

COPYRIGHT © 2026 AMERICAN INSTITUTES FOR RESEARCH[®]. ALL RIGHTS RESERVED.

Learning about Current Nevada Public Employees Benefits Program (PEBP)

Presenters from the American Institutes for Research

Nevada Commission on Recruitment and Retention | May 2026

Meet the AIR Presenters



Lisa Merrill

*Senior
Researcher*



Wrandi Czulno

Researcher



Kyosin Kang

*Senior Project
Specialist*

Agenda

- Ground conversation in four topics of interest
- Share research questions and methods for providing health insurance to educators through the Public Employees Benefits Program (PEBP)
- Literature Review and State Comparison
- Background information on PEBP and District Plans
- Next steps

Grounding in Topics of Interest

Topics selected by the commission

Providing health insurance to educators through the Public Employees Benefits Program

Allocation of funding for scholarships for students seeking to become a school counselor, social worker or psychologist

Provision of Nevada teacher advancement scholarships

Allocation of funding to school districts to assist a licensed teacher with obtaining an endorsement in a shortage area



Advancing Evidence.
Improving Lives.

Research Questions and Methods

Research Questions and Methods

What is the historic/overall relationship between health insurance benefits and educator recruitment and retention?

- Scan the scholarly literature, research reports, and case studies to understand the relationship

How have states consolidated health insurance plans from county-specific to state-specific? What were the challenges and how did they overcome those?

- Identify states that have consolidated health plans and interview plan administrators at the state, district HR personnel, union leaders, legislators/state policy makers, and educators

How do Nevada's county level health insurance plans compare to the Public Employees Benefit Program plans?

- Compare all 17 Nevada counties' health plans with the Public Employees Benefit Program plans to identify areas where educators may be receiving enhanced or reduced insurance coverage as well as employer and employee contributions

Background Information on Health Insurance and the Public Employees Benefits Program

Literature Shows Health Insurance Can Influence Educator Recruitment and Retention

Educators' perceptions of health insurance quality and overall cost are influential factors in recruitment and retention.

- Educator recruitment and retention are tied to health insurance benefits such as premium affordability and coverage quality (Tziganuk 2024; Lubotsky 2015).
- Additional incentives, such as less expensive health insurance, were sighted by educators as an influential factor for recruitment and retention.
 - A study of Arizona teachers cited high premiums and inadequate coverage as contributors to turnover, while lower costs, improved benefits, and statewide health insurance plans are cited as ways to strengthen recruitment and retention (Allegretto 2020; Tziganuk 2024; Schutsky 2025).

Educators' perceptions of health insurance quality and overall cost are influential factors in recruitment and retention.

- Health insurance premiums have increased disproportionately compared to educator salaries. Offering high quality health insurance coverage with a lower cost share can help offset compensation gaps and improve workforce stability (Lubotsky 2015; Hawksworth-Lutzow 2024).
- State-level health insurance plans can be beneficial for educators in rural and less populated areas, where premiums are more sensitive to small enrollment pools (Barker 2019).



Advancing Evidence.
Improving Lives.

State Plan Examples

What is a Pooled Plan?

Pooled health insurance plans are plans that combine multiple groups of enrollees (e.g., educators, state employees, etc.) into a single group to help reduce risk and stabilize premiums.

Benefits

- Cost stability and risk management
- Protection against unexpected high claims

Challenges

- Limited customization options
- Dependence on pool composition

Mandatory Pooled Plan State Examples

	North Carolina	West Virginia
Administered By	State Health Plan for Teachers & State Employees is administered by the North Carolina Department of State Treasurer	Public Employees Insurance Agency is administered by the State of West Virginia
Population	Serves over 700,000 members	Serves around 75,000 members
Transition Time	Transitioned in late 1990s	Transitioned in 1980s
Transition Pace	Slow , structured integration from district to state plan allowed for easier transition over time	Rapid shift from district to state plan due to financial concerns, particularly in rural and small districts facing enrollment challenges

Optional Pooled Plan State Examples

	Georgia	Oregon
Administered By	State Health Benefit Plan is administered by the Georgia Department of Community Health	Oregon Educators Benefit Board is administered by the Oregon Health Authority
Population	Serves over 600,000 members	Serves over 300,000 members
Transition Time	Transition started in 1999	Transition from 2013-2015
Transition Pace	Districts can opt in to the statewide plan so transition was more gradual . Most but not all districts participate in the statewide plan.	Structured, phased in transition allowed for statewide plan to adapt to increased volume and district plans to slowly integrate

Nevada's School District Plans

Health Benefits Across School Districts in Nevada

- Currently, each school district provides their own health insurance for employees.
- Data used in this initial assessment:
 - Sixteen of seventeen school districts' data included in initial assessment
 - Fifteen school districts for Medical benefits
 - Sixteen school districts for Dental benefits
 - Fifteen school districts for Vision benefits
 - All school districts provide coverage for medical, dental, and vision benefits

Medical Benefits Across School Districts in Nevada

Medical					
	Monthly Premiums	Annual Deductible		Annual Out-of-Pocket Maximum	
		In Network	Out of Network	In Network	Out of Network
Individual	Range: \$0-\$1090 Median: \$0	Range: \$0- \$5000 Median: \$2000	Range: \$1500-\$8000 Median: \$3400	Range: \$1500-8000 Median: \$5000	Range: \$5800-\$19,500 Median: \$11,000
Family	Range: \$518-\$3380 Median: \$1063	Range: \$0- \$16,000 Median: \$4000	Range: \$3000-\$32,000 Median: \$8000	Range: \$3000-16,000 Median: \$10,000	Range: \$11,600-\$39,000 Median: \$22,000

- All school districts offer prescription drug coverage
- Some school districts offer behavioral health coverage
- 8 school districts offer medical benefits at no premium for individuals

Dental Benefits Across School Districts in Nevada

Dental					
	Monthly Premiums	Annual Deductible		Annual Out-of-Pocket Maximum	
		In Network	Out of Network	In Network	Out of Network
Individual	Range: \$0-\$46 Median: \$0	Range: \$0- \$50 Median: \$50	Range: \$0-\$100 Median: \$50	Range: \$1250-\$2500 Median: \$1750	Range: \$1000-\$2000 Median: \$1500
Family	Range: \$47-\$148 Median: \$97	Range: \$ \$100-\$150 Median: \$150	Range: \$150-\$300 Median: \$150	Range: N/A Median: N/A	Range: N/A Median: N/A

- Thirteen school districts fully cover preventive services for in-network plans
- Seven school districts offer some level of orthodontia coverage

Vision Benefits Across School Districts in Nevada

Vision					
Monthly Premiums	Routine Vision Exams		Contacts Coverage	Glasses Coverage	
	In Network	Out of Network		Contacts Allowance (Elective)	Lenses
Range: \$0-\$20 Median: \$7	Range: \$0-\$50 Median: \$10	Range: \$35-\$45 Median: \$45	Range: \$80-\$200 Median: \$125	Range: \$0-\$50 Median: \$20	Range: \$60-200 Median: \$130

- Most plans cover contacts or glasses lenses annually
- Most plans cover glasses frames every 2 years

Nevada's Public Employees Benefit Program (PEBP)

Nevada's Public Employees Benefit Program (PEBP)

- Established by Senate Bill 544 in 1999
 - Funded through legislative appropriations from the biennial state budget
- Serves approximately 70,000 members (includes dependents)
- PEBP offers three plan types:

	PPO	EPO	HMO
Plan	Consumer Driven Health Plan & Low Deductible Plan Preferred Provider Organization	Premier Plan Exclusive Provider Organization	Health Plan of Nevada Health Maintenance Organization
Members Servers	42,526 members	8,489 members	6,638 members
Availability	Available statewide	Available in northern Nevada (14 counties)	Available in southern Nevada (3 counties)

PEBP PPO Plan – Medical Coverage

- The PPO plan offered by PEBP is split into two options: Consumer Driven Health Plan (CDHP) & Low Deductible Plan (LDP)

Medical						
PPO Plan		Monthly Premiums	Annual Deductible		Annual Out-of-Pocket Maximum	
			In Network	Out of Network	In Network	Out of Network
CDHP	Individual	\$55	\$1650	\$1650	\$4000	\$10,600
	Family	\$411	\$3300	\$3300	\$8000	\$21,200
LDP	Individual	\$160	\$0	\$500	\$4000	\$10,600
	Family	\$657	\$0	\$1000	\$8000	\$21,200

- Both plans offer prescription drug coverage

PEBP PPO Plan – Dental Coverage

Dental				
	Annual Deductible		Annual Out-of-Pocket Maximum	
	In Network	Out of Network	In Network	Out of Network
Individual	\$100	\$100	\$2000	\$2000
Family	\$300	\$300	\$2000/ person	\$2000/ person

- Preventive services fully covered
- Orthodontia services not covered

PEBP PPO Plan – Vision Coverage

- PEBP does not maintain a network specific to vision care

	Vision				
PPO Plan	Routine Vision Exams		Contacts Coverage	Glasses Coverage	
	In Network	Out of Network	Contacts	Lenses	Frames
CDHP	Plan pays 80% after deductible (1 screening every 2 years)	N/A	Not covered	Not covered	Not covered
LDP	\$10 co-pay (1 screening every year)	N/A	\$10 co-pay (\$100 benefit every 2 years)	\$10 co-pay (\$100 benefit every 2 years)	\$10 co-pay (\$100 benefit every 2 years)

PEBP in the News

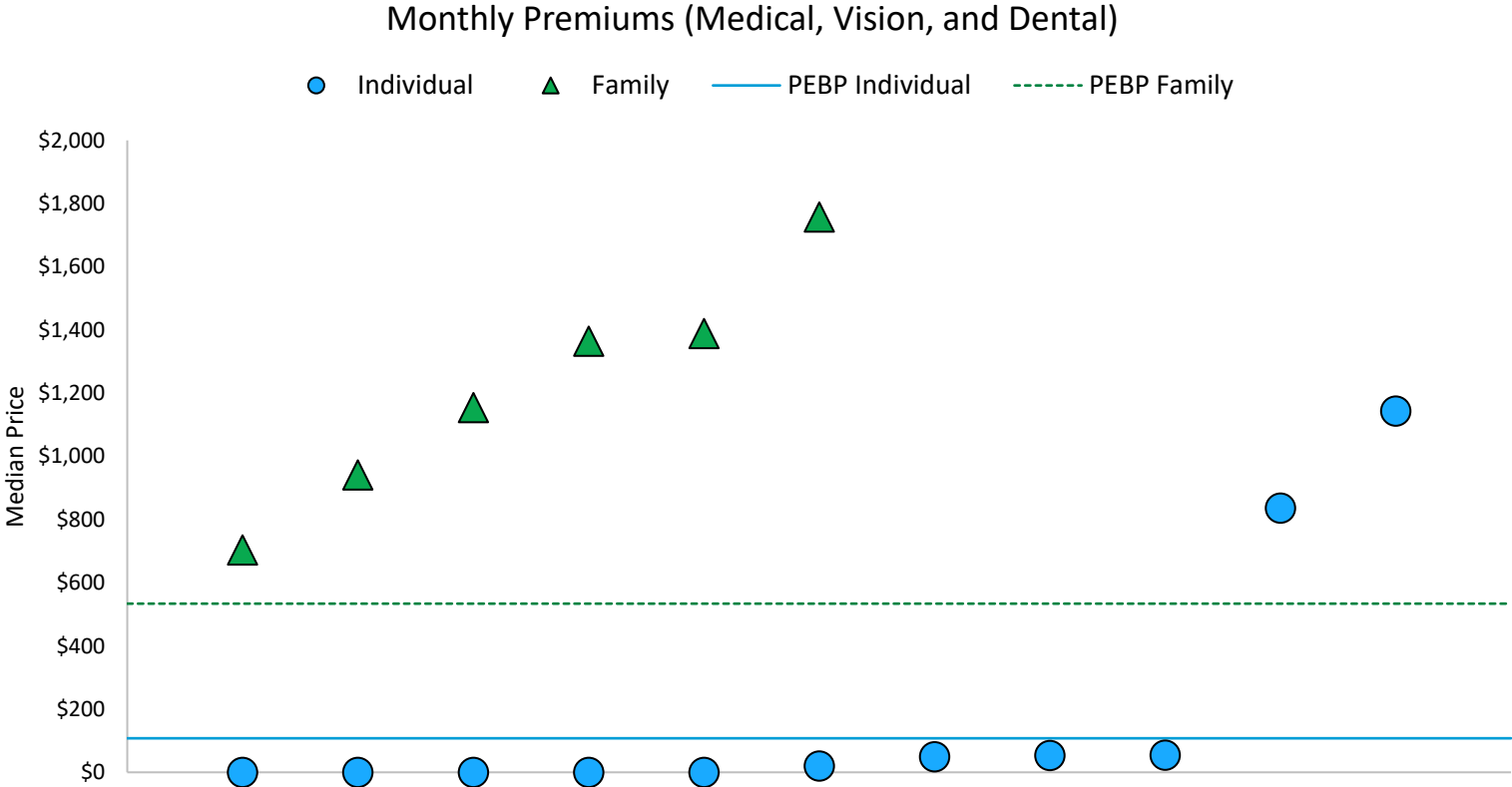
- The PEBP is running at a \$26 million operation loss in FY2026 (Neugeboren 2026)
- The PEBP Board recently approved large premium increases that will take effect July 1, 2026
 - Monthly premium increases range from \$68.39 - \$378.1 per month
 - Deductibles and out-of-pocket maximums are also expected to rise by up to \$500 and \$1000 respectively



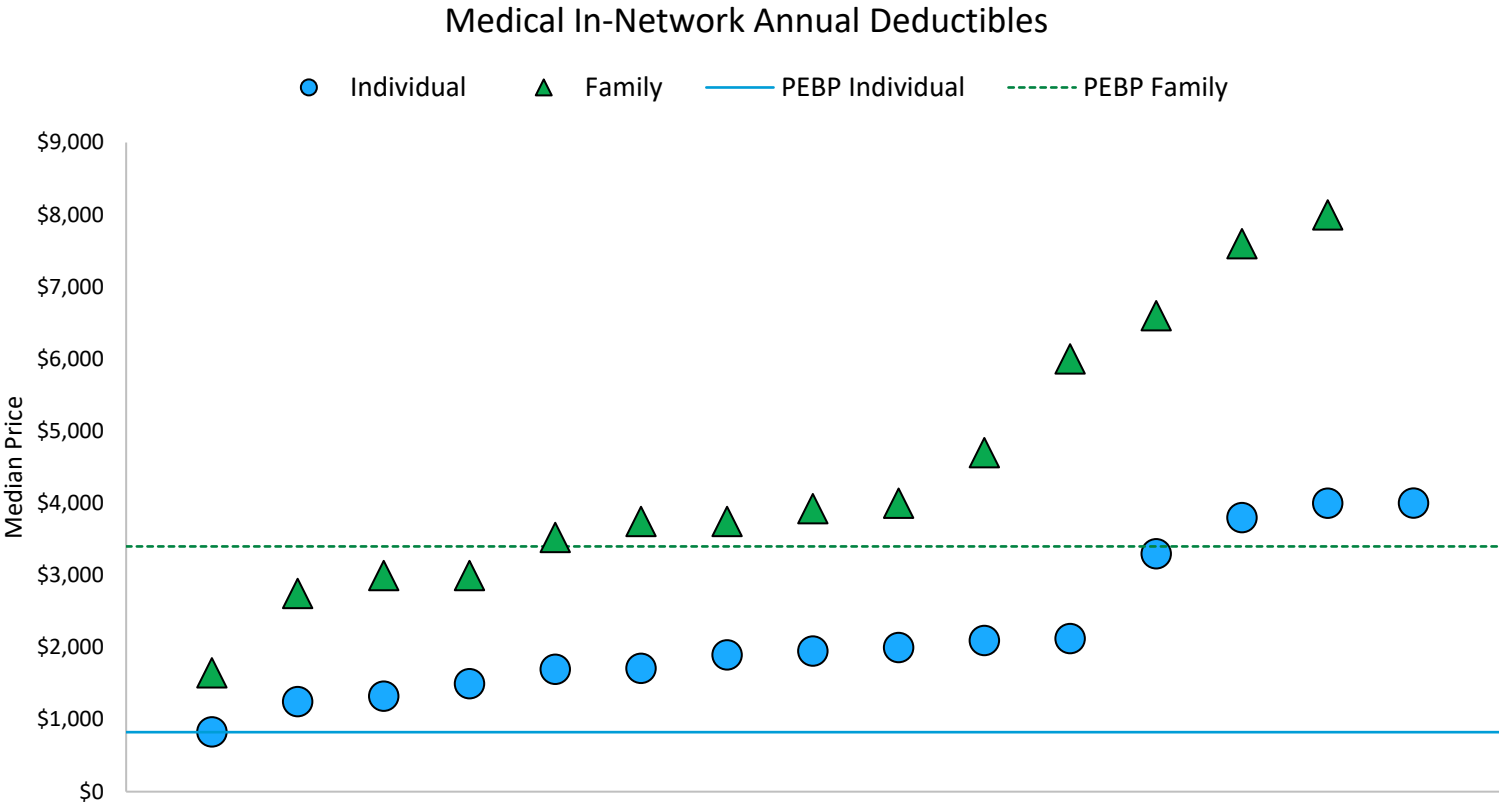
Advancing Evidence.
Improving Lives.

PEBP Compared to District Plans

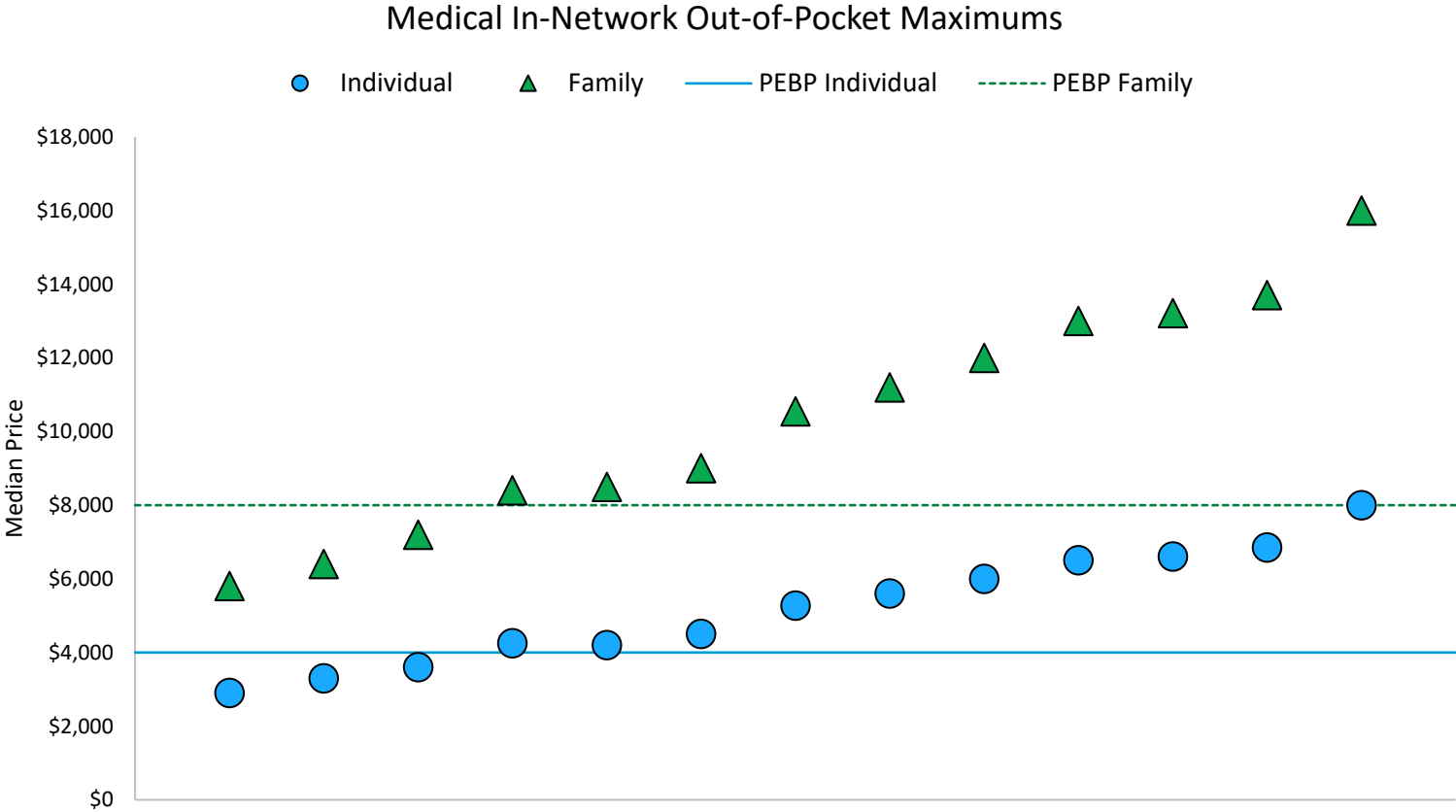
PEBP premiums are higher for most individuals, but lower for families compared to school districts' premiums



PEBP medical annual deductibles are lower than many school districts for in-network coverage



PEBP medical out-of-pocket maximums are lower than many school districts for in-network coverage





Advancing Evidence.
Improving Lives.

Research Questions and Methods

Research Questions and Methods

What is the historic/overall relationship between health insurance benefits and recruitment and retention?

- Scan the scholarly literature, research reports, and case studies available data to understand the relationship

How have states consolidated educators' health insurance plans from county-specific to state-specific? What were the challenges and how did they overcome those?

- Identify states that have consolidated health plans and interview plan administrators at the state, district HR personnel, union leaders, legislators/state policy makers, and educators

How do Nevada's county level health insurance plans compare to the Public Employees Benefit Program plans?

- Compare all 17 Nevada counties' health plans with the Public Employees Benefit Program plans to identify areas where educators may be receiving enhanced or reduced insurance coverage as well as employer and employee contributions

Questions or Comments?



NEVADA EDUCATOR SURVEYS

Lisa Merrill and Wrandi Czulno

Nevada Educator Surveys
+1.866.261.2295 (option 6)
neducatorsurvey@air.org

AMERICAN INSTITUTES FOR RESEARCH® | AIR.ORG

Notice of Trademark: "American Institutes for Research" and "AIR" are registered trademarks. All other brand, product, or company names are trademarks or registered trademarks of their respective owners.

Copyright © 20XX American Institutes for Research®. All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, website display, or other electronic or mechanical methods, without the prior written permission of the American Institutes for Research. For permission requests, please use the Contact Us form on AIR.ORG.

XXXXX_03.25

Appendix: Missing Data

Type of Data	Count of Missing Counties	Missing Counties
Medical Premiums - Individuals	6	Carson City, Clark, Elko, Lincoln, Storey, and White Pine
Medical Premiums - Families	10	Carson City, Clark, Elko, Esmeralda, Eureka, Lander, Lincoln, Pershing, Storey, and White Pine
Dental Premiums - Individuals	8	Carson City, Clark, Elko, Lander, Lincoln, Storey, Washoe, and White Pine
Dental Premiums - Families	11	Carson City, Clark, Elko, Esmeralda, Eureka, Lander, Lincoln, Pershing, Storey, Washoe, and White Pine
Vision Premiums - Individuals	8	Carson City, Clark, Elko, Lander, Lincoln, Storey, Washoe, and White Pine
Vision Premiums - Families	11	Carson City, Clark, Elko, Esmeralda, Eureka, Lander, Lincoln, Pershing, Storey, Washoe, and White Pine
Medical Plan Information	2	Lincoln and White Pine
Dental Plan Information	1	Lincoln
Vision Plan Information	2	Humboldt and Lincoln