

Do Not Copy

In The Matter Of:

*PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD
VIDEOCONFERENCED OPEN MEETING*

May 25, 2023

*Capitol Reporters
628 E. John St # 3
Carson City, Nevada 89706
775 882-5322*

Original File 052523pebp_1.txt

Min-U-Script® with Word Index

1 PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD

2 TRANSCRIPT OF PROCEEDINGS

3 VIDEOCONFERENCED OPEN MEETING

4 THURSDAY, MAY 25, 2023

5 CARSON CITY AND LAS VEGAS, NEVADA

6
7
8 The Board: JACK ROBB, Chairperson
9 JIM BARNES, Vice Chair
10 MICHELLE KELLEY, Member
11 TOM VERDUCCI, Member
12 BETSY AIELLO, Member
13 JENNIFER MCCLENDON, Member
14 APRIL CAUGHRON, Member

15 For the Board: MIKE DETMER, Chief Deputy
16 Attorney General

17 For Staff: NIK PROPER
18 Operations Officer
19 CELESTENA GLOVER
20 Chief Financial Officer
21 TIM LINDLEY
22 Quality Control Officer
23 WENDI LUNZ
24 Executive Assistant

21 Reported by: CAPITOL REPORTERS
22 Certified Shorthand Reporters
23 BY: CHRISTY Y. JOYCE
24 Nevada CCR #625
628 E. John Street #3
Carson City, Nevada 89706
(775)882-5322

CAPITOL REPORTERS (775) 882-5322

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

A G E N D A

ITEM	PAGE
1 - Open meeting; Roll call	3
2 - Public comment	4
3 - PEBP Board disclosures	9
4 - Consent agenda	10
5 - Discussion and possible action regarding the appointment of Celestena Glover as Interim Executive Officer of PEBP	13
6 - Discussion and possible action regarding the permanent appointment or recruitment of the PEBP Executive Officer	15
7 - Discussion and possible action on Pharmacy Benefit Manager market check	19
8 - Open enrollment update	24
9 - Discussion and acceptance of Claim Technologies Incorporated audit findings for Express Scripts	32
10 - Discussion and acceptance of Claim Technologies Incorporated audit findings administered by UMR Benefits	36
11 - Presentation and possible action on the status and approval of new PEBP contracts, contract amendments, and solicitations	39
12 - Public comment	51
13 - Adjournment	52

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

THURSDAY, MAY 25, 2023, 9:00 A.M.

---oOo---

CHAIRMAN ROBB: Good morning. It's 9:00 a.m., Thursday, May 25th, and this is the Public Employees Benefit Program board meeting. We will go to Agenda Item Number 1 and roll call. Will you please call the roll.

MS. LUNZ: Chair Robb.

CHAIRMAN ROBB: Here.

MS. LUNZ: Betsy Aiello.

MEMBER AIELLO: Here.

MS. LUNZ: Jim Barnes.

MEMBER BARNES: Here.

MS. LUNZ: April Caughron.

MEMBER CAUGHRON: Here.

MS. LUNZ: Leslie Bittleston is excused today.

Jennifer McClendon.

MEMBER MCCLENDON: Here.

MS. LUNZ: Tom Verducci.

MEMBER VERDUCCI: Here.

MS. LUNZ: Michelle Kelley.

MEMBER KELLEY: Here.

MS. LUNZ: And Janelle Woodward is also excused today.

We have a quorum.

CAPITOL REPORTERS (775) 882-5322

1 CHAIRMAN ROBB: Thank you very much.

2 We will move on to Agenda Item Number 2, public
3 comment. Public comment will be taken during this agenda
4 item. No action may be taken on this matter raised on the
5 item unless included on a future agenda. Do we have any
6 public comment this morning?

7 MR. HOPKINS: Yes, we do, Chair Robb. I'm
8 getting the slide brought up right now. It looks like we
9 have about three currently.

10 CHAIRMAN ROBB: Okay. Thank you.

11 MR. HOPKINS: As a reminder, Zoom is used for
12 public comment only. This is streaming live on the PEBP
13 YouTube channel if you want to watch it there. The YouTube
14 link is located on the agenda.

15 For those who have joined for public comment,
16 your name or last four digits of your phone number will be
17 announced and you will be advised you have been unmuted. As
18 a reminder, for those on the phone, please press star six to
19 unmute. Please slowly state and spell your name for the
20 record and then proceed with your comments. Due to time
21 considerations, each caller will be limited to three minutes.

22 Will the caller with the last four digits 0891
23 please press -- please slowly state and spell your name for
24 the record and press star six to unmute if you wish to make
 CAPITOL REPORTERS (775) 882-5322

1 public comment. Caller with last four of 0891, you have
2 permission to speak. Press star six to unmute if you wish to
3 make public comment.

4 MS. LAIRD: Good morning, Chair Robb and fellow
5 committee members. For the record, this is Terri Laird,
6 spelled T-e-r-r-i L-a-i-r-d. I'm the executive director at
7 RPEN, the Retired Public Employees of Nevada, where we
8 represent nearly 8,000 due-paying members and 17 chapters
9 statewide. RPEN, created in 1976, is a non-profit,
10 non-partisan organization.

11 I am testifying today in dismay that you're
12 having to replacing your executive officer while we're facing
13 the close of the 82nd legislative session and also dealing
14 with open enrollment at the same time. While we do wish
15 Ms. Rich good luck in her new venture, we're hopeful this
16 board will be able to replace her and move quickly as
17 possible to do so.

18 We were happy to hear that Ms. Glover was willing
19 to step in, whether for a short while or longer, because her
20 past experience is very much needed at this point. We wish
21 the board much luck in the process. And we'll look forward
22 to working with the next executive officer.

23 On a personal level, RPEN members have come to
24 enjoy the opportunity to reach out to the last two executive
CAPITOL REPORTERS (775) 882-5322

1 officers when a member of ours came to us with concerns and
2 have an answer for a member within a day or two. In our
3 nearly 45 years of advocating for PEBP and PERS, we have come
4 to greatly appreciate this. And, so, when we were told we
5 would need to assist our members ourselves using the PEBP
6 website for answers, which we've heard continuously from PEBP
7 are often complex and confusing, we were obviously
8 disappointed.

9 We understand the reason, a shortage of staffers.
10 We understood. But, again, we're hopeful the change is
11 coming hopefully from the legislature to address staffing
12 shortages, poor wages, and better benefits. This problem
13 will be taken care of and we can get back to better customer
14 service for the members that PEBP and RPEN serve.

15 In closing, I also want to share a phone call we
16 received this week from a Washoe County School District
17 employee who has been retired 35 years and been a member of
18 RPEN for 20 years. She said she had a concern that she had
19 been trying to resolve via benefits at least five days in a
20 row. And, after waiting on the phone each time for about an
21 hour, she was continuously disconnected from the call.

22 She was beyond frustrated and called our office
23 hoping we might be able to offer some assistance. I then
24 tried to reach a couple of my former contacts and had no
CAPITOL REPORTERS (775) 882-5322

1 luck. Unfortunately, we don't believe this is a new issue
2 with via benefits.

3 It is a difficult time now for PEBP though losing
4 two executives on your team at the same time. We do wish you
5 luck. And thank you to this board and the staff's efforts to
6 make things better and easier for your participants, our
7 members. Thank you.

8 CHAIRMAN ROBB: Thank you.

9 Next caller, please.

10 MR. HOPKINS: Caller with the last four digits
11 3246, please press star six to unmute and please slowly state
12 and spell your name for the record if you wish to make public
13 comment. Caller with the last four of 3246, please press
14 star six if you wish to make public comment.

15 Caller with the last four digits 9199, please
16 press star six to unmute and please slowly state and spell
17 your name for the record if you wish to make public comment.

18 MS. OPFERMAN: Good morning, board and members of
19 the committee. For the record, my name is Tess Opferman. I
20 represent the AFSCME retirees. We represent roughly 1300
21 retirees here in Nevada.

22 And I just wanted to echo some of what Terri just
23 said in terms of being sympathetic to this board in needing
24 to find a new executive director. We really appreciated
CAPITOL REPORTERS (775) 882-5322

1 being able to work with previous executive directors and
2 we'll look forward to working with the next one as well. We
3 do want to offer any support we can give in helping you to
4 find a new executive director. We do know that pay continues
5 to be a struggle of all state agencies. I know the
6 legislature has worked very hard this past legislative
7 session to make some changes. And I hope those are effective
8 across state agencies and also can help bring in a new
9 executive director.

10 I also just want to give a brief update in terms
11 of some of the legislative decisions. They did close the
12 PEBP budget and decided to reinstate life insurance, which we
13 are thrilled by. So we'll look forward to working with this
14 board in reinstating that life insurance.

15 That said, AFSCME retirees have requested that the
16 HRA account be raised to \$15, from 13 to 15 dollars per month
17 per year worked. That did not take place. They chose not to
18 raise that amount. So we will look forward to working with
19 all of you through the interim and continuing to have those
20 conversations in an attempt to get that raised to the \$15.

21 So, with that, I look forward to listening to
22 today's meeting. Thank you very much.

23 CHAIRMAN ROBB: Thank you.

24 Next caller, please.

CAPITOL REPORTERS (775) 882-5322

1 MR. HOPKINS: Chris Syverson, you have permission
2 to speak. Please slowly state and spell your name for the
3 record if you wish to make public comment.

4 MS. SYVERSON: Hi. This is Chris. I do not wish
5 to make public comment at this time.

6 CHAIRMAN ROBB: Okay. Thank you.

7 Do we have any further public comment?

8 MR. HOPKINS: We have one more, Chair Robb. Rosa
9 Marino, you have permission to speak. Please slowly spell
10 and state your name for the record if you wish to make public
11 comment.

12 For those that might have had technical issues,
13 there will be another public comment section at the end of
14 the board meeting.

15 Chair Robb, that concludes public comment.

16 CHAIRMAN ROBB: Okay. Thank you very much.

17 We will close Agenda Item Number 2 and move on to
18 Agenda Item Number 3, PEBP board disclosure for applicable
19 board members meeting agenda items. Will the attorney
20 general's office please go through that disclosure.

21 MR. DETMER: Yes, Chair. Thank you very much.

22 For the record, my name is Mike Detmer from the Attorney
23 General's office, standing in for Radihka Kunnel, who had a
24 conflict today.

CAPITOL REPORTERS (775) 882-5322

1 Agenda Item 3 allows me to make a disclosure
2 regarding conflicts of interest on behalf of the board
3 members who are eligible for PEBP benefits.

4 Per NRS 281A.420 on behalf of the board members
5 who are eligible for PEBP benefits or whose family members
6 are eligible for PEBP benefits, I offer this disclosure:
7 That they will be voting on those items that may affect the
8 benefits available to them or their family members. The law
9 does not require abstention from voting nearly because the
10 board member or their family member is eligible for benefits.

11 At this time, I would invite any member of the
12 board who has any additional disclosure to do so now. I
13 would like to thank the chair and the board for its
14 diligence in -- for allowing me to speak.

15 CHAIRMAN ROBB: Thank you very much.

16 We will close Agenda Item Number 3 and move on to
17 Agenda Item Number 4, consent agenda. Consent items will be
18 considered together and acted on by one motion unless an item
19 is removed to be considered simply by the board.

20 Item Number 4.1, approval of action minutes from
21 March 3rd, March 23rd, April 1st, April 21st of '23 PEBP
22 board meetings.

23 Item Number 4.2, receipts of quarterly staff
24 report from the period ending December 31st of '22, to
 CAPITOL REPORTERS (775) 882-5322

1 include budget reports and utilization reports.

2 4.3, receipts of quarterly vendor reports for
3 period ending December 31st, 2022. UMR Obesity Care
4 Management; UMR Diabetes Care Management; Sierra Healthcare
5 Options, utilization and large case management; United Health
6 Care, basic life insurance; Willis Towers Watson, individual
7 market enrollment and performance report; Sierra Healthcare
8 Options and United Health Care Plus Network; Health Plan of
9 Nevada, Inc, Southern Nevada HMO; and Doctor on Demand,
10 engagement report through March 2023.

11 Do we have any items that a board member would
12 like to pull off the consent agenda for further discussion?

13 MEMBER VERDUCCI: Yes. Tom Verducci for the
14 record. I would like to pull -- And, thank you, Chair Robb.
15 I would like to pull 4.2.1, the budget report.

16 CHAIRMAN ROBB: Okay. 4.2.1.

17 Do we have any other reports that we need to get
18 or is there any other items on the consent agenda to be
19 pulled? Seeing none, I'll entertain a motion for all
20 outstanding items other than 4.2.1. We'll hold for further
21 discussion. But can I get a motion for approval of all the
22 other items?

23 MEMBER CAUGHRON: April Caughron for the record.
24 I'll make a motion to approve.

CAPITOL REPORTERS (775) 882-5322

1 CHAIRMAN ROBB: Okay. We have a motion. Do we
2 have a second? I'm sorry. If we have a second, I can't see,
3 because I'm using my phone.

4 MEMBER KELLEY: Michelle Kelley. I'll second.

5 CHAIRMAN ROBB: Okay. Thank you very much. We
6 have a motion and a second. Any further discussion? Seeing
7 none, I'll call for the vote. All of those in favor, please
8 signify by saying aye.

9 (The vote was unanimously in favor of the motion)

10 CHAIRMAN ROBB: Okay. Motion passes.

11 Now can we go to Item 4.2.1. And, Mr. Verducci,
12 if you can give us what your question is on, we can get
13 somebody to answer your questions.

14 MEMBER VERDUCCI: Thank you, Chair Robb. My
15 question would be in terms of the differential cash
16 available, the excess reserves. I'm wondering if someone
17 from PEBP could address the 29 percent increase in the
18 differential cash, the excess reserves. I'm just trying to
19 get a picture if it's still growing or if it's spending down
20 on the excess reserves. I see a difference here of
21 \$9,680,000. And I just want to see if I'm reading this
22 correctly and trying to gauge if the excess cash is still
23 growing. It seems like a pretty big number there.

24 CHAIRMAN ROBB: Okay. Can somebody from staff
 CAPITOL REPORTERS (775) 882-5322

1 help answer that question?

2 MS. WEYLAND: Chair Robb, Michelle Weyland for
3 the record.

4 Mr. Verducci, I would like to consult with the
5 executive staff and get back to you with an answer on that.

6 MEMBER VERDUCCI: Okay. Thank you very much.

7 CHAIRMAN ROBB: All right. I don't think we need
8 any action on this. It's just a report. So I don't think we
9 need any action. But we will make sure at the next board
10 meeting we do have those answers. So I appreciate the
11 question.

12 And, with that, we will close Agenda Item Number
13 4 and move on to Agenda Item Number 5, discussion for
14 possible action regarding the appointment of Ms. Glover as
15 interim executive officer of PEBP using statewide Manpower
16 contract, effective May 26th of 2023, subject to the
17 governor's approval, per NRS 287.0424, for possible action.

18 Does anybody have any comments about the possible
19 appointment of Ms. Glover to the interim executive officer
20 position?

21 Mr. Verducci, are you the one that has your hand
22 up? Like I said, I'm going on my phone, so I'm having
23 trouble here.

24 MEMBER VERDUCCI: Yes. Thank you, Chair. I just
CAPITOL REPORTERS (775) 882-5322

1 wanted to point out that, you know, I think it was about six,
2 seven years ago, I actually started as a PEBP board member.
3 And I have nothing -- I have praises to make to Tena Glover
4 with her expertise. Her reports were excellent. And I think
5 that she is the individual that really helped with this. I
6 have nothing but praise to pass along to Tena with her
7 professionalism and detail. And I'm so happy to see her back
8 here again to kind of save the day in a really rough time
9 that we might be having ahead of us.

10 CHAIRMAN ROBB: Okay. Thank you very much.

11 And I'm going to also chime in on that. I met
12 with Ms. Glover and Ms. Rich and Jim Wells. And the
13 confidence that Jim Wells and Ms. Rich have in Ms. Glover is
14 comforting. You have much more experience with her than I
15 do. But I trust those two judgments wholeheartedly and
16 believe this is the right place to go.

17 So, is there any further comments from any other
18 board members? I'm sorry. If somebody has got their hand
19 up, please start speaking.

20 MR. HOPKINS: Chair Robb, in the future, next
21 time a board member wants to raise their hand, I'll announce
22 them in order. That will make it easier for you.

23 CHAIRMAN ROBB: Thank you very much.

24 MR. HOPKINS: No one has their hand raised right
CAPITOL REPORTERS (775) 882-5322

1 now.

2 CHAIRMAN ROBB: Okay. With no further
3 discussion, this is an action item. I would entertain a
4 motion at this point.

5 MEMBER CAUGHRON: April Caughron for the record.
6 Motion to approve.

7 CHAIRMAN ROBB: Okay. We have a motion to
8 approve. Do we have a second?

9 MEMBER BARNES: This is Jim Barnes. I'll second
10 that motion.

11 CHAIRMAN ROBB: Okay. We have a motion and a
12 second. Any further discussion? Seeing none, I'll call for
13 the vote. All of those in favor signify by saying aye.

14 (The vote was unanimously in favor of the motion)

15 CHAIRMAN ROBB: All of those opposed? Motion
16 carries. Thank you very much.

17 We'll move on to Agenda Item Number 6, discussion
18 and possible action regarding permanent appointment or
19 recruitment of the PEBP executive officer for possible
20 action.

21 I did meet with Ms. Rich and we do need to open
22 up that recruitment. And we will work with state HR to
23 ensure that that recruitment is opened far and wide to make
24 sure we have all possible and qualified candidates come

CAPITOL REPORTERS (775) 882-5322

1 forward so we can review them in a future meeting.

2 Is there any other discussion -- I'm new at this.
3 And most of you on the board have been through this once,
4 twice, maybe three times. So is there any further discussion
5 from board members on this action item?

6 MR. HOPKINS: Board Member Kelley.

7 MEMBER KELLEY: Thank you, Chair Robb. Michelle
8 Kelley for the record. I'm fully supportive of that. I'm
9 just not familiar with the state's recruitment policy. So
10 I'm wondering do we have money for advertising, you know,
11 nationwide advertising for this position? Is it a
12 possibility, given it's such a senior role, to use a search
13 consultant to kind of head hunt for the position? Because I
14 know in the past I think it has been hard to get good
15 applicants. So I'm just wondering how can we network and get
16 that job out there and make sure the right people are seeing
17 it with the right expertise.

18 CHAIRMAN ROBB: Thank you very much for the
19 question. Jack Robb for the record. I will work with
20 Ms. Bowsmith, head of Human Resources and Department of
21 Administration, and make sure there is associations of like
22 individuals. We will make sure we advertise those to those
23 associations and other ways that we can determine however
24 possible to get the broadest reach we can to make sure we

CAPITOL REPORTERS (775) 882-5322

1 have a good pool of applicants going forward. So we will do
2 a broad reach.

3 MEMBER KELLEY: Thank you.

4 CHAIRMAN ROBB: Any other board comments or
5 questions?

6 MR. DETMER: Mike Detmer for the record. Chair,
7 just as a follow-up on this. Was it the intent of the board
8 to have all applicants come before the board for the
9 interview process? I ask in case there is numerous
10 applicants that apply for the position. Or is it intended to
11 have HR vet minimum qualifications and have that forwarded to
12 the board for review?

13 CHAIRMAN ROBB: Jack Robb for the record. We
14 would work with Ms. Bowsmith and her staff to make sure that
15 the individuals meet minimum qualifications. And, if it was
16 five that met the minimum qualifications, we would interview
17 all five. If it was seven, we would do that. If it was
18 three, we would do that. So, if they meet the minimum
19 qualifications, we would like to know how they could help us
20 move forward with the PEBP board.

21 MR. DETMER: Understood. Thank you, sir.

22 CHAIRMAN ROBB: Ms. Bowsmith, I can see that
23 you're on. Do you have anything else to add at this point?

24 MS. BOWSMITH: Good morning. Thank you, Chair
CAPITOL REPORTERS (775) 882-5322

1 Robb. For the record, Mande Bowsmith. I serve the state as
2 the administrator for the Division of Human Resource
3 Management in the Department of Administration.

4 I just want to take the opportunity to assure the
5 board and the employees of the PEBP program that we will do
6 our utmost to put forward a wide recruitment search. We will
7 make sure that we are networking and contacting our partners
8 in other states and other agencies within Nevada to find the
9 best possible candidate to lead the program going forward.

10 CHAIRMAN ROBB: Okay. Thank you very much,
11 Ms. Bowsmith.

12 Any further discussion from board members?
13 Seeing none, this is an action item. And, if we do have an
14 action item on this, I would like to have an action to
15 instruct Ms. Bowsmith to open that recruitment and get it
16 going forward so we can get the most qualified applicants.
17 So do we have a motion along those lines?

18 MEMBER AIELLO: This is Betsy Aiello. I'll move
19 that we ask Ms. Bowsmith to move forward with the recruitment
20 for the PEBP executive officer, bringing the candidates that
21 meet minimum qualifications to the board for interview.

22 CHAIRMAN ROBB: Thank you very much.

23 MEMBER KELLEY: Michelle Kelley. I'll second
24 that.

CAPITOL REPORTERS (775) 882-5322

1 CHAIRMAN ROBB: Okay. We have a motion and a
2 second. Any further discussion? Seeing none, I'll call for
3 the vote. All of those in favor signify by saying aye.

4 (The vote was unanimously in favor of the motion)

5 CHAIRMAN ROBB: All of those opposed? Motion
6 carries.

7 We will close Agenda Item Number 6 and move on to
8 Agenda Item Number 7, discussion and possible action on
9 Pharmacy Benefit Manager market check. Richard Ward, Segal,
10 for possible action.

11 MR. WARD: Good morning. Quick sound check. Is
12 everything all right?

13 CHAIRMAN ROBB: You're good. Yes.

14 MR. WARD: I want to introduce my colleague -- I
15 think he's joined -- Scott McEachern. He is a pharmacy
16 consultant and our actuary on the Segal team and led our
17 analysis on this market check.

18 And, just as a little bit of back background, a
19 pharmacy market check or PBM market check is a contract
20 provision that has become much more prevalent over the last
21 several years in the industry. And the PEBP contract with
22 Express Scripts includes this provision that provides PEBP
23 the option to compare pricing guarantees in the current
24 contract or for the upcoming year with other terms in the
 CAPITOL REPORTERS (775) 882-5322

1 market for comparable entities.

2 So, essentially, what we did was compare the
3 guaranteed discount levels, dispensing fees, and rebate
4 guarantees that are promised to PEBP in the Express Scripts
5 contract and compare those against terms that other similar
6 entities have in place with other PBM's or with PBM. Some
7 are contracts with Express Scripts. Some are with CVS. Some
8 are with Optum and other PBM's. So it's really just an
9 assessment of how competitive are the current pricing
10 guarantees in the PEBP contract.

11 And it's a data-driven analysis where we get a
12 clean file and we price it essentially using guarantees in
13 the other contracts to see if PEBP's claims cost, net cost,
14 would be lower with these other contract terms. And we
15 compared PEBP's pricing with primarily other state contracts.
16 We --

17 CHAIRMAN ROBB: Okay. I'm sorry. Go ahead.

18 MR. WARD: I had a little technical glitch there.
19 So we had claims data from calendar year 2022. And our
20 analysis indicated that there was about an eight percent
21 opportunity. So market pricing was about eight percent more
22 competitive, more advantageous than the pricing and aggregate
23 in the PEBP contract for this upcoming plan year, the plan
24 year beginning July 1st. And we identified that differential

CAPITOL REPORTERS (775) 882-5322

1 using PEBP data with other contracts in place than Express
2 Scripts was compelled by the terms of the contract to provide
3 a proposal with improved terms. And the proposal that
4 Express Scripts provided was -- generates about 6.7 percent
5 in savings.

6 And so our recommendation for analyzing that was
7 for PEBP to accept the updated pricing terms from Express
8 Scripts for the upcoming plan year. So the bottom line is
9 the improvement in aggregate for dispensing fees, guarantees,
10 discount fees, discount guarantees, and rebate guarantees is
11 about 6.7 percent more advantageous for PEBP than the terms
12 in aggregate that would have gone in -- would have become
13 effective this coming July 1st.

14 CHAIRMAN ROBB: Okay. Thank you for that.

15 Any board members have any questions on that?

16 Seeing none, this is --

17 MEMBER AIELLO: Hold on. I'm sorry. I'm slow.
18 I'm driving my mouse. I'm slow. Mr. Ward, I'm just curious,
19 this dollar amount, how much that looks to be that it's more.
20 Because I think it's giving us a little more room in our
21 budget than maybe if the contract changes.

22 MR. WARD: We estimate that that represents
23 approximately -- a little less than three million dollars
24 annually.

CAPITOL REPORTERS (775) 882-5322

1 MEMBER AIELLO: Thank you.

2 CHAIRMAN ROBB: Okay. Any further questions?

3 MEMBER KELLEY: Michelle Kelley for the record.

4 CHAIRMAN ROBB: Go ahead.

5 MEMBER KELLEY: Thank you, Chair Robb. I'm
6 curious about exactly what you are bumping up when you're
7 looking at the analysis. So are you kind of bumping up
8 specific drug categories? Is it just the dispensing fee, the
9 rebate, the guarantees? Can you just share a little bit more
10 about exactly how detailed you go in to, I guess. And when
11 you say, like, the analysis showed eight percent, Express
12 Scripts came in with 6.7 percent, what are they saying when
13 you approach them about the eight percent and why didn't they
14 match, I guess? Thank you.

15 MR. MCEACHERN: I can take that. Hi, everyone.
16 This is Scott McEachern from Segal. A couple of things. So,
17 when we compare the data, we compare to other state contract,
18 public government contracts that we have seen or negotiated
19 on behalf of other clients. There's no two exact clients
20 that are going to have the exact same utilization. So we're
21 never going to be a perfect mirror image in terms of our
22 comparison.

23 But, in the industry, the PBM's have come to
24 agree that you if you have a plan that is on the similar
CAPITOL REPORTERS (775) 882-5322

1 size, similar formulary, similar geographic reason, the
2 pricing should be fairly competitive, with the exception of
3 the drug mix.

4 So the drug mix could be how many specialty
5 claims your plan is utilizing versus another, how many
6 diabetes cases they have versus another, and the total
7 rebates.

8 So, when we aligned with four or five different
9 state plans that we felt were valid competitors, we compared
10 those complete contracts and not just picking one individual
11 point. But, if you were to take this contract from another
12 state, you could have seen on average an eight percent
13 savings.

14 One of the primary reasons why Express Scripts
15 claimed that they couldn't go to the eight percent savings is
16 that they bid that last year. And the contracts that we were
17 using were for very recent bids. And in a PBM-RFP scenario,
18 you do tend to get a little bit more aggressive pricing than
19 you would in a renewal. And the reason is because the PBM is
20 going to take a loss in the first couple of years and then
21 make it up on the back end. So we feel that that's within a
22 degree of acceptability.

23 Most contracts believe that if your pricing comes
24 within two percent of a market competitive benchmark, that's
CAPITOL REPORTERS (775) 882-5322

1 considered competitive. So, this being only about a one and
2 a half percent delta, we felt was within that competitive
3 range.

4 MEMBER KELLEY: Okay. Thank you for the
5 explanation.

6 CHAIRMAN ROBB: Any further discussion?

7 Seeing none, this is an action item. I would
8 entertain a motion to accept what has been presented to move
9 forward for the following year, starting July 1.

10 MEMBER KELLEY: Michelle Kelley for the record.
11 I'll make that motion that we move forward with the
12 repricing.

13 CHAIRMAN ROBB: Okay. We have a motion --

14 MEMBER AIELLO: Betsy Aiello. I'll second it.

15 CHAIRMAN ROBB: Okay. We have a motion and a
16 second. Any further discussion? Seeing none, I'll call for
17 the vote. All of those in favor signify by saying aye.

18 (The vote was unanimously in favor of the motion)

19 CHAIRMAN ROBB: Okay. Motion passes.

20 We will move on to Agenda Item Number 8, open
21 enrollment update. Nik Proper, Operations Manager.
22 Information and discussion.

23 MR. PROPER: Nik Proper for the record. Open
24 enrollment began on May 1st and will continue through May
CAPITOL REPORTERS (775) 882-5322

1 31st. And, on May 1st, all OE events were cued successfully
2 with no major issues being reported as of the date this was
3 written.

4 PEBP's OE meetings were performed virtually again
5 this year. And we're pleased to announce that the
6 accessibility of these virtual webinars resulted in a high
7 participation of 1603 attendees, which is actually 345 more
8 than last year. So word has gotten out. People are
9 attending. This is a good thing.

10 As of today, 4,000 open enrollment events have
11 been completed with 1700 events in progress.

12 Because we have six days left of open enrollment,
13 we are coordinating an e-mail outreach tomorrow to those
14 members with their unfinalized events communicating that if
15 they do not finalize their events by next Wednesday that
16 their elections will not take effect on 7-1.

17 Each year we actually receive a migration report
18 from our vendor highlighting member movement and activity
19 between plans. And the chart below illustrates the member
20 enrollment changes that have taken place through May 18. And
21 I have updated figures for today and they're very similar. A
22 slight increase on the LD PPO. Currently it's about 16-8 --
23 16, 17,000 people on the LD PPO and 26,000 on the CDHP, which
24 reflects people are leaving the CDHP to join the LD PPO plan.

CAPITOL REPORTERS (775) 882-5322

1 But all the other plans seem to be relatively similar
2 enrollment between the years.

3 Something new for plan year 24 is both plans will
4 be receiving HSA or HRA funding from the combination from the
5 base employer contribution from the CDHP only, an additional
6 one-time PEBP board approved contribution of all plans, and a
7 one-time legislature-appropriated contribution for all plans.

8 Due to the timeliness of vendor files, some
9 members have coverage effective July 1st, we have taken
10 internal precautions and operationally made it where come the
11 first week of July that the base employer contribution for
12 the CDHP and the one-time PEBP board-approved contribution
13 will be funded in to members' accounts. But, due to the
14 state budget bill not being officially signed, the
15 legislature-appropriated contributions will be funded
16 separately some time later in July or early August, depending
17 on the status of the state budget bill, because there is
18 possibility it could change or remain the same. And we
19 didn't want any changes to affect members' coverages on July
20 1st.

21 So, with that, I'm available for any questions
22 about open enrollment.

23 CHAIRMAN ROBB: Any questions from board members
24 at this time? Ms. Kelley.

CAPITOL REPORTERS (775) 882-5322

1 MEMBER KELLEY: Michelle Kelley. Firstly, you
2 know, I'm sometimes the hardest critic and I just want to
3 really commend Mr. Proper. I've had a couple of people tell
4 me that their experience calling customer service this open
5 enrollment has really been positive. And, additionally, even
6 more heartening was that one of our future retirees reached
7 out to PEBP to get guidance on all things retiree health
8 insurance and she really sung high praises about the attitude
9 and the helpfulness and all of the things that you hope to
10 hear about your customer service representative. So I really
11 want to just say thank you.

12 I know that obviously it's incredibly difficult
13 at the PEBP office right now or wherever people are actually
14 working from. But it sounds like, you know, that you really
15 got a handle on things. So thank you to you and thank you to
16 all of your staff as well.

17 I guess my one question about open enrollment and
18 funding the legislative portion a bit later is how will
19 people who terminate employment prior to the payment of that
20 be treated, so that one-off contribution?

21 MR. PROPER: So it's -- Sorry. Nik Proper for
22 the record. If a member had coverage during July 1st, they
23 will receive that and it will be backdated and effective only
24 for the month of July. So, if they had coverage in July,
 CAPITOL REPORTERS (775) 882-5322

1 they will receive it. If they don't have coverage in August,
2 it will be prorated and they, you know, won't get anything
3 more. And, if it's HRA, it could be clawed back if they
4 attempted to use it in August, depending on the file
5 transfers.

6 But, say it is contributed to everybody's
7 accounts in August, it will be backdated July 1st.

8 MEMBER KELLEY: Okay. Thank you. And so just a
9 follow-up. You said that for people who may be terminated
10 might be prorated. But, for everyone else, if they're on
11 employment but they terminate, say, in October, how will that
12 proration happen so that everyone is treated equally?

13 And then I guess you bring up a really good
14 question. I'm not really familiar with how the HRA works
15 when people terminate. So can you talk a little about giving
16 that -- issuing all of these credits cards to people. Can
17 you maybe talk a little bit about that process. Thank you.

18 MR. PROPER: Nik Proper for the record. So,
19 typically, proration goes in to effect if somebody is hired
20 in the middle of a year. So, say somebody is hired in
21 January, they don't get funding from July through December
22 since they weren't on the plan.

23 And, HSA, that's member-owned. So, if an
24 employee terminates at any time, they keep that full amount.

CAPITOL REPORTERS (775) 882-5322

1 HRA is not member-owned. So PEBP has the right
2 to claw back any HRA funding whether -- if it was not used.
3 And even if, say, it was used inappropriately, they got the
4 full lump sum and maybe they weren't eligible, something
5 happened that they shouldn't have received it, we will try to
6 claw back the entire amount. That's few and far between.
7 But, since that is PEBP-owned HRA funds, we do have that
8 right.

9 MEMBER KELLEY: Just a follow-up. So you have
10 the right. But do we have a policy on it? I just want to
11 make sure that the agencies out there can give good
12 information about those HRA monies. So someone who gets the
13 full HRA whenever it's funded and then so let's just say they
14 terminate in September, is there a policy where you will claw
15 it back or do they have X number of days to use that money?
16 Or how exactly does that work? And you can follow up if you
17 need to do some research or whatever.

18 MR. PROPER: Nik Proper for the record. So, if
19 they use the full amount, it's theirs. They use it, it's
20 gone. If there's anything remaining that have not been used
21 by their termination date, it will automatically be reverted
22 back to PEBP. So we have policies in place. We have
23 processes in place with our vendors and PEBP staff.

24 MEMBER KELLEY: Okay. Thank you. That just
 CAPITOL REPORTERS (775) 882-5322

1 helps with the advice we give employees. So I appreciate
2 that.

3 CHAIRMAN ROBB: Okay. Thank you.

4 Board Member Aiello, you have a question?

5 MEMBER AIELLO: Yes. And I'm working a little
6 bit here from my memory. And I believe, Mr. Proper, it will
7 be you who will be answering this question. But, as my
8 understanding, as people shift from the CDHP to the LD plan,
9 at the up front we've made the decision that it -- we
10 supplement each plan at the same level so it doesn't affect
11 our budget that way. But, it's my understanding -- I
12 remember from past board meetings, hearing that the CDHP plan
13 and I'm thinking the EPO but I may be wrong, help cover some
14 of the high cost of the LD plan, if I'm remembering correctly
15 and the HMO. And, if that's correct, the shifting of people,
16 is that going to affect the budget negatively or in the long
17 term?

18 MR. PROPER: Nik Proper for the record. So
19 that's a loaded question.

20 MEMBER AIELLO: Okay. Maybe it's --

21 MR. PROPER: So, a high level, yes. People on
22 the CDHP plan typically subsidize the other plans. For
23 example, the CDHP plan typically has more primary members as
24 opposed to spouse and family plans. And, typically, primary
CAPITOL REPORTERS (775) 882-5322

1 members that are healthy choose a CDHP and do not use their
2 insurance as much as people on the LD PPO. So, in that
3 sense, it does, in an indirect way, subsidize the other
4 plans.

5 And this is something that we are paying
6 attention to with plan enrollment, because we have to
7 analyze, we want to keep certain plans, change certain plans,
8 rate the plans separately. Because, currently, they're all
9 rated together. So this is something on our radar for the
10 future.

11 MEMBER AIELLO: Okay. Yeah. Because that was
12 just my concern. Because -- And this is just surmising. It
13 might be something at some time that the staff also is
14 planning to look in to is that by offering HRA funding across
15 all plans, which we did do to help cover some of the raise in
16 cost may be part of the reason why people are shifting out of
17 the high deductible because that was one of the benefits of
18 choosing the high deductible possibly and we may be driving
19 people the other way, in effect. And, if we are, we might
20 need to look longer term again how it's going to affect the
21 program every time we make changes like that.

22 And so this is just some long-term thinking and
23 questions that I'm hoping the staff will look in to and
24 possibly, because, as you said, the other plans pretty much

CAPITOL REPORTERS (775) 882-5322

1 state the same, but we did definitely see a shift from the
2 high deductible to the low deductible. Thank you.

3 MR. PROPER: Yeah. Nik Proper for the record.
4 You're absolutely right, Betsy. This is something that we're
5 paying attention to.

6 CHAIRMAN ROBB: Okay. Thank you very much.

7 Any further questions on Agenda Item Number 8?

8 Seeing none, I'll move on to Agenda Item 9,
9 discussion and acceptance of Claim Technologies Incorporated
10 audit findings for State of Nevada Public Employees Benefits
11 Program Plans for Express Scripts for plan years 2020
12 through -- and 2022 for periods of July 1st of 2019 through
13 June 30th of 2020 and July 1st, 2021, through June 20th,
14 2022, respective. Nik Proper, Operations Officer. For
15 possible action.

16 MR. PROPER: Nik Proper for the record. This
17 report provides high level supplemental information regarding
18 CTI's audit of Express Scripts and the performance guarantees
19 that were not part of the audit results. This information
20 illustrates the additional penalties for self-reported unmet
21 performance guarantees not specifically audited for plan
22 years 2020 and 2022.

23 When implementing the new auditor contract with
24 CTI, the audit for plan year 2020 was omitted, so this is
CAPITOL REPORTERS (775) 882-5322

1 catch-up of that plan year's audit.

2 With the performance guarantees, the member
3 satisfaction survey was reported to be not met for 2020 and
4 incurred a penalty in the amount of \$17,556. The same
5 performance guarantee for member satisfaction survey for 2022
6 was also not met with another penalty of \$78,000, totalling
7 \$96,115.54. These penalties are automatically assessed by
8 PEBP, independently of the audit determinations.

9 And, with that, we have CTI on hand to go over
10 their full audit results with any questions. And we have ESI
11 for any additional questions.

12 CHAIRMAN ROBB: Okay. Board Member Verducci, do
13 you have a question?

14 MEMBER VERDUCCI: Yes. Thank you, Chair Robb.

15 I wanted to ask on the first section, the retail
16 plan financial accuracy, Nik, how much is the penalty in that
17 category? Do you know that?

18 MR. PROPER: Nik Proper for the record. Do we
19 have somebody from CTI on hand to go over the audit results?

20 MS. WEISSMANN: Hi. Julie Weissmann for the
21 record. This is -- I am from PillarRx. We are actually the
22 auditing firm that actually worked with CTI. The results --
23 Can you repeat the question, Tom?

24 MEMBER VERDUCCI: Oh, yes. Thank you. The
CAPITOL REPORTERS (775) 882-5322

1 question is, the first category, the retail claim financial
2 accuracy, and it comes under not met in that category. And I
3 had a couple of questions here. My first one is how much is
4 that penalty in that category?

5 MS. WEISSMANN: I believe -- I'm not quite sure
6 which, because the reports I'm looking at are showing as met.
7 So the only categories that are actually showing as not met
8 were that member satisfaction survey, I believe, on both
9 years.

10 MEMBER VERDUCCI: Tom Verducci for the record.
11 So what I'm reading here is the very first category does read
12 retail claim financial accuracy, bear the rights as not met.
13 And, specifically, where I'm going with this is the
14 description is that the goal was 99 percent of all claims
15 paid. And I'm reading that the result was 98.92 percent.
16 And my point here is that that is so close it almost seems
17 like it should be rounded up to 99 percent. It's off eight
18 one-hundredths of one percent.

19 MS. WEISSMANN: I don't want to be the bearer of
20 bad news or question what you're looking at, but I think we
21 might be looking at slightly different reports. Because, for
22 the 2020 audit, I'm showing both of those met at a hundred
23 percent. And, for the 2022 audit, I'm showing that under the
24 retail, the claim financial accuracy was a hundred percent

CAPITOL REPORTERS (775) 882-5322

1 met and the processing accuracy was 99.82 percent. And it
2 wasn't met. And under the mail order those were both met at
3 a hundred percent.

4 MEMBER VERDUCCI: Okay. So I'm reading the board
5 packet here. And this is going to be page four of the
6 performance guarantee review. And, there's three boxes:
7 Retail claim, mail order, and member satisfaction. Retail
8 claim is listed as not met. It is given a 98.92 percent.
9 So, this page, if you can read it.

10 MEMBER KELLEY: Michelle Kelley for the record.
11 It looks like that's an appendix, it's on Express Scripts
12 letterhead, the document that Tom is looking at.

13 MS. WEISSMANN: That is not something that I'm
14 seeing in my report. So I don't have anything with ESI's
15 letterhead on it. That's actually probably again, like what
16 you stated, an appendix or something specifically provided by
17 ESI that I do not have in our reports.

18 MEMBER VERDUCCI: Okay. Tom Verducci for the
19 record. So if, you know, this is the only thing identified
20 as an amount that is a financial penalty, this might not
21 really be an important thing to bring up. But, if they were
22 off eight one-hundredth of one percent, I was going to
23 suggest that they be forgiven in that category. But, since
24 it's nothing tied to any identifiable penalty, then I guess
CAPITOL REPORTERS (775) 882-5322

1 I'll cease the discussion here.

2 CHAIRMAN ROBB: Okay. Thank you very much. Any
3 other board members have questions? Seeing none, this is an
4 action item.

5 MEMBER KELLEY: Michelle Kelley for the record.
6 I make a motion that we accept the report from CTI and
7 correct the associate penalties as outlined in the agenda
8 item.

9 CHAIRMAN ROBB: Okay. We have a motion. Do we
10 have a second?

11 MEMBER CAUGHRON: April Caughron. I'll second.

12 CHAIRMAN ROBB: Thank you very much. Any further
13 discussion? Seeing none, I'll call for the vote. All of
14 those in favor, signify by saying aye.

15 (The vote was unanimously in favor of the motion)

16 CHAIRMAN ROBB: All of those opposed? Motion
17 passes.

18 We will move on to Agenda Item Number 10,
19 discussion and acceptance of Claim Technologies Incorporated
20 audit findings for State of Nevada Public Employee Benefits
21 Program administered by UMR Benefits for a period October 1,
22 2022, through December 31, 2022. Nik Proper for this item.
23 Thank you.

24 MR. PROPER: Nik Proper for the record. This
CAPITOL REPORTERS (775) 882-5322

1 report provides high level supplemental information regarding
2 CTI's audit of UMR and the performance guarantees not part of
3 the random sample audit results.

4 The tables below illustrate additional penalties
5 being assessed by PEBP for self-reported, unmet performance
6 guarantees not captured in the second quarter audit for
7 fiscal year 2023.

8 There are three sections with categories that
9 were found to be not met. These sections are claims
10 administration, network administration, and utilization
11 management and case management in one section. All totalling
12 \$111,773.85 in penalties, in conjunction with the audited
13 penalties of \$45,238.37. The total calculated penalties for
14 the second quarter audit was \$157,012.22.

15 And, we have CTI on hand to go over the high
16 level executive summary, with UMR on hand for additional
17 questions if needed.

18 MEMBER KELLEY: Michelle Kelley for the record.
19 If I recall correctly, at the last meeting, we reviewed the
20 previous quarter, which was equally bad. And I think we were
21 kind of given warning then that 22 wasn't looking
22 particularly good. I wonder if UMR is here and can talk
23 about progress in improving these metrics and how they're
24 going through in this quarter or how we're going to look in
CAPITOL REPORTERS (775) 882-5322

1 the next quarter I guess is a better way of phrasing it.

2 MR. BRAUN: So this is Helmut Braun with UMR. I
3 was there last meeting to talk to all of you. You know, I
4 think we are making progress, okay. We did have a good
5 discussion with the folks from CTI to talk a little bit about
6 our duplicate processing logic, et cetera. They gave us one
7 suggestion for improvement, which we are putting in to play.
8 We put some additional checks in play to help improve our
9 processing as well.

10 Obviously we're already well in to the third
11 quarter when that happened. So those things have gone in to
12 effect now. I'm not sure how much impact they'll have on the
13 third quarter. We're hoping we'll have some improvement in
14 the third quarter. But we're certainly expecting more
15 improvement again in the fourth quarter.

16 CHAIRMAN ROBB: Okay. Thank you very much. Any
17 further questions from board members?

18 Okay. Seeing none, this is an action item.
19 Anybody have a motion on this action?

20 MEMBER KELLEY: Michelle Kelley for the record.
21 I make the motion that we accept the report from CTI on UMR's
22 performance and assess the penalties as indicated.

23 CHAIRMAN ROBB: Okay. We have a motion.

24 MEMBER AIELLO: I'll second.

CAPITOL REPORTERS (775) 882-5322

1 CHAIRMAN ROBB: We have a motion and a second.
2 Any further discussion? Seeing none, I'll call for the vote.
3 All of those in favor signify by saying aye.

4 (The vote was unanimously in favor of the motion)

5 CHAIRMAN ROBB: All of those opposed? Motion
6 carries.

7 We'll close Agenda Item Number 10 and move on to
8 Agenda Item Number 11, presentation and possible action on
9 the status and approval of new PEBP contracts, contract
10 amendments, and solicitations. Michelle Weyland,
11 Administrative Services Officer. For possible action.

12 MS. WEYLAND: Good morning. My name is Michelle
13 Weyland for the record. I am the Administrative Services
14 Officer here at Public Employees Benefits Program. I am here
15 to present the contract status report to the board.

16 This report addresses the status of contracts to
17 include contract overview, new contracts for approval,
18 contract amendments for approval, contract solicitations for
19 approval, and the status of current solicitations.

20 Below is a chart that lists the current active
21 contracts with PEBP as of April 30, 2023. No recommendation,
22 as there's no action necessary.

23 New contracts. The first new contract is with
24 Vivo Technologies. As you know, the Public Employees
 CAPITOL REPORTERS (775) 882-5322

1 Benefits Program relocated from 901 Stewart Street to 3427
2 Goni Street on April 3rd. As part of the move, PEBP needed
3 to either purchase new video conferencing equipment or move
4 existing equipment. It was determined that it was more
5 cost-effective to move the existing equipment.

6 The Public Employees Benefits Program requested
7 and was granted a solicitation waiver to contract with Vivo
8 Technologies, as they were the vendor that originally
9 installed the video conferencing equipment in the PEBP board
10 meeting room. The contract is effective from March 24, 2023,
11 through June 30, 2023. The total maximum contract amount of
12 13,800.

13 PEBP recommends the board authorize staff to
14 contract with Vivo to complete the equipment installation.

15 CHAIRMAN ROBB: Okay. Thank you for the
16 presentation. Do we have a motion to select Vivo
17 Technologies for our video conferencing?

18 MEMBER AIELLO: This is Betsy. I'll move we
19 select Vivo Technologies for the equipment installation.

20 CHAIRMAN ROBB: Okay. We have a motion. Do we
21 have a second?

22 MEMBER CAUGHNOR: April Caughron. I'll second.

23 CHAIRMAN ROBB: Thank you very much.

24 Any further discussion? Seeing none, I'll call
CAPITOL REPORTERS (775) 882-5322

1 for the vote. All of those in favor signify by saying aye.

2 (The vote was unanimously in favor of the motion)

3 CHAIRMAN ROBB: All of those opposed? The motion
4 passes.

5 Please proceed.

6 MS. WEYLAND: Thank you. Michelle Weyland for
7 the record. The next new contract is for the National
8 Diabetes Prevention Pilot Program. Public Employees Benefits
9 Program, pursuant to the board approval of the National
10 Diabetes Prevention Pilot Program at the March 23, 2023,
11 meeting requests a contract with Nevada Business Group on
12 Health. This would be a zero dollar contract with a
13 public-private partnership of community organizations,
14 private insurers, health care organizations, employers, and
15 government agencies.

16 Partners will work to establish willful
17 evidence-based lifestyle change programs for people at high
18 risk for type two diabetes.

19 And there is a link for the power point
20 presentation that I believe was gone through at the March
21 23rd meeting.

22 PEBP recommends the board authorize staff to
23 contract with Nevada Business Group on Health.

24 CHAIRMAN ROBB: Thank you very much.
CAPITOL REPORTERS (775) 882-5322

1 Do we have any further discussion on this or
2 questions? Seeing none, I will entertain a motion.

3 MEMBER CAUGHRON: April Caughron for the record.
4 I'll make a motion for staff to contract with Nevada Business
5 Group on Health.

6 CHAIRMAN ROBB: Thank you very much. Do we have
7 a second?

8 MEMBER KELLEY: Michelle Kelley for the record.
9 I'll second.

10 CHAIRMAN ROBB: All right. We have a motion and
11 a second. Any further discussion? Seeing none, I'll call
12 for the vote. All of those in favor signify by saying aye.

13 (The vote was unanimously in favor of the motion)

14 CHAIRMAN ROBB: All of those opposed? The motion
15 carries.

16 Please proceed.

17 MS. WEYLAND: Michelle Weyland for the record.
18 The next new contract is with a former state employee. The
19 Public Employees Benefits Program is requesting to contract
20 with a former employee, Celestena Glover, through the use of
21 Manpower Temporary Services. The request is made in
22 accordance with the State Administrative Manual Chapter 0323.
23 In her previous position, Ms. Glover was the chief financial
24 officer, with a responsibility for managing the accounting

CAPITOL REPORTERS (775) 882-5322

1 department. Ms. Glover will actually be acting as the
2 interim executive officer until a permanent executive officer
3 is appointed.

4 PEBP recommends the board authorize staff to
5 contract with former state employee Celestena Gov -- Glover.
6 Sorry, Tena -- until such time as an executive officer is
7 appointed.

8 CHAIRMAN ROBB: Thank you very much.

9 Any further discussion?

10 MEMBER KELLEY: Michelle Kelley for the record.
11 I just have a question. Chair Robb, I'm just wondering, with
12 Ms. Glover stepping in to the interim CEO, what is the plan
13 for the CFO? I mean, you know, the budget is such a big
14 issue. So I'm just wondering if -- is there an interim plan
15 for filling the financial officer position so that the board
16 can get accurate reporting? Or what's happening there?

17 CHAIRMAN ROBB: Ms. Glover, do you want to
18 address that one? You're probably in the best position here.
19 Or Mr. Proper.

20 MS. GLOVER: I'll address it. This is Celestena
21 Glover for the record. I did come on to help with the vacant
22 CFO position. We did start a recruitment for that. We
23 received a couple of resumes. I think we've gotten three at
24 this point. The intention is to fill that position as soon

CAPITOL REPORTERS (775) 882-5322

1 as possible. I will work with the new appointee to assist in
2 getting them trained, as well as continuing to assist the
3 interim executive officer, based on the recent vote. So,
4 yes, we're moving toward that.

5 CHAIRMAN ROBB: Okay. Thank you very much.

6 Do we have any further questions?

7 Seeing none, I would entertain a motion to
8 contract with Manpower.

9 MEMBER KELLEY: Michelle Kelley for the record.
10 So moved. I'll make that motion that PEBP contract with
11 Manpower to employ Ms. Glover as the interim CEO.

12 CHAIRMAN ROBB: Okay. Thank you very much. Do
13 we have a second?

14 MEMBER AIELLO: This is Betsy. I'll second.

15 CHAIRMAN ROBB: Thank you very much. We have a
16 motion and a second. Any further discussion? Seeing none,
17 I'll call for the vote. All of those in favor signify by
18 saying aye.

19 (The vote was unanimously in favor of the motion)

20 CHAIRMAN ROBB: All of those opposed? Motion
21 carries.

22 Please proceed.

23 MS. WEYLAND: Michelle Weyland for the record.

24 The next new contract is with our financial auditor. The
CAPITOL REPORTERS (775) 882-5322

1 Public Employees Benefits Program is requesting to contract
2 with Eide Bailly, LLP for PEBP's outside financial audit
3 needs.

4 Our previous contractor, Clifton Larson Allen,
5 LLP, terminated their contract with PEBP March 27, 2023,
6 citing that our audits took much longer and required greater
7 resources than expected.

8 Eide Bailly, LLP is used by multiple state
9 agencies and has the benefit of understanding State of Nevada
10 processes, state purchasing granted approval for PEBP to use
11 the Legislative Counsel Bureau financial auditor RFP for
12 contracting purposes. Additionally, Eide Bailly has the
13 staffing resources necessary to complete PEBP audits in a
14 timely manner.

15 The effective date of the contract is anticipated
16 to be July 13, 2023, upon Bailly approval, through June 30,
17 2025. Services and fees are expected to begin on or before
18 August 1st, 2023. The cost for this contract is not to
19 exceed \$386,500.

20 PEBP recommends the board authorize staff to
21 contract with Eide Bailly, LLP for outside financial audits.

22 CHAIRMAN ROBB: Okay. Any questions from board
23 members on this agenda item? I don't see any.

24 I have acknowledgement of Eide Bailly on multiple
CAPITOL REPORTERS (775) 882-5322

1 audits in the past and they are a great firm to work with.
2 So I have full confidence.

3 I will entertain a motion.

4 MEMBER CAUGHRON: April Caughron. I'll make a
5 motion for the board to authorize to contract with Eide
6 Bailly, LLP for outside financial audits.

7 CHAIRMAN ROBB: Okay. I have a motion. Do we
8 have a second?

9 MEMBER AIELLO: This is Betsy. I'll second.

10 CHAIRMAN ROBB: Okay. We have a motion and a
11 second. Any further discussion? Seeing none, I'll call for
12 the vote. All of those in favor signify by saying aye.

13 (The vote was unanimously in favor of the motion)

14 CHAIRMAN ROBB: All of those opposed? Motion
15 passes.

16 Please proceed.

17 MS. WEYLAND: Michelle Weyland for the record.
18 Contract amendment ratification. The first one is Express
19 Scripts. The Public Employees' Benefits Program contracted
20 with Express Scripts for Pharmacy Benefits Management
21 Services, which became effective July 1st, 2022, with a
22 termination date of June 30, 2026. This amendment makes
23 changes to the fee schedule based on the market check
24 completed by Segal.

CAPITOL REPORTERS (775) 882-5322

1 In addition, this amendment updates the fee
2 schedule from per member per month, PMPM, to per employee per
3 month, PEPM. This amendment makes no change in contract
4 authority.

5 PEBP recommends the board authorize staff to
6 amend contracts between PEBP and Express Scripts for Pharmacy
7 Benefits Management in Contract Number 25582 to update the
8 fee schedule based on the market check performed by Segal and
9 revise the payment method from PMPM to PEPM.

10 CHAIRMAN ROBB: Okay. Board Member Aiello, you
11 have a question?

12 MEMBER AIELLO: Yes. So, based on our earlier
13 presentation, I definitely understand the contract update fee
14 schedule. I'm just curious. It seems to me that PMPM is a
15 more accurate method based on there can be different amounts
16 of folks based on the employees versus per employee per
17 month. So I'm just curious. And, in the PEPM, does that
18 include the retirees that are on the plan as the primary? So
19 I'm just curious why that's recommended being changed.

20 MS. WEYLAND: Most of our other contracts are
21 actually PEPM, so it was a consistency was one of the
22 reasons. And it was also to try to clarify the fee schedule
23 with Express Scripts in comparison.

24 And then I'm going to actually reach out to my
 CAPITOL REPORTERS (775) 882-5322

1 new interim director for some assistance here.

2 MS. GLOVER: This is Celestena Glover for the
3 record. Michelle is exactly correct. We typically pay on a
4 PEPM basis. We tend to use the two terms interchangeably,
5 which can become confusing. The PEPM really should be
6 probably PPPM. It's per primary, so the retirees are
7 included in that count. It makes it easier for us to get an
8 accurate count of our primary members to calculate whatever
9 fees are associated with the various contracts. So this
10 brings Express Scripts in line with the rest of our
11 contracts.

12 MEMBER AIELLO: Okay. And then just a follow-up
13 question. So then actually the cost is a little bit higher
14 because Express Scripts is still having to manage the other
15 members that aren't a primary member at the same time?

16 MS. GLOVER: This is Celestena Glover for the
17 record. Correct. What they did is they adjusted -- So I use
18 as an example, so instead of charging a dollar for 40,000,
19 they might charge \$1.50 for 27,000 to make up. So they are
20 getting the fee for all our members.

21 MEMBER AIELLO: Okay. It just was kind of a
22 surprising thing to me. But, if it works better for you
23 guys, I'm not objecting at all.

24 CHAIRMAN ROBB: Okay. Any further discussions?
CAPITOL REPORTERS (775) 882-5322

1 Seeing none, I'll call for a motion.

2 MEMBER AIELLO: This is Betsy. I move to
3 approve -- accept the recommendation for Express Scripts
4 contract as written.

5 MEMBER KELLEY: Michelle Kelley for the record.
6 I'll second.

7 CHAIRMAN ROBB: Thank you very much. We have a
8 motion and a second. Any further discussion? Seeing none,
9 I'll call for the vote. All of those in favor signify by
10 saying aye.

11 (The vote was unanimously in favor of the motion)

12 CHAIRMAN ROBB: All of those opposed? Motion
13 carries.

14 Please proceed.

15 MS. WEYLAND: Michelle Weyland for the record.
16 The second amendment is with UHC Incorporated. The Public
17 Employees' Benefits Program contracted with UHC Inc. to
18 provide life insurance coverage for PEBP members, effective
19 4-12 2022, with a termination date of June 30, 2026.

20 This amendment increases the contract maximum
21 from \$12,824,248 to \$21,771,427. This amendment increases
22 contract authority to pay for the legislatively-approved
23 increases to the life insurance benefits that are a part of
24 the core benefits package for employees and retirees.

CAPITOL REPORTERS (775) 882-5322

1 PEBP recommends the board approve an amendment
2 with UHC for that increased life insurance benefit.

3 CHAIRMAN ROBB: Any discussion or questions?
4 Seeing none, I'll call for a motion.

5 MEMBER KELLEY: Michelle Kelley for the record.
6 I'll make a motion as indicated in the packet that we approve
7 an amendment with UHC to increase the life insurance.

8 CHAIRMAN ROBB: Okay. Do we have a second?

9 MEMBER AIELLO: This is Betsy. I'll second.

10 CHAIRMAN ROBB: Thank you very much. Any further
11 discussion? Seeing none, I'll call for the vote. All of
12 those in favor signify by saying aye.

13 (The vote was unanimously in favor of the motion)

14 CHAIRMAN ROBB: All of those opposed? Motion
15 carries.

16 Please proceed.

17 MS. WEYLAND: Michelle Weyland for the record.
18 We have no contract solicitation ratifications currently, so
19 there's no action required there.

20 And, the status of the current solicitation,
21 there's a chart showing the Centers of Excellence for the
22 travel concierge, we have released the RFP. And mid-June
23 it's planned for the review of those proposals. And
24 hopefully we can have something to the board by the September
 CAPITOL REPORTERS (775) 882-5322

1 2023 meeting. The oncology management program, we are
2 expecting a draft in mid-June. And we also hope to have
3 something to present to the board at the September 2023
4 meeting.

5 CHAIRMAN ROBB: Okay. Thank you very much.

6 Do we have any questions? Seeing none, I do not
7 believe this requires any action, unless staff says we need
8 some action. But I think we can proceed.

9 We will close Agenda Item Number 11 and move on
10 to Agenda Item Number 12, public comment. Public comment
11 will be taken during this agenda item. Comments may be
12 limited to three minutes per person at the discretion of the
13 chair.

14 Do we have anybody for public comment?

15 MR. HOPKINS: Yes, we do, Chair Robb. One
16 moment, please.

17 CHAIRMAN ROBB: Okay. Thank you.

18 MR. HOPKINS: For those who have joined for
19 public comment, your name or the last four digits of your
20 phone number will be announced and you will be advised you
21 have been unmuted. As a reminder for those on the phone,
22 please press star six to unmute. Please slowly state and
23 spell your name for the record and proceed with your
24 comments.

CAPITOL REPORTERS (775) 882-5322

1 The caller with the last four digits 3246, please
2 press star six to unmute and slowly spell and state your name
3 for the record if you wish to make public comment.

4 Okay. Chris Syverson, you have permission to
5 speak. Please slowly spell and state your name if you wish
6 to make public comment.

7 MS. SYVERSON: Thank you. This is Chris
8 Syverson. Last name is S-y-v-e-r-s-o-n. I'm with the Nevada
9 Business Group on Health. I wanted to just thank you for the
10 approval of the contract with Nevada Business Group on Health
11 and I look forward to working with you all.

12 CHAIRMAN ROBB: Thank you very much.

13 MR. HOPKINS: Thank you, Chris. And my apologies
14 for misspelling your last name -- or missaying it.

15 Chair Robb, that's all we have for public
16 comment. Do you want me to wait another minute or so?

17 CHAIRMAN ROBB: I believe we're good. With that,
18 I do appreciate this very quick meeting. We do have some
19 long meetings coming up with some hiring to be accomplished.
20 So I do appreciate everybody's time this morning.

21 And, with that, we'll move on to Agenda Item
22 Number 13 and we'll adjourn. Thank you everyone.

23 (Hearing concluded at 10:10 a.m.)

24 CAPITOL REPORTERS (775) 882-5322

1 STATE OF NEVADA)
)ss.
2 CARSON CITY)

3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

I, CHRISTY Y. JOYCE, Official Court Reporter for the State of Nevada, Public Employees' Benefits Program Board, do hereby certify:

That on Thursday, the 25th day of May, 2023, I was present, via Zoom, for the purpose of reporting in verbatim stenotype notes the within-entitled public meeting;

That the foregoing transcript, consisting of pages 1 through 52, inclusive, includes a full, true and correct transcription of my stenotype notes of said public meeting.

Dated at Reno, Nevada, this 29th day of May, 2023.

CHRISTY Y. JOYCE, CCR
Nevada CCR #625

CAPITOL REPORTERS (775) 882-5322

	8:8;31:14	10:7;26:19;30:10, 16;31:20	19:17;20:11,20; 22:7,11	6:23;48:1
\$	acted (1) 10:18	AFSCME (2) 7:20;8:15	analyze (1) 31:7	associate (1) 36:7
\$1.50 (1) 48:19	acting (1) 43:1	again (6) 6:10;14:8;25:4; 31:20;35:15;38:15	analyzing (1) 21:6	associated (1) 48:9
\$111,773.85 (1) 37:12	action (26) 4:4;10:20;13:8,9, 14,17;15:3,18,20; 16:5;18:13,14,14; 19:8,10;24:7;32:15; 36:4;38:18,19;39:8, 11,22;50:19;51:7,8	against (1) 20:5	announce (2) 14:21;25:5	associations (2) 16:21,23
\$12,824,248 (1) 49:21	active (1) 39:20	agencies (6) 8:5,8;18:8;29:11; 41:15;45:9	announced (2) 4:17;51:20	assure (1) 18:4
\$15 (2) 8:16,20	activity (1) 25:18	Agenda (31) 3:5;4:2,3,5,14; 9:17,18,19;10:1,16, 17,17;11:12,18; 13:12,13;15:17;19:7, 8;24:20;32:7,8;36:7, 18;39:7,8;45:23; 51:9,10,11;52:21	annually (1) 21:24	attempt (1) 8:20
\$157,012.22 (1) 37:14	actually (12) 14:2;25:7,17; 27:13;33:21,22;34:7; 35:15;43:1;47:21,24; 48:13	aggregate (3) 20:22;21:9,12	anticipated (1) 45:15	attempted (1) 28:4
\$17,556 (1) 33:4	actuary (1) 19:16	aggressive (1) 23:18	apologies (1) 52:13	attendees (1) 25:7
\$21,771,427 (1) 49:21	add (1) 17:23	ago (1) 14:2	appendix (2) 35:11,16	attending (1) 25:9
\$386,500 (1) 45:19	addition (1) 47:1	agree (1) 22:24	applicable (1) 9:18	attention (2) 31:6;32:5
\$45,238.37 (1) 37:13	additional (7) 10:12;26:5;32:20; 33:11;37:4,16;38:8	ahead (3) 14:9;20:17;22:4	applicants (5) 16:15;17:1,8,10; 18:16	attitude (1) 27:8
\$78,000 (1) 33:6	additionally (2) 27:5;45:12	Aiello (22) 3:9,10;18:18,18; 21:17;22:1;24:14,14; 30:4,5,20;31:11; 38:24;40:18;44:14; 46:9;47:10,12;48:12, 21;49:2;50:9	appoint (2) 17:10	attorney (2) 9:19,22
\$9,680,000 (1) 12:21	address (4) 6:11;12:17;43:18, 20	aligned (1) 23:8	appointed (2) 43:3,7	audit (16) 32:10,18,19,24; 33:1,8,10,19;34:22, 23;36:20;37:2,3,6,14; 45:2
\$96,115.54 (1) 33:7	addresses (1) 39:16	Allen (1) 45:4	appointee (1) 44:1	audited (2) 32:21;37:12
A	adjourn (1) 52:22	allowing (1) 10:14	appointment (3) 13:14,19;15:18	auditing (1) 33:22
able (3) 5:16;6:23;8:1	adjusted (1) 48:17	allows (1) 10:1	appreciate (5) 6:4;13:10;30:1; 52:18,20	auditor (3) 32:23;44:24;45:11
absolutely (1) 32:4	administered (1) 36:21	almost (1) 34:16	appreciated (1) 7:24	audits (5) 45:6,13,21;46:1,6
abstention (1) 10:9	Administration (4) 16:21;18:3;37:10, 10	along (2) 14:6;18:17	approach (1) 22:13	August (5) 26:16;28:1,4,7; 45:18
accept (5) 21:7;24:8;36:6; 38:21;49:3	Administrative (3) 39:11,13;42:22	amend (1) 47:6	approval (11) 10:20;11:21;13:17; 39:9,17,18,19;41:9; 45:10,16;52:10	authority (2) 47:4;49:22
acceptability (1) 23:22	administrator (1) 18:2	amendment (9) 46:18,22;47:1,3; 49:16,20,21;50:1,7	approve (6) 11:24;15:6,8;49:3; 50:1,6	authorize (6) 40:13;41:22;43:4; 45:20;46:5;47:5
acceptance (2) 32:9;36:19	advantageous (2) 20:22;21:11	amendments (2) 39:10,18	approved (1) 26:6	automatically (2) 29:21;33:7
accessibility (1) 25:6	advertise (1) 16:22	amount (8) 8:18;21:19;28:24; 29:6,19;33:4;35:20; 40:11	approximately (1) 21:23	available (3) 10:8;12:16;26:21
accomplished (1) 52:19	advertising (2) 16:10,11	amounts (1) 47:15	April (11) 3:13;10:21,21; 11:23;15:5;36:11; 39:21;40:2,22;42:3; 46:4	average (1) 23:12
accordance (1) 42:22	advice (1) 30:1	analysis (5)	assess (1) 38:22	aye (12) 12:8;15:13;19:3; 24:17;36:14;39:3; 41:1;42:12;44:18; 46:12;49:10;50:12
account (1) 8:16	advised (2) 4:17;51:20		assessed (2) 33:7;37:5	
accounting (1) 42:24	advocating (1) 6:3		assessment (1) 20:9	
accounts (2) 26:13;28:7	affect (5)		assist (3) 6:5;44:1,2	
accuracy (5) 33:16;34:2,12,24; 35:1			assistance (2)	
accurate (3) 43:16;47:15;48:8				B
acknowledgement (1) 45:24				back (10) 6:13;13:5;14:7; 19:18;23:21;28:3; 29:2,6,15,22
across (2)				backdated (2)

27:23;28:7 background (1) 19:18 bad (2) 34:20;37:20 Bailly (7) 45:2,8,12,16,21,24; 46:6 Barnes (4) 3:11,12;15:9,9 base (2) 26:5,11 based (6) 44:3;46:23;47:8, 12,15,16 basic (1) 11:6 basis (1) 48:4 bear (1) 34:12 bearer (1) 34:19 became (1) 46:21 become (3) 19:20;21:12;48:5 began (1) 24:24 begin (1) 45:17 beginning (1) 20:24 behalf (3) 10:2,4;22:19 below (3) 25:19;37:4;39:20 benchmark (1) 23:24 Benefit (4) 3:4;19:9;45:9;50:2 benefits (24) 6:12,19;7:2;10:3,5, 6,8,10;31:17;32:10; 36:20,21;39:14;40:1, 6;41:8;42:19;45:1; 46:19,20;47:7;49:17, 23,24 best (2) 18:9;43:18 Betsy (9) 3:9;18:18;24:14; 32:4;40:18;44:14; 46:9;49:2;50:9 better (5) 6:12,13;7:6;38:1; 48:22 beyond (1) 6:22 bid (1) 23:16 bids (1) 23:17	big (2) 12:23;43:13 bill (2) 26:14,17 bit (8) 19:18;22:9;23:18; 27:18;28:17;30:6; 38:5;48:13 Bittleston (1) 3:15 board (57) 3:5;5:16,21;7:5,18, 23;8:14;9:14,18,19; 10:2,4,10,12,13,19, 22;11:11;13:9;14:2, 18,21;16:3,5,6;17:4, 7,8,12,20;18:5,12,21; 21:15;26:6,23;30:4, 12;33:12;35:4;36:3; 38:17;39:15;40:9,13; 41:9,22;43:4,15; 45:20,22;46:5;47:5, 10;50:1,24;51:3 board-approved (1) 26:12 both (4) 26:3;34:8,22;35:2 bottom (1) 21:8 Bowsmith (8) 16:20;17:14,22,24; 18:1,11,15,19 boxes (1) 35:6 BRAUN (2) 38:2,2 brief (1) 8:10 bring (3) 8:8;28:13;35:21 bringing (1) 18:20 brings (1) 48:10 broad (1) 17:2 broadest (1) 16:24 brought (1) 4:8 budget (9) 8:12;11:1,15; 21:21;26:14,17; 30:11,16;43:13 bumping (2) 22:6,7 Bureau (1) 45:11 Business (5) 41:11,23;42:4; 52:9,10	C calculate (1) 48:8 calculated (1) 37:13 calendar (1) 20:19 call (18) 3:6,6;6:15,21;12:7; 15:12;19:2;24:16; 36:13;39:2;40:24; 42:11;44:17;46:11; 49:1,9;50:4,11 called (1) 6:22 caller (9) 4:21,22;5:1;7:9,10, 13,15;8:24;52:1 calling (1) 27:4 came (2) 6:1;22:12 can (28) 6:13;8:3,8;11:21; 12:11,12,12,24;16:1, 15,23,24;17:22; 18:16;22:9,15;28:15, 16;29:11,16;33:23; 35:9;37:22;43:16; 47:15;48:5;50:24; 51:8 candidate (1) 18:9 candidates (2) 15:24;18:20 captured (1) 37:6 cards (1) 28:16 care (6) 6:13;11:3,4,6,8; 41:14 carries (7) 15:16;19:6;39:6; 42:15;44:21;49:13; 50:15 case (3) 11:5;17:9;37:11 cases (1) 23:6 cash (3) 12:15,18,22 catch-up (1) 33:1 categories (3) 22:8;34:7;37:8 category (6) 33:17;34:1,2,4,11; 35:23 Caughron (14) 3:13,14;11:23,23;	15:5,5;36:11,11; 40:22,22;42:3,3;46:4, 4 CDHP (9) 25:23,24;26:5,12; 30:8,12,22,23;31:1 cease (1) 36:1 Celestena (5) 42:20;43:5,20; 48:2,16 Centers (1) 50:21 CEO (2) 43:12;44:11 certain (2) 31:7,7 certainly (1) 38:14 cetera (1) 38:6 CFO (2) 43:13,22 Chair (21) 3:7;4:7;5:4;9:8,15, 21;10:13;11:14; 12:14;13:2,24;14:20; 16:7;17:6,24;22:5; 33:14;43:11;51:13, 15;52:15 CHAIRMAN (80) 3:3,8;4:1,10;7:8; 8:23;9:6,16;10:15; 11:16;12:1,5,10,24; 13:7;14:10,23;15:2,7, 11,15;16:18;17:4,13, 22;18:10,22;19:1,5, 13;20:17;21:14;22:2, 4;24:6,13,15,19; 26:23;30:3;32:6; 33:12;36:2,9,12,16; 38:16,23;39:1,5; 40:15,20,23;41:3,24; 42:6,10,14;43:8,17; 44:5,12,15,20;45:22; 46:7,10,14;47:10; 48:24;49:7,12;50:3,8, 10,14;51:5,17;52:12, 17 change (5) 6:10;26:18;31:7; 41:17;47:3 changed (1) 47:19 changes (6) 8:7;21:21;25:20; 26:19;31:21;46:23 channel (1) 4:13 Chapter (1) 42:22 chapters (1) 5:8	charge (1) 48:19 charging (1) 48:18 chart (3) 25:19;39:20;50:21 check (7) 19:9,11,17,19,19; 46:23;47:8 checks (1) 38:8 chief (1) 42:23 chime (1) 14:11 choose (1) 31:1 choosing (1) 31:18 chose (1) 8:17 Chris (5) 9:1,4;52:4,7,13 citing (1) 45:6 Claim (7) 32:9;34:1,12,24; 35:7,8;36:19 claimed (1) 23:15 claims (5) 20:13,19;23:5; 34:14;37:9 clarify (1) 47:22 claw (3) 29:2,6,14 clawed (1) 28:3 clean (1) 20:12 clients (2) 22:19,19 Clifton (1) 45:4 close (9) 5:13;8:11;9:17; 10:16;13:12;19:7; 34:16;39:7;51:9 closing (1) 6:15 colleague (1) 19:14 combination (1) 26:4 comforting (1) 14:14 coming (3) 6:11;21:13;52:19 commend (1) 27:3 comment (23) 4:3,3,6,12,15;5:1,3;
--	---	--	--	---

<p>7:13,14,17;9:3,5,7, 11,13,15;51:10,10, 14,19;52:3,6,16 comments (6) 4:20;13:18;14:17; 17:4;51:11,24 committee (2) 5:5;7:19 communicating (1) 25:14 community (1) 41:13 comparable (1) 20:1 compare (5) 19:23;20:2,5; 22:17,17 compared (2) 20:15;23:9 comparison (2) 22:22;47:23 compelled (1) 21:2 competitive (6) 20:9,22;23:2,24; 24:1,2 competitors (1) 23:9 complete (3) 23:10;40:14;45:13 completed (2) 25:11;46:24 complex (1) 6:7 concern (2) 6:18;31:12 concerns (1) 6:1 conciierge (1) 50:22 concluded (1) 52:23 concludes (1) 9:15 conferencing (3) 40:3,9,17 confidence (2) 14:13;46:2 conflict (1) 9:24 conflicts (1) 10:2 confusing (2) 6:7;48:5 conjunction (1) 37:12 Consent (4) 10:17,17;11:12,18 considerations (1) 4:21 considered (3) 10:18,19;24:1 consistency (1)</p>	<p>47:21 consult (1) 13:4 consultant (2) 16:13;19:16 contacting (1) 18:7 contacts (1) 6:24 continue (1) 24:24 continues (1) 8:4 continuing (2) 8:19;44:2 continuously (2) 6:6,21 contract (49) 13:16;19:19,21,24; 20:5,10,14,23;21:2, 21;22:17;23:11; 32:23;39:9,15,17,18, 18,23;40:7,10,11,14; 41:7,11,12,23;42:4, 18,19;43:5;44:8,10, 24;45:1,5,15,18,21; 46:5,18;47:3,7,13; 49:4,20,22;50:18; 52:10 contracted (2) 46:19;49:17 contracting (1) 45:12 contractor (1) 45:4 contracts (17) 20:7,13,15;21:1; 22:18;23:10,16,23; 39:9,16,17,21,23; 47:6,20;48:9,11 contributed (1) 28:6 contribution (6) 26:5,6,7,11,12; 27:20 contributions (1) 26:15 conversations (1) 8:20 coordinating (1) 25:13 core (1) 49:24 correctly (3) 12:22;30:14;37:19 cost (6) 20:13,13;30:14; 31:16;45:18;48:13 cost-effective (1) 40:5 Counsel (1) 45:11 count (2)</p>	<p>48:7,8 County (1) 6:16 couple (6) 6:24;22:16;23:20; 27:3;34:3;43:23 cover (2) 30:13;31:15 coverage (5) 26:9;27:22,24; 28:1;49:18 coverages (1) 26:19 created (1) 5:9 credits (1) 28:16 critic (1) 27:2 CTI (8) 32:24;33:9,19,22; 36:6;37:15;38:5,21 CTI's (2) 32:18;37:2 cued (1) 25:1 curious (5) 21:18;22:6;47:14, 17,19 current (5) 19:23;20:9;39:19, 20;50:20 currently (4) 4:9;25:22;31:8; 50:18 customer (3) 6:13;27:4,10 CVS (1) 20:7</p>	<p>8:11 deductible (4) 31:17,18;32:2,2 definitely (2) 32:1;47:13 degree (1) 23:22 delta (1) 24:2 Demand (1) 11:9 Department (3) 16:20;18:3;43:1 depending (2) 26:16;28:4 description (1) 34:14 detail (1) 14:7 detailed (1) 22:10 determinations (1) 33:8 determine (1) 16:23 determined (1) 40:4 DETMER (5) 9:21,22;17:6,6,21 Diabetes (5) 11:4;23:6;41:8,10, 18 difference (1) 12:20 different (3) 23:8;34:21;47:15 differential (3) 12:15,18;20:24 difficult (2) 7:3;27:12 digits (6) 4:16,22;7:10,15; 51:19;52:1 diligence (1) 10:14 director (5) 5:6;7:24;8:4,9;48:1 directors (1) 8:1 disappointed (1) 6:8 disclosure (5) 9:18,20;10:1,6,12 disconnected (1) 6:21 discount (3) 20:3;21:10,10 discretion (1) 51:12 discussion (30) 11:12,21;12:6; 13:13;15:3,12,17; 16:2,4;18:12;19:2,8;</p>	<p>24:6,16,22;32:9;36:1, 13,19;38:5;39:2; 40:24;42:1,11;43:9; 44:16;46:11;49:8; 50:3,11 discussions (1) 48:24 dismay (1) 5:11 dispensing (3) 20:3;21:9;22:8 District (1) 6:16 Division (1) 18:2 Doctor (1) 11:9 document (1) 35:12 dollar (3) 21:19;41:12;48:18 dollars (2) 8:16;21:23 down (1) 12:19 draft (1) 51:2 driving (2) 21:18;31:18 drug (3) 22:8;23:3,4 Due (3) 4:20;26:8,13 due-paying (1) 5:8 duplicate (1) 38:6 during (3) 4:3;27:22;51:11</p>
			D	E
		<p>data (3) 20:19;21:1;22:17 data-driven (1) 20:11 date (5) 25:2;29:21;45:15; 46:22;49:19 day (2) 6:2;14:8 days (3) 6:19;25:12;29:15 dealing (1) 5:13 December (4) 10:24;11:3;28:21; 36:22 decided (1) 8:12 decision (1) 30:9 decisions (1)</p>	<p>earlier (1) 47:12 early (1) 26:16 easier (3) 7:6;14:22;48:7 echo (1) 7:22 effect (4) 25:16;28:19;31:19; 38:12 effective (9) 8:7;13:16;21:13; 26:9;27:23;40:10; 45:15;46:21;49:18 efforts (1) 7:5 Eide (6) 45:2,8,12,21,24; 46:5 eight (8)</p>	

20:20,21;22:11,13; 23:12,15;34:17; 35:22	essentially (2) 20:2,12		fiscal (1) 37:7	
either (1) 40:3	establish (1) 41:16	F	five (4) 6:19;17:16,17;23:8	G
elections (1) 25:16	estimate (1) 21:22	facing (1) 5:12	folks (2) 38:5;47:16	gauge (1) 12:22
eligible (5) 10:3,5,6,10;29:4	et (1) 38:6	fairly (1) 23:2	follow (1) 29:16	gave (1) 38:6
else (2) 17:23;28:10	even (2) 27:5;29:3	familiar (2) 16:9;28:14	following (1) 24:9	general's (2) 9:20,23
e-mail (1) 25:13	events (5) 25:1,10,11,14,15	family (4) 10:5,8,10;30:24	follow-up (4) 17:7;28:9;29:9; 48:12	generates (1) 21:4
employ (1) 44:11	everybody's (2) 28:6;52:20	far (2) 15:23;29:6	forgiven (1) 35:23	geographic (1) 23:1
employee (8) 6:17;28:24;36:20; 42:18,20;43:5;47:2, 16	everyone (4) 22:15;28:10,12; 52:22	favor (24) 12:7,9;15:13,14; 19:3,4;24:17,18; 36:14,15;39:3,4;41:1, 2;42:12,13;44:17,19; 46:12,13;49:9,11; 50:12,13	former (4) 6:24;42:18,20;43:5	gets (1) 29:12
Employees (13) 3:4;5:7;18:5;30:1; 32:10;39:14,24;40:6; 41:8;42:19;45:1; 47:16;49:24	evidence-based (1) 41:17	fee (7) 22:8;46:23;47:1,8, 13,22;48:20	formulary (1) 23:1	given (3) 16:12;35:8;37:21
Employees' (2) 46:19;49:17	exact (2) 22:19,20	feel (1) 23:21	forward (15) 5:21;8:2,13,18,21; 16:1;17:1,20;18:6,9, 16,19;24:9,11;52:11	giving (2) 21:20;28:15
employer (2) 26:5,11	exactly (4) 22:6,10;29:16;48:3	feels (5) 20:3;21:9,10; 45:17;48:9	forwarded (1) 17:11	glitch (1) 20:18
employers (1) 41:14	example (2) 30:23;48:18	fellows (1) 5:4	found (1) 37:9	Glover (19) 5:18;13:14,19; 14:3,12,13;42:20,23; 43:1,5,12,17,20,21; 44:11;48:2,2,16,16
employment (2) 27:19;28:11	exceed (1) 45:19	felt (2) 23:9;24:2	four (10) 4:16,22;5:1;7:10, 13,15;23:8;35:5; 51:19;52:1	goal (1) 34:14
end (2) 9:13;23:21	Excellence (1) 50:21	few (1) 29:6	fourth (1) 38:15	goes (1) 28:19
ending (2) 10:24;11:3	excellent (1) 14:4	figures (1) 25:21	frustrated (1) 6:22	Goni (1) 40:2
engagement (1) 11:10	exception (1) 23:2	file (2) 20:12;28:4	full (6) 28:24;29:4,13,19; 33:10;46:2	Good (16) 3:3;5:4,15;7:18; 16:14;17:1,24;19:11, 13;25:9;28:13;29:11; 37:22;38:4;39:12; 52:17
enjoy (1) 5:24	excess (4) 12:16,18,20,22	files (1) 26:8	fully (1) 16:8	Gov (1) 43:5
enrollment (12) 5:14;11:7;24:21, 24;25:10,12,20;26:2, 22;27:5,17;31:6	excused (2) 3:15,22	fill (1) 43:24	funded (3) 26:13,15;29:13	government (2) 22:18;41:15
ensure (1) 15:23	executive (18) 5:6,12,22,24;7:24; 8:1,4,9;13:5,15,19; 15:19;18:20;37:16; 43:2,2,6;44:3	filling (1) 43:15	fundings (5) 26:4;27:18;28:21; 29:2;31:14	governor's (1) 13:17
entertain (6) 11:19;15:3;24:8; 42:2;44:7;46:3	executives (1) 7:4	finalize (1) 25:15	funds (1) 29:7	granted (2) 40:7;45:10
entire (1) 29:6	existing (2) 40:4,5	financial (12) 33:16;34:1,12,24; 35:20;42:23;43:15; 44:24;45:2,11,21; 46:6	further (27) 9:7;11:12,20;12:6; 14:17;15:2,12;16:4; 18:12;19:2,22:2; 24:6,16;32:7;36:12; 38:17;39:2;40:24; 42:1,11;43:9;44:6, 16;46:11;48:24;49:8; 50:10	great (1) 46:1
entities (2) 20:1,6	expected (2) 45:7,17	find (3) 7:24;8:4;18:8	future (5) 4:5;14:20;16:1; 27:6;31:10	greater (1) 45:6
EPO (1) 30:13	expecting (2) 38:14;51:2	findings (2) 32:10;36:20		greatly (1) 6:4
equally (2) 28:12;37:20	experience (3) 5:20;14:14;27:4	firm (2) 33:22;46:1		Group (5) 41:11,23;42:5; 52:9,10
equipment (6) 40:3,4,5,9,14,19	expertise (2) 14:4;16:17	first (8) 23:20;26:11;33:15; 34:1,3,11;39:23; 46:18		growing (2) 12:19,23
ESI (2) 33:10;35:17	explanation (1) 24:5	firstly (1) 27:1		guarantee (2) 33:5;35:6
ESI's (1) 35:14	Express (18) 19:22;20:4,7;21:1, 4,7;22:11;23:14; 32:11,18;35:11; 46:18,20;47:6,23; 48:10,14;49:3			guaranteed (1) 20:3

<p>21:9,10,10;22:9; 32:18,21;33:2;37:2,6 guess (6) 22:10,14;27:17; 28:13;35:24;38:1 guidance (1) 27:7 guys (1) 48:23</p>	<p>Hi (3) 9:4;22:15;33:20 high (11) 25:6;27:8;30:14, 21;31:17,18;32:2,17; 37:1,15;41:17 higher (1) 48:13 highlighting (1) 25:18 hired (2) 28:19,20 hiring (1) 52:19 HMO (2) 11:9;30:15 hold (2) 11:20;21:17 hope (3) 8:7;27:9;51:2 hopeful (2) 5:15;6:10 hopefully (2) 6:11;50:24 hoping (3) 6:23;31:23;38:13 HOPKINS (11) 4:7,11;7:10;9:1,8; 14:20,24;16:6;51:15, 18;52:13 hour (1) 6:21 HR (2) 15:22;17:11 HRA (10) 8:16;26:4;28:3,14; 29:1,2,7,12,13;31:14 HSA (2) 26:4;28:23 Human (2) 16:20;18:2 hundred (3) 34:22,24;35:3 hunt (1) 16:13</p>	<p>35:21 improve (1) 38:8 improved (1) 21:3 improvement (4) 21:9;38:7,13,15 improving (1) 37:23 inappropriately (1) 29:3 Inc (2) 11:9;49:17 include (3) 11:1;39:17;47:18 included (2) 4:5;48:7 includes (1) 19:22 Incorporated (3) 32:9;36:19;49:16 increase (3) 12:17;25:22;50:7 increased (1) 50:2 increases (3) 49:20,21,23 incredibly (1) 27:12 incurred (1) 33:4 independently (1) 33:8 indicated (3) 20:20;38:22;50:6 indirect (1) 31:3 individual (3) 11:6;14:5;23:10 individuals (2) 16:22;17:15 industry (2) 19:21;22:23 Information (5) 24:22;29:12;32:17, 19;37:1 installation (2) 40:14,19 installed (1) 40:9 instead (1) 48:18 instruct (1) 18:15 insurance (9) 8:12,14;11:6;27:8; 31:2;49:18,23;50:2,7 insurers (1) 41:14 intended (1) 17:10 intent (1) 17:7</p>	<p>intention (1) 43:24 interchangeably (1) 48:4 interest (1) 10:2 interim (9) 8:19;13:15,19; 43:2,12,14;44:3,11; 48:1 internal (1) 26:10 interview (3) 17:9,16;18:21 introduce (1) 19:14 invite (1) 10:11 issue (2) 7:1;43:14 issues (2) 9:12;25:2 issuing (1) 28:16 Item (38) 3:5;4:2,4,5;9:17, 18;10:1,16,17,18,20, 23;12:11;13:12,13; 15:3,17;16:5;18:13, 14;19:7,8;24:7,20; 32:7,8;36:4,8,18,22; 38:18;39:7,8;45:23; 51:9,10,11;52:21 items (7) 9:19;10:7,17; 11:11,18,20,22</p>	<p>13;45:16;46:21 June (6) 32:13,13;40:11; 45:16;46:22;49:19</p>
<p>H</p>	<p>I</p>	<p>J</p>	<p>K</p>	<p>L</p>
<p>half (1) 24:2 hand (8) 13:21;14:18,21,24; 33:9,19;37:15,16 handle (1) 27:15 happen (1) 28:12 happened (2) 29:5;38:11 happening (1) 43:16 happy (2) 5:18;14:7 hard (2) 8:6;16:14 hardest (1) 27:2 head (2) 16:13,20 Health (10) 11:5,8,8;27:7; 41:12,14,23;42:5; 52:9,10 Healthcare (2) 11:4,7 healthy (1) 31:1 hear (2) 5:18;27:10 heard (1) 6:6 hearing (2) 30:12;52:23 heartening (1) 27:6 Helmut (1) 38:2 help (7) 8:8;13:1;17:19; 30:13;31:15;38:8; 43:21 helped (1) 14:5 helpfulness (1) 27:9 helping (1) 8:3 helps (1) 30:1</p>	<p>identifiable (1) 35:24 identified (2) 20:24;35:19 illustrate (1) 37:4 illustrates (2) 25:19;32:20 image (1) 22:21 impact (1) 38:12 implementing (1) 32:23 important (1)</p>	<p>Jack (2) 16:19;17:13 Janelle (1) 3:22 January (1) 28:21 Jennifer (1) 3:16 Jim (4) 3:11;14:12,13;15:9 job (1) 16:16 join (1) 25:24 joined (3) 4:15;19:15;51:18 judgments (1) 14:15 Julie (1) 33:20 July (16) 20:24;21:13;24:9; 26:9,11,16,19;27:22, 24,24;28:7,21;32:12,</p>	<p>keep (2) 28:24;31:7 Kelley (40) 3:20,21;12:4,4; 16:6,7,8;17:3;18:23, 23;22:3,3,5;24:4,10, 10;26:24;27:1,1; 28:8;29:9,24;35:10, 10;36:5,5;37:18,18; 38:20,20;42:8,8; 43:10,10;44:9,9;49:5, 5;50:5,5 kind (5) 14:8;16:13;22:7; 37:21;48:21 Kunnel (1) 9:23</p>	<p>LAIRD (2) 5:4,5 L-a-i-r-d (1) 5:6 large (1) 11:5 Larson (1) 45:4 last (16) 4:16,22;5:1,24; 7:10,13,15;19:20; 23:16;25:8;37:19; 38:3;51:19;52:1,8,14 later (2) 26:16;27:18 law (1) 10:8 LD (6) 25:22,23,24;30:8, 14;31:2 lead (1) 18:9 least (1) 6:19 leaving (1) 25:24 led (1) 19:16 left (1) 25:12 legislative (5) 5:13;8:6,11;27:18; 45:11 legislatively-approved (1) 49:22 legislature (2)</p>

6:11;8:6 legislature-appropriated (2) 26:7,15 Leslie (1) 3:15 less (1) 21:23 letterhead (2) 35:12,15 level (6) 5:23;30:10,21; 32:17;37:1,16 levels (1) 20:3 life (7) 8:12,14;11:6; 49:18,23;50:2,7 lifestyle (1) 41:17 limited (2) 4:21;51:12 line (2) 21:8;48:10 lines (1) 18:17 link (2) 4:14;41:19 listed (1) 35:8 listening (1) 8:21 lists (1) 39:20 little (11) 19:18;20:18;21:20, 23;22:9;23:18;28:15, 17;30:5;38:5;48:13 live (1) 4:12 LLP (5) 45:2,5,8,21;46:6 loaded (1) 30:19 located (1) 4:14 logic (1) 38:6 long (2) 30:16;52:19 longer (3) 5:19;31:20;45:6 long-term (1) 31:22 look (10) 5:21;8:2,13,18,21; 31:14,20,23;37:24; 52:11 looking (6) 22:7;34:6,20,21; 35:12;37:21 looks (3) 4:8;21:19;35:11 losing (1)	7:3 loss (1) 23:20 low (1) 32:2 lower (1) 20:14 luck (4) 5:15,21;7:1,5 lump (1) 29:4 LUNZ (8) 3:7,9,11,13,15,18, 20,22	13:16;24:24,24;25:1, 20;28:9;30:13;31:16, 18;51:11 maybe (5) 16:4;21:21;28:17; 29:4;30:20 McClendon (2) 3:16,17 McEachern (3) 19:15;22:15,16 mean (2) 43:13 meet (4) 15:21;17:15,18; 18:21 meeting (14) 3:5;8:22;9:14,19; 13:10;16:1;37:19; 38:3;40:10;41:11,21; 51:1,4;52:18 meetings (4) 10:22;25:4;30:12; 52:19 MEMBER (81) 3:10,12,14,17,19, 21;6:1,2,17;10:10,10, 11;11:11,13,23;12:4, 14;13:6,24;14:2,21; 15:5,9;16:6,7;17:3; 18:18,23;21:17;22:1, 3,5;24:4,10,14;25:18, 19;27:1,22;28:8; 29:9,24;30:4,5,20; 31:11;33:2,5,12,14, 24;34:8,10;35:4,7,10, 18;36:5,11;37:18; 38:20,24;40:18,22; 42:3,8;43:10;44:9, 14;46:4,9;47:2,10,12; 48:12,15,21;49:2,5; 50:5,9 member-owned (2) 28:23;29:1 members (28) 5:5,8,23;6:5,14; 7:7,18;9:19;10:3,4,5, 8;14:18;16:5;18:12; 21:15;25:14;26:9,23; 30:23;31:1;36:3; 38:17;45:23;48:8,15, 20;49:18 members' (2) 26:13,19 memory (1) 30:6 met (14) 14:11;17:16;33:3, 6;34:2,6,7,12,22; 35:1,2,2,8;37:9 method (2) 47:9,15 metrics (1) 37:23	Michelle (26) 3:20;12:4;13:2; 16:7;18:23;22:3; 24:10;27:1;35:10; 36:5;37:18;38:20; 39:10,12;41:6;42:8, 17;43:10;44:9,23; 46:17;48:3;49:5,15; 50:5,17 middle (1) 28:20 mid-June (2) 50:22;51:2 might (9) 6:23;9:12;14:9; 28:10;31:13,19; 34:21;35:20;48:19 migration (1) 25:17 Mike (2) 9:22;17:6 million (1) 21:23 minimum (5) 17:11,15,16,18; 18:21 minute (1) 52:16 minutes (3) 4:21;10:20;51:12 mirror (1) 22:21 missaying (1) 52:14 misspelling (1) 52:14 mix (2) 23:3,4 moment (1) 51:16 money (2) 16:10;29:15 monies (1) 29:12 month (5) 8:16;27:24;47:2,3, 17 more (17) 9:8;14:14;19:20; 20:21,22;21:11,19, 20;22:9;23:18;25:7; 27:6;28:3;30:23; 38:14;40:4;47:15 morning (8) 3:3;4:6;5:4,7;18; 17:24;19:11;39:12; 52:20 most (4) 16:3;18:16;23:23; 47:20 motion (63) 10:18;11:19,21,24; 12:1,6,9,10;15:4,6,7,	10,11,14,15;18:17; 19:1,4,5;24:8,11,13, 15,18,19;36:6,9,15, 16;38:19,21,23;39:1, 4,5;40:16,20;41:2,3; 42:2,4,10,13,14;44:7, 10,16,19,20;46:3,5,7, 10,13,14;49:1,8,11, 12;50:4,6,13,14 mouse (1) 21:18 move (23) 4:2;5:16;9:17; 10:16;13:13;15:17; 17:20;18:18,19;19:7; 24:8,11,20;32:8; 36:18;39:7;40:2,3,5, 18;49:2;51:9;52:21 moved (1) 44:10 movement (1) 25:18 moving (1) 44:4 much (39) 4:1;5:20,21;8:22; 9:16,21;10:15;12:5; 13:6;14:10,14,23; 15:16;16:18;18:10, 22;19:20;21:19;31:2, 24;32:6;33:16;34:3; 36:2,12;38:12,16; 40:23;41:24;42:6; 43:8;44:5,12,15; 45:6;49:7;50:10; 51:5;52:12 multiple (2) 45:8,24
M		N		
mail (2) 35:2,7 major (1) 25:2 makes (3) 46:22;47:3;48:7 making (1) 38:4 manage (1) 48:14 Management (9) 11:4,4,5;18:3; 37:11,11;46:20;47:7; 51:1 Manager (2) 19:9;24:21 managing (1) 42:24 Mandee (1) 18:1 manner (1) 45:14 Manpower (4) 13:15;42:21;44:8, 11 Manual (1) 42:22 many (2) 23:4,5 March (7) 10:21,21;11:10; 40:10;41:10,20;45:5 Marino (1) 9:9 market (10) 11:7;19:9,17,19, 19;20:1,21;23:24; 46:23;47:8 match (1) 22:14 matter (1) 4:4 maximum (2) 40:11;49:20 MAY (14) 3:1,4;4:4;10:7;	name (16) 4:16,19,23;7:12,17, 19;9:2,10,22;39:12; 51:19,23;52:2,5,8,14 National (2) 41:7,9 nationwide (1) 16:11 nearly (3) 5:8;6:3;10:9 necessary (2) 39:22;45:13 need (8) 6:5;11:17;13:7,9; 15:21;29:17;31:20; 51:7 needed (3) 5:20;37:17;40:2 needing (1) 7:23 needs (1) 45:3			

**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD
VIDEOCONFERENCED OPEN MEETING**

May 25, 2023

negatively (1) 30:16	48:23	7:18,19	partners (2) 18:7;41:16	24;35:1,3,8,22
negotiated (1) 22:18	obviously (3) 6:7;27:12;38:10	opportunity (3) 5:24;18:4;20:21	partnership (1) 41:13	perfect (1) 22:21
net (1) 20:13	October (2) 28:11;36:21	opposed (11) 15:15;19:5;30:24; 36:16;39:5;41:3; 42:14;44:20;46:14; 49:12;50:14	pass (1) 14:6	performance (9) 11:7;32:18,21; 33:2,5;35:6;37:2,5; 38:22
Network (3) 11:8;16:15;37:10	OE (2) 25:1,4	option (1) 19:23	passes (5) 12:10;24:19;36:17; 41:4;46:15	performed (2) 25:4;47:8
networking (1) 18:7	off (3) 11:12;34:17;35:22	Options (2) 11:5,8	past (5) 5:20;8:6;16:14; 30:12;46:1	period (3) 10:24;11:3;36:21
Nevada (13) 5:7;7:21;11:9,9; 18:8;32:10;36:20; 41:11,23;42:4;45:9; 52:8,10	offer (3) 6:23;8:3;10:6	Optum (1) 20:8	pay (3) 8:4;48:3;49:22	periods (1) 32:12
new (18) 5:15;7:1,24;8:4,8; 16:2;26:3;32:23; 39:9,17,23,23;40:3; 41:7;42:18;44:1,24; 48:1	offering (1) 31:14	order (3) 14:22;35:2,7	paying (2) 31:5;32:5	permanent (2) 15:18;43:2
news (1) 34:20	office (4) 6:22;9:20,23;27:13	organization (1) 5:10	payment (2) 27:19;47:9	permission (4) 5:2;9:1,9;52:4
next (11) 5:22;7:9;8:2,24; 13:9;14:20;25:15; 38:1,41:7;42:18; 44:24	officer (15) 5:12,22;13:15,19; 15:19;18:20;32:14; 39:11,14;42:24;43:2, 2,6,15;44:3	organizations (2) 41:13,14	PBM (3) 19:19;20:6;23:19	PERS (1) 6:3
Nik (13) 24:21,23;27:21; 28:18;29:18;30:18; 32:3,14,16;33:16,18; 36:22,24	officers (1) 6:1	originally (1) 40:8	PBM-RFP (1) 23:17	person (1) 51:12
none (24) 11:19;12:7;15:12; 18:13;19:2;21:16; 24:7,16;32:8;36:3; 13;38:18;39:2;40:24; 42:2,11;44:7,16; 46:11;49:1,8;50:4, 11;51:6	officially (1) 26:14	ours (1) 6:1	PBM's (3) 20:6,8;22:23	personal (1) 5:23
non-partisan (1) 5:10	often (1) 6:7	ourselves (1) 6:5	PEBP (52) 4:12;6:3,5,6,14; 7:3;8:12,9;18;10:3,5, 6,21;12:17;13:15; 14:2;15:19;17:20; 18:5,20;19:21,22; 20:4,10,23;21:1,7,11; 26:6,12;27:7,13;29:1, 22,23;33:8;37:5; 39:9,21;40:2,9,13; 41:22;43:4;44:10; 45:5,10,13,20;47:5,6; 49:18;50:1	Pharmacy (5) 19:9,15,19;46:20; 47:6
non-profit (1) 5:9	omitted (1) 32:24	out (8) 5:24;14:1;16:16; 25:8;27:7;29:11; 31:16;47:24	PEBP-owned (1) 29:7	phone (8) 4:16,18;6:15,20; 12:3;13:22;51:20,21
NRS (2) 10:4;13:17	once (1) 16:3	outlined (1) 36:7	PEBP's (4) 20:13,15;25:4;45:2	phrasing (1) 38:1
Number (26) 3:5;4:2,16;9:17,18; 10:16,17,20,23; 12:23;13:12,13; 15:17;19:7,8;24:20; 29:15;32:7;36:18; 39:7,8;47:7;51:9,10, 20;52:22	oncology (1) 51:1	outreach (1) 25:13	penalties (8) 32:20;33:7;36:7; 37:4,12,13,13;38:22	picking (1) 23:10
numerous (1) 17:9	one (20) 8:2;9:8;10:18; 13:21;14:24;23:10, 14;24:1;27:6,17; 31:17;34:3,18;35:22; 37:11;38:6;43:18; 46:18;47:21;51:15	outside (3) 45:2,21;46:6	penalty (6) 33:4,6,16;34:4; 35:20,24	picture (1) 12:19
	one-hundredth (1) 35:22	outstanding (1) 11:20	people (17) 16:16;25:8,23,24; 27:3,13,19;28:9,15, 16;30:8,15,21;31:2, 16,19;41:17	PillarRx (1) 33:21
	one-hundredths (1) 34:18	over (4) 19:20;33:9,19; 37:15	PEPM (6) 47:3,9,17,21;48:4,5	Pilot (2) 41:8,10
	one-off (1) 27:20	overview (1) 39:17	per (12) 8:16,17;10:4; 13:17;47:2,2,2,2,16, 16;48:6;51:12	place (7) 8:17;14:16;20:6; 21:1;25:20;29:22,23
O	one-time (3) 26:6,7,12	package (1) 49:24	percent (22) 12:17;20:20,21; 21:4,11;22:11,12,13; 23:12,15,24;24:2; 34:14,15,17,18,23,	Plan (24) 11:8;20:23,23; 21:8;22:24;23:5; 25:24;26:3;28:22; 30:8,10,12,14,22,23; 31:6;32:11,21,24; 33:1,16;43:12,14; 47:18
Obesity (1) 11:3	only (6) 4:12;24:1;26:5; 27:23;34:7;35:19	packet (2) 35:5;50:6	planned (1) 50:23	planning (1) 31:14
objecting (1)	oOo- (1) 3:2	page (2) 35:5,9	plans (15) 23:9;25:19;26:1,3, 6,7;30:22,24;31:4,7, 7,8,15,24;32:11	play (2) 38:7,8
	open (10) 5:14;15:21;18:15; 24:20,23;25:10,12; 26:22;27:4,17	paid (1) 34:15	please (28) 3:6;4:18,19,23,23; 7:9,11,11,13,15,16;	
	opened (1) 15:23	part (5) 31:16;32:19;37:2; 40:2;49:23		
	operationally (1) 26:10	participants (1) 7:6		
	Operations (2) 24:21;32:14	participation (1) 25:7		
	OPFERMAN (2)	particularly (1) 37:22		

8:24;9:2,9,20;12:7; 14:19;41:5;42:16; 44:22;46:16;49:14; 50:16;51:16,22,22; 52:1,5 pleased (1) 25:5 Plus (1) 11:8 PMPM (3) 47:2,9,14 point (8) 5:20;14:1;15:4; 17:23;23:11;34:16; 41:19;43:24 policies (1) 29:22 policy (3) 16:9;29:10,14 pool (1) 17:1 poor (1) 6:12 portion (1) 27:18 position (9) 13:20;16:11,13; 17:10;42:23;43:15, 18,22,24 positive (1) 27:5 possibility (2) 16:12;26:18 possible (15) 5:17;13:14,17,18; 15:18,19,24;16:24; 18:9;19:8,10;32:15; 39:8,11;44:1 possibly (2) 31:18,24 power (1) 41:19 PPO (4) 25:22,23,24;31:2 PPPM (1) 48:6 praise (1) 14:6 praises (2) 14:3;27:8 precautions (1) 26:10 present (2) 39:15;51:3 presentation (4) 39:8;40:16;41:20; 47:13 presented (1) 24:8 press (9) 4:18,23,24;5:2; 7:11,13,16;51:22; 52:2	pretty (2) 12:23;31:24 prevalent (1) 19:20 Prevention (2) 41:8,10 previous (4) 8:1;37:20;42:23; 45:4 price (1) 20:12 pricing (9) 19:23;20:9,15,21, 22;21:7;23:2,18,23 primarily (1) 20:15 primary (7) 23:14;30:23,24; 47:18;48:6,8,15 prior (1) 27:19 private (1) 41:14 probably (3) 35:15;43:18;48:6 problem (1) 6:12 proceed (9) 4:20;41:5;42:16; 44:22;46:16;49:14; 50:16;51:8,23 process (3) 5:21;17:9;28:17 processes (2) 29:23;45:10 processing (3) 35:1;38:6,9 professionalism (1) 14:7 Program (17) 3:5;18:5,9;31:21; 32:11;36:21;39:14; 40:1,6;41:8,9,10; 42:19;45:1;46:19; 49:17;51:1 programs (1) 41:17 progress (3) 25:11;37:23;38:4 promised (1) 20:4 Proper (25) 24:21,23,23;27:3, 21,21;28:18,18; 29:18,18;30:6,18,18, 21;32:3,3,14,16,16; 33:18,18;36:22,24, 24;43:19 proposal (2) 21:3,3 proposals (1) 50:23 prorated (2)	28:2,10 proration (2) 28:12,19 provide (2) 21:2;49:18 provided (2) 21:4;35:16 provides (3) 19:22;32:17;37:1 provision (2) 19:20,22 Public (36) 3:4;4:2,3,6,12,15; 5:1,3,7;7:12,14,17; 9:3,5,7,10,13,15; 22:18;32:10;36:20; 39:14,24;40:6;41:8; 42:19;45:1;46:19; 49:16;51:10,10,14, 19;52:3,6,15 public-private (1) 41:13 pull (3) 11:12,14,15 pulled (1) 11:19 purchase (1) 40:3 purchasing (1) 45:10 purposes (1) 45:12 pursuant (1) 41:9 put (2) 18:6;38:8 putting (1) 38:7	31:9 Radihka (1) 9:23 raise (3) 8:18;14:21;31:15 raised (4) 4:4;8:16,20;14:24 random (1) 37:3 range (1) 24:3 rate (1) 31:8 rated (1) 31:9 ratification (1) 46:18 ratifications (1) 50:18 reach (5) 5:24;6:24;16:24; 17:2;47:24 reached (1) 27:6 read (2) 34:11;35:9 reading (4) 12:21;34:11,15; 35:4 really (13) 7:24;14:5,8;20:8; 27:3,5,8,10,14;28:13, 14;35:21;48:5 reason (4) 6:9;23:1,19;31:16 reasons (2) 23:14;47:22 rebate (3) 20:3;21:10;22:9 rebates (1) 23:7 recall (1) 37:19 receipts (2) 10:23;11:2 receive (3) 25:17;27:23;28:1 received (3) 6:16;29:5;43:23 receiving (1) 26:4 recent (2) 23:17;44:3 recommendation (3) 21:6;39:21;49:3 recommended (1) 47:19 recommends (6) 40:13;41:22;43:4; 45:20;47:5;50:1 record (54) 4:20,24;5:5;7:12, 17,19;9:3,10,22;	11:14,23;13:3;15:5; 16:8,19;17:6,13; 18:1;22:3;24:10,23; 27:22;28:18;29:18; 30:18;32:3,16;33:18, 21;34:10;35:10,19; 36:5,24;37:18;38:20; 39:13;41:7;42:3,8, 17;43:10,21;44:9,23; 46:17;48:3,17;49:5, 15;50:5,17;51:23; 52:3 recruitment (8) 15:19,22,23;16:9; 18:6,15,19;43:22 reflects (1) 25:24 regarding (5) 10:2;13:14;15:18; 32:17;37:1 reinstate (1) 8:12 reinstating (1) 8:14 relatively (1) 26:1 released (1) 50:22 relocated (1) 40:1 remain (1) 26:18 remaining (1) 29:20 remember (1) 30:12 remembering (1) 30:14 reminder (3) 4:11,18;51:21 removed (1) 10:19 renewal (1) 23:19 repeat (1) 33:23 replace (1) 5:16 replacing (1) 5:12 report (13) 10:24;11:7,10,15; 13:8;25:17;32:17; 35:14;36:6;37:1; 38:21;39:15,16 reported (2) 25:2;33:3 reporting (1) 43:16 reports (8) 11:1,1,2,17;14:4; 34:6,21;35:17 represent (3)
		Q		
		qualifications (5) 17:11,15,16,19; 18:21 qualified (2) 15:24;18:16 quarter (9) 37:6,14,20,24;38:1, 11,13,14,15 quarterly (2) 10:23;11:2 Quick (2) 19:11;52:18 quickly (1) 5:16 quite (1) 34:5 quorum (1) 3:24		
		R		
		radar (1)		

5:8;7:20,20 representative (1) 27:10 represents (1) 21:22 repricing (1) 24:12 request (1) 42:21 requested (2) 8:15;40:6 requesting (2) 42:19;45:1 requests (1) 41:11 require (1) 10:9 required (2) 45:6;50:19 requires (1) 51:7 research (1) 29:17 reserves (3) 12:16,18,20 resolve (1) 6:19 Resource (1) 18:2 Resources (3) 16:20;45:7,13 respective (1) 32:14 responsibility (1) 42:24 rest (1) 48:10 result (1) 34:15 resulted (1) 25:6 results (5) 32:19;33:10,19,22; 37:3 resumes (1) 43:23 retail (6) 33:15;34:1,12,24; 35:7,7 Retired (2) 5:7;6:17 retiree (1) 27:7 retirees (6) 7:20,21;27:6; 47:18;48:6;49:24 retires (1) 8:15 reverted (1) 29:21 review (4) 16:1;17:12;35:6; 50:23	reviewed (1) 37:19 revise (1) 47:9 RFP (2) 45:11;50:22 Rich (4) 5:15;14:12,13; 15:21 Richard (1) 19:9 right (13) 4:8;13:7;14:16,24; 16:16,17;19:12; 27:13;29:1,8,10; 32:4;42:10 rights (1) 34:12 risk (1) 41:18 ROBB (98) 3:3,7,8;4:1,7,10; 5:4;7:8;8:23;9:6,8, 15,16;10:15;11:14, 16;12:1,5,10,14,24; 13:2,7;14:10,20,23; 15:2,7,11,15;16:7,18, 19;17:4,13,13,22; 18:1,10,22;19:1,5,13; 20:17;21:14;22:2,4, 5;24:6,13,15,19; 26:23;30:3;32:6; 33:12,14;36:2,9,12, 16;38:16,23;39:1,5; 40:15,20,23;41:3,24; 42:6,10,14;43:8,11, 17;44:5,12,15,20; 45:22;46:7,10,14; 47:10;48:24;49:7,12; 50:3,8,10,14;51:5,15, 17;52:12,15,17 role (1) 16:12 roll (2) 3:6,6 room (2) 21:20;40:10 Rosa (1) 9:8 rough (1) 14:8 roughly (1) 7:20 rounded (1) 34:17 row (1) 6:20 RPEN (5) 5:7,9,23;6:14,18	5:14;7:4;22:20; 26:18;30:10;32:1; 33:4;48:15 sample (1) 37:3 satisfaction (4) 33:3,5;34:8;35:7 save (1) 14:8 savings (3) 21:5;23:13,15 saying (13) 12:8;15:13;19:3; 22:12;24:17;36:14; 39:3;41:1;42:12; 44:18;46:12;49:10; 50:12 scenario (1) 23:17 schedule (5) 46:23;47:2,8,14,22 School (1) 6:16 Scott (2) 19:15;22:16 Scripts (18) 19:22;20:4,7;21:2, 4,8;22:12;23:14; 32:11,18;35:11; 46:19,20;47:6,23; 48:10,14;49:3 search (2) 16:12;18:6 second (33) 12:2,2,4,6;15:8,9, 12;18:23;19:2;24:14, 16;36:10,11;37:6,14; 38:24;39:1;40:21,22; 42:7,9,11;44:13,14, 16;46:8,9,11;49:6,8, 16;50:8,9 section (3) 9:13;33:15;37:11 sections (2) 37:8,9 Seeing (26) 11:19;12:6;15:12; 16:16;18:13;19:2; 21:16;24:7,16;32:8; 35:14;36:3,13;38:18; 39:2;40:24;42:2,11; 44:7,16;46:11;49:1, 8;50:4,11;51:6 seem (1) 26:1 seems (3) 12:23;34:16;47:14 Segal (5) 19:9,16;22:16; 46:24;47:8 select (2) 40:16,19 self-reported (2)	32:20;37:5 senior (1) 16:12 sense (1) 31:3 separately (2) 26:16;31:8 September (3) 29:14;50:24;51:3 serve (2) 6:14;18:1 service (3) 6:14;27:4,10 Services (5) 39:11,13;42:21; 45:17;46:21 session (2) 5:13;8:7 seven (2) 14:2;17:17 several (1) 19:21 share (2) 6:15;22:9 shift (2) 30:8;32:1 shifting (2) 30:15;31:16 short (1) 5:19 shortage (1) 6:9 shortages (1) 6:12 showed (1) 22:11 showing (5) 34:6,7,22,23;50:21 Sierra (2) 11:4,7 signed (1) 26:14 signify (12) 12:8;15:13;19:3; 24:17;36:14;39:3; 41:1;42:12;44:17; 46:12;49:9;50:12 similar (6) 20:5;22:24;23:1,1; 25:21;26:1 simply (1) 10:19 six (10) 4:18,24;5:2;7:11, 14,16;14:1;25:12; 51:22;52:2 size (1) 23:1 slide (1) 4:8 slight (1) 25:22 slightly (1)	34:21 slow (2) 21:17,18 slowly (9) 4:19,23;7:11,16; 9:2,9;51:22;52:2,5 solicitation (3) 40:7;50:18,20 solicitations (3) 39:10,18,19 somebody (6) 12:13,24;14:18; 28:19,20;33:19 someone (2) 12:16;29:12 sometimes (1) 27:2 soon (1) 43:24 sorry (6) 12:2;14:18;20:17; 21:17;27:21;43:6 sound (1) 19:11 sounds (1) 27:14 Southern (1) 11:9 speak (5) 5:2;9:2,9;10:14; 52:5 speaking (1) 14:19 specialty (1) 23:4 specific (1) 22:8 specifically (3) 32:21;34:13;35:16 spell (9) 4:19,23;7:12,16; 9:2,9;51:23;52:2,5 spelled (1) 5:6 spending (1) 12:19 spouse (1) 30:24 staff (15) 10:23;12:24;13:5; 17:14;27:16;29:23; 31:13,23;40:13; 41:22;42:4;43:4; 45:20;47:5;51:7 staffers (1) 6:9 staffing (2) 6:11;45:13 staff's (1) 7:5 standing (1) 9:23 star (8)
	S			
	same (8)			

<p>4:18,24;5:2;7:11, 14,16;51:22;52:2 start (2) 14:19;43:22 started (1) 14:2 starting (1) 24:9 state (28) 4:19,23;7:11,16; 8:5,8;9:2,10,15,22; 18:1;20:15;22:17; 23:9,12;26:14,17; 32:1,10;36:20;42:18, 22;43:5;45:8,9,10; 51:22;52:2,5 stated (1) 35:16 states (1) 18:8 state's (1) 16:9 statewide (2) 5:9;13:15 status (6) 26:17;39:9,15,16, 19;50:20 step (1) 5:19 stepping (1) 43:12 Stewart (1) 40:1 still (3) 12:19,22;48:14 streaming (1) 4:12 Street (2) 40:1,2 struggle (1) 8:5 subject (1) 13:16 subsidize (2) 30:22;31:3 successfully (1) 25:1 suggest (1) 35:23 suggestion (1) 38:7 sum (1) 29:4 summary (1) 37:16 sung (1) 27:8 supplement (1) 30:10 supplemental (2) 32:17;37:1 support (1) 8:3</p>	<p>supportive (1) 16:8 sure (11) 13:9;15:24;16:16, 21,22,24;17:14;18:7; 29:11;34:5;38:12 surmising (1) 31:12 surprising (1) 48:22 survey (3) 33:3,5;34:8 sympathetic (1) 7:23 Syverson (5) 9:1,4;52:4,7,8 S-y-v-e-r-s-o-n (1) 52:8</p>	<p>29:19 thinking (2) 30:13;31:22 third (3) 38:10,13,14 though (1) 7:3 three (9) 4:9,21;16:4;17:18; 21:23;35:6;37:8; 43:23;51:12 thrilled (1) 8:13 THURSDAY (2) 3:1,4 tied (1) 35:24 timeliness (1) 26:8 timely (1) 45:14 times (1) 16:4 today (6) 3:15,23;5:11;9:24; 25:10,21 today's (1) 8:22 together (2) 10:18;31:9 told (1) 6:4 Tom (6) 3:18;11:13;33:23; 34:10;35:12,18 tomorrow (1) 25:13 took (1) 45:6 total (3) 23:6;37:13;40:11 totalling (2) 33:6;37:11 toward (1) 44:4 Towers (1) 11:6 trained (1) 44:2 transfers (1) 28:5 travel (1) 50:22 treated (2) 27:20;28:12 tried (1) 6:24 trouble (1) 13:23 trust (1) 14:15 try (2) 29:5;47:22</p>	<p>trying (3) 6:19;12:18,22 twice (1) 16:4 two (8) 5:24;6:2;7:4; 14:15;22:19;23:24; 41:18;48:4 type (1) 41:18 typically (5) 28:19;30:22,23,24; 48:3</p>	<p>use (10) 16:12;28:4;29:15, 19,19;31:1;42:20; 45:10;48:4,17 used (5) 4:11;29:2,3,20; 45:8 using (6) 6:5;12:3;13:15; 20:12;21:1;23:17 utilization (4) 11:1,5;22:20;37:10 utilizing (1) 23:5 utmost (1) 18:6</p>
	T		U	V
	<p>tables (1) 37:4 talk (5) 28:15,17;37:22; 38:3,5 team (2) 7:4;19:16 technical (2) 9:12;20:18 Technologies (6) 32:9;36:19;39:24; 40:8,17,19 Temporary (1) 42:21 Tena (3) 14:3,6;43:6 tend (2) 23:18;48:4 term (2) 30:17;31:20 terminate (4) 27:19;28:11,15; 29:14 terminated (2) 28:9;45:5 terminates (1) 28:24 termination (3) 29:21;46:22;49:19 terms (12) 7:23;8:10;12:15; 19:24;20:5,14;21:2,3, 7,11;22:21;48:4 Terri (2) 5:5;7:22 T-e-r-r-i (1) 5:6 Tess (1) 7:19 testifying (1) 5:11 theirs (1)</p>		<p>UHC (4) 49:16,17;50:2,7 UMR (7) 11:3,4;36:21;37:2, 16,22;38:2 UMR's (1) 38:21 unanimously (12) 12:9;15:14;19:4; 24:18;36:15;39:4; 41:2;42:13;44:19; 46:13;49:11;50:13 under (3) 34:2,23;35:2 understood (2) 6:10;17:21 unfinalized (1) 25:14 Unfortunately (1) 7:1 United (2) 11:5,8 unless (3) 4:5;10:18;51:7 unmet (2) 32:20;37:5 unmute (7) 4:19,24;5:2;7:11, 16;51:22;52:2 unmuted (2) 4:17;51:21 up (14) 4:8;13:22;14:19; 15:22;22:6,7;23:21; 28:13;29:16;30:9; 34:17;35:21;48:19; 52:19 upcoming (3) 19:24;20:23;21:8 update (4) 8:10;24:21;47:7,13 updated (2) 21:7;25:21 updates (1) 47:1 upon (1) 45:16</p>	<p>vacant (1) 43:21 valid (1) 23:9 various (1) 48:9 vendor (4) 11:2;25:18;26:8; 40:8 vendors (1) 29:23 venture (1) 5:15 Verducci (18) 3:18,19;11:13,13; 12:11,14;13:4,6,21, 24;33:12,14,24; 34:10,10;35:4,18,18 versus (3) 23:5,6;47:16 vet (1) 17:11 via (2) 6:19;7:2 video (3) 40:3,9,17 virtual (1) 25:6 virtually (1) 25:4 Vivo (5) 39:24;40:7,14,16, 19 vote (25) 12:7,9;15:13,14; 19:3,4;24:17,18; 36:13,15;39:2,4;41:1, 2;42:12,13;44:3,17, 19;46:12,13;49:9,11; 50:11,13 voting (2) 10:7,9</p>

**PUBLIC EMPLOYEES' BENEFITS PROGRAM BOARD
VIDEOCONFERENCED OPEN MEETING**

May 25, 2023

	willing (1) 5:18	0891 (2) 4:22;5:1	2023 (13) 3:1;11:10;13:16; 37:7;39:21;40:10,11; 41:10;45:5,16,18; 51:1,3	3rd (2) 10:21;40:2
W	Willis (1) 11:6	1		4
wages (1) 6:12	wish (13) 4:24;5:2,14,20;7:4, 12,14,17;9:3,4,10; 52:3,5	1 (3) 3:5;24:9;36:21	2025 (1) 45:17	4 (2) 10:17;13:13
wait (1) 52:16	within (5) 6:2;18:8;23:21,24; 24:2	10 (2) 36:18;39:7	2026 (2) 46:22;49:19	4,000 (1) 25:10
waiting (1) 6:20	wonder (1) 37:22	10:10 (1) 52:23	20th (1) 32:13	4.1 (1) 10:20
waiver (1) 40:7	wondering (5) 12:16;16:10,15; 43:11,14	11 (2) 39:8;51:9	21st (1) 10:21	4.2 (1) 10:23
wants (1) 14:21	Woodward (1) 3:22	12 (1) 51:10	22 (2) 10:24;37:21	4.2.1 (4) 11:15,16,20;12:11
Ward (6) 19:9,11,14;20:18; 21:18,22	word (1) 25:8	13 (3) 8:16;45:16;52:22	23 (2) 10:21;41:10	4.3 (1) 11:2
warning (1) 37:21	work (8) 8:1;15:22;16:19; 17:14;29:16;41:16; 44:1;46:1	13,800 (1) 40:12	23rd (2) 10:21;41:21	40,000 (1) 48:18
Washoe (1) 6:16	worked (3) 8:6,17;33:22	1300 (1) 7:20	24 (2) 26:3;40:10	4-12 (1) 49:19
watch (1) 4:13	working (7) 5:22;8:2,13,18; 27:14;30:5;52:11	15 (1) 8:16	25 (1) 3:1	45 (1) 6:3
Watson (1) 11:6	works (2) 28:14;48:22	16 (1) 25:23	25582 (1) 47:7	5
way (4) 30:11;31:3,19;38:1	written (2) 25:3;49:4	1603 (1) 25:7	25th (1) 3:4	5 (1) 13:13
ways (1) 16:23	wrong (1) 30:13	16-8 (1) 25:22	26,000 (1) 25:23	6
webinars (1) 25:6	Y	17 (1) 5:8	26th (1) 13:16	6 (2) 15:17;19:7
website (1) 6:6	year (15) 8:17;19:24;20:19, 23,24;21:8;23:16; 24:9;25:5,8,17;26:3; 28:20;32:24;37:7	17,000 (1) 25:23	27 (1) 45:5	6.7 (3) 21:4,11;22:12
Wednesday (1) 25:15	years (10) 6:3,17,18;14:2; 19:21;23:20;26:2; 32:11,22;34:9	1700 (1) 25:11	27,000 (1) 48:19	7
week (2) 6:16;26:11	year's (1) 33:1	18 (1) 25:20	281A420 (1) 10:4	7 (1) 19:8
Weissmann (5) 33:20,20;34:5,19; 35:13	YouTube (2) 4:13,13	1976 (1) 5:9	287.0424 (1) 13:17	7-1 (1) 25:16
Wells (2) 14:12,13	Z	1st (13) 10:21;20:24;21:13; 24:24;25:1;26:9,20; 27:22;28:7;32:12,13; 45:18;46:21	29 (1) 12:17	8
weren't (2) 28:22;29:4	zero (1) 41:12	2	3	8 (2) 24:20;32:7
Weyland (18) 13:2,2;39:10,12, 13;41:6,6;42:17,17; 44:23,23;46:17,17; 47:20;49:15,15; 50:17,17	Zoom (1) 4:11	20 (1) 6:18	3 (3) 9:18;10:1,16	8,000 (1) 5:8
what's (1) 43:16	0	2019 (1) 32:12	30 (5) 39:21;40:11;45:16; 46:22;49:19	82nd (1) 5:13
whenever (1) 29:13	0323 (1) 42:22	2020 (6) 32:11,13,22,24; 33:3;34:22	30th (1) 32:13	9
wherever (1) 27:13		2021 (1) 32:13	31 (1) 36:22	9 (1) 32:8
wholeheartedly (1) 14:15		2022 (11) 11:3;20:19;32:12, 14,22;33:5;34:23; 36:22,22;46:21; 49:19	31st (3) 10:24;11:3;25:1	9:00 (2) 3:1,3
whose (1) 10:5			3246 (3) 7:11,13;52:1	901 (1) 40:1
wide (2) 15:23;18:6			3427 (1) 40:1	9199 (1) 7:15
willful (1) 41:16			345 (1) 25:7	98.92 (2)
			35 (1) 6:17	

34:15;35:8
99 (2)
34:14,17
99.82 (1)
35:1