



Public Employees' Benefits Programs

Quarterly Update – 1st Quarter Fiscal Year 2025

WTW's Individual Marketplace (Via Benefits)

November 14, 2025



The Public Employees' Benefits Program Executive Dashboard

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Executive Summary

Plan Enrollment:

- At the end of FY Q1 2026, PEBP's total enrollment into Medicare policies through WTW's Individual Marketplace was 20,285. There have been 107 carriers selected by PEBP's retirees with current enrollment in 1,080 different plans.
- Medicare Supplement (MS) plan selection remained consistent at 81% of the total population with the majority of participants selecting AARP and Anthem BCBS of Nevada as their insurer; each carrier holds plans for 5,711 and 1,493 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 19%. Top MA carriers include Aetna with 685 individual plan selections and Humana with 432 individual plan selections. The average monthly premium cost to PEBP participants remained consistent at \$7.

Customer Satisfaction:

- In Q1 2026, PEBP participant satisfaction with Enrollment Calls had an average satisfaction score result of 4.3 out of 5.0 based on 6 surveys returned.
- For Q1 2026, the average satisfaction score for Service Calls was 4.3 out of 5.0 based on 117 surveys returned.
- The combined average satisfaction score for Enrollment Calls and Service Calls was 4.4 out of 5.0 for Q1 2026.

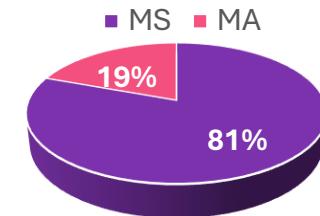
Health Reimbursement Arrangement:

- At the end of Q1 2026 there were 13,566 Health Reimbursement Arrangement (HRA) accounts for PEBP participants.
- There were 125,156 claims processed in Q1, with 84.8% being submitted via Auto-Reimbursement, meaning that participants did not have to manually submit 106,186 claims for Premium Reimbursement.
- The total reimbursement amount processed for Q1 was \$8,258,407 paid from 46,538 payments for an average of \$177.46 per claim payment.

Summary of Retiree Decisions and Costs

Retiree Plan Selection Through 9/30/2025	Previous Qtr.
Total applications through individual marketplace	20,285
Number of carriers**	107
Number of plans**	1,080
Plan Type Selection Through 9/30/2025	Previous Qtr.
Medicare Advantage (MA, MAPD)	2,306
Medicare Supplement (MS)	9,579

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)	9,579	\$150
Medicare Advantage (MA,MAPD)	2,306	\$6 / \$17
Part D drug coverage	5,782	\$26
Dental coverage	889	\$35
Vision coverage	1,724	\$10

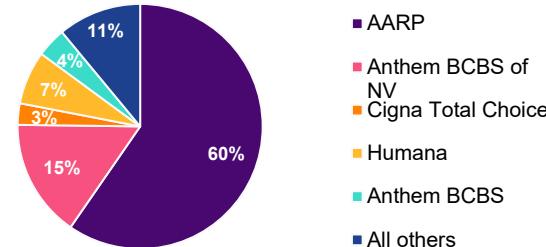
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Summary of Retiree Carrier Choice

Top Medicare Supplement Plans	Total
AARP	5,711
Anthem BCBS of NV	1,493
Humana	675
Cigna Total Choice	271
Anthem BCBS	374

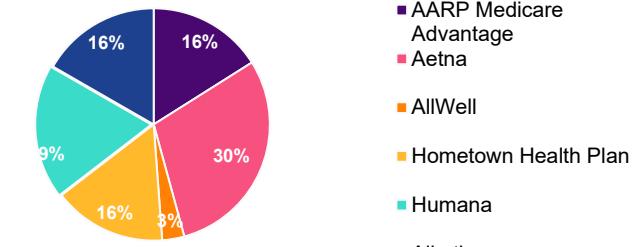
Medicare Supplement Carrier Choice



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

Top Medicare Advantage Plans	Total
Aetna	685
Humana	432
AARP	370
Hometown Health Plan	363
AllWell	71

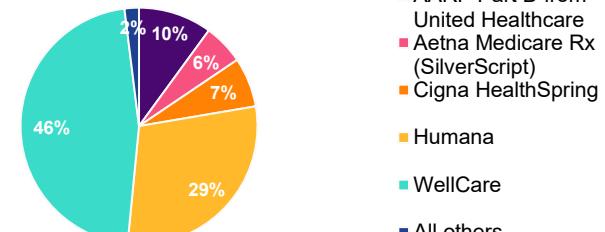
Medicare Advantage Carrier Choice



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

Top Medicare Part D (RX)	Total
WellCare	2,690
Humana	1,691
AARP Part D from United Healthcare	581
Aetna Medicare Rx (SilverScript)	319
Cigna HealthSpring	392

Part D (RX) Carrier Choice



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

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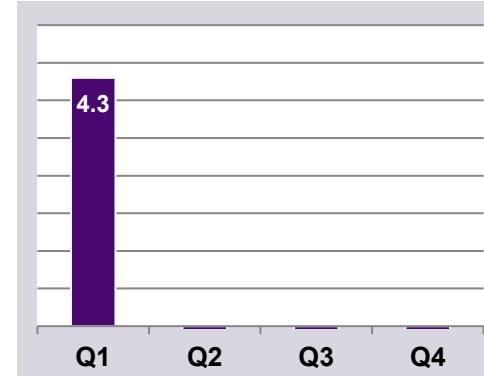
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Customer Service – Voice of the Customer (VoC)

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

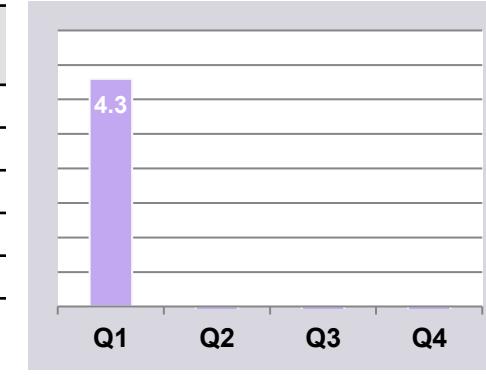
Q4 Enrollment Satisfaction

CSAT score	Count	%
5	3	50%
4	2	33%
3	1	17%
2	0	0%
1	0	0%
	6	100%



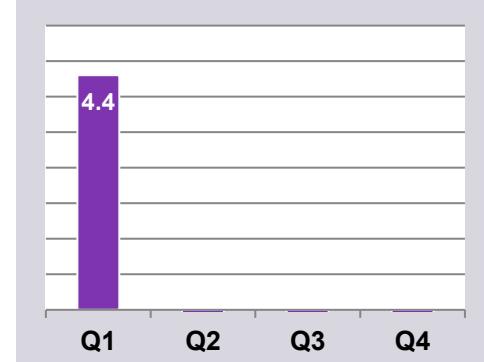
Q4 Service Satisfaction

CSAT score	Count	%
5	74	64%
4	20	17%
3	12	10%
2	6	5%
1	5	4%
	117	100%



Q4 Enrollment & Service Combined

CSAT score	Count	%
5	77	63%
4	22	18%
3	13	10%
2	6	5%
1	5	4%
	287	100%

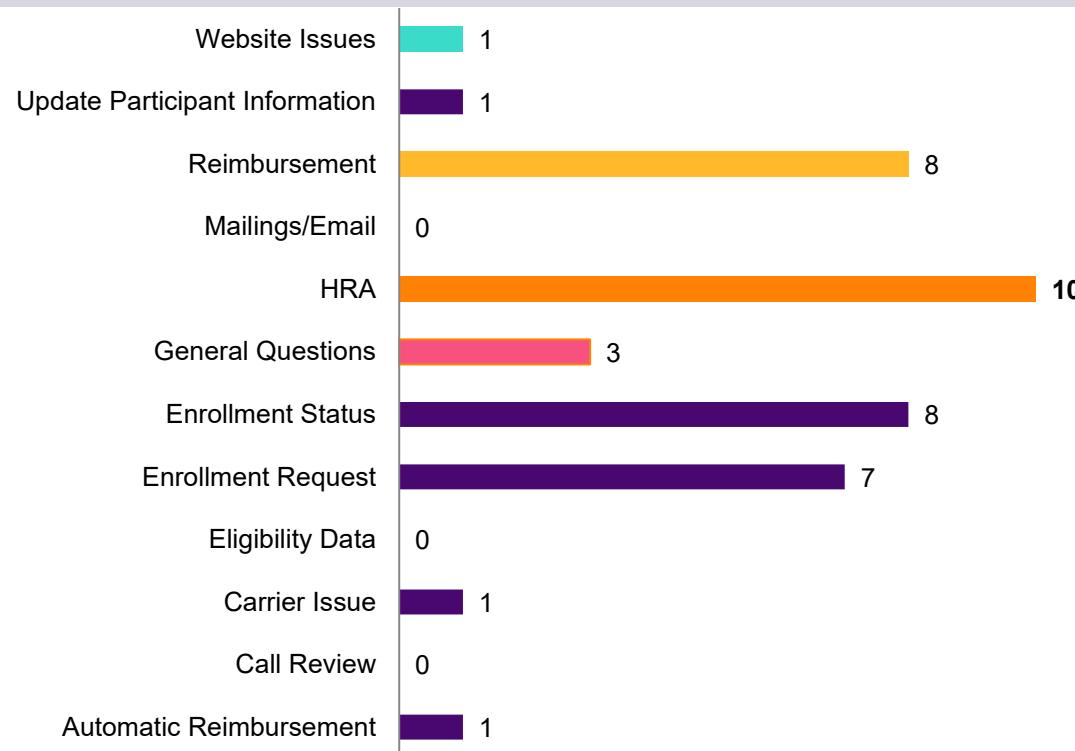


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Customer Service – Issues Log Resolution

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 Q1-FY 2026 is 40 and are associated with the following categories:



Health Reimbursement Arrangement (HRA)

Claim Activity for the Qtr.	Q1 Total	Prior Quarter
HRA accounts	13,566	12,410
Number of payments	46,538	47,267
Accounts with no balance	8,285	8,076
Accounts with Direct Deposit	10,883	9,712
% of Accounts with Direct Deposit	80%	78%
Claims paid amount	\$8,258,407	\$8,459,457

Claims by Source	Q1 Total	Prior Quarter
Automatic Reimbursement Premium File	106,186	103,318
Mail	3,982	5,938
Website	9,768	5,938
Mobile App	5,274	2,935
TOTAL	125,156	117,032

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Performance Guarantees*

Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.16 Days	Yes
Claim Financial Precision	≥ 98%	99.9%	Yes
Reports	≤ 15 business days	Met	Yes
HRA Web Services	≥ 99%	99.8%	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 18 seconds	Yes
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	2.6%	Yes
Customer Satisfaction	≥ 80%	91.06%	Yes
Disclosure of Subcontractors	100%	100%	Yes
Unauthorized Transfer of PEPP Data	100%	100%	Yes

*Please note that the performance guarantees are ultimately measured based on the annual audit period with the exception of the Average Speed to Answer.

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Operations Report

Direct Deposit Only Plan Design:

Effective September 1, 2025, Nevada PEBP's HRA has incorporated 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 HRA account holders who did not have direct deposit set up were sent in July, August, and September. The communications advise participants of the upcoming Direct Deposit account requirement and encourages them to set one up ASAP. Additional outreach including emails, automated informational calls, and targeted outbound calls will be made going forward as possible. 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 September, Via Benefits completed a new outbound call campaign to 1,130 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 were 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 hosted four virtual retiree meetings on October 13 and 14, 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. The meetings for those already enrolled through Via Benefits also had a focus on the upcoming Medicare Open Enrollment period which started on October 15. Recordings of the meetings are available on the Nevada PEBP Via Benefits website at <https://my.viabenefits.com/PEBP>.

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Operations Report Continued

Communications:

Below is information on communications that were recently sent to retirees.

Fall “The Groove” Newsletter

- “The Groove”, is our digital newsletter communication that is normally sent bi-monthly. The version that was sent in mid/late September focused on educating participants on the Medicare Open Enrollment Period.

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 mailed 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 mailed in early/mid September.

