

Public Employees' Benefits Programs

Quarterly Update – 2nd Quarter Fiscal Year 2026

WTW's Individual Marketplace (Via Benefits)



February 18, 2026



Executive Summary

Quarterly Update – 2nd Quarter Fiscal Year 2026

Plan Enrollment

- As of FY Q2, 19,661 plan applications have been processed for PEBP retirees through WTW, selecting 969 plans across 104 carriers.
- Medicare Supplement (MS) plans made up 81% of enrollment, led by AARP (5,614) and Anthem BCBS NV (1,447). Average MS premium: \$148 per month.
- Medicare Advantage (MA) enrollment remained at 19%, with top selections from Humana (449) and Hometown Health Plan (417). Average MA premium: \$7 per month.

Customer Satisfaction

- Enrollment Calls: 4.3/5.0 from 31 surveys.
- Service Calls: 3.7/5.0 from 256 surveys.
- Combined Q2 satisfaction: 3.7/5.0.

Health Reimbursement Arrangement

- 12,746 HRA accounts were active at the end of Q2 2026.
- 118,982 claims were processed, with 85.8% auto-reimbursed (102,086 claims).
- Total reimbursements: \$8.06M across 43,341 payments, averaging \$86.12 per payment.

Summary of Retiree Decisions and Costs

Quarterly Update – 2nd Quarter Fiscal Year 2026

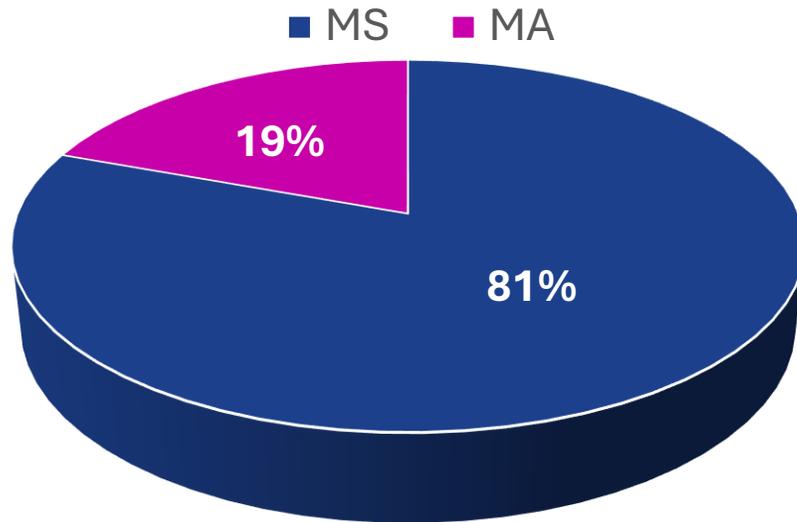
Retiree Plan Selection Through 12/31/2025		Previous Qtr.
Total applications through Individual Marketplace	19,661	20,285
Number of carriers**	104	107
Number of plans**	969	1,080

Plan Type Selection Through 12/31/2025		Previous Qtr.
Medicare Advantage (MA, MAPD)	2,032	2,306
Medicare Supplement (MS)	9,483	9,579

Summary of Retiree Decisions and Costs - Continue

Quarterly Update – 2nd Quarter Fiscal Year 2026

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)	9,483	\$150
Medicare Advantage (MA, MAPD)	2,032	\$6 / \$17
Part D drug coverage	5,527	\$26
Dental coverage	888	\$35
Vision coverage	1,731	\$10

Summary of Retiree Carrier Choice

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Top Medicare Supplement Plans

Carrier	Total
AARP	5,614
Anthem BCBS of NV	1,447
Humana	695
Cigna Total Choice	274
Anthem BCBS	381

Medicare Supplement Carrier Choice

Carrier	Percentage
AARP	60%
Anthem BCBS of NV	15%
Humana	7%
Cigna Total Choice	3%
Anthem BCBS	4%
All Others	11%

Cost Data For MS Plans

Data	Cost
Minimum	\$22
Average	\$148
Median	\$140
Maximum	\$464

Summary of Retiree Carrier Choice - Slide 2

Quarterly Update – 2nd Quarter Fiscal Year 2026

Top Medicare Advantage Plans

Carrier	Total
Aetna	415
Humana	449
AARP	334
Hometown Health Plan	417
AllWell	112

Medicare Advantage Carrier Choice

Carrier	Percentage
Aetna	20%
Humana	22%
AAPR	16%
Hometown Health Plan	21%
AllWell	6%
All Others	15%

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	2,844
Humana	1,591
AARP Part D from United Healthcare	515
Aetna Medicare Rx (SilverScript)	291
Cigna HealthSpring	277

Part D (RX) Carrier Choice

Carrier	Percentage
WellCare	51%
Humana	29%
AARP Part D from United Healthcare	9%
Aetna Medicare Rx (SilverScript)	5%
Cigna HealthSpring	5%
All Others	<1%

Cost Data For Part D Plans

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

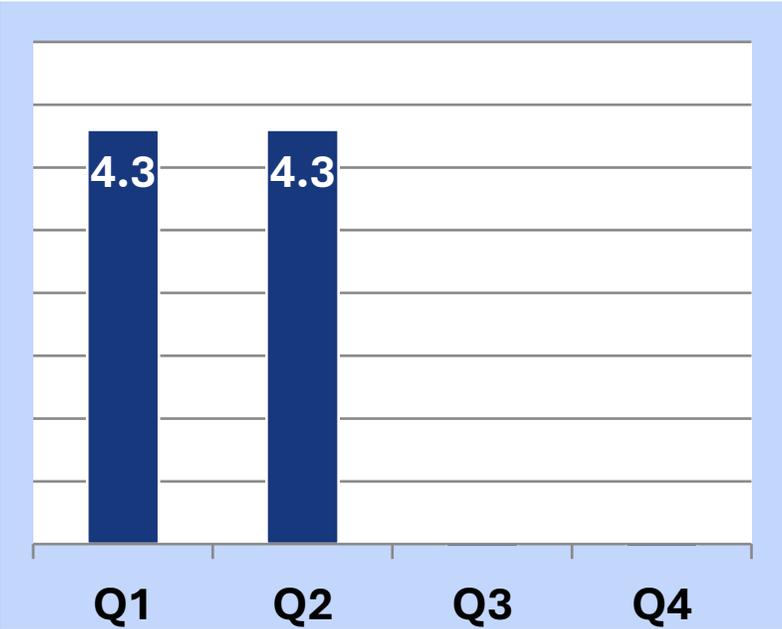
Customer Service – Voice of the Customer (VoC)

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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	19	61%
4	5	16%
3	2	7%
2	5	16%
1	0	0%
	31	100%

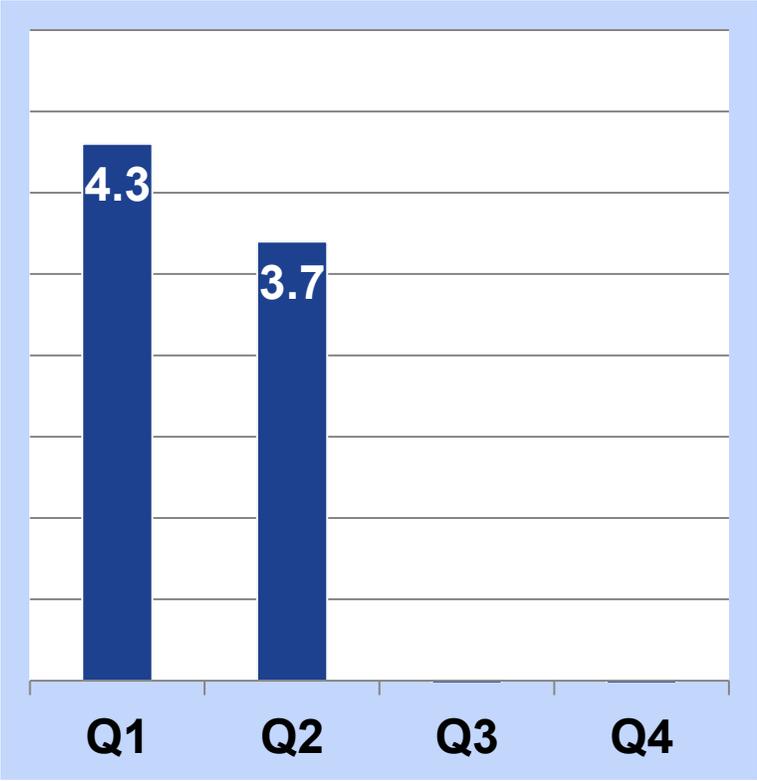


Customer Service – Voice of the Customer (VoC) – Slide 2

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Q2 Service Satisfaction

CSAT score	Count	%
5	120	47%
4	39	15%
3	31	12%
2	17	7%
1	49	19%
	256	100%

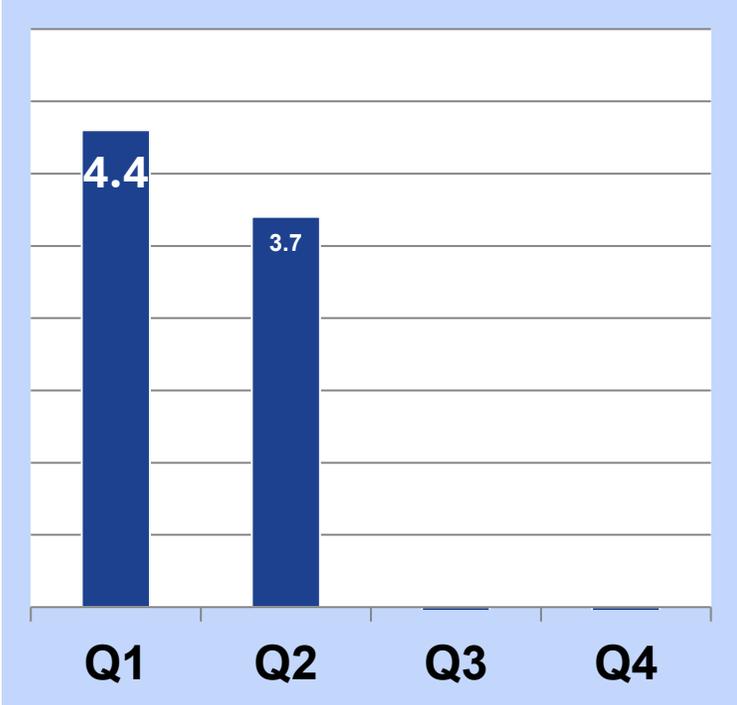


Customer Service – Voice of the Customer (VoC) – Slide 3

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Q2 Enrollment and Service Combined

CSAT score	Count	%
5	139	49%
4	44	15%
3	33	12%
2	22	7%
1	49	17%
	287	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 Q2-FY 2026, 108 inquiries were reviewed, falling into the following categories:

Automatic Reimbursement	0
Call Review	1
Carrier Issue	2
Eligibility Data	0
Enrollment Request	34
Enrollment Status	10

General Questions	20
HRA	27
Mailings/Email	0
Reimbursement	12
Update Participant Information	1
Website Issues	1

Health Reimbursement Arrangement (HRA)

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Claim Activity for the Quarter	Q2 Total	Prior Quarter
HRA accounts	12,746	13,566
Number of payments	43,341	46,538
Accounts with no balance	7,916	8,285
Accounts with Direct Deposit	11,523	10,883
% of Accounts with Direct Deposit	90%	80%
Claims paid amount	\$8,066,764	\$8,258,407

Health Reimbursement Arrangement (HRA) - Continued

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Claims by Source	Q2 Total	Prior Quarter
Automatic Reimbursement Premium File	102,086	106,186
Mail	7,595	3,982
Website	5,235	9,768
Mobile App	4,066	5,274
TOTAL	118,982	125,156

Performance Guarantees*

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Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.3 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.	5 minute 16 seconds	No

*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

Quarterly Update – 2nd Quarter Fiscal Year 2026

Category	Commitment	Outcome	PG MET
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	9.2%	No
Customer Satisfaction	≥ 80%	77.5%	No
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

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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 because they are over the \$8,000 cap, they cannot be added back.

Operations Report – Slide 2

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Outbound Call Campaign to Accounts with Large Balances

In March, Via Benefits begin a new outbound call campaign to Nevada PEBP participants with large available balances in their HRA to try to help educate participants on how to effectively utilize their accounts. The calls are 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](#).

Operations Report – Slide 3

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Spring 2026 Retiree Meetings

WTW and Nevada PEBP will be hosting four virtual retiree meetings on April 15 and 16, with a live attendance option at the PEBP offices in Carson City. The meetings are 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

Registration links are available on the [Nevada PEBP Via Benefits website](#) for participants to access to register for the meeting that best meets their situation.

Communications

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Spring 2026 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 mid-February.

VIA VIA BENEFITS | Balance Reminder

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

1112233344455667778 00001 T-1-1

Identifier: 17885808_11355910
GROUP NAME, LLC

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

01/15/2026

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.

The available balance may be subject to reimbursement submission deadlines defined by your plan rules. View your account online for more details.

Account Balance Breakdown		
Account	Plan Year	Available Balance
HRA	2024	\$140.00
HRA	2025	\$220.00
HRA	2026	\$1,200.00
Total Available Balance: \$1,560.00		

We're here to assist you
If you have questions, please call Via Benefits at 1-833-939-1210 (TTY: 711), Monday through Friday, 5:00 a.m. to 6:00 p.m. Pacific Time.

Sincerely,
Via Benefits

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