Public Employees' Benefits Programs

Quarterly Update – 4th Quarter Fiscal Year 2026

WTW's Individual Marketplace (Via Benefits)

August 7, 2026



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Executive Summary

Quarterly Update – 4th Quarter Fiscal Year 2026

Plan Enrollment

- As of FY Q4, 19,748 plan applications have been processed for PEBP retirees through Via Benefits, selecting 971 plans across 104 carriers.
- Medicare Supplement (MS) plans made up 82% of enrollments, led by AARP (5,538) and Anthem BCBS NV (1,410). Average MS premium: $151 per month.
- Medicare Advantage (MA) enrollment remained at 18%, with top selections from Humana (411) and Hometown Health Plan (373). Average MA premium: $53 per month.

Customer Satisfaction

- Enrollment Calls: 4.8/5.0 from 33 surveys.
- Service Calls: 4.4/5.0 from 285 surveys.
- Combined Q3 satisfaction: 4.5/5.0.

Health Reimbursement Arrangement

- 12,432 HRA accounts were active at the end of Q4 2026.
- 112,647 claims were processed, with 92.3% auto-reimbursed (103,947 claims).
- Total reimbursements: $8.5M across 44,967 payments, averaging $190.56 per payment.

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Summary of Retiree Decisions and Costs

Quarterly Update – 4th Quarter Fiscal Year 2026

Retiree Plan Selection Through 6/30/2026	Q4	Previous Qtr.
Total applications through Individual Marketplace	19,748	19,725
Number of carriers**	104	105
Number of plans**	971	978

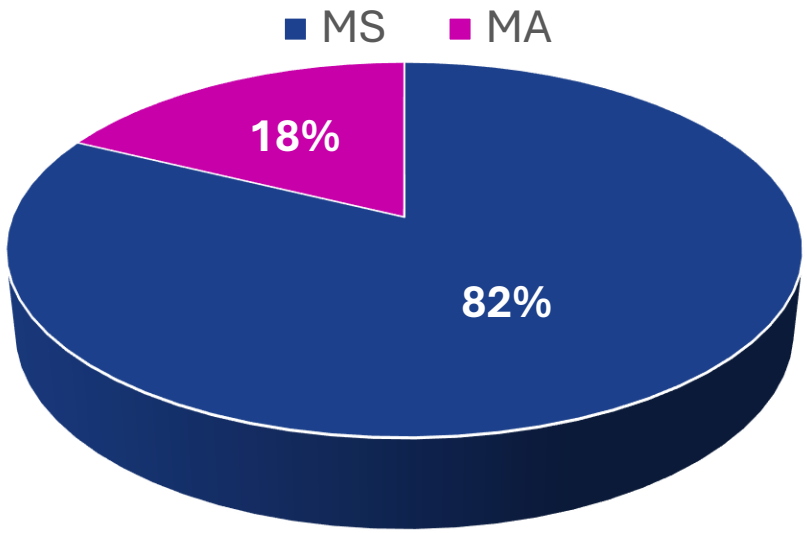
Plan Type Selection Through 6/30/2026	Q4	Previous Qtr.
Medicare Advantage (MA, MAPD)	2,053	2,056
Medicare Supplement (MS)	9,519	9,513

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Summary of Retiree Decisions and Costs - Continue

Quarterly Update – 4th 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)	9,519	$151
Medicare Advantage (MA,MAPD)	2,053	$3 / $5
Part D drug coverage	5,543	$25
Dental coverage	893	$39
Vision coverage	1,740	$15

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Summary of Retiree Carrier Choice

Quarterly Update – 4th Quarter Fiscal Year 2026

Top Medicare Supplement Plans

Carrier	Total
AARP	5,538
Anthem BCBS of NV	1,410
Humana	592
Anthem BCBS	339
Cigna Health	307

Medicare Supplement Carrier Choice

Carrier	Percentage
AARP	58%
Anthem BCBS of NV	15%
Humana	6%
Anthem BCBS	4%
Cigna Health	3%
All Others	14%

Cost Data For MS Plans

Data	Cost
Minimum	$22
Average	$151
Median	$1,135
Maximum	$2,249

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Summary of Retiree Carrier Choice - Slide 2

Quarterly Update – 4th Quarter Fiscal Year 2026

Top Medicare Advantage Plans

Carrier	Total
Humana	411
Hometown Health Plan	373
Aetna	371
AARP from UHC	305
AllWell	92

Medicare Advantage Carrier Choice

Carrier	Percentage
Humana	20%
Hometown Health Plan	18%
Aetna	18%
AARP from UHC	15%
AllWell	4%
All Others	14%

Cost Data For MA Plans

Data	Cost
Minimum	$0
Average	$53
Median	$124
Maximum	$248

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Summary of Retiree Carrier Choice – Slide 3

Quarterly Update – 4th Quarter Fiscal Year 2026

Top Part D Plans

Carrier	Total
WellCare	2,624
Humana	1,527
AARP Part D from United Healthcare	479
Aetna Medicare Rx	285
CIGNA	247

Part D (RX) Carrier Choice

Carrier	Percentage
WellCare	47%
Humana	28%
AARP Part D from United Healthcare	9%
Aetna Medicare Rx	5%
CIGNA	4%
All Others	7%

Cost Data For Part D Plans

Data	Cost
Minimum	$0
Average	$29
Median	$240
Maximum	$480

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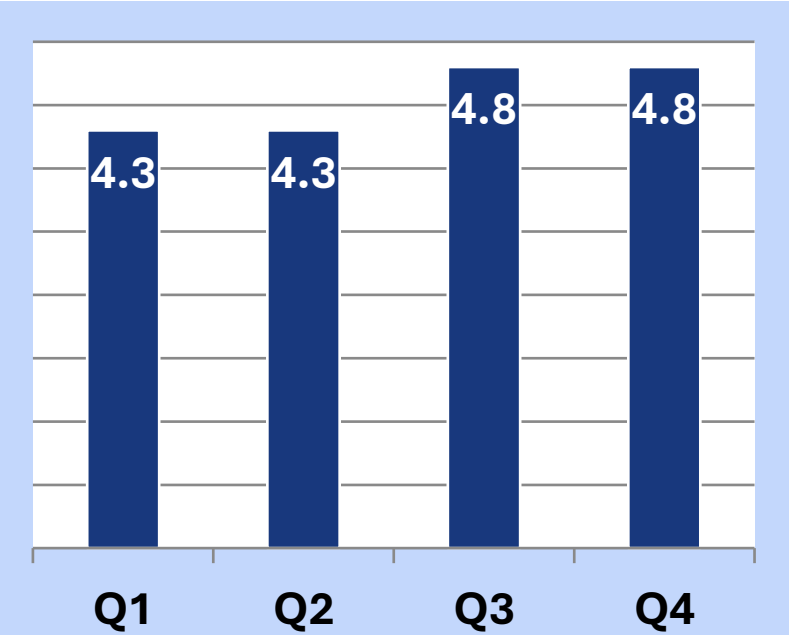
Customer Service – Voice of the Customer (VoC)

Quarterly Update – 4th Quarter Fiscal Year 2026

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	27	82%
4	5	15%
3	1	4%
2	0	0%
1	0	0%
	33	**100%**



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

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Q4 Service Satisfaction

CSAT score	Count	%
5	198	70%
4	44	15%
3	20	7%
2	16	5%
1	8	3%
	285	**100%**



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

Quarterly Update – 4th Quarter Fiscal Year 2026

Q4 Enrollment and Service Combined

CSAT score	Count	%
5	225	71%
4	48	15%
3	21	7%
2	16	5%
1	8	2%
	318	**100%**



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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 Q4-FY 2026, 56 inquiries were reviewed, falling into the following categories:

Automatic Reimbursement	0
Call Review	0
Carrier Issue	0
Eligibility Data	0
Enrollment Request	18
Enrollment Status	12

General Questions	5
HRA	15
Mailings/Email	0
Reimbursement	11
Update Participant Information	0
Website Issues	0

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Health Reimbursement Arrangement (HRA)

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Claim Activity for the Quarter	Q4 Total	Prior Quarter
HRA accounts	12,432	12,306
Number of payments	44,967	43,650
Accounts with no balance	8,195	7,985
Accounts with Direct Deposit	11,745	11,513
% of Accounts with Direct Deposit	94%	94%
Claims paid amount	$8,569,029	$8,540,376

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Health Reimbursement Arrangement (HRA) - Continued

Quarterly Update – 4th Quarter Fiscal Year 2026

Claims by Source	Q4 Total	Prior Quarter
Automatic Reimbursement Premium File	103,947	104,966
Mail	3,160	6,160
Website	3,759	4,963
Mobile App	1,781	2,368
TOTAL	112,647	118,457

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Performance Guarantees*

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Category	Commitment	Outcome	PG MET
Claims Turnaround Time	≤ 2 days	0.1 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.	15 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.

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Performance Guarantees* - Continued

Quarterly Update – 4th Quarter Fiscal Year 2026

Category	Commitment	Outcome	PG MET
Benefits Administration Customer Service Abandonment Rate Annual	≤ 5%	0.2%	Yes
Customer Satisfaction	≥ 80%	92.4%	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.

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Operations Report

Quarterly Update – 4th Quarter Fiscal Year 2026

HRA Available Balance Cap of $8,000

Effective May 29, 2026, Via Benefits processed the annual $8,000 HRA Available Balance Cap reduction on accounts with a balance of more then $8,000. (Note that May 31, 2026 was on a Sunday so the process this year occurred on the last business day of May.) Allocation adjustments were made to 447 accounts for $777,251.87. Impacted participants can continue to receive monthly allocations if they are qualified for the HRA.

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Operations Report – Slide 2

Quarterly Update – 3rd Quarter Fiscal Year 2026

Fall 2026 Communications

- Fall "The Groove" Newsletter
  - "The Groove", is our digital newsletter communication that is normally sent bi-monthly. The version that is sent in mid/late September and will focus on educating participants on Medicare and the upcoming Medicare Open Enrollment Period that is from October 15 – December 7.

- 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 is expected to mail in early/mid 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 account. It is designed to remind the participant of their HRA balance so they can take action and submit new claims for reimbursement. The Balance Reminder is expected to start mailing in early/mid September.

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Operations Report – Slide 3

Quarterly Update – 3rd Quarter Fiscal Year 2026

Fall 2026 Retiree Meetings

WTW and Nevada PEBP will hosting four virtual retiree meetings on October 7 and 8, with a live attendance option at the PEBP office 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 about Medicare, Medicare Open Enrollment, and the HRA

Registration links for the meetings will be available on the Nevada PEBP Via Benefits website for participants to access and register for the meeting that best meets situation.

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