

Public Employees' Benefits Programs

Quarterly Update – 3rd Quarter Fiscal Year 2026

WTW's Individual Marketplace (Via Benefits)



May 21, 2026



Executive Summary

Quarterly Update – 3rd Quarter Fiscal Year 2026

Plan Enrollment

- As of FY Q3, 19,725 plan applications have been processed for PEBP retirees through Via Benefits, selecting 978 plans across 105 carriers.
- Medicare Supplement (MS) plans made up 82% of enrollments, led by AARP (5,551) and Anthem BCBS NV (1,440). Average MS premium: \$149 per month.
- Medicare Advantage (MA) enrollment remained at 18%, with top selections from Humana (444) and Hometown Health Plan (426). Average MA premium: \$6 per month.

Customer Satisfaction

- Enrollment Calls: 4.8/5.0 from 28 surveys.
- Service Calls: 4.2/5.0 from 330 surveys.
- Combined Q3 satisfaction: 4.2/5.0.

Health Reimbursement Arrangement

- 12,306 HRA accounts were active at the end of Q3 2026.
- 118,457 claims were processed, with 88.6% auto-reimbursed (104,966 claims).
- Total reimbursements: \$8.5M across 43,650 payments, averaging \$195.66 per payment.

Summary of Retiree Decisions and Costs

Quarterly Update – 3rd Quarter Fiscal Year 2026

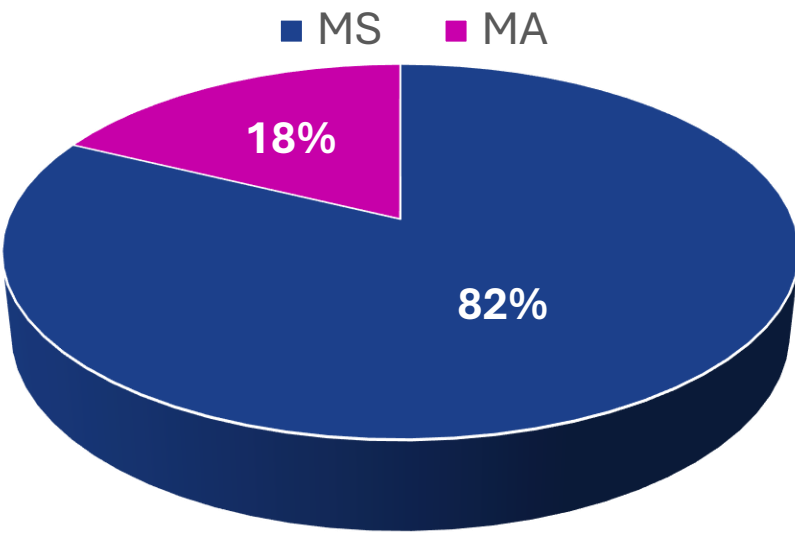
Retiree Plan Selection Through 3/31/2026	Q3	Previous Qtr.
Total applications through Individual Marketplace	19,725	19,661
Number of carriers**	105	104
Number of plans**	978	969

Plan Type Selection Through 3/31/2026	Q3	Previous Qtr.
Medicare Advantage (MA, MAPD)	2,056	2,032
Medicare Supplement (MS)	9,513	9,483

Summary of Retiree Decisions and Costs - Continue

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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)	9,513	\$150
Medicare Advantage (MA,MAPD)	2,056	\$2 / \$5
Part D drug coverage	5,530	\$25
Dental coverage	899	\$38
Vision coverage	1,727	\$15

Summary of Retiree Carrier Choice

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Top Medicare Supplement Plans

Carrier	Total
AARP	5,551
Anthem BCBS of NV	1,440
Humana	702
Anthem BCBS	401
Cigna Health	297

Medicare Supplement Carrier Choice

Carrier	Percentage
AARP	59%
Anthem BCBS of NV	15%
Humana	7%
Anthem BCBS	4%
Cigna Health	3%
All Others	12%

Cost Data For MS Plans

Data	Cost
Minimum	\$0
Average	\$149
Median	\$141
Maximum	\$2,249

Summary of Retiree Carrier Choice - Slide 2

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Top Medicare Advantage Plans

Carrier	Total
Humana	444
Hometown Health Plan	426
Aetna	391
AARP from UHC	344
AllWell	112

Medicare Advantage Carrier Choice

Carrier	Percentage
Humana	22%
Hometown Health Plan	21%
Aetna	19%
AARP from UHC	17%
AllWell	5%
All Others	16%

Cost Data For MA Plans

Data	Cost
Minimum	\$0
Average	\$6
Median	\$0
Maximum	\$248

Summary of Retiree Carrier Choice – Slide 3

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Top Part D Plans

Carrier	Total
WellCare	2,891
Humana	1,557
AARP Part D from United Healthcare	505
Aetna Medicare Rx	289
CIGNA	282

Part D (RX) Carrier Choice

Carrier	Percentage
WellCare	52%
Humana	28%
AARP Part D from United Healthcare	9%
Aetna Medicare Rx	5%
CIGNA	5%
All Others	1%

Cost Data For Part D Plans

Data	Cost
Minimum	\$0
Average	\$15
Median	\$13
Maximum	\$165

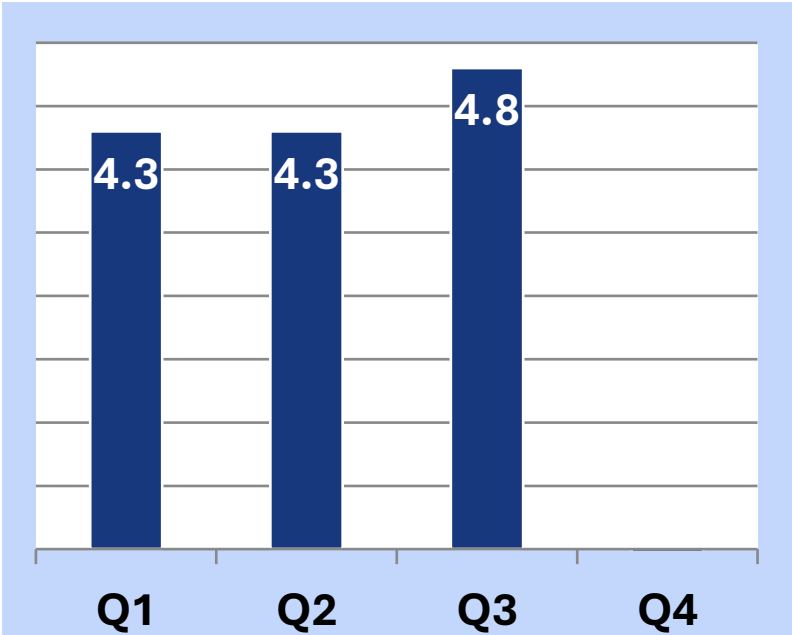
Customer Service – Voice of the Customer (VoC)

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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	23	82%
4	4	14%
3	0	0%
2	0	0%
1	1	4%
	28	100%



Customer Service – Voice of the Customer (VoC) – Slide 2

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Q2 Service Satisfaction

CSAT score	Count	%
5	202	61%
4	48	15%
3	31	9%
2	20	6%
1	29	9%
	330	100%

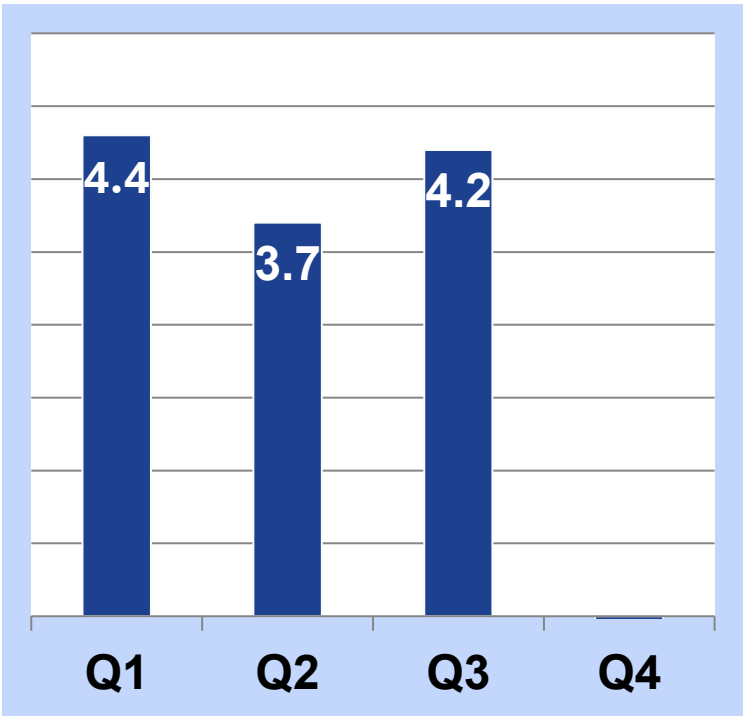


Customer Service – Voice of the Customer (VoC) – Slide 3

Quarterly Update – 3rd Quarter Fiscal Year 2026

Q2 Enrollment and Service Combined

CSAT score	Count	%
5	225	63%
4	52	15%
3	32	9%
2	20	5%
1	29	8%
	358	100%



Customer Service – Issues Log Resolution

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Each quarter, PEBP and WTW receive participant inquiries that require escalation to the Individual Marketplace Issues Log. WTW staff monitor and resolve these items. In Q3-FY 2026, 108 inquiries were reviewed, falling into the following categories:

Automatic Reimbursement	0
Call Review	0
Carrier Issue	0
Eligibility Data	0
Enrollment Request	9
Enrollment Status	26

General Questions	2
HRA	23
Mailings/Email	2
Reimbursement	7
Update Participant Information	0
Website Issues	1

Health Reimbursement Arrangement (HRA)

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Claim Activity for the Quarter	Q3 Total	Prior Quarter
HRA accounts	12,306	12,746
Number of payments	43,650	43,341
Accounts with no balance	7,985	7,916
Accounts with Direct Deposit	11,513	11,523
% of Accounts with Direct Deposit	94%	90%
Claims paid amount	\$8,540,376	\$8,066,764

Health Reimbursement Arrangement (HRA) - Continued

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Claims by Source	Q3 Total	Prior Quarter
Automatic Reimbursement Premium File	104,966	102,086
Mail	6,160	7,595
Website	4,963	5,235
Mobile App	2,368	4,066
TOTAL	118,457	118,982

Performance Guarantees*

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Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.2 Days	Yes
Claim Financial Precision	≥ 98%	99.6%	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.	34 seconds	Yes

*Performance guarantees are reviewed as part of the Fiscal Year claims audit. Any penalties due to Nevada PEPB for missed performance guarantees are addressed then.

Performance Guarantees* - Continued

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Category	Commitment	Outcome	PG MET
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	0.7%	Yes
Customer Satisfaction	≥ 80%	86.3%	Yes
Disclosure of Subcontractors	100%	100%	Yes
Unauthorized Transfer of PEBP Data	100%	100%	Yes

*Performance guarantees are reviewed as part of the Fiscal Year claims audit. Any penalties due to Nevada PEPB for missed performance guarantees are addressed then.

Operations Report

Quarterly Update – 3rd Quarter Fiscal Year 2026

HRA Available Balance Cap of \$8,000

Effective May 29, 2026, Via Benefits 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, 2026 is on a Sunday 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 696 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 from an account because they are over the \$8,000 cap, they cannot be added back.

Operations Report – Slide 2

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Spring 2026 Retiree Meetings

WTW and Nevada PEBP hosted four virtual retiree meetings on April 15 and 16, with a live attendance option at the PEBP offices in Carson City. The meetings were designed to:

- 1) Educate Pre-65 retirees who are aging into Medicare
- 2) Educate active employees who are 65 or older who are considering retiring on the transition to Medicare
- 3) Educate Medicare eligible retirees who are already enrolled through Via Benefits with additional information Medicare and the HRA

Recordings of the meetings are available on the [Nevada PEBP Via Benefits website](#) for participants to review.