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PEOPLE



NPPD 2026 Employee Health & Dental Plan Funding

Customer & Corporate Support Services
Committee
September 2025

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NPPD Active/COBRA Health Plan Enrollments

Plan Type			
	2025	2024	2023
Base Plan	100	117	128
Low HDHP	1,265	1,250	1,250
Lower HDHP	458	413	370
Total Active	1,823	1,780	1,748

HDHP = High-Deductible Health Plan

Active Hospital/Medical Plans (2026 Forecast)

2026 Benefit Plan (Financial/Plan Design Impact):

- IRS Minimum Deductible Mandate impacting Low Premium High-Deductible Health Plan
 - \$1,650 to \$1,700 on Employee Plan
 - \$3,300 to \$3,400 on Family Plan
- 6.0% forecasted overall NPPD cost increase for hospital/medical plan premiums
(Approximately \$2.5 million)

NPPD Active Medical/RX Total Plan Funding



Note: Employer HSA contributions and annual adjustments are funded out of NPPD’s General budget, not through premiums.

Employer/Employee Total Plan Funding Premium Cost Share

In 2024, NPPD's Board approved increasing NPPD's annual employer cost share of Plan premiums to 90% by the 2026 Plan year.

- NPPD 2023 Employer/Employee Cost Share
 - 86% / 14%
- NPPD 2024 Employer/Employee Cost Share
 - 87% / 13%
- NPPD 2025 Employer/Employee Cost Share
 - 89% / 11%
- **NPPD 2026 *Proposed* Employer/Employee Cost Share**
 - 90% / 10%

“The pressure to attract and retain may lead employers to absorb a greater share of cost increases than they pass along to their employees.” *Source: Lockton Companies*

No Increase to Employee Hospital/Medical Premiums in 2026

- NPPD picking up entire 6.0% (\$2.5 million) premium cost increase.
- NPPD to pay 90% of total plan costs in 2026 resulting in accumulated cost savings to employees of \$53 per month on a single plan and \$137 per month on a family plan since 2021. (Applies to Low HDHP Plan).

Year	Employer Cost Share	Employee Cost Share
2026	90%	10%
2025	89%	11%
2024	87%	13%
2023	86%	14%
2022	85%	15%
2021	83%	17%
2020	80%	20%

*Includes NPPD's Base Plan and two HDHP Plans.

No Change in 2026 Employee Health Plan Premiums

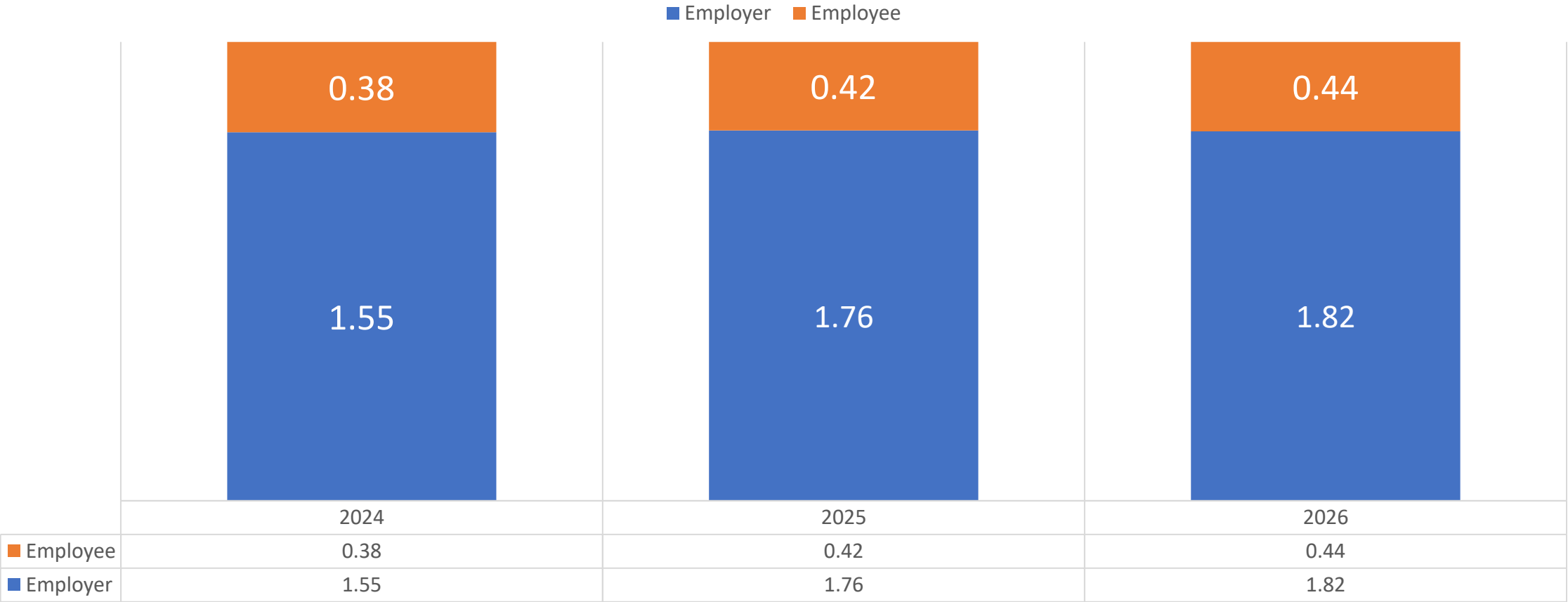
Base Plan Monthly Rates		
0%	2026	2025
Employee	\$215.92	\$215.92
EE + Spouse	\$454.64	\$454.64
EE + Children	\$406.48	\$406.48
Family	\$565.44	\$565.44

Low High-Deductible Health Plan Monthly Rates		
0%	2026	2025
Employee	\$119.08	\$119.08
EE + Spouse	\$251.08	\$251.08
EE + Children	\$224.76	\$224.76
Family	\$310.92	\$310.92

Lower High-Deductible Health Plan Monthly Rates		
0%	2026	2025
Employee	\$83.88	\$83.88
EE + Spouse	\$176.96	\$176.96
EE + Children	\$158.60	\$158.60
Family	\$218.56	\$218.56

2026 Dental Plan Funding

DENTAL EMPLOYEE/EMPLOYER PREMIUMS (IN MILLIONS)



3.8% increase projected for 2026

2026 Dental Employee Premium Changes

Monthly Rates	2026	2025
Employee	\$8.52	\$8.20
Employee + Spouse	\$17.80	\$17.16
Employee + Child	\$15.20	\$14.64
Family	\$24.76	\$23.88

Business Travel Accident Insurance (NPPD Board Members Only)

Effective January 1, 2026

- NPPD Board Member Business Travel Accident Insurance moving from The Hartford to Chubb.
- Applies to NPPD Board member travel for District business (including on owned, leased or controlled aircraft).
- Principal Sum/AD&D Benefit: \$200,000
- Three-year prepaid cost with Chubb is \$3,561 (with additional enhancements)
 - Current three-year prepaid cost with Hartford is \$4,274.

Business Travel - Plan Enhancements

Additional Coverage from Existing Policy (Hartford & Chubb)

- Carjacking Benefit
- Coma Benefit
- Counseling Benefit
- Paralysis Benefit
- Seatbelt/Airbag Benefit
- Emergency Medical Evacuation Benefit
- Repatriation of Remains Benefit

Further Additional Benefits from Existing Policy (Chubb Only)

- Daycare Benefit
- Higher Education Benefit
- Home Alteration/Vehicle Modification Benefit
- Personal Deviation Benefit
- Travel Inconvenience Benefit
- Medical/Non-Medical Repatriation Benefit
- Out of Country Medical Benefit
- Security Evacuation Benefit
- War Risk Coverage Benefit

Action Items

Approve the following changes to NPPD's 2026 Self-Funded Employee Benefit Health and Dental Plans:

- **Increase overall hospital/medical plan premium funding by 6.0%**
 - Employee share of increase: 0%
 - Employer share of increase: 6.0% (\$2.5 million)
 - 9.0% increase planned in 2026 budget
- **Increase overall dental plan funding by 3.8%**
 - Employee share of increase (80%): 3.8%
 - Employer share of increase (20%): 3.8%
- **Increase employee deductibles in NPPD's Low Premium High-Deductible Health Plan (as noted on Slide 3)**
 - Required change to meet mandated 2026 minimum IRS deductible limits



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Questions

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