

TO: SOUTHERN NEVADA DISTRICT BOARD OF HEALTH DATE: October 23, 2025

RE: Approve the amendment to the Self-Funded Group Medical and Dental Benefits Exclusive Provider Organization (EPO) Plan among Clark County, Clark County Water Reclamation District, University Medical Center of Southern Nevada, Las Vegas Convention and Visitors Authority, Las Vegas Valley Water District, Clark County Regional Flood Control District, Regional Transportation Commission of Southern Nevada, Southern Nevada Health District, Henderson District Public Libraries, Mount Charleston Fire Protection District, Las Vegas Metropolitan Police Department, Moapa Valley Fire Protection District and Eighth Judicial District Court adopting an amended Self-Funded Group Medical and Dental Benefits EPO Plan, effective January 1, 2026. (Also sitting as Clark County Water Reclamation District Board of Trustees, University Medical Center of Southern Nevada Board of Hospital Trustees, Mount Charleston Fire Protection District Board of Fire Commissioners and Moapa Valley Fire Protection District Board of Fire Commissioners. (For possible action)

PETITION # 12-26

That the Southern Nevada District Board of Health Approve and authorize Chair to sign Amendment to the Interlocal Agreement among Clark County, Clark County Water Reclamation District, University Medical Center of Southern Nevada, Las Vegas Convention and Visitors Authority, Las Vegas Valley Water District, Clark County Regional Flood Control District, Regional Transportation Commission of Southern Nevada, Southern Nevada Health District, Henderson District Public Libraries, Mount Charleston Fire Protection District, Las Vegas Metropolitan Police Department, Moapa Valley Fire Protection District and Eighth Judicial District Court adopting an amended Self-Funded Group Medical and Dental Benefits EPO Plan, effective January 1, 2026. (Also sitting as Clark County Water Reclamation District Board of Trustees, University Medical Center of Southern Nevada Board of Hospital Trustees, Mount Charleston Fire Protection District Board of Fire Commissioners and Moapa Valley Fire Protection District Board of Fire Commissioners. (For possible action)

PETITIONERS:

Renee Trujillo, Chief Human Resources Officer Cassius Lockett, PHD, District Health Officer

DISCUSSION:

BACKGROUND:

Clark County established a self-funded group medical and dental benefits program in 1984 to provide group medical and dental benefits to the employees of Clark County and affiliated entities. The program consists of a preferred provider organization (PPO) plan and an exclusive provider organization (EPO) plan. The last premium increase of 5% for actives and early retirees for both the PPO and EPO plans was approved September 19, 2024, for plan year 2025. Another premium increase of 5% is being proposed for the PPO and EPO plans for plan year 2026. This increase will impact actives and early retirees, with no proposed increase for Medicare retirees.

FUNDING:

Self-Funded Group Insurance

ATTACHMENTS:

• Clark County Amendment to Interlocal Document

CLARK COUNTY BOARD OF COMMISSIONERS AGENDA ITEM

Petitioner: Les Lee Shell, Deputy County Manager
Jessica L. Colvin, Chief Financial Officer

Recommendation:

Approve and authorize the Chair to sign an amendment to the Interlocal Agreement among Clark County, Clark County Water Reclamation District, University Medical Center of Southern Nevada, Las Vegas Convention and Visitors Authority, Las Vegas Valley Water District, Clark County Regional Flood Control District, Regional Transportation Commission of Southern Nevada, Southern Nevada Health District, Henderson District Public Libraries, Mount Charleston Fire Protection District, Las Vegas Metropolitan Police Department, Moapa Valley Fire Protection District, and Eighth Judicial District Court establishing the rates for the Self-Funded Group Medical and Dental Benefits Plans, effective January 1, 2026. (Also sitting as the Clark County Water Reclamation District Board of Trustees, the University Medical Center of Southern Nevada Board of Hospital Trustees, the Mount Charleston Fire Protection District Board of Fire Commissioners, and the Moapa Valley Fire Protection District Board of Fire Commissioners) (For possible action)

FISCAL IMPACT:

Fund #:	6520	Fund Name:	Self-Funded Group Insurance
Fund Center:	1020520000	Funded PGM/Grant:	N/A
Amount:	No Fiscal Impact		
Description:	Amendment to Interlocal Agreement		
Additional Comments:	N/A		

BACKGROUND:

Clark County established a self-funded group medical and dental benefits program in 1984 to provide group medical and dental benefits to the employees of Clark County and affiliated entities. The program consists of a preferred provider organization (PPO) plan and an exclusive provider organization (EPO) plan. The last premium increase of 5% for actives and early retirees for both the PPO and EPO plans was approved September 17, 2024, for plan year 2025. Another premium increase of 5% is being proposed for the PPO and EPO plans for plan year 2026. This increase will impact actives and early retirees participating in either plan, as well as Medicare retirees participating in the EPO plan. There is no proposed increase for Medicare retirees participating in the PPO plan.

Effective January 1, 2026, each public entity will be required to remit an additional annual premium to be set aside in a reserve in order to fund high dollar claims over \$750,000 that are becoming increasingly more common due to changes in life expectancy as well as changes in technology. The amendment to the Interlocal Agreement will allow for the collection of an additional premium equal to an amount not to exceed \$15 per active employee participating in the PPO and EPO plans per month.

Cleared for Agenda

08/05/2025

25-2710

ACTION: APPROVED.

AMENDMENT TO INTERLOCAL AGREEMENT

WHEREAS, CLARK COUNTY, NEVADA; CLARK COUNTY WATER RECLAMATION DISTRICT; UNIVERSITY MEDICAL CENTER OF SOUTHERN NEVADA; THE LAS VEGAS CONVENTION AND VISITORS AUTHORITY; THE LAS VEGAS VALLEY WATER DISTRICT; CLARK COUNTY REGIONAL FLOOD CONTROL DISTRICT; THE REGIONAL TRANSPORTATION COMMISSION OF SOUTHERN NEVADA; THE SOUTHERN NEVADA HEALTH DISTRICT; THE HENDERSON DISTRICT PUBLIC LIBRARIES; THE MOUNT CHARLESTON FIRE PROTECTION DISTRICT; THE LAS VEGAS METROPOLITAN POLICE DEPARTMENT; THE MOAPA VALLEY FIRE PROTECTION DISTRICT; AND THE EIGHTH JUDICIAL DISTRICT COURT have jointly established a health, accident and life benefit program for their officers, employees, retirees and their dependents pursuant to an Interlocal Agreement, as amended, hereinafter referred to as the Agreement, and

WHEREAS, pursuant to the Agreement, the parties hereto subsequently adopted a self-funded group medical and dental preferred provider organization (PPO) plan and a self-funded group medical and dental exclusive provider organization (EPO) plan, hereinafter referred to as the Benefit Plans; and

WHEREAS, the rising cost of health care requires that, from time to time, the premiums paid by the parties be increased to maintain the Benefit Plans.

NOW, THEREFORE, it is agreed between the parties that the terms and conditions of the Agreement be amended to read as follows:

- Each public agency will adopt and abide by specified Benefit Plan documents, which establish the terms and conditions of a self-funded medical and dental benefit program for enrolled employees, retirees and eligible dependents.
- Clark County shall establish an internal service fund for the deposit of contributions and the payment of expenses for the operation of the benefit program.
- 3. On or before the 1st day of each month, beginning November 1, 1984, each public entity, which is a party to the Agreement, shall pay to Clark County its proportionate share of the monthly charges necessary to operate the Benefit Plans. In addition, each public entity shall budget, each year beginning July 1, 2001, an extra month (13th month) employer share in order to provide funds when, and if, the Executive Board determines, by majority vote of the members present, to remit additional funds, by the end of the fiscal year, in order to pay for unanticipated expenditures. The share of each public entity shall be calculated based on the number of employees, retirees and

dependents participating in the Benefit Plans. Effective January 1, 2014, the above referenced 13th month employer share premium payment will be replaced with a billing to each public entity for its portion of the underfunded retiree loss incurred the previous full calendar year. Each public entity's portion of the underfunded retiree loss will be based on each agency's proportionate share of the retirees enrolled in the Benefit Plans. Effective January 1, 2026, each public entity shall remit an additional annual premium, by the end of the fiscal year, to be set aside in a reserve in order to fund high dollar claims over \$750,000 that are becoming increasingly more common to the Benefit Plans due to changes in life expectancy as well as changes in technology. Each public entity's premium will be equal to an amount not to exceed \$15 per active employee participating in the Benefit Plans per month. The rates for the Benefit Plans shall be as set forth in the rate schedule attached hereto as Exhibit "A" and incorporated herein by this reference. The rates for continuation of coverage pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985, hereinafter referred to as "COBRA" P.L. 99-272, Title X, 10003, 100 Stat. 82, 232-237, shall be set forth in the rate schedule attached hereto as Exhibit "B" and incorporated herein by this reference.

- 4. A public agency, requesting participation in the Benefit Plans, shall pay an actuarially determined amount to fund their share of the Benefit Plans reserves and assets. The funding amount shall be paid on behalf of each participant who initially enrolls in the Benefit Plans.
- The internal service fund, together with all interest or other accumulations, shall be used for the payment of expenses and charges necessary to provide the health, accident and life benefit program.
- 6. Clark County shall establish an Executive Board not to exceed seven members, which shall consist of representatives of management appointed from the governmental agencies participating in this agreement. The Executive Board shall meet periodically to review the financial performance of the program and evaluate and recommend contractors to the Board of County Commissioners, and negotiate plan changes with the Service Employees International Union subject to the approval of the governing bodies.
- 7. Clark County shall establish a seven-member committee, which shall consist of representatives from both labor and management appointed from the governmental agencies participating in the self-funded group medical and dental PPO plan. Effective January 1, 1991, the committee membership shall be increased to nine members. Effective December 1, 1994, the committee membership shall be increased to ten members through the addition of a labor representative. The committee shall meet periodically to resolve disputes and appeals from the claims administrator. Any disputes and appeals related to the self-funded group medical and dental EPO plan will be resolved by the claims administrator and shall not be discussed by the committee.

- 8. Each public agency may withdraw from this Agreement and participation in the benefit program by giving notice thereof sixty days prior to the anniversary date of the benefit program. Upon the public agency's withdrawal from the Benefit Plans the public agency may be eligible for a distribution of reserves and/or net assets to the extent that:
 - A. All claims and expenses attributable to the public agency have been paid;
 - B. As required by NRS 354.6215, and as a result of the public agency's withdrawal from the Benefit Plans, the Board of County Commissioners has determined that an amount of the reserve or balance is no longer required, either in whole or in part; and
 - C. The amount of such excess reserve or balance is a result of contributions or premiums paid directly attributable to the public agency.
- 9. The effective date of the Las Vegas Valley Water District's participation in this Agreement shall be January 1, 1991.
- 10. The Regional Transportation Commission of Southern Nevada and the Clark County Regional Flood Control District, effective January 1, 2002, shall be recognized as separate participating members in this Agreement.
- 11. The effective date of the Southern Nevada Health District's participation in this Agreement shall be August 1, 2009.
- 12. The effective date of the Mount Charleston Fire Protection District's participation in this Agreement shall be May 19, 2015.
- 13. The effective date of the Las Vegas Metropolitan Police Department's participation in this Agreement shall be January 1, 2016. Participation is limited to the employer's appointed staff and dependents, and effective July 1, 2019, Deputy Sheriffs, and effective January 1, 2024, Police Protective Association Civilian Employees.
- 14. The effective date of the Moapa Valley Fire Protection District's participation in this Agreement shall be July 27, 2020. Participation is limited to Management Plan employees and their covered dependents.
- 15. The effective date of the Eighth Judicial District Court's participation in this Agreement shall be July 1, 2022.
- 16. Effective January 1, 2014, any participating public agency's contemplated change in the employer/employee premium contribution calculation is subject to prior approval by the Plan Administrator, and may not be made absent Plan Administrator approval.
- 17. Nothing in this Agreement shall be construed as limiting the ability of any party hereto to decline to participate in any individual health, life or accident program jointly adopted by the parties pursuant to this Agreement, nor does it preclude any party hereto from providing its employees with a health, life or accident program not jointly adopted under this Agreement. Any party choosing not to participate in such jointly adopted program shall notify, in writing,

- the Chief Financial Officer, or designee, not later than sixty days prior to the initial effective date of that program or, if already in place, sixty days prior to the anniversary date of that program.
- 18. This Interlocal Agreement embodies all of the agreements of the parties hereto with respect to any matter covered or mentioned in this Interlocal Agreement. No prior agreements or understandings pertaining to such matters, whether written or oral, shall be effective for any purpose after the effective date of this Agreement. No provision of this Interlocal Agreement shall be modified or added to except by an agreement in writing signed by the parties hereto. For the purpose of interpretation, this Interlocal Agreement has been prepared by all the parties hereto.

IN WITNESS WHEREOF, the parties hereto have caused this contract to be signed and intend to be legally bound thereby. DATE: ____ COUNTY OF CLARK Tick Segerblam (Aug 11, 2025 09:12:03 PDT) ATTEST: Marie Gorge BY: LYNN MARIE GOYA, County Clerk TICK SEGERBLOM, Chair **Board of County Commissioners** CLARK COUNTY WATER RECLAMATION DISTRICT BY: Tick Segerblom (Aug 11, 2025 09:12:03 PDT) ATTEST: TICK SEGERBLOM, Chair BY: Marie Goya, County Clerk **Board of Trustees** UNIVERSITY MEDICAL CENTER OF SOUTHERN NEVADA William McCurdy II BY: William McCurdy II (Aug 11, 2025 15:23:21 PDT) hym Marie Goy WILLIAM MCCURDY II, Chair Board of Trustees LAS VEGAS CONVENTION AND VISITORS **AUTHORITY** JAMES B. GIBSON, Chair ATTEST: **Board of Directors** BRIAN GULLBRANTS. Vice Chair LAS VEGAS VALLEY WATER DISTRICT ATTEST: MARILYN KIRKPATRICK, President **Board of Directors** JOHN ENTSMINGER CLARK COUNTY REGIONAL FLOOD CONTROL DISTRICT ATTEST: BY: _ JUSTIN JONES, Chair **Board of Directors** REGIONAL TRANSPORTATION COMMISSION OF SOUTHERN NEVADA

JUSTIN JONES, Chair Board of Commissioners

ATTEST:

	SOUTHERN NEVADA HEALTH DISTRICT
ATTEST:	BY:
	MARILYN KIRKPATRICK, Chair Board of Health
BY:	
CASSIUS LOCKETT, PhD District Health Officer or Designee	
	HENDERSON DISTRICT PUBLIC LIBRARIES
ATTEST:	BY: ANGELA BROMMEL, Chair
BY:	ANGELA BROMMEL, Chair Board of Trustees
CHRISTINA AYALA	그 사는 불편 시간 등 경기를 하는 이 때문에 가장하다.
	MOUNT CHARLESTON FIRE PROTECTION DISTRICT
ATTEST:	BY: April Becker (Aug 18, 2025 14:33:53 PDT)
Lynn Marie Gorg	APRIL BECKER, Chair Board of Fire Commissioners
BY: Marie Goy LYNN MARIE GOYA, County Clerk	Board of Fife Commissioners
LYNN MARIE GOYA, County Clerk	
	LAS VEGAS METROPOLITAN POLICE DEPARTMENT
ATTEST:	BY:
NV.	SHERIFF KEVIN MCMAHILL
BY: MELISSA DRISCOLL	
	MOAPA VALLEY FIRE PROTECTION DISTRICT
ATTEST:	BY: Marilan & Hill natrick
	MARILYN KIRKPATRICK, Chair
BY:	Board of Fire Commissioners
BY: Marie Gorg LYNN MARIE GOYA, County Clerk	
	EIGHTH JUDICIAL DISTRICT COURT
ATTEST:	BY:
	STEVEN GRIERSON Court Executive Officer
BY:	Court Executive Officer
STAFF ATTORNEY	
APPROVED AS TO FORM:	
STEVEN B. WOLFSON, District Attorney	
BY: LISU LOKE	
LISA LOGSDON	
County Counsel	

RATES EFFECTIVE 01/01/26

CLARK COUNTY, NEVADA AND AFFILIATES RATES EXHIBIT A

PREFERRED PROVIDER ORGANIZATION MEDICAL/DENTAL

ACTIVE EMPLOYEE RATES & EMPLOYEES WHO RETIRED BEFORE 12/31/02

Employee	\$623.56
Spouse	\$543.29
Children	\$517.95
Spouse/Children	\$1,006.83
Retiree Medicare	\$361.98
Spouse Medicare	\$454.29

RETIREE RATES FOR EMPLOYEES WHO RETIRED 01/01/03 & AFTER

	0-5 Years of Service	6-9 Years of Service	10 or More Years of Service
Retiree	\$748.27	\$685.93	\$623.56
Spouse	\$651.95	\$597.61	\$543.29
Children	\$622.52	\$569.77	\$517.95
Spouse/Children	\$1,208.19	\$1,107.54	\$1,006.83
Retiree Medicare	\$434.36	\$398.17	\$361.98
Spouse Medicare	\$545.15	\$499.73	\$454.29

Effective January 1, 2003, employees that retire from one of the participating public entities and elect to continue their health benefit coverage through this program, will remit the corresponding retiree premium rate as outlined in Exhibit "A" based on their cumulative years of service with any of the public entities within the benefit plan. Years of service is defined as the total of all years of service worked at any of the participating entities covered by this plan since 1984, or from the date any new entity joined the Clark County Self-Funded Group Medical and Dental Benefits Plans.

PREFERRED PROVIDER ORGANIZATION MEDICAL/DENTAL

RATES FOR RETIREES WITH PART B MEDICARE ONLY

	0-5 Years of Service	6-9 Years of Service	10 or More Years of Service
Member Only	\$591.22	\$537.37	\$483.51
Member & Spouse both Medicare Part B	\$1,099.24	\$998.47	\$897.66
Member & Spouse one Medicare Part B	\$1,243.17	\$1,134.98	\$1,026.80
Member & Child	\$1,213.74	\$1,107.14	\$1,001.46
Member & Family both Medicare Part B	\$1,579.76	\$1,438.95	\$1,298.10
Member & Family one Medicare Part B	\$1,799.41	\$1,644.91	\$1,490.34

Effective January 1, 2003, employees that retire from one of the participating public entities and elect to continue their health benefit coverage through this program, will remit the corresponding retiree premium rate as outlined in Exhibit "A" based on their cumulative years of service with any of the public entities within the benefit plan. Years of service is defined as the total of all years of service worked at any of the participating entities covered by this plan since 1984, or from the date any new entity joined the Clark County Self-Funded Group Medical and Dental Benefits Plans. Effective January 1, 2008, premiums will be rounded down by one half of one cent for employees that are working less than 40 hours per week and are responsible for a prorate share of their health benefit cost.

EXCLUSIVE PROVIDER ORGANIZATION MEDICAL/DENTAL/VISION

ACTIVE EMPLOYEE RATES & RETIREE RATES

Employee	\$721.22
Spouse	\$629.04
Children	\$599.39
Spouse/Children	\$1,178.69
Retiree Medicare	\$654.17
Spouse Medicare	\$570.56
Surviving Spouse Medicare	\$654.17

RATES EFFECTIVE 01/01/26

CLARK COUNTY, NEVADA AND AFFILIATES MONTHLY COBRA RATES FOR CONTINUATION COVERAGE UNDER THE SELF-FUNDED GROUP MEDICAL AND DENTAL BENEFITS PLANS EXHIBIT B

RATES

RATES

PREFERRED PROVIDER ORGANIZATION EMPLOYEE & NON-PERS RETIREES COBRA RATES

Member Only	\$640.47
Member & Spouse	\$1,197.21
Member & Child	\$1,171.53
Member & Family	\$1,674.11

EXCLUSIVE PROVIDER ORGANIZATION EMPLOYEE & NON-PERS RETIREES COBRA RATES

Member Only	\$735.64
Member & Spouse	\$1,377.27
Member & Child	\$1,347.02
Member & Family	\$1,937.91

The above rates for continuation of coverage represent 102 percent of the applicable premium for similarly situated beneficiaries of the Plans with respect to whom a qualifying event has not occurred pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), P.L. 99-272, Title X, Section 10003, 100 Stat. 82, 232-237. Clark County Risk Management will collect the entire continuation of coverage rate from the individual who has requested continued coverage.

BCC 8/5/2025 Approved Item #45 for signature

Final Audit Report 2025-08-19

Created: 2025-08-06 (Pacific Daylight Time)

By: Asano Taylor (TaylorA@ClarkCountyNV.gov)

Status: Signed

Transaction ID: CBJCHBCAABAAG2oVhilZMTEI0nkWbEqktcPebXo0PE_m

"BCC 8/5/2025 Approved Item #45 for signature" History

- Document created by Asano Taylor (TaylorA@ClarkCountyNV.gov) 2025-08-06 9:12:30 AM PDT- IP address: 198.200.132.41
- Document emailed to tsegerblom@clarkcountynv.gov for signature 2025-08-06 3:42:23 PM PDT
- Email viewed by tsegerblom@clarkcountynv.gov 2025-08-06 3:42:33 PM PDT- IP address: 52.244.179.71
- Agreement viewed by La Tansa Stevenson (latansa.stevenson@clarkcountynv.gov) 2025-08-06 5:21:35 PM PDT- IP address: 154.90.222.186
- Agreement viewed by tsegerblom@clarkcountynv.gov 2025-08-11 9:11:36 AM PDT- IP address: 198.200.132.41
- Signer tsegerblom@clarkcountynv.gov entered name at signing as Tick Segerblom 2025-08-11 9:12:01 AM PDT- IP address: 198.200.132.41
- Document e-signed by Tick Segerblom (tsegerblom@clarkcountynv.gov)

 Signature Date: 2025-08-11 9:12:03 AM PDT Time Source: server- IP address: 198.200.132.41
- Document emailed to william.mccurdy@clarkcountynv.gov for signature 2025-08-11 9:12:04 AM PDT
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- Agreement viewed by william.mccurdy@clarkcountynv.gov 2025-08-11 3:21:45 PM PDT- IP address: 192.153.71.67
- Signer william.mccurdy@clarkcountynv.gov entered name at signing as William McCurdy II 2025-08-11 3:23:19 PM PDT- IP address: 198.200.132.41



- Document e-signed by William McCurdy II (william.mccurdy@clarkcountynv.gov)
 Signature Date: 2025-08-11 3:23:21 PM PDT Time Source: server- IP address: 198.200.132.41
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- Agreement viewed by Asano Taylor (TaylorA@ClarkCountyNV.gov) 2025-08-11 5:15:49 PM PDT- IP address: 198.200.132.41
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- Email viewed by april.becker@clarkcountynv.gov 2025-08-14 1:55:42 PM PDT- IP address: 20.159.64.152
- Reminder sent to april.becker@clarkcountynv.gov, chloe.murray@clarkcountynv.gov 2025-08-15 1:50:50 PM PDT
- Email viewed by april.becker@clarkcountynv.gov 2025-08-15 1:50:56 PM PDT- IP address: 52.244.129.126
- Reminder sent to april.becker@clarkcountynv.gov, chloe.murray@clarkcountynv.gov 2025-08-16 3:00:45 PM PDT
- Email viewed by april.becker@clarkcountynv.gov 2025-08-16 3:00:55 PM PDT- IP address: 62.10.205.4
- Agreement viewed by chloe.murray@clarkcountynv.gov 2025-08-16 3:01:05 PM PDT- IP address: 104.223.89.77
- Agreement viewed by april.becker@clarkcountynv.gov 2025-08-16 3:01:14 PM PDT- IP address: 173.44.38.210
- Reminder sent to april.becker@clarkcountynv.gov, chloe.murray@clarkcountynv.gov 2025-08-17 1:44:19 PM PDT
- Email viewed by april.becker@clarkcountynv.gov 2025-08-17 1:44:28 PM PDT- IP address: 52.244.129.126
- Signer april.becker@clarkcountynv.gov entered name at signing as April Becker 2025-08-18 2:33:51 PM PDT- IP address: 198.200.132.56
- Document e-signed by April Becker (april.becker@clarkcountynv.gov)

 Signature Date: 2025-08-18 2:33:53 PM PDT Time Source: server- IP address: 198.200.132.56
- Document emailed to Lynn Goya (Lynn.Goya@ClarkCountyNV.gov) for signature 2025-08-18 2:33:55 PM PDT



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- Document e-signed by Lynn Goya (Lynn.Goya@ClarkCountyNV.gov)

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