



Public Employees Benefit Program

Quarterly Update – 2nd Quarter Plan Year 2025

WTW's Individual Marketplace (Via Benefits)

February 19, 2025

The Public Employees Benefit Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of FY Q1 2025, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace decreased slightly to 11,353. Since PEBP started with Via Benefits back on July 1, 2011, 124 carriers have been selected by PEBP's retirees with current enrollment in 2,338 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 5,842 and 1,571 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 AARP with 398 individual plan selections. The average monthly premium cost to PEBP participants decreased slightly to \$7.

Customer Satisfaction:

- In Q2 2025, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.5 out of 5.0 based on 48 surveys returned.
- For Q2 2025, the average satisfaction score for Service Calls was 3.8 out of 5.0 based on 407 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 3.9 out of 5.0 for Q1 2025.

Health Reimbursement Arrangement:

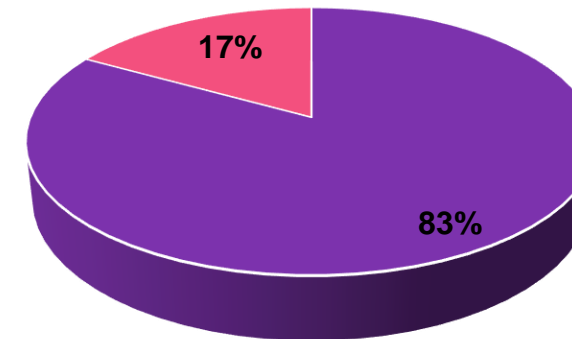
- At the end of Q2 2025 there were 13,733 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 120,336 claims processed in Q2, with 85.5% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 102,908 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q2 was \$8,274,987 paid from 47,798 payments for an average of \$173.12 per claim payment.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 12/31/2024		Previous Qtr.
Total enrolled through individual marketplace	11,353	11,408
Number of carriers**	124	124
Number of plans**	2,338	2,257

Plan Type Selection Through 12/31/2024		Previous Qtr.
Medicare Advantage (MA, MAPD)	1,931	1,882
Medicare Supplement (MS)	9,459	9,558

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)	9,459	\$150
Medicare Advantage (MA, MAPD)	1,931	\$6 / \$17
Part D drug coverage	6,172	\$26
Dental coverage	833	\$35
Vision coverage	1,662	\$11

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

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Quarterly Update – 2nd Quarter Plan Year 2025

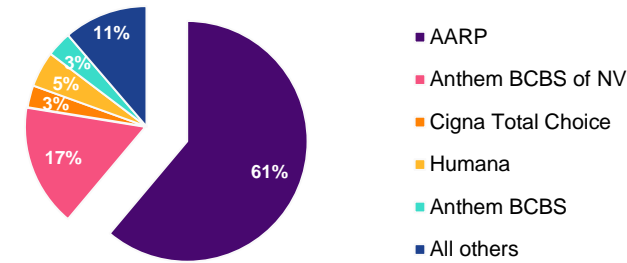
Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	5,842
Anthem BCBS of NV	1,571
Humana	459
Cigna Total Choice	283
Anthem BCBS	324

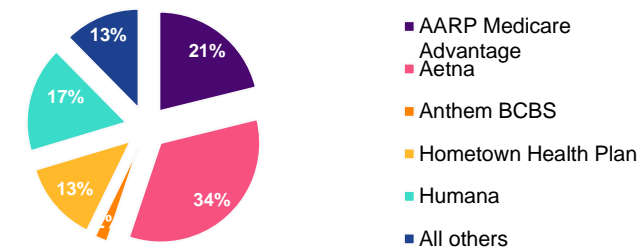
Top Medicare Advantage Plans	Total
Aetna	640
Humana	325
AARP	398
Hometown Health Plan	247
Anthem BCBS	39

Top Medicare Part D (RX)	Total
WellCare	2,252
Humana	1,754
AARP Part D from United Healthcare	1,490
Aetna Medicare Rx (SilverScript)	336
Cigna HealthSpring	299

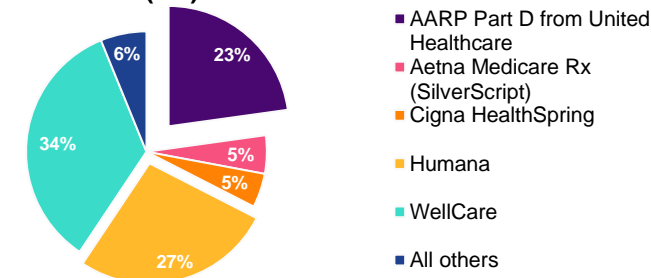
Medicare Supplement Carrier Choice



Medicare Advantage Carrier Choice



Part D (RX) Carrier Choice



Cost Data For MS Plans	Cost
Minimum	\$22
Average	\$147
Median	\$140
Maximum	\$481

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

Cost Data For Part D (RX)	Cost
Minimum	\$0
Average	\$21
Median	\$15
Maximum	\$156

The Public Employees Benefit Program Executive Dashboard

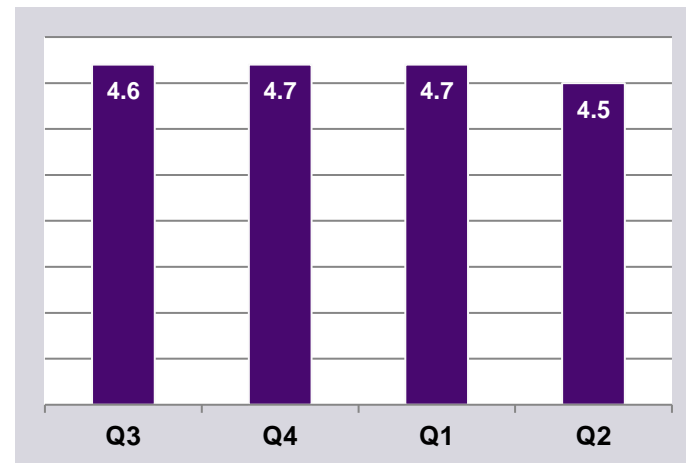
Quarterly Update – 2nd Quarter Plan Year 2025

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

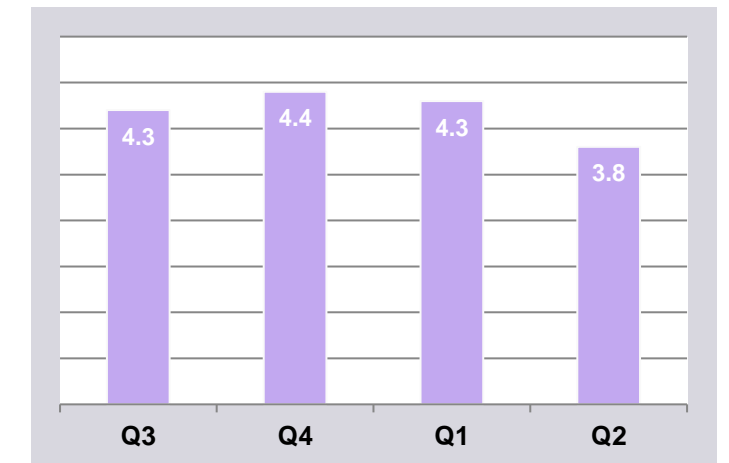
Q2 Enrollment Satisfaction

CSAT score	Count	%
5	32	67%
4	10	21%
3	5	10%
2	0	0%
1	1	2%
	48	100%



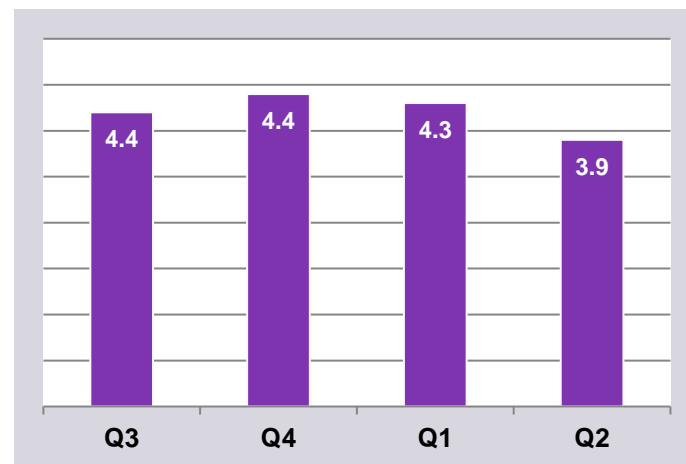
Q2 Service Satisfaction

CSAT score	Count	%
5	213	52%
4	58	14%
3	52	13%
2	32	8%
1	52	13%
	407	100%



Q2 Enrollment & Service Combined

CSAT score	Count	%
5	245	54%
4	68	15%
3	57	12%
2	32	7%
1	53	12%
	544	100%

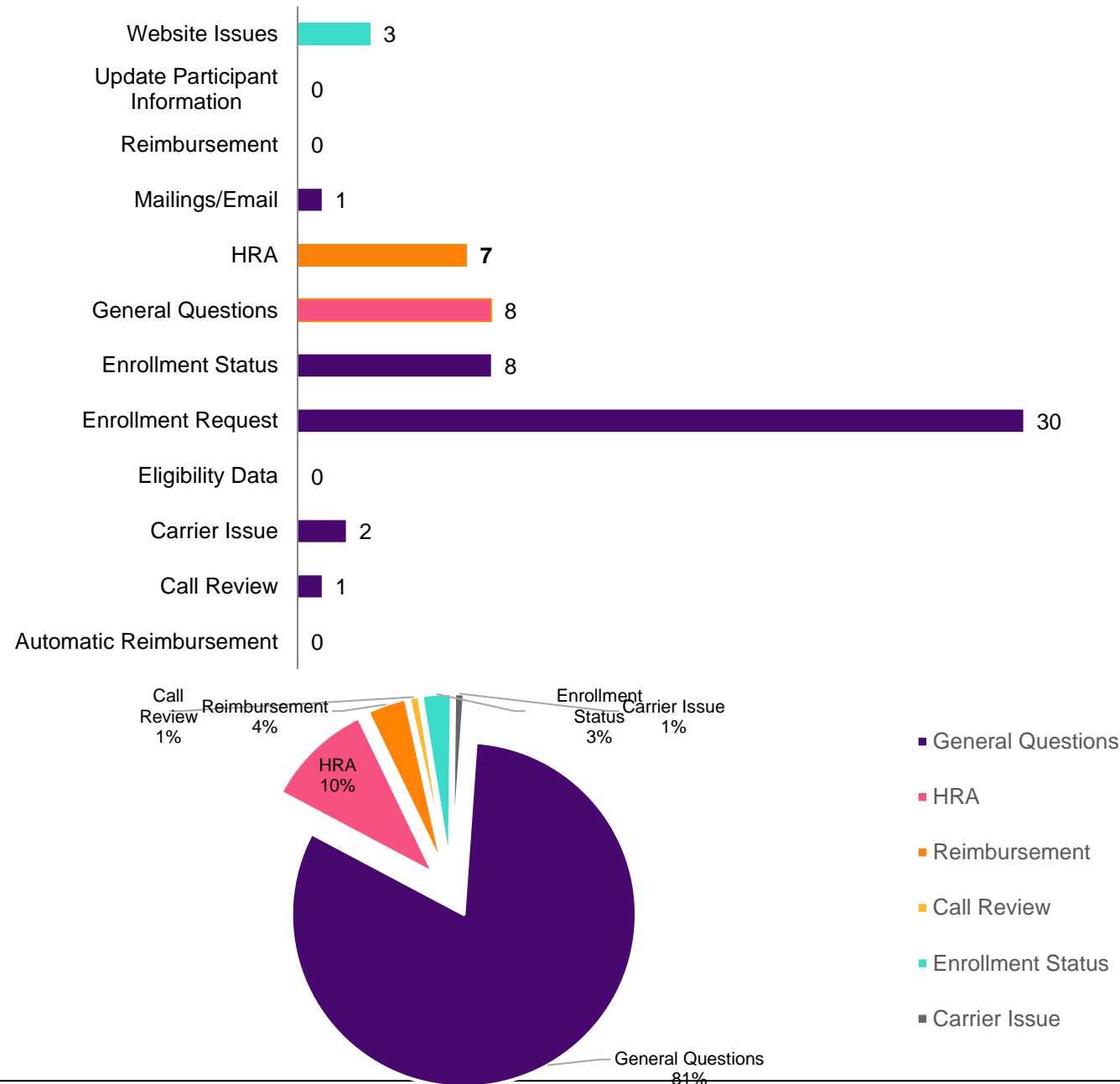


The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 2nd Quarter Plan Year 2025

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 Q1-PY 2025 is 30 and are associated with the following categories:



Health Reimbursement Account (HRA)

Claim Activity for the Qtr.	Total
HRA accounts	13,733
Number of payments	47,798
Accounts with no balance	415
Claims paid amount	\$8,274,987

Claims By Source	Total
A/R file	102,908
Mail	6,547
Web	7,455
Mobile App	3,399
TOTAL	120,336

The Public Employees Benefit Program Executive Dashboard

Quarterly Update – 2nd Quarter Plan Year 2025

Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.36 Days	Yes
Claim Financial Precision	≥ 98%	99.9%	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.9%	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.	11 minute 41 Seconds	No – Note that this performance guarantee is measured quarterly and a penalty of \$2,000 to Nevada PEBP for this missed measure.
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	17.4%	No – Note that this performance guarantee is measured annually based on the annual audit period. Once the audit period is completed the full results for the period will be reviewed and determined if a penalty is due.
Customer Satisfaction	≥ 80%	81.3%	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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Quarterly Update – 2nd Quarter Plan Year 2025

Operations Report

Medicare Open Enrollment Plan Changes for 2025:

The Medicare Open Enrollment Season for 2025 occurred from October 15, 2023 – December 7, 2023. The below chart captures information on the number of participants that made changes to their existing Medicare Medical or Prescription Drug Plan. There was a significant increase in the number of participants who changed their Prescription Drug Plan, likely due to new lower premium Rx plans being available in 2024. There was also a decrease in the number of changes captured for those moving from a Medicare Advantage plan to another Medicare Advantage plan. This decrease is likely due to fewer carriers increasing their premiums or changing plan designs which previously required participants to be “cross walked” to another plan.

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 Available Balance Cap of \$8,000:

Effective May 31, 2025, we will process the annual \$8,000 HRA Available Balance Cap reduction on accounts with a balance of more than \$8,000. Nevada PEBP is planning on sending 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.

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Spring Retiree Meetings:

WTW and Nevada PEBP have scheduled virtual retiree meetings on April 2 and 3, 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. Registration links for these meetings have been added to the Via Benefits website for Nevada PEBP at <https://my.viabenefits.com/PEBP>. Recordings of meetings are later made available on the website as well.

Meeting Date/Time	Meeting Type
April 2 – 11:30 am PT	Pre-Medicare/Ageing into Medicare
April 2 – 2:00 pm PT	Already enrolled in Medicare/HRA
April 3 – 9:30 am PT	Already enrolled in Medicare/HRA
April 3 - 12:00 pm PT	Pre-Medicare/Ageing into Medicare

Communications:

Below is information on communications that were mailed and/or emailed recently by Via Benefits to Nevada PEBP participants.

- Spring Balance Reminder
 - This communication is mailed to participants who have not had any payment activity in their HRA in the prior 90 days. It is designed to remind them of their HRA balance so they can take action and submit new claims for reimbursement from their account. The Balance Reminder for the spring was mailed in mid-February to 268 Nevada PEBP participants.

VIA BENEFITS Balance Reminder

Via Benefits
PO Box 12345
City Name, PA 67890-1234
Electronic Service Requested

Identifier: 17882608_1355910
GROUP NAME, LLC

John Sample
1234 Street Name
Any Town, OH 12345
United States

10/15/2021

You have a total available balance of \$1,560.00 in your reimbursement account that you can use for eligible expenses. The table below shows the available balance from each account and plan year.

Account Balance Breakdown		
Account	Plan Year	Available Balance
HRA	2018	\$140.00
HRA	2019	\$220.00
HRA	2020	\$1,200.00
Total Available Balance: \$1,560.00		

We're here to assist you
If you have questions, please call Via Benefits at 1-800-888-8888 (TTY: 711), Monday through Friday 9:00 a.m. to 6:00 p.m. Time Zone.

Sincerely,
Via Benefits

Get Informed Faster | Get instant updates via email. Update your notification settings at my.viabenefits.com.