



# Public Employees Benefit Program

Quarterly Update – 4<sup>th</sup> Quarter Plan Year 2025

WTW's Individual Marketplace (Via Benefits)

August 19, 2025



# The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 4th Quarter Plan Year 2025

## Executive Summary

### Plan Enrollment:

- At the end of FY Q4 2025, PEBP’s total enrollment into Medicare policies through WTW’s Individual Marketplace decreased slightly to 11,243. Since PEBP started with Via Benefits back on July 1, 2011, 124 carriers have been selected by PEBP’s retirees with current enrollment in 2,357 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 83% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 5,720 and 1,509 enrollees respectively. The average monthly premium cost for MS plans remained consistent at \$147.
- The percentage of Medicare Advantage (MA or MAPD) plans selected remained consistent at 17%. Top MA carriers include Aetna with 640 individual plan selections and Humana with 347 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$7.

### Customer Satisfaction:

- In Q4 2025, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.8 out of 5.0 based on 20 surveys returned.
- For Q4 2025, the average satisfaction score for Service Calls was 4.4 out of 5.0 based on 267 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q4 2025.

### Health Reimbursement Arrangement:

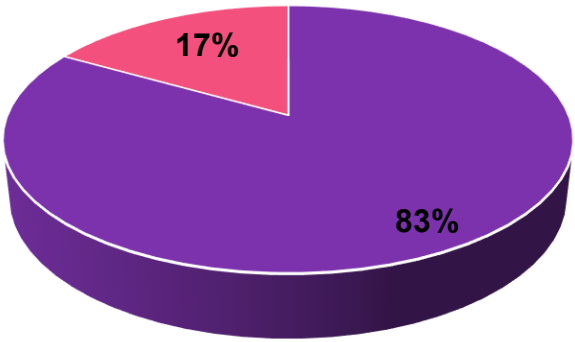
- At the end of Q4 2025 there were 12,410 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 117,032 claims processed in Q4, with 88.3% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 103,318 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q4 was \$8,459,457 paid from 47,267 payments for an average of \$178.97 per claim payment.

## Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2024		Previous Qtr.
Total enrolled through individual marketplace	11,243	11,314
Number of carriers**	124	124
Number of plans**	2,357	2,352

Plan Type Selection Through 12/31/2024		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,886	1,877
Medicare Supplement (MS)	9,366	9,451

### Medical Enrollment



“The percentage of Medicare Advantage plans selected by PEBP’s retiree population is slightly below the average for WTW’s Book of Business.”

Plan Type	Number Enrolled	Average Premium
Medicare Supplement (MS)	9,336	\$150
Medicare Advantage (MA,MAPD)	1,886	\$6 / \$17
Part D drug coverage	5,321	\$26
Dental coverage	841	\$35
Vision coverage	1,663	\$10

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

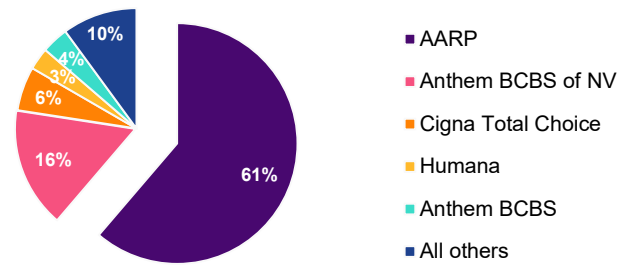
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## Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	5,720
Anthem BCBS of NV	1,509
Humana	553
Cigna Total Choice	277
Anthem BCBS	338

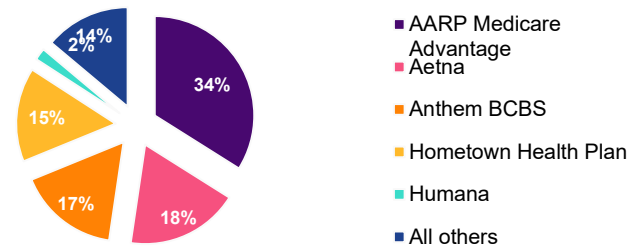
Medicare Supplement Carrier Choice



Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$140
Maximum	\$464

Top Medicare Advantage Plans	Total
Aetna	640
Humana	347
AARP	311
Hometown Health Plan	289
Anthem BCBS	37

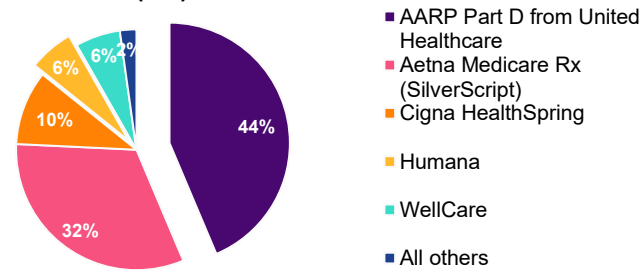
Medicare Advantage Carrier Choice



Cost Data For MA Plans	Cost
Minimum	\$0
Average	\$7
Median	\$0
Maximum	\$230

Top Medicare Part D (RX)	Total
WellCare	2,322
Humana	1,709
AARP Part D from United Healthcare	532
Aetna Medicare Rx (SilverScript)	319
Cigna HealthSpring	321

Part D (RX) Carrier Choice



Cost Data For Part D (RX)	Cost
Minimum	\$0
Average	\$17
Median	\$15
Maximum	\$156

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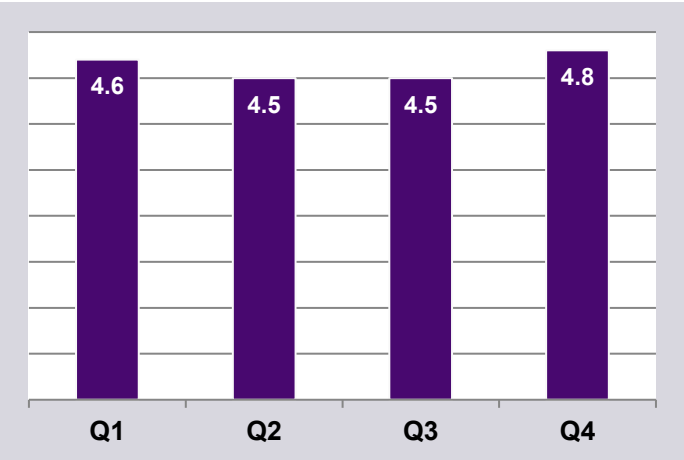
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## Customer Service – Voice of the Customer (VoC)

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

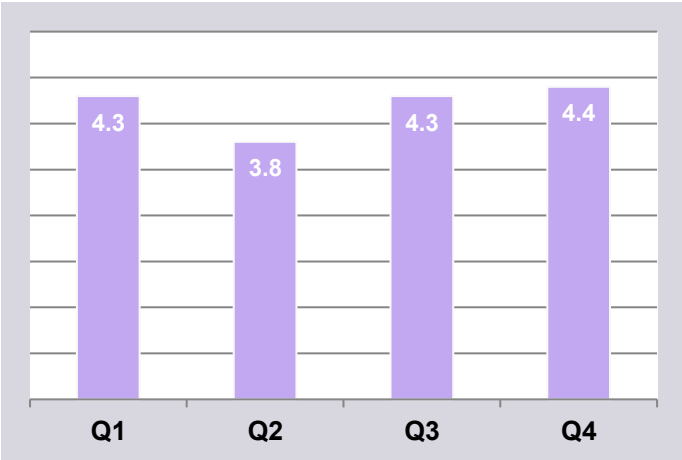
### Q4 Enrollment Satisfaction

CSAT score	Count	%
5	16	60%
4	4	20%
3	0	0%
2	0	0%
1	0	0%
	20	100%



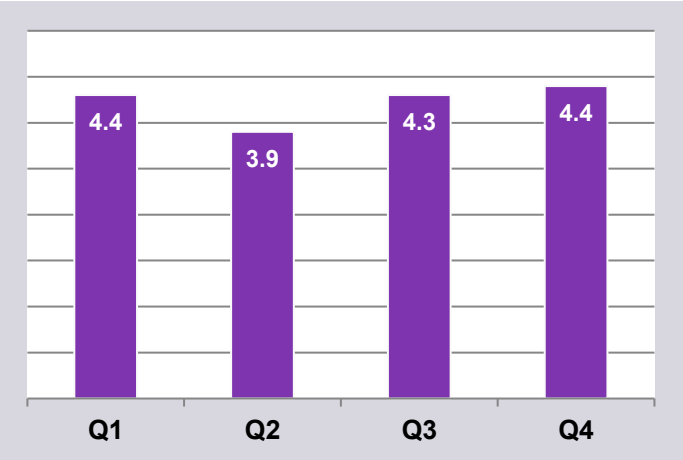
### Q4 Service Satisfaction

CSAT score	Count	%
5	190	71%
4	28	11%
3	23	9%
2	11	4%
1	15	5%
	267	100%



### Q4 Enrollment & Service Combined

CSAT score	Count	%
5	206	64%
4	32	16%
3	23	12%
2	11	3%
1	15	5%
	287	100%

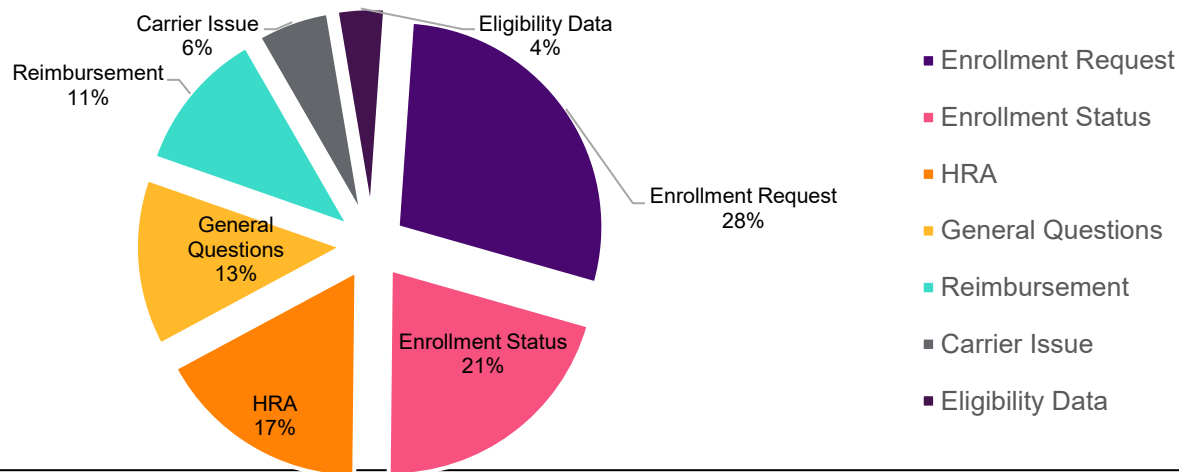
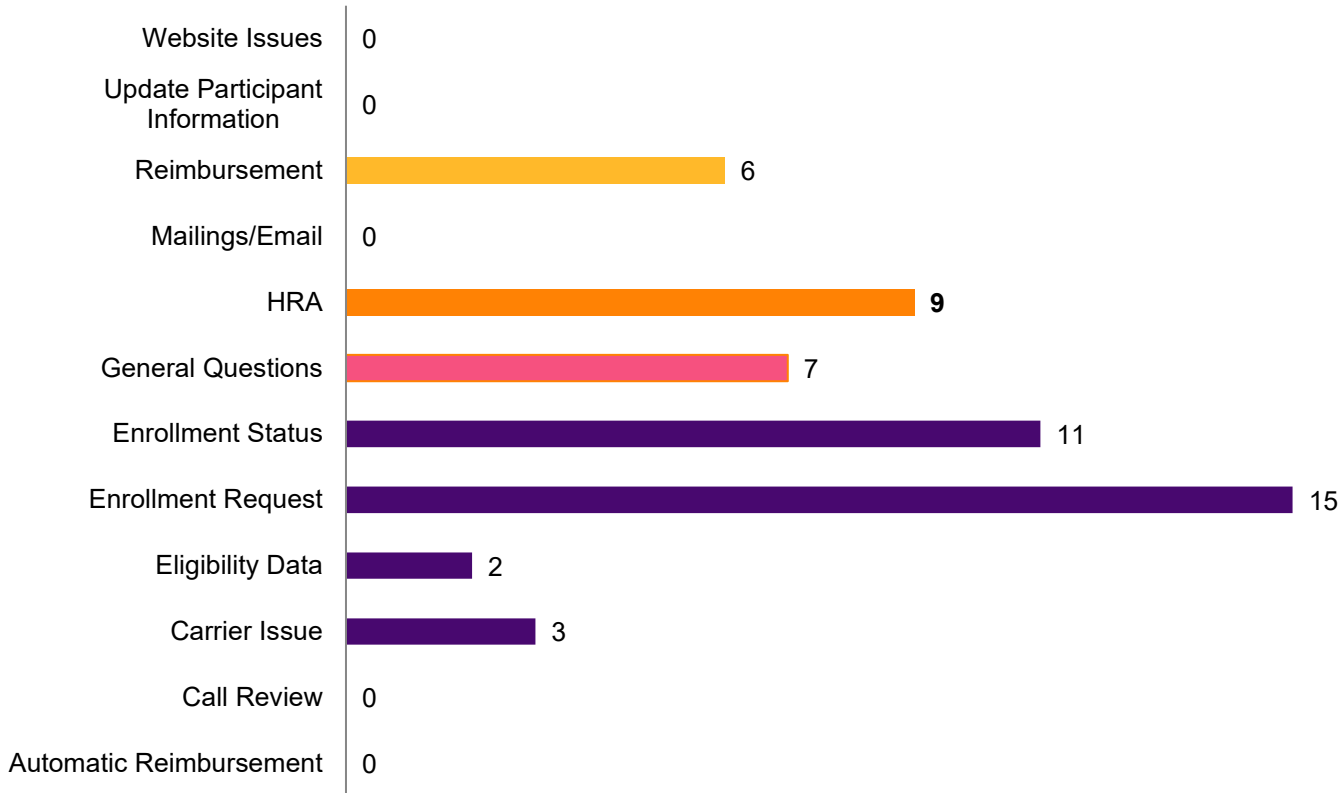


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## Customer Service – Issues Log Resolution

Each quarter a certain number of participant inquiries are received by both PEBP and WTW that require escalation to Individual Marketplace Issues Log. Items on the Issues Log are carefully evaluated and continuously monitored by seasoned WTW staff until resolution is reached. The total number of inquiries reviewed during Q4-FY 2025 is 53 and are associated with the following categories:



## Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Q4 Total	Prior Quarter
HRA accounts	12,410	13,256
Number of payments	47,267	46,157
Accounts with no balance	8,076	8,230
Accounts with Direct Deposit	9,712	10,204
Percentage of Accounts with Direct Deposit	78%	77%
Claims paid amount	\$8,459,457	\$8,559,513

Claims By Source	Q4 Total	Prior Quarter
A/R file	103,318	105,373
Mail	5,938	7,980
Web	5,938	7,754
Mobile App	2,935	3,911
TOTAL	117,032	125,018

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## Performance Guarantees\*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.11 Days	Yes
Claim Financial Precision	≥ 98%	99.9%	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.0%	Yes
Benefits Administration Customer Service Avg. Speed to Answer	≤ 2 min. in Q1 ≤ 90 sec in Q2 and Q3 ≤ 5 minutes in Q4  Note - Quarters listed are based on calendar year.	6 seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	0.26%	Yes
Customer Satisfaction	≥ 80%	90.91%	Yes
Disclosure of Subcontractors	100%	100%	Yes
Unauthorized Transfer of PEBP Data	100%	100%	Yes

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

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## Operations Report

### HRA Available Balance Cap of \$8,000:

On May 30, 2025, Via Benefits processed the annual \$8,000 HRA Available Balance Cap reduction on accounts with a balance of more than \$8,000. This year we adjusted 537 accounts that had balances larger than \$8,000. The total adjustment amount was \$906,546.

### Direct Deposit Only Plan Design:

Effective September 1, 2025, Nevada PEBP's HRA will incorporate a Direct Deposit Only reimbursement plan design. This means that all reimbursements for the HRA must be made through direct deposit rather than via a check. Communications to the approximately 22% of HRA account holders who do not currently have direct deposit set up started in July with an additional communication being sent August and another targeted for September. The communications advise participants of the upcoming Direct Deposit account requirement and encourages them to set on the account ASAP. Any participants who have a payment from the HRA approved but do not have a direct deposit account will have their payments placed on hold.

### Outbound Call Campaign to Accounts with Large Balances:

In August, Via Benefits started a new outbound call campaign to Nevada PEBP participants with large available balances of \$5,000 or more to try to help educate participants on how to effectively utilize their HRA accounts. The calls will be designed to walk participants through setting up Auto Reimbursement, submitting manual claims for out-of-pocket expenses, and setting up a direct deposit account if their HRA does not currently have one. Educational material about how to utilize the HRA is also available on the Nevada PEBP Via Benefits website at <https://my.viabenefits.com/PEBP>.

### Fall 2025 Retiree Meetings:

WTW and Nevada PEBP are planning on holding virtual retiree meetings in October, with a live attendance option at the PEBP offices in Carson City. The meetings are designed to help age-in participants and employees who are 65 or older who are considering retiring get educated on the transition to Medicare as well as assist those who are already enrolled through Via Benefits with Medicare and the HRA. The meeting for those already enrolled through Via Benefits will also have a focus on the upcoming Medicare Open Enrollment period which is from October 15<sup>th</sup> to December 7<sup>th</sup>. The meetings will occur on October 13 and 14 and registration links will be posted to the Nevada PEBP Via Benefits website at <https://my.viabenefits.com/PEBP>.



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## Communications:

Below is information on communications that will be coming up.

- Fall “The Groove” Newsletter
  - “The Groove”, is our digital newsletter communication that is normally sent bi-monthly. The version that is sent in mid/late September and will focus on educating participants on Medicare and the upcoming Medicare Open Enrollment Period that is from October 15 – December 7.
- HRA Qualification Reminder Notification
  - This communication reminds retirees that have a funding qualification requirement to contact Via Benefits during Medicare Open Enrollment if they want to change plans so they do not negatively impact their HRA qualification. This communication is expected to mail in mid/late September.
- Fall Balance Reminder
  - This communication is mailed to participants who have not had any payment activity in their HRA in the prior 90 days and have a positive available balance in their HRA. It is designed to remind them of their HRA balance so they can take action and submit new claims for reimbursement from their account. The Balance Reminder is expected to mail in early/mid September.

