



Via Benefits Services Summary

Nevada Public Employees' Benefits Program

January 23, 2025

Agenda

1. The Individual Marketplace and Via Benefits
2. Retiree Experience
3. Communications and Meetings
4. HRA Administration and Advocacy



Via Benefits: Experience that counts

Oldest and largest Medicare marketplace
with **18** years of service

2.3+
million retirees served

800+
clients

5M
applications processed
across 100+ carriers

3.2 million
retiree conversations
in 2024

133
Fortune 500 clients,
including **36** *Fortune* 100

98%
of retirees feel they
selected the best plan
for their needs



Retiree health care and individual marketplace

Individual Marketplace:

A marketplace where individuals can compare and enroll in individual health care plans with personalized help.



How a marketplace offers more to retirees

- ✔ Expanded choice of plans to fit all needs
- ✔ Greater affordability with the largest risk pools (42 million Medicare) (12.2 million Pre-65)
- ✔ Help with choosing, enrolling in, and using a plan

How a marketplace helps Nevada PEBP

- ✔ Significantly decreased administrative burden
- ✔ Greater affordability; reduced liability (OPEB)
- ✔ Continue to bring value to retired employees and their families

How Via Benefits works

PEBP has partnered with Via Benefits since July 2011 to offer access to the Individual Marketplace to Medicare eligible retirees and spouses:

- There is no cost to PEBP for the services Via Benefits provides
- Participants can shop and enroll in Medicare plans that meet their health and financial needs
- Participants receive education and answers through comprehensive communications
- Via Benefits provides lifetime advocacy for enrollees in plan we are the Agent of Record for
- Via Benefits Administers the Health Reimbursement Arrangement (HRA) for those who are eligible and qualified for the plan





Retiree Experience



Plan types available on Via Benefits

Plan types available

- **Medicare Advantage**
With Prescription Drug (part C)
- **Medicare Supplement**
(Medigap)
- **Prescription Drugs**
(Part D)
- **Dental**
- **Vision**

Examples of insurers available

- AARP
- Aetna – SilverScript
- Anthem BCBS - NV
- Blue Cross Blue Shield
- Cigna
- Hometown Health Plan
- Humana
- United Healthcare
- Wellcare
- Wellpoint

Enrollment channels

Enroll Online

- Enroll anytime - **my.viabenefits.com/PEBP**
- Compare plans side-by-side, select a plan, and enroll using the website
- Identity is verified when the participant signs into Via Benefits
- Participants read the disclaimers and confirm on the site
- Shop Via Benefits with help from a friend or family member



After plan is selected, allow up to **15 minutes to complete the application**

Enroll By Phone

- Call Via Benefits at **1-888-598-7545** to set up an appointment or enroll without an appointment
- A Benefit Advisor will help participants review and enroll in a plan
- Identity is voice-verified
- With permission, a friend or family member may join the call



After plan is selected select, allow up to **50 minutes to complete the application**

Shop and compare online

Participants can compare the details of up to 3 plans side-by-side on my.viabenefits.com/PEBP

Estimated Annual Cost

Formulary covered Drugs

In-network Doctors

Expanded plan details

Note that the shop and compare feature of the site can be used without an online account

\$10.00 monthly premium	
Special plan details	
+ Annual Estimate	\$1,701*
+ Drug Coverage	3/3
+ Doctor Coverage	0/0
Annual Max.	Drug Copay
\$7,550/year	\$15 / \$47
Network	Optional Benefits
PPO	None
Automatic Premium Reimbursement	
Yes☺	
Star Rating	
★★★★☆	
Plan Details	
Aetna Medicare Choice II Plan (PPO) H3288-002	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

\$0.00 monthly premium	
Special plan details	
+ Annual Estimate	\$1,712*
+ Drug Coverage	3/3
+ Doctor Coverage	3/3
Annual Max.	Drug Copay
\$3,900/year	\$10 / \$47
Network	Optional Benefits
HMO	None
Automatic Premium Reimbursement	
Yes☺	
Star Rating	
★★★★★	
Plan Details	
Humana Gold Plus H0028-043 (HMO)	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

\$0.00 monthly premium	
Special plan details	
+ Annual Estimate	\$1,502*
+ Drug Coverage	3/3
+ Doctor Coverage	3/3
Annual Max.	Drug Copay
\$3,900/year	\$2 / \$47
Network	Optional Benefits
HMOPOS	None
Automatic Premium Reimbursement	
Yes☺	
Star Rating	
★★★★★	
Plan Details	
AARP Medicare Advantage SecureHorizons Plan 1 (HMO-...	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

Support for Nevada PEBP retirees every step of the way

Large, Experienced Year-Round Team



- 400+ licensed agents
- 250+ customer support staff

Seasonal Staff



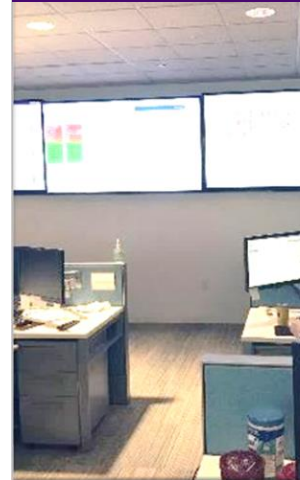
- Scale up with additional licensed agents – early onboarding to ensure robust training
- Post-enrollment seasonal staff

Licensed Benefit Advisors



- Salaried and unbiased – not commissioned
- State-licensed, across the U.S. and carrier certified with all regional and national carriers
- Average advisor is 52 years old with 10 years' experience
- Must be licensed, appointed, and certified to speak to retirees and dependents

Workforce Management Team



- State-of-the-art staffing tools
- License management
- Forecasting and scheduling
- Real-time call volume monitoring
- Schedule adherence
- Resource balance

Benefit Advisors provide Concierge Advice

Unbiased and objective for retirees

Senior sensitivity trained

100% focused on retirees

State licensed and carrier certified

Pass 40+ certification tests

100% U.S.-based



Post Enrollment Communications

Selection Confirmation Letter

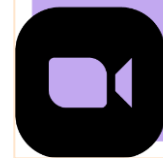
- This will confirm participant plan choices

Communications from Your Confirmed Insurance Carrier

- Participants will receive a packet with their new insurance cards and information about their new plan benefits

Welcome Letter

- Welcomes participants to Via Benefits and highlights our advocacy services and available resources



Educational videos are also available in the video library at my.viabenefits.com/PEBP

Medicare Annual Open Enrollment Period



October 15



December 7

- **Coverage Effective Date – January 1**
- **Via Benefits busiest time of the year for Service Center**
- **Passive enrollment if same plan(s) are available in the new year**



Communications and Meetings

Via Benefits multi-faceted communication plan

Meeting retirees where they are

Print



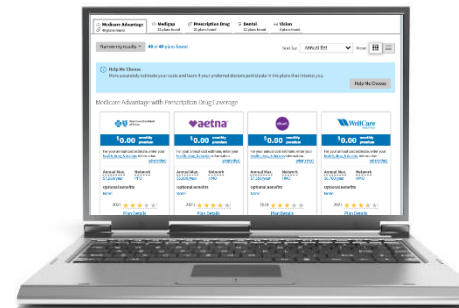
Educational Guides
Multiple Reminders

Virtual Retiree Meetings



Ask Questions

Online Tools



Co-Branded Web Page
Enrollment/HRA Tools
Personal Accounts

Telephonic Support



1:1 Personalized Support

Multiple touchpoints – **Multiple** mediums

Print materials are **revised** annually based on retiree **feedback**

Support before, during and after the enrollment period

Virtual retiree meetings

Via Benefits currently holds virtual retiree meetings twice a year to help educate Nevada PEBP retirees and spouses.

Meetings are held in the spring and the fall with two days of virtual retiree meetings

Two meetings are held per day:

- One meeting focuses on retirees ageing into Medicare or looking to retire if they are an active employee who is over 65
- The other meeting focuses on participants already enrolled through Via Benefits. It focuses more on the HRA and Medicare Open Enrollment (for the fall meeting)

Recordings of the meetings are made available on my.viabenefits.com for participants to view 24/7



Connecting with Nevada PEBP Medicare Members

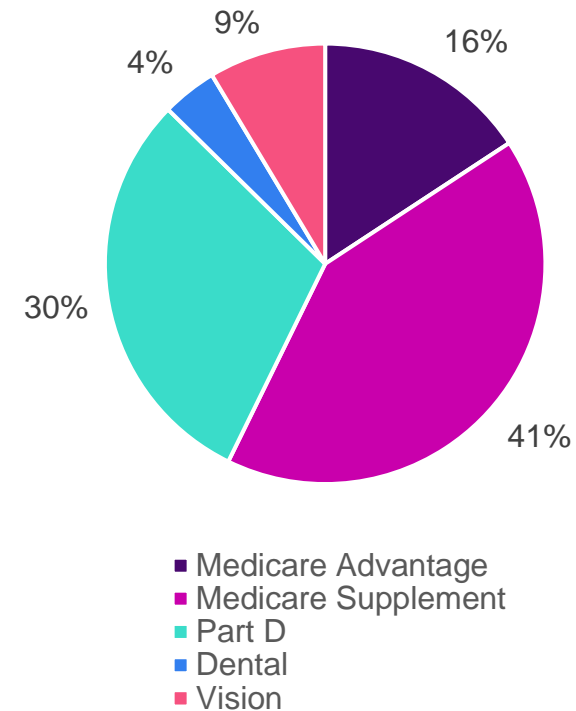
2023 Metrics	Q1	Q2	Q3	Q4	2023 Totals
Total Inbound Calls	5,391	4,182	3,764	7,033	20,370
Total Outbound Calls	1,891	1,286	1,937	1,661	6,775
Average Inbound Handle Time	17m 19s	17m 49s	14m 50s	20m 47s	18m 10s

2024 Metrics	Q1	Q2	Q3	Q4	2023 Totals
Total Inbound Calls	4,547	3,906	4,152	9,127	21,732
Total Outbound Calls	1,639	1,993	1,080	823	5,535
Average Inbound Handle Time	18m 24s	19m 08s	17m 19s	20m 04s	18m 56s

Medicare Enrollment Statistics

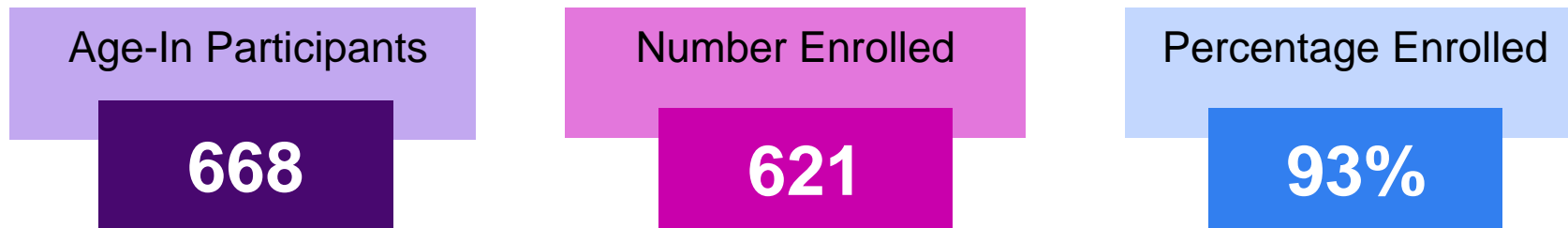
Total Eligible	Enrolled 2024	Enrolled 2024
18,886	13,483	71.4%

Plan Type	Nevada PEBP Enrollment
Medicare Advantage	3,715
Medicare Supplement	9,786
Part D	7,099
Dental	953
Vision	2,028

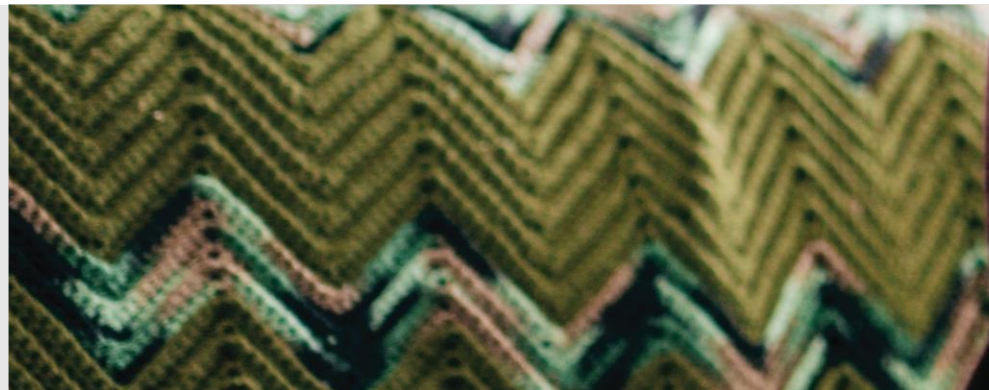


Plan Changes During OEP and Age in Participants

Original Plan	New Plan	1/1/2025 Changes	1/1/2024 Changes	1/1/2023 Changes
Medicare Supplement	Medicare Supplement	56	42	37
Medicare Supplement	Medicare Advantage	47	87	89
Medicare Advantage	Medicare Advantage	474	440	1,487
Medicare Advantage	Medicare Supplement	19	7	9
Prescription Drug Plan	Prescription Drug Plan	1,065	647	548



HRA Administration and Advocacy



Seamless delivery model with HRA

Via Benefits fully integrated experience = 1 call resolution, integrated website



Client allocates dollars to each retiree's HRA account



HRA accounts administered by WTW / Via Benefits

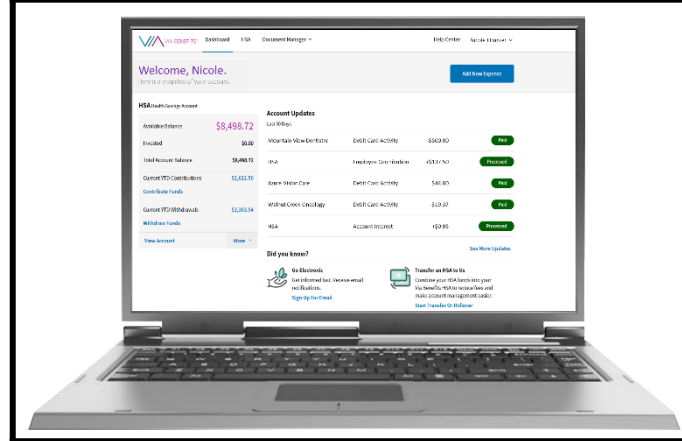


Retirees are reimbursed eligible expenses from HRA

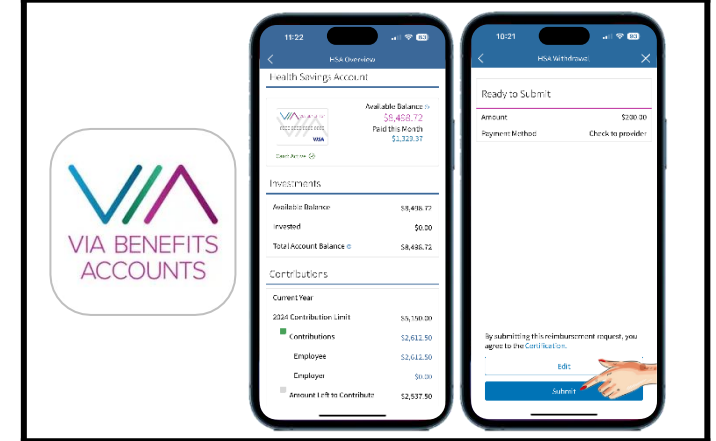
Telephonic/IVR



Online



Mobile App



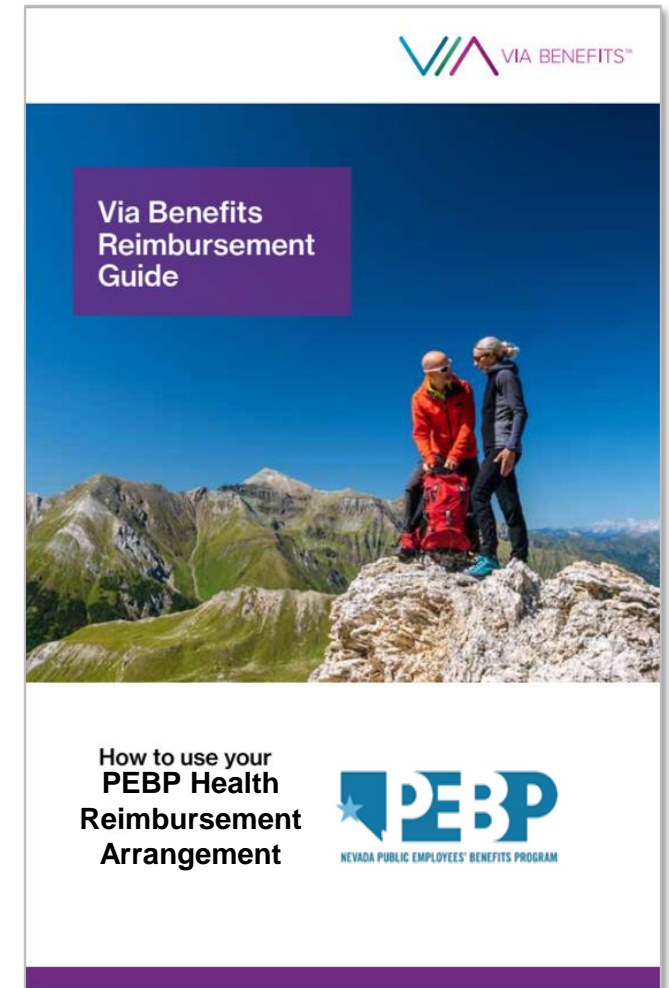
HRA Qualification and Reimbursement Guide

HRA Qualification Requirement

- Participants must enroll in a Medicare medical plan through Via Benefits before their enrollment period ends to qualify for the HRA
- Participants must remain enrolled through Via Benefits to continue to have access to your HRA
- Participants with Tri-Care receive an exception and do not need to enroll through Via Benefits but need to contact PEBP to confirm the Tri-Care exception

Via Benefits Reimbursement Guide

- Contains all necessary instructions on how to use the HRA, including setting up direct deposit, use of the mobile app, and filing claims for reimbursement
- Reimbursement Guide should arrive after new coverage begins



PEBP HRA Information



Tax-free account

Used to reimburse participants for eligible health care expenses – participant pays first and then get reimbursed

- Unused HRA funds are available in future years
- Effective May 31, 2021, the available balance for the HRA was capped at \$8,000. Participants can accrue more than \$8,000 throughout the plan year, however any balances over \$8,000 will be reduced to the \$8,000 cap on May 31 of each year going forward



If participant is eligible and qualify

PEBP will make a **MONTHLY contribution** to the HRA



Participants may use

Funding to **reimburse yourself and your spouse** for eligible medical, prescription drug, dental, vision, Medicare Part B premiums, as well as eligible out-of-pocket healthcare expenses*

***Subject to 365-day rolling reimbursement request submission deadline from the date the service was incurred**

Eligible Expenses for the HRA

Common Eligible Expenses for Reimbursement

This is not an all-inclusive list of eligible expenses. Refer to IRS Section 213D for a complete list

Premiums

- Medicare Medical
- Prescription
- Dental
- Vision
- Medicare Part B

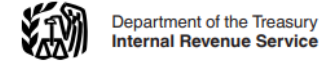
Most Common Expenses

- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Deductibles
- Co-Insurance
- Dental Treatments
- Eye Exams
- Eyeglasses

Other Eligible Expenses

- Artificial Limbs and Teeth
- Ambulance Hire
- Chiropractor
- Contact Lenses
- Hearing Aids and Batteries
- Immunizations
- Laboratory Fees
- Medical Supplies and Equipment
- Oral Surgery
- Osteopath
- Psychiatrist
- Stop Smoking Programs
- Vaccines
- Wheelchair
- X-Rays

[IRS Publication 502]

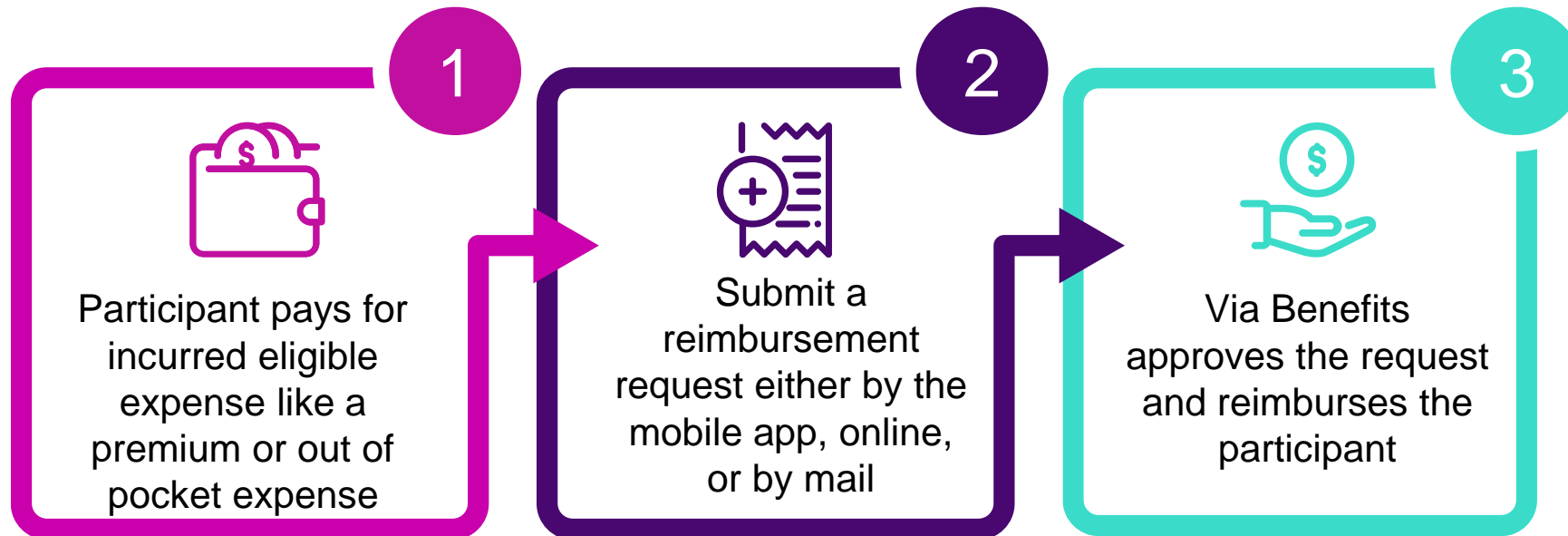


Publication 502
Cat. No. 15002Q

Medical and Dental Expenses

Health Reimbursement Arrangement (HRA)

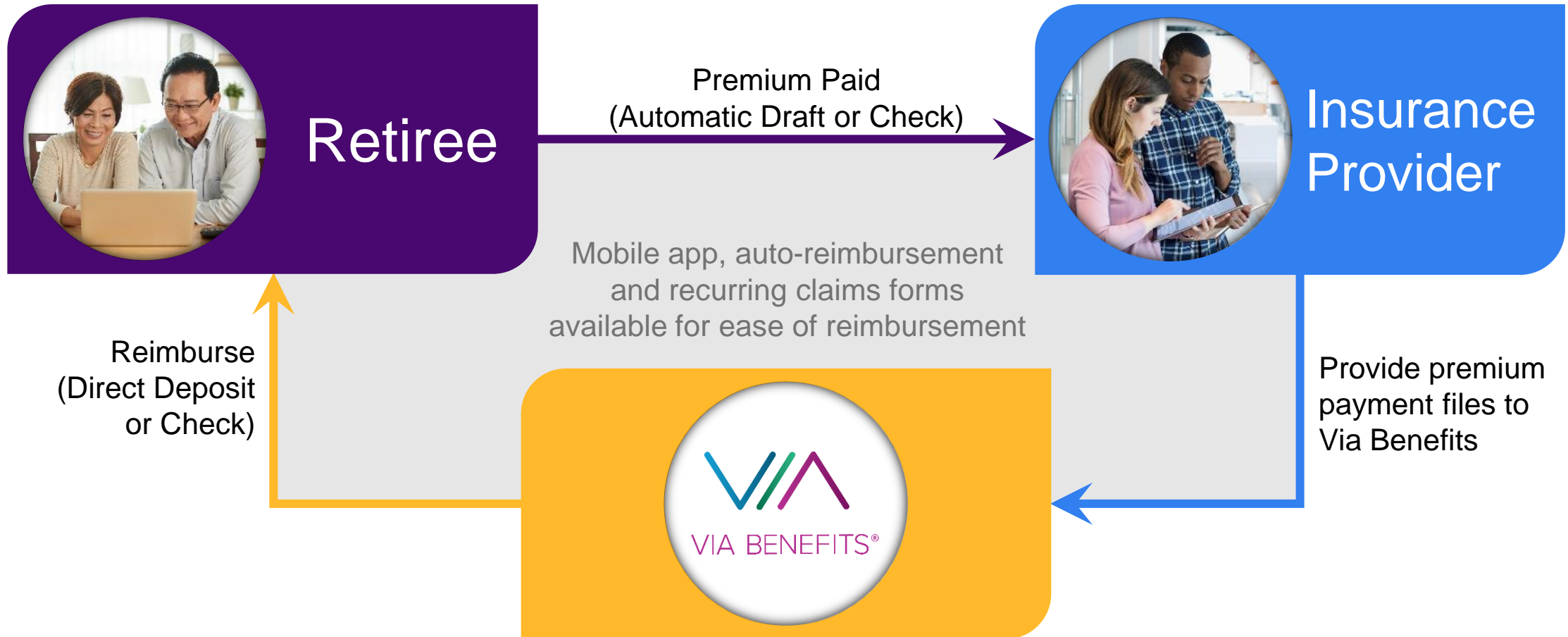
How the HRA works



Important: Participant may be reimbursed up to the amount available in their HRA

HRA – Automatic Premium Reimbursement

How the automatic reimbursement process works



HRA Assistance for Participants

Telephone assistance is ***always*** available to participants through the Via Benefits Customer Service Center by calling **1-888-598-7545** Monday through Friday, 5:00 AM until 4:00 PM Pacific Time

Participants can call the Customer Service Center if they need help with the following:

- Available balance inquiries
- Eligible Expense inquiries
- Auto-reimbursement process
- How to navigate the Via Benefits website
- Inquiries related to Medicare Part B Premiums
- Payment status, setting up Direct Deposit
- Questions about a denied claim

If participants have an **escalation** that has not been resolved **after** speaking with Customer Service, they can set up an appointment with an HRA Specialist by calling **1-844-266-1395**

Maximize the HRA Online

Sign in, Set Up, and Automate

- With the Via Benefits Web site participants can:
- Set up Direct Deposit
- Automate reimbursements
- Go paperless
- Submit reimbursement requests



my.viabenefits.com/PEBP

Managing the HRA using our website is fast, safe, and secure, and up to 10 days faster than mail

The screenshot shows the 'HRA Health Reimbursement Arrangement' dashboard. At the top, there's a navigation bar with 'VIA BENEFITS' logo, 'DASHBOARD', 'HRA', 'RECEIPTS', 'HELP CENTER', and a user profile 'JOHN SAMPLE'. Below the navigation, a 'Welcome' message says 'Here is a snapshot of your account.' with two buttons: 'PREMIUM REIMBURSEMENT' and 'OUT-OF-POCKET REIMBURSEMENT'. The main content area is divided into two columns. The left column shows 'Total Available Balance' as \$1,178.64, 'Payments on Hold' as \$256.12, and 'Scheduled Payments' as \$436.12. It also includes a 'Breakdown per Year' table with data for 2019, 2018, 2017, and 2016. The right column shows 'Account Updates' with two entries for 'HRA Contribution' of \$500.00 and \$300.00, both marked as 'PROCESSED'. Below this is a 'Did you know?' section with three tips: 'Update Payment Method' (Direct deposit will help you receive payments up to 5 days faster!), 'Receive Text Alerts' (Get recent activity and alerts sent directly to your mobile device.), and 'Go Electronic' (Get informed fast. Receive email notifications.).

Breakdown per Year	
Available From 2019	+\$256.12
Available From 2018	+\$589.32
Available From 2017	+\$157.43
Available From 2016	+\$175.77

Account Updates			
HRA	Contribution	+\$500.00	PROCESSED
HRA	Contribution	+\$300.00	PROCESSED

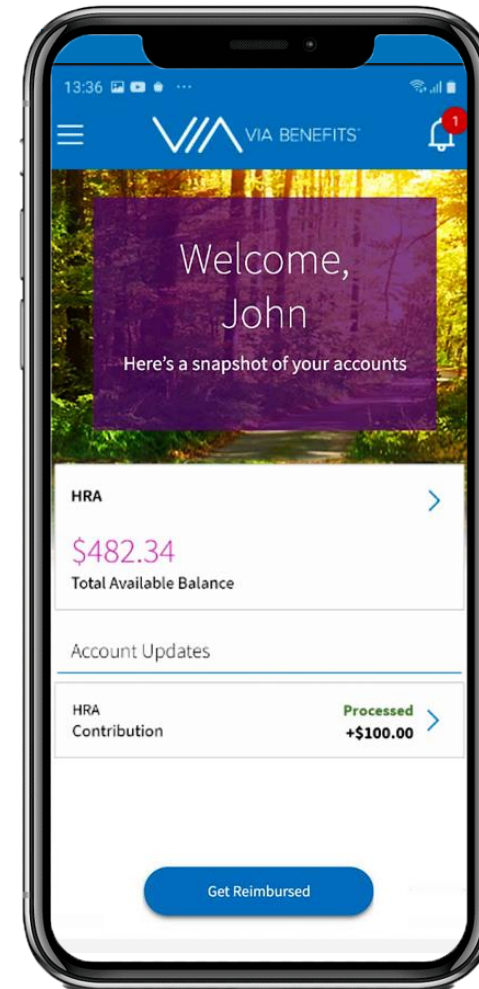
Via Benefits Accounts Mobile App

HRA Management on the go

With the mobile app participants can:

- Check reimbursement status
- Check available balance
- Submit new reimbursement requests
- Take a picture and attach documents to the reimbursement requests

Available for iOS and Android



2024 Funding Account Activity

Total Reimbursements Paid 2024	\$33,364,924
Total Reimbursements Paid 2023	\$33,124,695

Reimbursement Activity



2024 Funding Account Activity – Direct Deposit

Direct Deposit Activity	2024	2023	2022
Accounts	13,733	13,729	13,796
Accounts with direct deposit as of 12/31	10,447	10,278	10,072
% Accounts with direct deposit as of 12/31	76%	75%	73%

Advantages of Requiring Direct Deposit



Lower risk of account fraud



No stolen checks



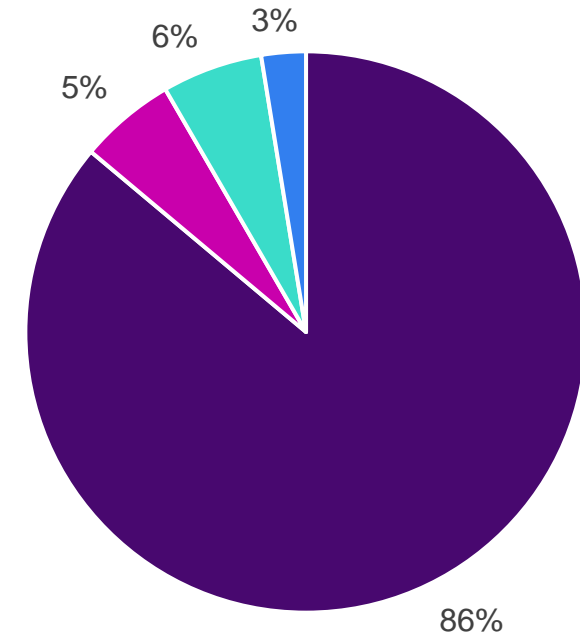
1-3 days to receive reimbursement



No stale checks

2024 Funding Account Activity – Claims Source

Submission Source	2024 Number of Claims	2023 Number of Claims
Auto-reimbursement	409,067	414,162
Paper	26,297	32,409
Online	27,536	29,390
Mobile App	12,188	11,425
Total	475,088	487,386



- Auto-Reimbursement
- Paper
- Online
- Mobile App

Fax Decommission:

Effective 1/1/2025, the fax method for claim submission is no longer available.

