

May 1, 2020

Laura Freed, Board Chair
Public Employees Benefit Plan
901 South Stewart Street, Suite 1001
Carson City, NV 89701

Dear Ms. Freed,

I am an employee with the State of Nevada and have been for more than eight years.

I would like to bring to your attention the fact that my state insurance program (PEBP Premier Plan) charges \$500 for each emergency room (ER) visit. The cost is outrageous, especially during this unprecedented international crisis from COVID-19. My insurance program provides Urgent Care, but the sites are not open 24 hours a day, seven days a week. Emergencies happen.

In addition, I am aware that there are more than a few state employees that have decided to postpone their retirements until the COVID-19 vaccine is available and the economy settles down. Some employees live alone, do not have family nearby, and have no other option but the ER. Five hundred dollars is a large sum for each visit, and *this was true before COV/0-19*. Do you know how many state workers live alone or have no family nearby? Has the state compiled information about state employees and the number of occupants in their homes?

One in four Nevada residents work in the Leisure and Hospitality industry, 60,000 work at casinos, with an immeasurable number employed in businesses that support the industry. No one knows the number of state workers with family members that work in the Leisure and Hospitality industry. I don't think anyone in the state has ever done this sort of in-depth research and analysis. Therefore, no one in the state can estimate the full cost of the pandemic to state employees and their families.

No one knows what the eventual economic fallout will be from this crisis. At worst, it could be catastrophic for Nevadans. At best, the state may pull out of it relatively intact, resuming its growth path within two to three years.

I suggest and hope the Board of Directors will revisit all insurance programs for state employees, especially because of the uncertainty of COVID-19, and before July 2020. You could easily implement a temporary "hold." I'm certain state employees will be pleased to know their state insurance program benefits will be reassessed because of COVID-19.

Sincerely

Lucia Fee

[REDACTED]

cc:

PEBP Board of Directors

Linda Fox, Vice Chair

Donald Bailey, Sr.

Lean Lamborn

Jet Mitchell

David Smith

Tom Verducci