



Public Employees Benefit Program

Quarterly Update – 3rd Quarter Plan Year 2025

WTW's Individual Marketplace (Via Benefits)

April 29, 2025

The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of FY Q2 2025, PEBP’s total enrollment into Medicare policies through WTW’s Individual Marketplace decreased slightly to 11,314. Since PEBP started with Via Benefits back on July 1, 2011, 124 carriers have been selected by PEBP’s retirees with current enrollment in 2,352 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 5,805 and 1,557 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 622 individual plan selections and Humana with 354 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$7.

Customer Satisfaction:

- In Q3 2025, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.5 out of 5.0 based on 29 surveys returned.
- For Q3 2025, the average satisfaction score for Service Calls was 4.3 out of 5.0 based on 224 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.3 out of 5.0 for Q2 2025.

Health Reimbursement Arrangement:

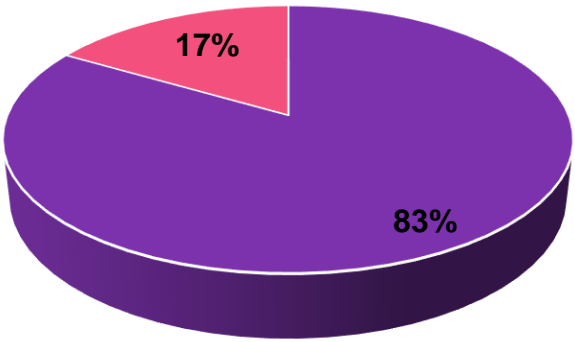
- At the end of Q3 2025 there were 13,256 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 125,018 claims processed in Q3, with 84.3% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 105,373 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q3 was \$8,559,513 paid from 46,157 payments for an average of \$185.44 per claim payment.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2024		Previous Qtr.
Total enrolled through individual marketplace	11,314	11,353
Number of carriers**	124	124
Number of plans**	2,352	2,338

Plan Type Selection Through 12/31/2024		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,877	1,931
Medicare Supplement (MS)	9,451	9,459

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.”

■ MS ■ MA

Plan Type	Number Enrolled	Average Premium
Medicare Supplement (MS)	9,451	\$150
Medicare Advantage (MA,MAPD)	1,877	\$6 / \$17
Part D drug coverage	5,350	\$26
Dental coverage	840	\$35
Vision coverage	1,668	\$11

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

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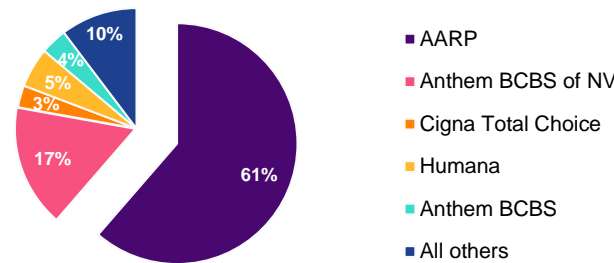
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	5,805
Anthem BCBS of NV	1,557
Humana	506
Cigna Total Choice	280
Anthem BCBS	336

Top Medicare Advantage Plans	Total
Aetna	622
Humana	354
AARP	305
Hometown Health Plan	284
Anthem BCBS	37

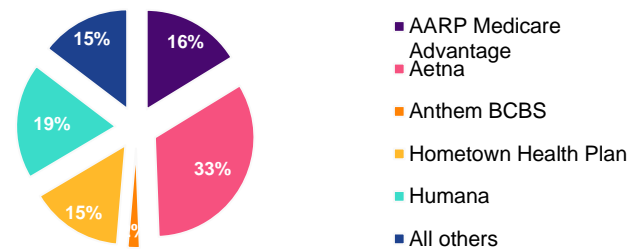
Top Medicare Part D (RX)	Total
WellCare	2,302
Humana	1,739
AARP Part D from United Healthcare	554
Aetna Medicare Rx (SilverScript)	327
Cigna HealthSpring	314

Medicare Supplement Carrier Choice



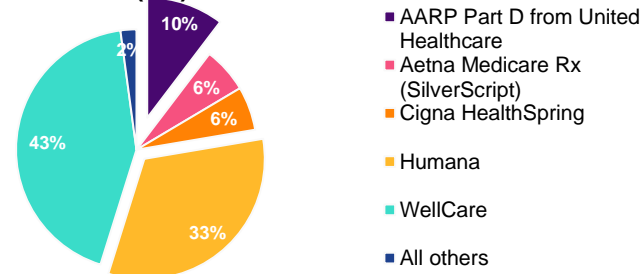
Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$140
Maximum	\$464

Medicare Advantage Carrier Choice



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

Part D (RX) Carrier Choice



Cost Data For Part D (RX)	Cost
Minimum	\$0
Average	\$18
Median	\$15
Maximum	\$156

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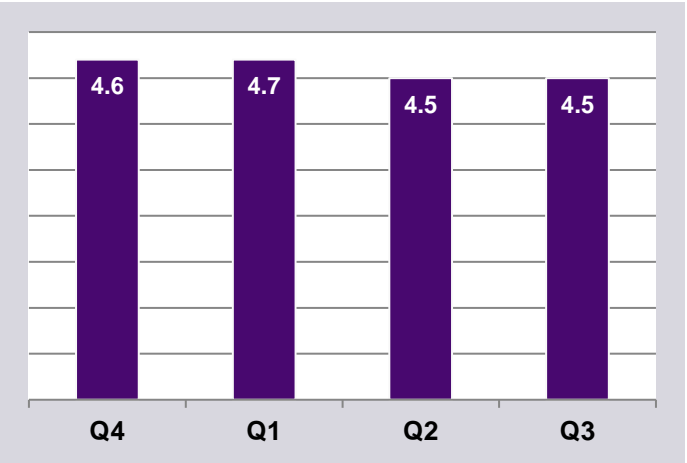
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Customer Service – Voice of the Customer (VoC)

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

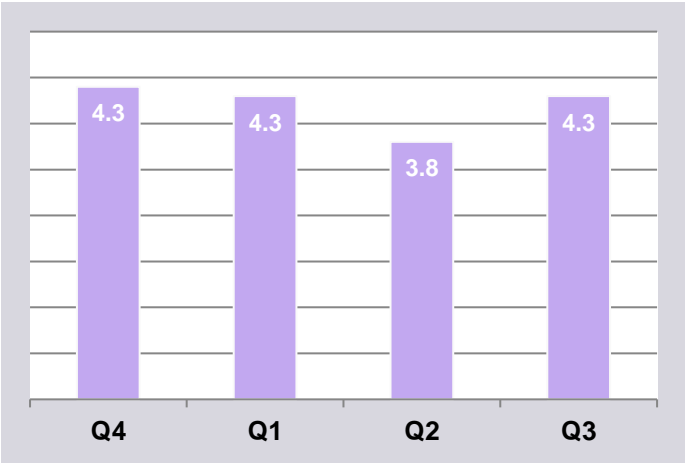
Q3 Enrollment Satisfaction

CSAT score	Count	%
5	19	66%
4	4	14%
3	6	20%
2	0	0%
1	0	0%
	29	100%



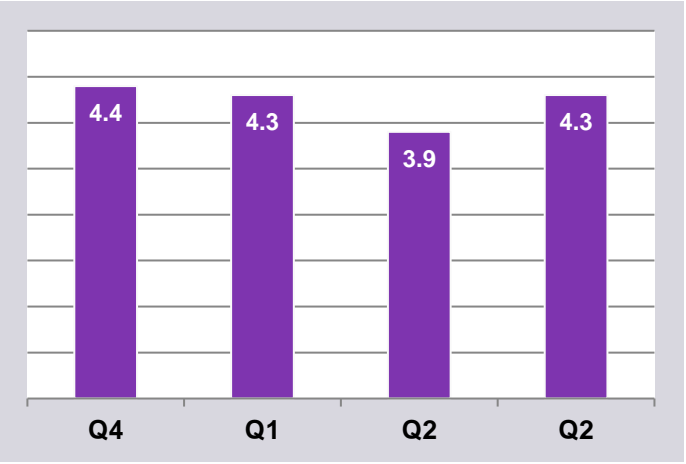
Q3 Service Satisfaction

CSAT score	Count	%
5	142	63%
4	37	17%
3	24	11%
2	7	3%
1	14	6%
	224	100%



Q3 Enrollment & Service Combined

CSAT score	Count	%
5	161	64%
4	41	16%
3	30	12%
2	7	3%
1	14	5%
	253	100%

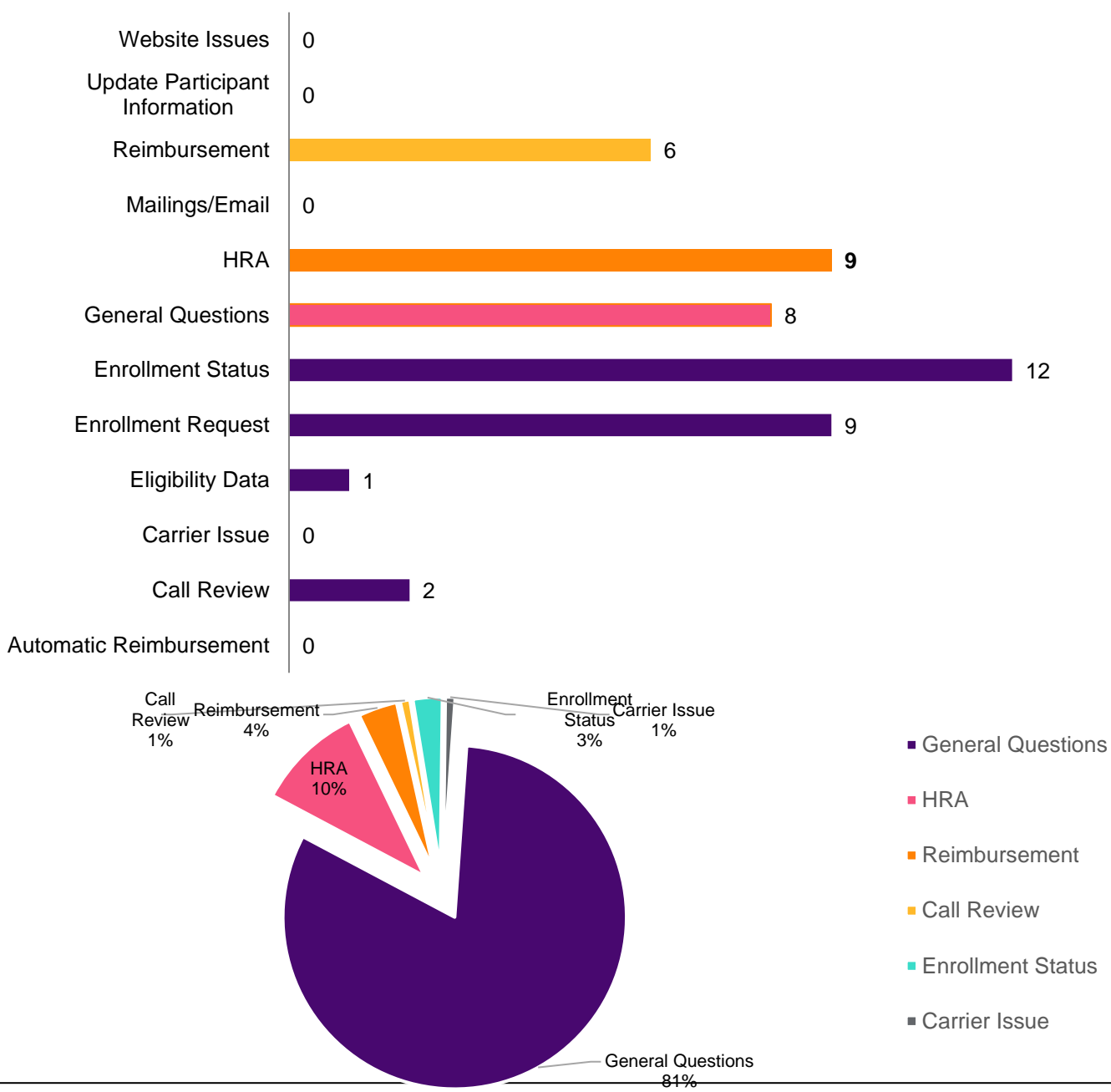


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Customer Service – Issues Log Resolution

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 Q2-PY 2025 is 46 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,256
Number of payments	46,157
Accounts with no balance	8,230
Accounts with Direct Deposit	10,204
Percentage of Accounts with Direct Deposit	77%
Claims paid amount	\$8,559,513

Claims By Source	Total
A/R file	105,373
Mail	7,980
Web	7,754
Mobile App	3,911
TOTAL	125,018

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.15 Days	Yes
Claim Financial Precision	≥ 98%	99.8%	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.	1 minute 35 seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	4.92%	Yes
Customer Satisfaction	≥ 80%	91.7%	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

Spring Retiree Meetings:

WTW and Nevada PEBP held virtual retiree meetings on April 2 and 3, with a live attendance option at the PEBP offices in Carson City. The meetings were 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. Recordings of meetings are now available on the Nevada PEBP Via Benefits website at <https://my.viabenefits.com/PEBP>.

HRA Available Balance Cap of \$8,000:

Effective May 30, 2025, we will process the annual \$8,000 HRA Available Balance Cap reduction on accounts with a balance of more than \$8,000. (Note that May 31, 2025 is on Saturday so the process this year will occur on the last business day of May.) Nevada PEBP has sent communications related to the Available Balance Cap to 824 participants with balances of \$7,000 or greater as they are expected to be the ones who will potentially be impacted by the Cap this year. The goal of the communication is to remind participants to submit claims against their balance to reduce it below the \$8,000 threshold so they do not lose any of their HRA balance. Once funds are removed because they are over the \$8,000 cap, they cannot be added back.

Outbound Call Campaign to Accounts with Large Balances:

In April, Via Benefits completed an outbound call campaign to Nevada PEBP participants with large available balances to try to help educate participants on how to effectively utilize their HRA accounts. The campaign was completed for 807 participants with a success rate at of contact of 23%. Educational material about how to utilize the HRA is also available on the Nevada PEBP Via Benefits website at <https://my.viabenefits.com/PEBP>.