

CalPERS Long-Term Care Program Overview

Coverage through the CalPERS Long-Term Care Program can provide peace of mind. Use this program overview to better understand the types of coverage available to California public employees and their eligible family members. Additional details can be found online at www.CalPERSLongTermCare.com.*

CalPERS Comprehensive Plan

With a Comprehensive Plan, applicants choose from three pre-packaged options or they can customize a plan. The Comprehensive Plan offers benefits for three, six or 10 years.

Comprehensive Plan Packages:

- **Essential/3-Year Plan**
 - » Daily benefit amount – \$150/day
 - » Benefit period – 3 years
 - » Inflation protection – 3 percent simple interest
 - » Restoration of benefits
- **Choice/6-Year Plan**
 - » Daily benefit amount – \$180/day
 - » Benefit period – 6 years
 - » Inflation protection – 3 percent simple interest
 - » Survivorship benefit when spouses or domestic partners have identical coverage
- **Premier/10-Year Plan**
 - » Daily benefit amount – \$200/day
 - » Benefit period – 10 years
 - » Inflation protection – 3 percent simple interest
 - » Survivorship benefit when spouses or domestic partners have identical coverage

Comprehensive Plan – Custom Package:

- **CustomSelect Plan**
 - » Daily benefit amount – Choose an amount between \$150 and \$400; in \$10 increments
 - » Benefit period – Choose 3, 6 or 10 years
 - » Optional inflation protection – Choose among:
 - 3 percent simple interest
 - 5 percent simple interest
 - 3 percent compound interest
 - 5 percent compound interest
 - Benefit increase option
 - » Optional benefits – Choose among:
 - Restoration of benefits
 - Return of premium at death
 - Survivorship benefit when spouses or domestic partners have identical coverage
 - Nonforfeiture

continued »

* Please see the Outline of Coverage for more detailed information about standard and optional benefits. Note that not all optional benefits are available for all plan configurations.

California Partnership Plan Comprehensive Coverage

With a California Partnership Plan, participants avoid the current requirement to “spend down” assets in order to qualify for Medi-Cal benefits. If a participant uses plan benefits in full and still needs long-term care, they may apply for Medi-Cal under special asset rules applicable only to persons with a California Partnership Plan. The California Partnership Plan is offered through a partnership between CalPERS and the California Department of Health Care Services. While you may reside and receive care outside of California while using the benefits of CalPERS Long-Term Care coverage, you must be a California resident when you apply for Medi-Cal and take advantage of your accumulated California Partnership asset protection.



**CALIFORNIA PARTNERSHIP FOR
LONG-TERM CARE**

California Partnership Plan:

- Daily benefit amount – Choose an amount between \$180 and \$400, in \$10 increments
- Benefit period – Choose between one or two years of coverage
- Inflation protection is automatic and is based on your age when you apply for coverage
 - » If you are between ages 18 and 69, 5 percent compound interest is included.
 - » If you are between ages 70 and 79, you must choose between:
 - 5 percent simple interest
 - 5 percent compound interest
- Optional benefits – Choose among:
 - » Nonforfeiture
 - » Return of premium at death
 - » Survivorship benefit when spouses or domestic partners have identical coverage

CalPERS Long-Term Care coverage is portable, even when a participant moves, retires, changes employers or marital status changes.

CalPERS Long-Term Care coverage offers these standard benefits*:

Marital Discount

A discount is available to married couples and to domestic partners if both partners are eligible and apply for coverage. If both spouses or partners apply for CalPERS Long-Term Care coverage and both are approved, a 25 percent discount is applied to the cost of both premiums. If only one spouse is approved, a 10 percent discount is applied to the approved spouse's or partner's premium.

The marital discount is also available at the 10 percent discount level to new applicants if one of the spouses or partners has coverage from a previous CalPERS Long-Term Care plan (coverage purchased prior to 2014). See Outline of Coverage for additional details.

Coverage is Guaranteed Renewable

We cannot cancel or refuse to renew your coverage until benefits have been exhausted as long as you pay premiums on time. Your premiums will never increase due solely to a change in your age or health. CalPERS can, however, change your premiums, but only if we change the premium schedule on an issue-age basis for all similar coverage issued in your state on the same form as this coverage. We must give you at least 60 days written notice before we change your premiums. The premiums for any increases in coverage, which you voluntarily elect, will be based on your age at the time you elect the increase.

continued »

* Please see the Outline of Coverage for more detailed information about standard and optional benefits. Note that not all optional benefits are available for all plan configurations.

International Care Benefits

CalPERS Long-Term Care Program provides limited benefits for covered services received outside of the United States, its territories and possessions, while a participant is a resident at an eligible facility. We will reimburse up to 50 percent of the daily benefit amount for up to 365 days over the life of the coverage.

Care Advisory Services

CalPERS Long-Term Care Program Care Advisory Services will help identify the long-term care services that best meet a participant's needs. Care Managers are also available to provide assistance over the life of the coverage.

Independent Providers

CalPERS Long-Term Care Program allows participants flexibility to hire an independent provider who will provide assistance and care at a participant's home. An independent provider is not a family member, spouse or domestic partner, roommate, business partner or legal representative. Eligibility requirements must be met.

Stay-At-Home

Designed to help a participant remain at home instead of moving into a facility, the limited stay-at-home benefit covers home modifications, emergency medical response systems, durable medical equipment and informal caregiver training. Eligibility requirements must be met.

Home Care Monthly Allowance

For care at home, the CalPERS Long-Term Care Program offers a monthly allowance rather than a set daily amount. The home care total monthly allowance offers flexibility to receive care only when a participant needs it, as long as the total monthly maximum is not exceeded.

No Exclusions for Pre-Existing Conditions

Once a participant is accepted for CalPERS Long-Term Care coverage, there are no limits or exclusions on coverage based on health status prior to their application being accepted.

Or, tailor a plan by choosing one of these optional benefits*:

Restoration of Benefits

The benefit period will be totally restored if a participant recovers and is not eligible for benefits for at least 180 consecutive days. The maximum amount that can be restored over the life of the coverage is equal to the original total benefit amount purchased. This option is only available when selecting three or six-year benefit periods.

Return of Premium at Death Benefit

Returns to a participant's estate a percentage of premiums paid, minus the claims paid, based on age at death.

Survivorship Benefit

If both spouses or domestic partners have this optional benefit, the long-term care coverage for a surviving spouse or partner will be paid up if one spouse or partner dies after the end of the 10th year. Spouses or domestic partners must choose identical coverage.

Nonforfeiture Benefit

This optional benefit is designed to provide a continuation of coverage (up to a specified dollar amount) if coverage lapses due to nonpayment.

continued »

* Please see the Outline of Coverage for more detailed information about standard and optional benefits. Note that not all optional benefits are available for all plan configurations.

Comparison: Comprehensive Plan vs. California Partnership Plan

	Benefit Description	Comprehensive Plan	California Partnership Plan
Base Plan Features			
Nursing Home	Covers up to 100% of daily benefit amount.	✓	✓
Assisted Living/ Residential Care Facility	Covers up to 100% of daily benefit amount.	✓	✓
Home Care and Community Care	Covers up to 100% of monthly benefit amount.	✓	✓
Daily Benefit Amounts	The maximum dollar amount that coverage will pay for each day a participant receives care from an eligible provider or in an eligible facility.	\$150 – \$400 <i>in \$10 increments</i>	\$180 – \$400 <i>in \$10 increments</i>
Benefit Period	Comprehensive Plan options provide coverage for a longer period of time than the California Partnership Plan, providing more flexibility and choices for how and where you receive care during the timeframe care is needed.	3, 6 or 10 years	1 or 2 years
Total Coverage Amounts	The sum of money that the CalPERS Long-Term Care Program may pay for charges incurred for covered services over the life of coverage.	Minimum: \$164,250 Maximum: \$1,460,000	Minimum: \$65,700 Maximum: \$292,000
Elimination Period	The total number of calendar days during which a participant must be eligible for benefits before CalPERS will pay for benefits.	90 calendar days	30 calendar days
Monthly Home Care	Covers 100% of facility care benefit amount, paid as pro-rated monthly benefit.	✓	✓
Bed Reservation	Covers up to 100% of daily benefit amount for up to 30 days to reserve a bed in a skilled nursing or similar facility.	✓	✓
Hospice	Covers up to 100% of daily benefit amount.	✓	✓
Respite Care	Covers up to 100% of the home and community care monthly maximum.	✓	✓
Alternate Plan of Care	Covers up to 100% of daily benefit amount.	✓	✓
Stay at Home Benefit	Pays up to 30 times daily benefit amount.	✓	✓
International Benefits	Pays the coverage on a reimbursement basis at up to 50% of daily benefit amount for up to 365 days of care.	✓	✓
Contingent Nonforfeiture Benefit	Offers to convert coverage to a paid-up plan if there is a substantial premium increase.	✓	✓
Marital Discount	Spouses or eligible domestic partners must apply at the same time. Premium discount is 25% if both spouses or partners are approved; 10% if one spouse or partner is approved. A 10% discount is also available to new applicants if one spouse or partner has coverage from a previous CalPERS Long-Term Care Plan (coverage purchased prior to 2014).	✓	✓
Waiver of Premium	The premium will be waived when receiving benefits, except for respite care, stay-at-home, hospice services or Care Advisory Services benefit.	✓	✓
Inflation Protection	Provision that increases benefits over time, automatically, to help coverage keep pace with increases in the cost of care.	N/A	5% compound

continued »

* Please see the Outline of Coverage for more detailed information about standard and optional benefits. Note that not all optional benefits are available for all plan configurations.



CalPERS

Your Long-Term Care Partner

Comparison: Comprehensive Plan vs. California Partnership Plan (cont'd)

	Benefit Description	Comprehensive Plan	California Partnership Plan
Optional Features			
Simple Inflation Protection Benefit	A form of inflation protection that automatically increases the maximum daily benefit amount and total coverage amount each year.	3% or 5%	5% available to applicants age 70 and older
Compound Inflation Protection Benefit	A form of inflation protection that automatically increases the maximum daily benefit amount and lifetime total coverage amount each year, compounded annually.	3% or 5%	N/A
Benefit Increase Option	A form of inflation protection that increases benefits periodically to reflect increases in the cost of care. This option is offered by CalPERS every three years.	✓	N/A
Nonforfeiture Benefit	Provides a continuation of coverage (up to a specified dollar amount) if your coverage lapses due to nonpayment.	✓	✓
Return of Premium at Death Benefit	Returns a full or partial amount of premiums paid, less claims, if death occurs prior to age 75.	✓	✓
Restoration of Benefits	Restores participant's benefit period if the participant recovers and is not eligible for benefits for at least 180 consecutive days. The maximum amount that can be restored over the life of the coverage is equal to the original total benefit amount. This option is only available when selecting three or six-year benefit periods.	✓	N/A
Survivorship Benefit	Pays long-term care coverage for a surviving spouse if one spouse dies after the end of the 10th year. Spouses must choose identical coverage (e.g., benefit period, inflation protection, etc.) to sign up for this optional benefit.	✓	✓

* Please see the Outline of Coverage for more detailed information about standard and optional benefits. Note that not all optional benefits are available for all plan configurations.