



Peace of mind begins with a **plan**

Learn about CalPERS Long-Term Care Coverage

Life pulls you in many directions. You make plans at work. You make plans for your family. And you make plans for retirement. **But have you thought about how to protect your assets and maintain your quality of life should accident or illness strike?**

According to the federal government, seven out of 10 people ages 65 and older will need long-term care at some point.¹ While some people assume that their family will care for them if they need it, the fact is that even the most dedicated family members are unable to care for someone around the clock for a long period of time.

Also, consider the fact that many long-term care services are not covered by health insurance, disability insurance or Medicare.

With CalPERS Long-Term Care coverage, you have flexibility to receive the care you need, while protecting your savings and other assets.

What is Long-Term Care?

Long-term care refers to the services provided to people who have difficulty managing the activities of daily living due to illness, injury, disability, cognitive disorder or aging. People of all ages require long-term care for a variety of reasons. From accidents to strokes, health-related impairments can change everything.

CalPERS Long-Term Care Coverage Offers Flexibility and Control

Our comprehensive plans allow you to design coverage that best meets your personal needs:

- Plans tailored to different needs and budgets
- Affordable options to keep up with the rising costs of receiving long-term care
- Benefits designed to help cover the cost of receiving long-term care at home
- Limited benefits that are available if you need care outside the United States
- A marital discount that is available when both spouses or eligible domestic partners apply and at least one is approved²

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Eligibility

CalPERS Long-Term Care coverage is designed for current California public employees, retirees, their spouses, parents, parents-in-law, adult children and adult siblings, between the ages of 18 and 79. California public employees include, but are not limited to, those employed by the state of California and all state departments, state Assembly and Senate, judicial systems, school districts, cities, counties, special districts, public universities and community colleges. To maintain the tax-qualified status of the program, eligibility has not yet been extended to domestic partners. This relationship is pending change to IRC Title 26, section 7702B (f)(2).

You do not need to participate in CalPERS retirement or health benefit programs to be eligible. Eligible family members may apply to the CalPERS Long-Term Care Program even if the public employee or retiree that makes them eligible does not apply for coverage or is not approved for coverage.

Applicants must pass underwriting in order to be approved for coverage.

If you have questions about eligibility, please call our long-term care specialists at (800) 908-9119.

Get Your CalPERS Long-Term Care Program Application Kit Today

Interested in receiving additional information? Obtain a CalPERS Long-Term Care application kit by visiting www.CalPERSLongTermCare.com or by calling (800) 908-9119 today.

¹ Source: Medicare & You Handbook 2014, Centers for Medicare & Medicaid Services, <http://www.medicare.gov/Pubs/pdf/10050.pdf>

² See Outline of Coverage for specific details.

What Does Long-Term Care Cost?				
Average Daily Rates for Selected Locations	Private Nursing Home	Semi-Private Nursing Home	Assisted Living Facility	Certified Home Health Aid
United States	\$235	\$209	\$114	\$80
State of California	309	243	118	87
Los Angeles–Riverside–Orange	301	240	125	81
San Francisco–Oakland–San Jose	351	255	120	99
San Diego	274	230	106	87
Sacramento–Yolo	378	254	111	94
Fresno	253	230	89	81
Bakersfield	254	226	94	77
Stockton	267	229	66	71

See www.CalPERSLongTermCare.com for data collection procedure.