripts around for another contract. As a result, many of us can no longer use our preferred pharmacies because they are not allowed to participate in the Smart90 contract. It would have been a lot better to switch to the Northwest Consortium, where the pharmacy network is not as limited as what we get from Express Scripts.

Furthermore, myself and other state employees I know received notifications that some doctors in Northern Nevada will no longer see PEBP patients because they do not get paid on a timely basis from UMR with their existing patient base, let alone the hundreds or thousands of PEBP patients they have. Most doctors (and patients) were happy with Aetna, and I cannot understand how you made the switch to an inferior network that is going to leave your constituents grumbling.

As a member of AFSCME 4041 and as a second-generation state employee, I have watched the degradation of benefits from what previous generations of state employees had. It's ridiculous that we do not get more of a say in network changes. The board should talk to local physicians and pharmacists about the networks they have the most problems with, and take that into consideration when selecting networks.

From: Sonja Whitten [REDACTED]
Sent: Wednesday, July 27, 2022 12:37 PM
To: Wendi Lutz <wlunz@peb.nv.gov>
Subject: Public Comment

My name is Sonja Whitten, I have worked for the State of Nevada since October 2003. I am a proud AFSCME Local 4041 member who has delayed health care treatments due to the rising out of pocket costs.

During my time with the State, my health care cost have increased astronomically. I am requesting this Board & Governor Sisolak use ARP funds to supplement PEBP so that our rates do not rise. It seems every year my health care cost go up while my insurance coverage goes down and it takes longer to get an appointment with an in network doctor.

This board has the opportunity to meet its mission statement - "provide employees, retirees, and their families with access to high quality benefits at affordable prices."

I strongly urge the PEBP board to adhere to their stated mission and use ARP funds to restore our healthcare costs to previous levels.

Sincerely,

Sonja Whitten
Vice President
AFSCME Local 4041