



# NYE COUNTY SCHOOL DISTRICT

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## MEMORANDUM

Date: August 25, 2025  
TO: Board of Trustees  
FROM: Raymond Ritchie, Chief Operating Officer  
SUBJECT: Changes to Health Insurance Plan

The Nye County School District provides two medical benefits options: a high-benefit PPO plan and a lower-benefit Health Reimbursement Account (HRA) option that is more affordable for insuring dependents. The HRA plan, which has been available for over a decade, has consistently seen low popularity due to its reduced benefits (featuring a \$3,000 deductible, 80% coinsurance reimbursement, and a maximum out-of-pocket cost of \$4,800). In contrast, the PPO plan includes copays for outpatient services, a \$1,500 deductible for inpatient services, and a maximum out-of-pocket limit of \$2,900, which encompasses the deductible. For the 2025 Plan Year, only 8 employees have opted for dependent coverage under the HRA plan, representing less than 5% of those eligible. Given the ongoing low participation, we are seeking approval to discontinue the HRA plan and exclusively offer the PPO option.

Nye County School District (NCSD) provides medical coverage for children under its Health Benefit Plan, with benefits matching those offered to district employees. The monthly cost for this coverage is \$374.40 for 9-month employees and \$312.00 for 12-month employees, and these rates have remained unchanged for over a decade. However, during this time, the health plan has faced significant ongoing deficits charging these premiums. While these deficits were manageable in the past, they have surged dramatically in the last three years. For instance, in 2025, the district expects to collect approximately \$350,000 in child premiums, leading to a projected deficit of nearly \$550,000. Attempting to cover the entire deficit moving forward would necessitate a substantial and unaffordable increase in child premiums. Therefore, we are requesting a \$50 per month increase to help support child claims for 2026.

RR:es

Cc: Joseph H. Gent, Ed.D., Superintendent