



Public Employees Benefit Program

April 26, 2022

Quarterly Update –4th Quarter Plan Year 2022

WTW's Individual Marketplace

The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of FY Q4 2022, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace increased to 11,421. Since inception, 114 carriers have been selected by PEBP's retirees with current enrollment in 1,749 different plans.
- Medicare Supplement (MS) plan selection decreased to 88% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 6,273 and 2,019 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$146.
- The percentage of Medicare Advantage (MA or MAPD) plans selected increased to 12%. Top MA carriers include Aetna with 531 individual plan selections and AARP with 293 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$12.

Customer Satisfaction:

- In Q4 2022, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.8 out of 5.0 based on 50 surveys returned.
- For Q4 2022, the average satisfaction score for Service Calls was 4.5 out of 5.0 based on 388 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.5 out of 5.0 for Q4 2022.

Health Reimbursement Arrangement:

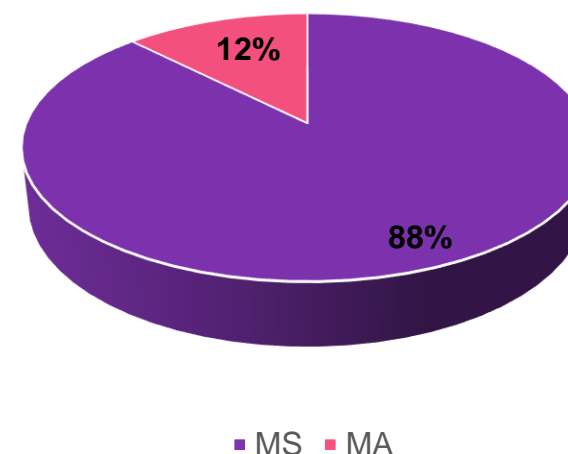
- At the end of Q4 2022 there were 13,465 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 125,703 claims processed in Q4, with 87% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 108,780 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q4 was \$4,700,703.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 06/30/2022		Previous Qtr.
Total enrolled through individual marketplace	11,421	11,283
Number of carriers**	114	114
Number of plans**	1,749	1,717

Plan Type Selection Through 06/30/2022		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,419	1,320
Medicare Supplement (MS)	10,007	9,968

Medical Enrollment



"The percentage of Medicare Advantage plans selected by PEBP's retiree population is now slightly below the average for WTW's Book of Business."

Plan Type	Number Enrolled	Average Premium
Medicare Supplement	10,007	\$146
Medicare Advantage (MA, MAPD)	1,419	\$0 / \$12
Part D drug coverage	6,670	\$23
Dental coverage	1,068	\$38
Vision coverage	2,032	\$11

** Reflects total carriers and plans that PEBP participants have enrolled in nationwide, since inception.

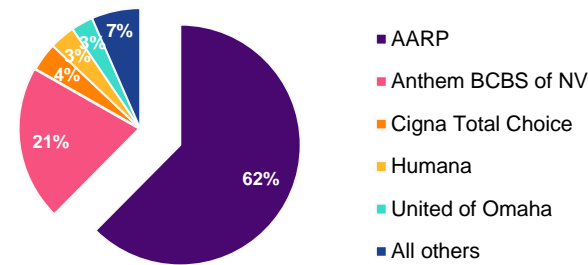
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Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	6,273
Anthem BCBS of NV	2,019
Cigna Total Choice	370
Humana	364
United of Omaha	283

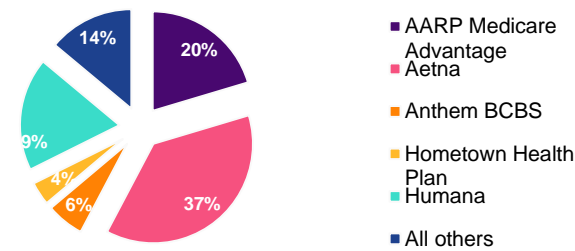
Medicare Supplement Carrier Choice



Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$146
Median	\$140
Maximum	\$481

Top Medicare Advantage Plans	Total
AARP Medicare Advantage	293
Aetna	531
Anthem BCBS	84
Hometown Health Plan	78
Humana	244

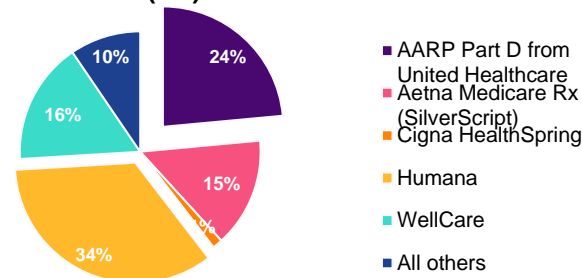
Medicare Advantage Carrier Choice



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$12
Median	\$0
Maximum	\$194

Top Medicare Part D (RX)	Total
AARP Part D from United Healthcare	1,655
Aetna Medicare Rx (SilverScript)	1,092
Cigna HealthSpring	95
Humana	2,419
WellCare	1,227

Part D (RX) Carrier Choice



Cost Data For Part D (RX)	Cost
Minimum	\$6
Average	\$23
Median	\$16
Maximum	\$127

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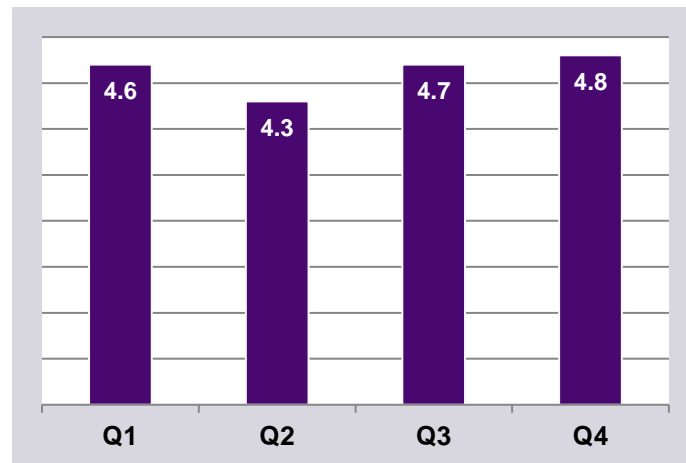
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Customer Service – Voice of the Customer (VoC)

Individual Marketplace conducts phone and email surveys of all participant transactions. Each survey contains approximately 12-16 questions. Responses are scanned by IBM Mindshare Analytics which expose trends within an hour, alerting Individual Marketplace of issues and allowing for real-time feedback and adjustments

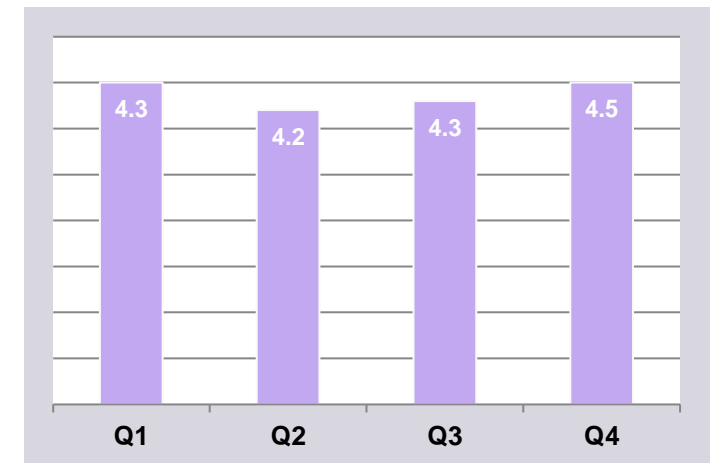
Q4 Enrollment Satisfaction

CSAT score	Count	%
5	44	88%
4	3	6%
3	2	4%
2	1	2%
1	0	0%
	50	100%



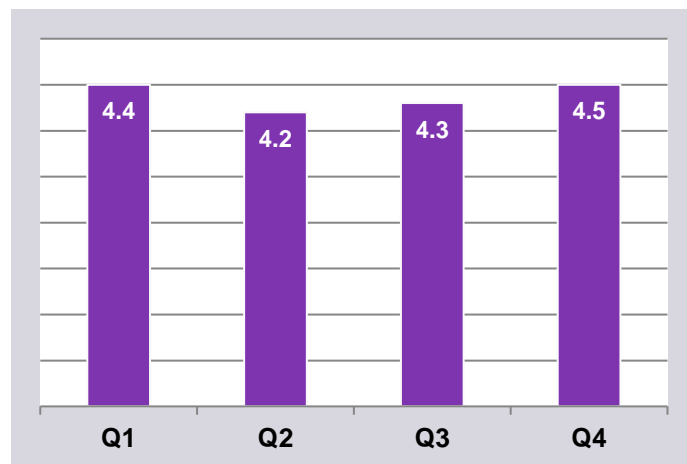
Q4 Service Satisfaction

CSAT score	Count	%
5	276	71%
4	53	14%
3	34	9%
2	7	2%
1	18	5%
	388	100%



Q4 Enrollment & Service Combined

CSAT score	Count	%
5	320	73%
4	56	13%
3	36	8%
2	8	2%
1	18	4%
	438	100%

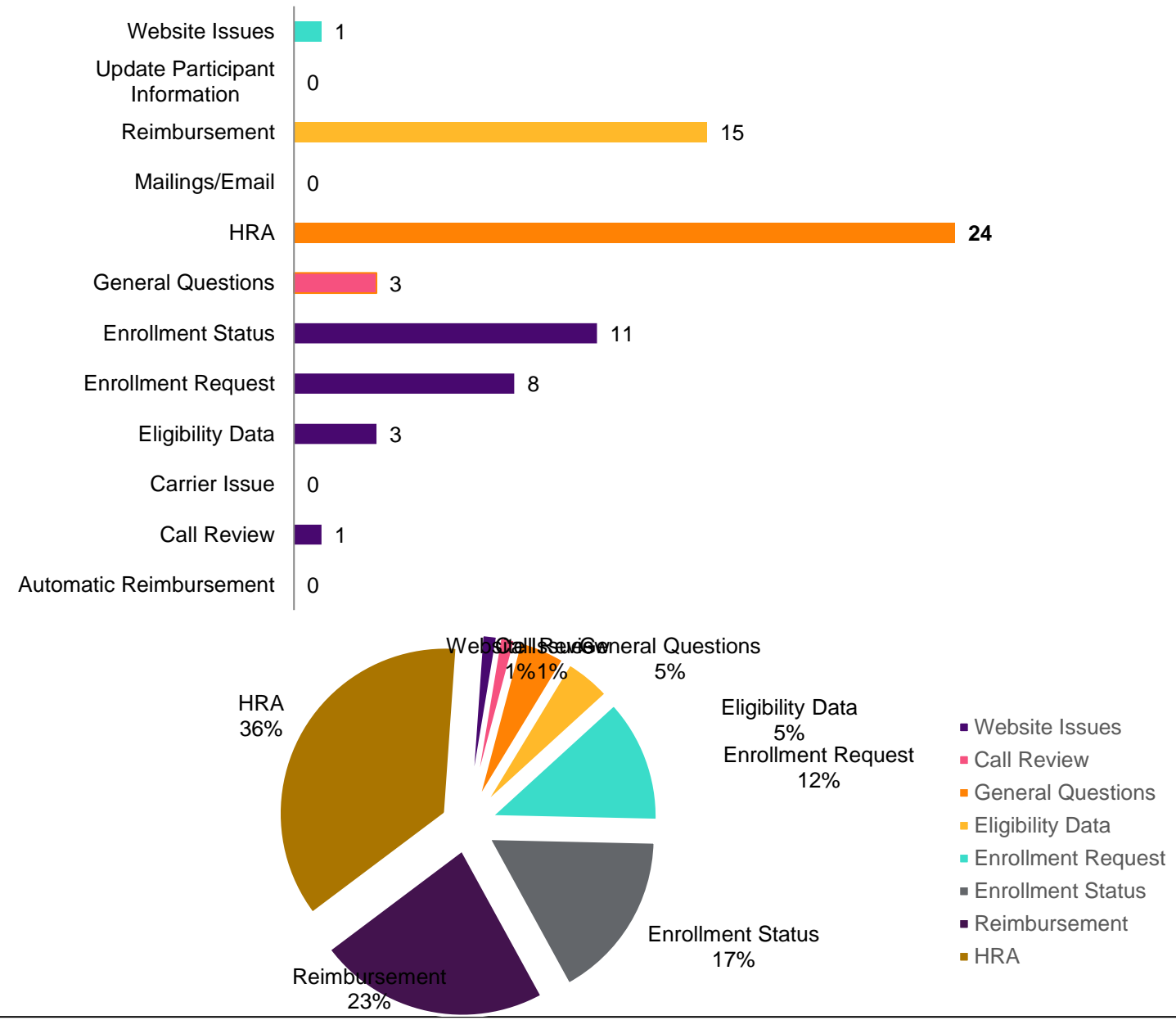


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Customer Service – Issues Log Resolution

Each quarter a certain number of participant inquiries are received by both PEBP and WTW that require escalation to Individual Marketplace Issues Log. Items on the Issues Log are carefully evaluated and continuously monitored by seasoned WTW staff until resolution is reached. The total number of inquiries reviewed during Q4-PY22 is 66 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,465
Number of payments	29,875
Accounts with no balance	7,573
Claims paid amount	\$4,700,703.

Claims By Source	Total
A/R file	108,780
Mail	8,030
Web	7,084
Mobile App	1,809

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.14 Days	Yes
Claim Financial Accuracy	≥ 98%	99.37%	Yes
Claim Processing Payment Precision	≥ 98%	Results not Reported on Benefits Accounts	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.95%	Yes
Benefits Administration Customer Service Avg. Speed to Answer	≤ 2 min. in Q1 ≤ 90 sec in Q4 and Q4 ≤ 5 minutes in Q4 Note - Quarters listed are based on calendar year.	18 Seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	Annual	N/A
Customer Satisfaction	≥ 80%	94.06%	Yes
Disclosure of Subcontractors	100%	100%	Yes
Unauthorized Transfer of PEBP Data	100%	100%	Yes

*Please note that the performance guarantees are ultimately measured based on the annual audit period.

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Operations Report

Fall Retiree Meetings:

Historically, WTW and Nevada PEBP hold three days of retiree meetings in the fall focusing on participants ageing into Medicare as well as those already enrolled but who may need help with their HRA or have questions about Medicare Open Enrollment for the coming year. The meetings typically would occur in Las Vegas, Reno, and Carson City with 2 presentations per day. However, due to pandemic, we are still not able to have the live in person meetings. Instead, we will be holding two days of virtual meetings with two meetings per day. The virtual meetings will be held on October 19 and 20. Links for participants to register for the meetings are available on the main page of our Nevada PEBP specific Website at <https://my.viabenefits.com/PEBP>

Meeting Date/Time	Meeting Type
October 19 - 9:30 am PT	Pre-Medicare/Ageing into Medicare
October 19 – 12:00 pm PT	HRA/Medicare Open Enrollment
October 20 – 11:30 am PT	Pre-Medicare/Ageing into Medicare
October 20 - 2:00 pm PT	HRA/Medicare Open Enrollment

Communications:

Below is information on communications that were mailed or will be coming up.

- Fall “The Groove” Newsletter
 - Our newsletter, which has been re-branded as “The Groove”, is a communication that will sent via mail and email this fall in mid/late September. The intent of this communication is to educate participants on Medicare and the upcoming Medicare Open Enrollment Period that will be from October 15 – December 7.
- HRA Qualification Reminder Notification
 - This is a new communication for the fall designed to remind retirees that have a funding qualification requirement to contact Via Benefits during OEP if they want to change plans, so they do not negatively impact their HRA qualification. This communication will be mailed in mid/late September.
- Fall Balance Reminder
 - This communication is mailed to participants who have not had any payment activity in their HRA in the prior 90 days. It is designed to remind them of their HRA balance so they can take action and submit new claims for reimbursement from their account. The Balance Reminder is scheduled to be mailed in mid/late September.

