

Long-Term Care Program Newsletter



Live Longer at Home

Proactive support for policyholders ages 75+ who want to age in place

In our Summer 2023 newsletter, we announced our intention to offer an innovative aging-in-place program for our policyholders aged 75 and older and not yet on claim. We are delighted to announce that the program, called AgeAssured, is now available to eligible policyholders who are eager to continue to live safely and comfortably at home. AgeAssured provides one-on-one, targeted support to help overcome age-related obstacles in your day-to-day life.

AgeAssured is helping thousands of older adults live at home longer by

assessing their risks and suggesting small, practical changes that greatly impact their safety, comfort, and confidence. They can help you prevent falls, manage your time and energy to get household chores done, make the most of doctor appointments, find transportation options, prepare meals with ease, and much more.

AgeAssured is offered at no cost and is voluntary. We want to help policyholders access proactive support to delay or even avoid needing facilities or other formal long-term care services.

How does AgeAssured work?

At the heart of AgeAssured is a team of compassionate, experienced Allies dedicated to your success. They begin

CalPERS Long-Term Care Program by the Numbers:

82,551 total active participants

\$4.4 bil fund balance as of December 31, 2023

\$4.3 bil total benefits paid since inception

\$343 mil benefits paid in FY 2022-23

by exploring any concerns you have over the phone. After assessing your specific situation, an easy, step-by-step plan is created to make your daily routine easier, reduce risks, and conserve energy for what you truly enjoy. After discussing the plan together, resources will be put in place to help you meet your goals.

At every step, the AgeAssured team is with you. Allies will answer any questions, troubleshoot difficulties, and follow up to ensure your plan is working and tackle any new concerns.

Check your mailbox for communication from AgeAssured to get going with your personalized support for aging in place. For more information, visit www.assured.care.



Quick Tips for Avoiding Scams

Long-term care insurance provides peace of mind by covering the costs of services associated with assisted living facilities, nursing homes, and in-home care services. Unfortunately, as the number of people with long-term care insurance increased, so did the number of scams targeting those individuals.

Here are some quick tips to protect yourself from scams:

- Know the companies and providers that handle your long-term care policy and/or provide the programs that you are enrolled in.
- Don't provide any personal information that is not related to your policy (i.e., credit card or bank account information, Social Security number).
- If you suspect someone is falsely representing CalPERS or Illuminifin, hang up and contact the Call Center directly.
- Never pay someone who insists that you can only pay with things like gift cards, wire transfer service, or a payment app.
- Act cautiously. Scams often are based on fear and urgency, so take time to think it through or ask a friend or family member if the request or situation seems suspicious.

Being aware of the tactics used by scammers is the first step in protecting yourself.

CalPERS PolicyHub Updates

New Features for Enhanced User Experience

In response to user feedback and the continued need to expand our digital capabilities, we are pleased to share some important enhancements that have been added to the Long-Term Care PolicyHub Portal (www.LTCpolicyhub.com/CalPERS) within the past 12 months. These new features will allow information to be submitted to the CalPERS Long-Term Care team online without the need for paper forms and lengthy mail delays. Our new features provide self-service options that can be used throughout the life of your policy.

Upload documents

Gone are the days of faxing documents or sending paper forms through the mail, only to wonder if they have been received. Our upload capability allows policyholders to send documents directly through the website. Whether it's an invoice showing proof of payment to your caregiver, power of attorney paperwork, or any other item you need to submit, you can upload them directly through the portal in PDF or TIF format. By utilizing the upload feature, you are able to easily confirm when the document is in our system and routed for processing.

Update billing and payments

We understand that life circumstances change, and flexibility is key when it comes to managing your finances. With this new feature, you now have the ability to request changes to your billing with just a few clicks. This important update allows you to switch from recurring monthly debit from your bank account (EFT) to a direct bill

(quarterly, semi-annual, or annual) or vice versa. There is still the ability to pay your premiums via credit card on PolicyHub as well.

Request to terminate policy

Although we value the trust that you have placed with our program, you may have determined that your policy is no longer meeting your needs. There is now the ability to submit a termination request through PolicyHub. To complete this request, we will ask you to provide a reason for the termination through a simple, user-friendly process.

Coming soon

There are several website enhancements being developed in 2024 that will provide additional self-service capabilities to CalPERS members. This includes features such as paperless options, educational videos to optimize your website experience, and expanded claim processes, like electronic document submission, to allow more information to be collected online versus paper forms. As we look beyond 2024, we are committed to continuously optimizing PolicyHub to be a central source of information for all of your long-term care policy needs.



Visit our website today at www.LTCpolicyhub.com/CalPERS to discover the new features and see how our new digital offerings may be able to help you in the future.



Fall Prevention

Fall prevention is something we all need to think about as we get older. Around 10,000 people in the U.S. turn 65 every day, and each year there are a reported 36 million falls among one in four of these older adults, resulting in more than 32,000 deaths. One out of every five falls causes an injury, and more than 95% of hip fractures are caused by a fall. Death rates from falls have increased approximately 30% in the last decade, and each year medical costs from falls amount to around \$50 billion.

These statistics may be alarming, but there are many things you can do to help prevent falls.

Get your health care provider involved

- Speak with your health care provider about falls and fall prevention and ask them to evaluate your fall risk.
- Let them know immediately if you have fallen or feel unsteady on your feet.
- Review the medications that you take and discuss any side effects like dizziness or sleepiness. Some medications can increase your fall risk.

- Ask about vitamin D supplements, as vitamin D deficiency can increase your risk of a fracture in a fall.
- Make sure to have your eyes checked annually and update any prescriptions for glasses or contacts on a regular basis.
- Have your feet checked regularly, particularly if you are diabetic or have any sort of peripheral neuropathy.

Exercise regularly

- Increase your leg strength and improve balance.
- Stay active.

Get your family, caregivers, and health care provider involved, stay active, and take steps to make your home safer.

Ensure your home is safe

- Get rid of trip hazards and keep floors free of clutter.
- Remove rugs or use double-sided tape or non-slip backing to ensure they won't slip.
- Fix any broken or uneven stairs or steps.
- Add grab bars in the bathroom (toilet and shower) if needed.
- Ensure all staircases, both inside and outside, have handrails.
- Ensure walkways are well-lit, particularly at night.
- Check the U.S. Centers for Disease Control and Prevention website at www.cdc.gov/steady for a STEADI (Stopping Elderly Accidents, Deaths & Injuries) brochure home safety checklist.

Engage your family and caregivers

- Get them involved in fall prevention around the home.
- Encourage them to participate with you in regular exercise.

Doing these things will not just help reduce your risk for falls, but will also help you maintain your independence as you age.



How to File a Claim for Long-Term Care Benefits

1 Contact Us

Starting a claim is easy. Submit your request on the online portal at www.ltcpolicyhub.com/calpers. If you're not yet registered, follow the steps to create your online account. The portal will allow you to view plan benefits, start a new claim, track the status of a claim, and confirm receipt of premium payments. Or, if you would prefer to start your claim by phone, call Customer Service toll-free at (800) 982-1775 (Monday through Friday, 8 a.m.–6 p.m. Pacific Time).

2 Intake Call

Whether you initiate your claim through the portal or by calling, we will conduct an intake call with you or your authorized representative, which will take approximately 30 minutes. It is important to have the following information available for the call:

- Long-term care provider name, address, phone number, type of care provided, and start date, if applicable
- Physician(s) name, address, and phone number
- Authorized individual(s) name, address, and phone number

We will also provide you with important information about your program benefits and what to expect during the claim process.

3 Gathering Requirements

Once you have initiated a claim for benefits, information will be requested from you, your providers and/or physician(s) to assist in the review of your eligibility to receive benefits. Please check with your provider(s) for any special authorization release forms that may be required for us to obtain the necessary information regarding your claim.

You will be notified any time we make requests for information and advised of any delays in getting them. You may be asked to assist in gathering this information if we are not able to obtain the records in a timely manner.

4 Review for Eligibility

In addition to determining your eligibility to receive benefits, we will also verify that each of your long-term care service providers meet the program criteria for a qualified provider.

Upon receipt of the required documents, a Care Advisor assigned to the claim will objectively review the information gathered to determine your eligibility for benefits (please refer to the Conditions for Receiving Benefits section in your Evidence of Coverage). We will notify you or your legal representative, both by telephone

and in writing, of your benefit eligibility determination. If approved, the Care Advisor and you will work together to establish the Plan of Care.

If we determine that you or your provider are not eligible for benefits, you have the right to ask for reconsideration or to appeal this decision. The process for reconsiderations or appeal is explained in the eligibility denial letter.

5 Receiving Benefits

If you have been determined to be benefit eligible and are receiving services from an eligible provider, you must first meet your Deductible Period (if applicable) before any benefits are paid. For most CalPERS participants, the Deductible Period is 90 days. In most cases, the deductible period begins on the first date you receive eligible services (invoices and daily visit notes must be received to calculate the deductible period).

After the first date of eligible services is received, it is not necessary to continue to receive eligible paid long-term care services for the remainder of the deductible period if you continue to meet the eligibility requirements. Please see your Evidence of Coverage for specific information related to your Deductible Period.

After satisfying the deductible period, you or your provider will need to provide documentation to receive benefits, such as invoices and visit notes. The required documentation will depend on the long-term care services you are receiving, and you will be notified in writing of the documentation that is required. For additional information, explore the Ongoing Claim Submissions article on page 6 of this newsletter.

Discussing Long-Term Care with Your Family

Discussing long-term care with your family can be challenging, but it is crucial for ensuring your preferences and plans are known and respected. Here are some practical tips to help with this important conversation.

Have the conversation before care is needed

You should have this discussion prior to care being needed. Due to the nature of long-term care, needs can arise suddenly and sooner than expected. Having discussions early can help avoid rushed decisions made under stress. It also allows your children or family time to ask questions and research. You will want to minimize the distractions that can occur during this discussion, so choose your time and location that fits for this type of discussion.

Start simple, start with the basics

When starting the conversation, spend time discussing what long-term care is and what it includes. Long-term care covers a range of services and supports for individuals who need assistance with activities of daily living. This could be needed due to prolonged illness, injury or disability, cognitive impairments, or physical impairment.

Discuss all long-term care policies

If you are reading this, then that means have at least one long-term care plan through CalPERS. This is highly important to discuss with your children and family.

- **Triggers** — Discuss the policy's definition of eligibility.
- **Deductible Period** — Discuss if there is a deductible period, how long it is, and if it is calculated by calendar or service days.
- **Covered Benefits** — Discuss the benefits covered. This can vary greatly based on the policy and options picked at the time of application.
- **Benefit Amounts** — Discuss benefit reimbursement amounts (daily, weekly, monthly, lifetime) and if the policy covers benefit inflation.
- **Premiums** — Discuss how much the premiums are, when are they due, and how are they paid.
- **Authorized Individuals or Power of Attorney (POA)** — Discuss who will have access to this information regarding your long-term care policy. Ensure the proper documentation for authorized individuals or Power of Attorney has been submitted to your long-term care insurer.

Discuss your location preference

As stated previously, long-term care covers a range of services and supports. This includes services and supports that will allow you to age in your home, retain independence, and stay in your community. In-home care also helps your benefits go further as it is typically more affordable than a facility. However, if you choose to move into a facility, it can provide a more social environment and additional conveniences that people may prefer or supports they need. Letting your family know your preferences in advance will help them make good decisions when you need it.

Discuss and identify other resources that may be helpful

As you age, you may find you need care but don't quite meet the eligibility requirements, or you may find you

need additional support. Below is a list of resources that may prove useful:

Meals on Wheels America
www.mealsonwheelsamerica.org

Area Agencies on Aging
www.aging.ca.gov/Providers_and_Partners/Area_Agencies_on_Aging

Eldercare Locator
eldercare.acl.gov

Alzheimer's Association
www.alz.org

U.S. Department of Veterans Affairs
www.va.gov

National Institute on Aging
Information Center
www.nia.nih.gov/health

Medicare.gov
www.medicare.gov

LongTermCare.gov
acl.gov/ltc

Social Security Administration
www.ssa.gov

AARP
www.aarp.org/home-family/caregiving

Family Caregiver Alliance
www.caregiver.org

Arch National Respite Network
and Resource Center
www.archrespite.org

Caregiver Action Network
www.caregiveraction.org

National Adult Day Services
Association
www.nadsa.org

Ongoing Claim Submissions

How to Help Ensure Timely Claims Payment

Once your benefits have been approved, there are a few things you can do to help ensure your claim payments are processed promptly. The list below provides an overview of what documentation is needed for reimbursement, as well as some helpful tips.

	Facility Claims	Home Health Agency	Independent Provider (IP)
Documentation Needed:	- Itemized Invoice - Continued Monthly Residence Form (CMR) filled out by the provider of service	- Itemized Invoice - Daily Visit Notes (DVN) filled out by the provider of service	- IP Timesheet - Proof of Payment if there is no Assignment of Benefits on file

Copies of these documents can be found on the consumer portal at www.ltcpolicyhub.com/calpers

Helpful Tips:

- | | | |
|---|---|--|
| <ul style="list-style-type: none">Directions regarding how to fill out the CMR are located at the top of the CMR formSend us any Explanation of Benefits from any additional insurance that is assisting with payment for these same Dates of Service (Medicare or other long-term care insurances)CalPERS is the primary payor when Medicaid/Medi-Cal is involved. The original itemized invoice should be submitted to CalPERS prior to Medicaid/Medi-Cal.Consider asking your provider to split invoices when billing for a shared room | <ul style="list-style-type: none">DVNs should include dates and the activities of daily living that were performedDVNs should include any errands/doctor visits in which the caregiver assistedDVNs should be submitted for each date billed on the invoiceConsider asking your provider to split spousal invoicesIf a caregiver is providing care for both spouses, be sure the daily visit notes are specific to the claimant | <ul style="list-style-type: none">Directions regarding how to fill out the IP Timesheets are located at the top of the Independent Provider formTimesheet should be signed and dated by the claimant and caregiverTimesheet should include any errands/doctor visits in which the caregiver assistedProof of Payment can be in form of bank statement, a front/back of a check with clear indication from the bank showing it was cashed or is a mobile app. Please see the IP Packet for more acceptable forms of proof of payment. Cash payments are never accepted.If interested, CalPERS provides access to Care Exchange, which replaces the IP timesheets and proof of payments with electronic tracking and documentation |
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We understand that there may be times when a requirement is missed or forgotten. If this happens, we will send you a letter detailing what was missed, and we will proceed with processing the first claim and allow you a 30-day grace period that starts the day the letter is sent. After the 30-day grace period has expired, the claims must meet all requirements.



Resources

We have resources to help you plan and manage your long-term care needs, stay informed about changes in our Long-Term Care Program, and information about long-term care in general.

Contact the CalPERS LTC Program

The CalPERS Long-Term Care Program is administered by illumifin, formerly LTCG.

Long-Term Care PolicyHub

www.ltcpolicyhub.com/calpers

Email

CalPERSLTC@illumifin.com

Telephone

Monday through Friday, 8 a.m.-6 p.m. PT

Current participants: (800) 982-1775

Provider services: (888) 396-5824

Employers: (800) 845-8427

Fax

Customer service: (952) 833-5417

Claims: (866) 294-6967

Participant services: (866) 294-6966

Mail

General correspondence:

CalPERS Long-Term Care Program

P.O. Box 64902

St. Paul, MN 55164-0902

Overnight mail:

CalPERS Long-Term Care Program

7805 Hudson Road, Suite 180

Woodbury, MN 55125-1591

Premium payments:

CalPERS Long-Term Care Program

Department LA 21217

Pasadena, CA 91185-1217

Online Resources

California Department of Aging

www.aging.ca.gov

National Association of Area Agencies on Aging

www.n4a.org

National Institute on Aging Information Center

www.nia.nih.gov

U.S. Department of Health and Human Services
Long-Term Care

www.hhs.gov/aging/long-term-care

Family Caregiver Alliance

www.caregiver.org

American Association for Long-Term
Care Insurance

www.aaltci.org

National Alliance for Caregiving

www.caregiving.org

Caregiver Action Network

www.caregiveraction.org

Well Spouse Association

www.wellspouse.org

Alzheimer's Association

www.alz.org

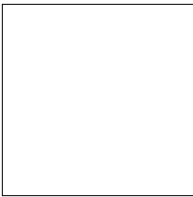
Alzheimer information from U.S. Department
of Health and Human Services

www.alzheimers.gov

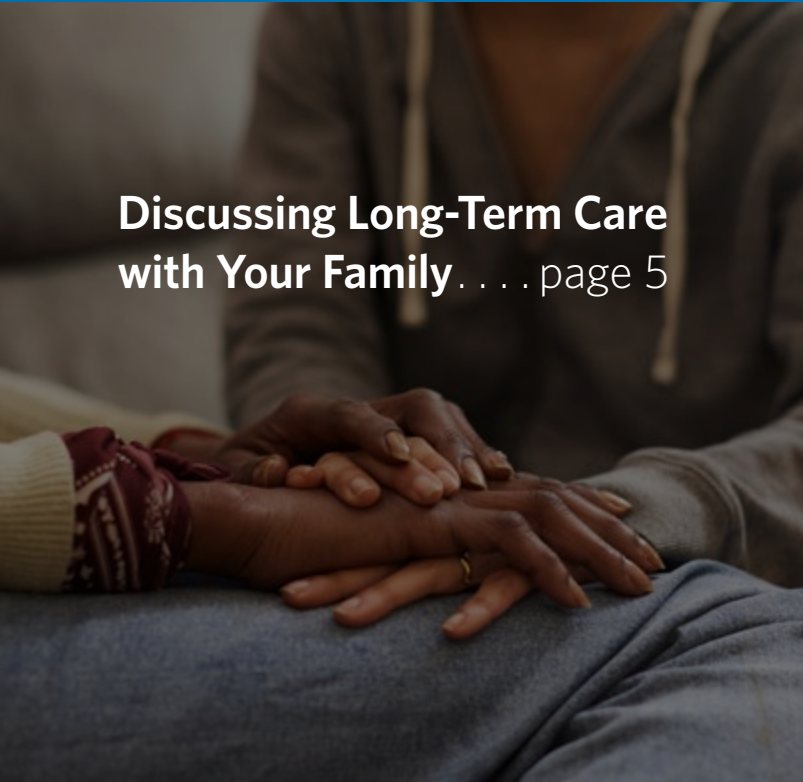
AgeAssured

www.assured.care

CalPERS Long-Term Care Program Administrator
P.O. Box 64902
St. Paul, MN 55164-0902



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