

# Long-Term Care Program Newsletter



## CalPERS Long-Term Care Program by the Numbers:

**79,185** total active participants

**\$4.8 bil** fund balance as of September 30, 2024

**\$4.6 bil** total benefits paid since inception

**\$359 mil** benefits paid in FY 2023-24

## Growing Popularity of AgeAssured

Thousands of policyholders ages 75+ enjoying new age-in-place support

In May 2024, CalPERS launched the AgeAssured program, a holistic support system for policyholders aged 75 and older who are not yet on claim. This program — designed to promote healthy aging and independence at home — has seen a remarkable reception in its first six months.

Thousands of CalPERS long-term care policyholders are now taking advantage of AgeAssured's one-on-one, targeted support to help overcome age-related obstacles with small, actionable changes that

are proven to boost safety, comfort, and confidence at home.

AgeAssured is voluntary and is offered at no cost to all CalPERS policyholders aged 75 and older.

### How does AgeAssured work?

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

To explore what AgeAssured can do for you, visit [www.assured.care](http://www.assured.care).



## Introducing CareExchange EVV

For policyholders receiving care from an independent care provider, a new, streamlined process for documentation and invoicing called CareExchange EVV is being implemented.

CareExchange EVV is a paperless claim submission platform designed to streamline the documentation, invoicing, and review of care provided for policyholders receiving care from independent care providers.

CareExchange EVV — a mobile app — provides caregivers with all the tools they need in the palm of their hand. This new process reduces the administrative burden for you and your

family and helps ensure timely and accurate claims processing.

As part of transition and onboarding, our dedicated team will reach out to policyholders and caregivers to initiate the enrollment process and provide hands-on platform instructions.

Once a care provider and policyholder are enrolled in CareExchange EVV, providers will be able to log shifts

as easily as a couple of taps via our mobile app. Care providers will also be able to record care, including logging activities of daily living such as bathing, dressing, housekeeping, and medication administration, while providing vital updates related to the visit. Once a shift has been completed, CareExchange EVV will send a weekly reminder to the policyholder to review and submit their invoices.

Simplification of the invoice submission process through CareExchange EVV eliminates the need for tedious paper timesheets and proof of payment, and will simplify your care and claims processing experience.

## Benefit Increase Option (BIO) for Eligible Policyholders

The Benefit Increase Option (BIO) allows you to purchase additional coverage every three years with no further proof of insurability.

Your **Schedule of Benefits** page — which can be found on the PolicyHub under the **Optional Benefits Elected** section — identifies if you currently have this benefit. If it does not appear on your **Schedule of Benefits page**, then you do not have this benefit.

You may contact the illumifin customer service team Monday through Friday, 8 a.m. to 6 p.m. (Pacific Time), at (800) 982-1775 to see if your policy allows a BIO.



This March, the CalPERS Long-Term Care Program will be sending a Benefit Increase Offer letter to eligible policyholders. You will receive this offer to increase your coverage if you are not currently receiving benefits and have not declined two previous benefit increase offers. The Benefit Increase Offer will increase your premium based on the benefit amount and your age at the time of the offer.

Please keep in mind that this is not part of the rate increase.

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## CalPERS Long-Term Care Program Rate Increases

In September 2024, the CalPERS Board of Administration approved two 10% rate increases, the first effective in January 2025 and the second approximately one year later in 2026. The board also approved three 6.7% rate increases impacting policyholders with Partnership policies beginning in 2025. Partnership policyholders are not subject to the two 10% rate increases.

These increases are necessary to ensure the sustainability of the CalPERS Long-Term Care Program.

We are committed to providing options that allow our policyholders to continue their long-term care coverage. Policyholders affected by the 2025 rate increases received a letter notifying them of the premium increase and their option to reduce

their benefits to maintain or reduce their premiums.

**For the remaining rate increases, policyholders can expect to receive a letter 60 or more days prior to the rate increase effective date notifying them of their options.**

If a policyholder would like to discuss their policy or other benefit decrease options that may be available, they can contact our third-party administrator, illumifin, Monday through Friday, 8 a.m. to 6 p.m. (Pacific Time), at (888) 877-4934.



# How to Avoid Being a Victim of a Scam:

## A Quick Guide to Staying Safe

As the world becomes increasingly digital, scams targeting older individuals have become a serious and rising concern. However, with the right knowledge and precautions, individuals can protect themselves from falling victim to scammers. Here are some ways to stay safe.

### **Stay Informed About Common Scams**

Knowledge is the first line of defense. Being aware of the different types of scams is crucial. Some of the most common scams targeting older adults include phishing emails or text messages, phone calls, and even letters in the mail where fraudsters impersonate trusted organizations, like banks or government agencies,

asking for personal information or money. They may use fear tactics, such as threatening arrest or legal action if you don't act immediately. Legitimate companies or organizations, government agencies, and banks will never ask you to pay any money owed using gift cards or by wiring money. By knowing these scams exist, older adults can be more alert to potential threats.

### **Verify the Source of Any Unsolicited Contact**

Whether it's a phone call, text message, email, or even a letter, never trust unsolicited communication at face value. Scammers often create a sense of urgency or make promises that seem too good to be true. If you get a call from someone who claims to be

from your bank, insurance company, government agency, or other trusted source, hang up and call the official number from their website or a billing statement you have and verify they were indeed the ones who contacted you. Never trust the contact information the scammer provides. If you get a text message or email, double-check the email addresses and URLs, as scammers often mimic legitimate organizations by creating fake websites or email addresses that look like official ones. Never click on any links if you are uncertain about their legitimacy.

### **Be Cautious with Personal Information**

A common tactic used by scammers is asking for personal or financial



details. It's important to remember that legitimate organizations will never request sensitive information like bank account or credit card numbers, passwords, or Social Security numbers via email or phone. Avoid giving out any personal information unless you're sure of the recipient's identity. Always use strong, unique passwords for online banking, email accounts, and social media profiles. Regularly update these passwords and activate two-factor authentication wherever possible.

### **Trust Your Instincts**

Scammers are skilled at manipulating emotions, often preying on feelings of loneliness, greed, or fear. If something doesn't feel right, trust your instincts. Slow down, think, and take a moment to

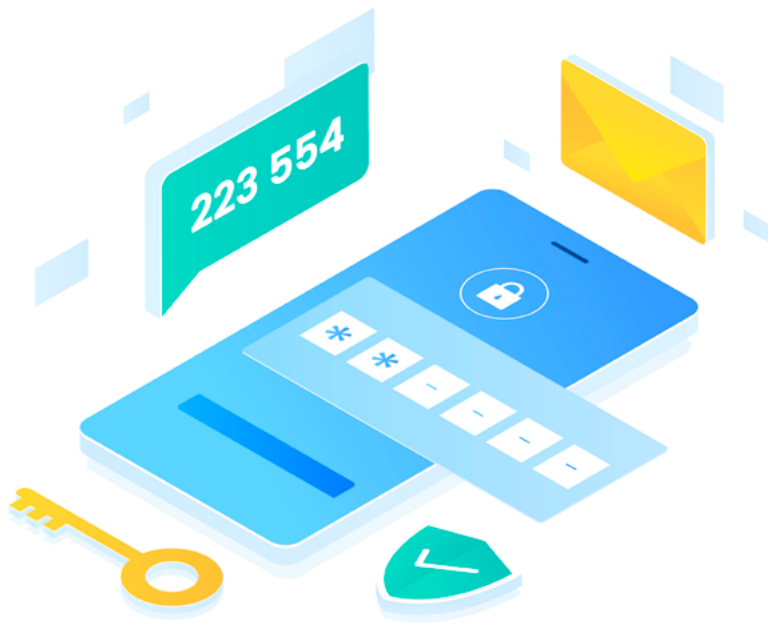
process the situation. Scammers often push for immediate action, making you feel pressured to act before you can think it through. If you're unsure about a situation, talk to someone you trust like a close friend, neighbor, or family member. They can offer a fresh perspective and help you determine whether the offer or request is legitimate.

### **Report Suspicious Activity**

If you suspect you've been targeted by a scam, it's very important to report it as soon as possible. Reporting helps authorities track scams and protect others. If you've shared financial information, contact your bank immediately to alert them of potential fraud and prevent further

damage. Scams should be reported to local law enforcement, the Federal Trade Commission (FTC), or the Better Business Bureau (BBB). These agencies can investigate and provide guidance on how to proceed.

Scams targeting older individuals are unfortunately becoming more common, but with vigilance and knowledge, you can avoid falling victim to them. By staying informed, being cautious with personal information, trusting your instincts, and reporting suspicious activities, you can safeguard your finances and well-being. Empowering yourself with these protective measures is key to navigating a world where scammers are increasingly sophisticated.



# CalPERS PolicyHub Updates

Throughout 2024, CalPERS policyholders offered valuable input about the Long-Term Care Program and offered many suggestions related to the policyholder-facing website, PolicyHub. Many of these suggestions were adopted recently, and others are helping shape the enhancements planned for 2025.

## Enhanced Claim Intake Process

In an effort to reduce paper forms and promote more self-service options, the process to initiate a long-term care claim online was expanded in 2024. Additional questions around cognitive status and activities of daily living were added, and an enhanced search capability for care providers rounded out the list of new features in 2024.

By starting your claim online, you can significantly reduce the amount of time spent on the phone with one of our skilled intake representatives. Once you have completed the intake form online, our intake representatives will reach out to you to review Evidence of Coverage details, gather any additional missing or needed

information, and explain next steps in the claim process.

## Educational Materials

Utilizing the website that supports the CalPERS Long-Term Care Program is an important step to realize the full benefits of your coverage. In 2024, we launched the Long-Term Care Portal Reference Documents section on PolicyHub, which includes several videos and frequently asked questions on various topics related to the Long-Term Care Program PolicyHub website, as well as what to expect when it comes time to file a claim on your policy. The educational materials provided on PolicyHub are a great way to learn more about the resources available to you when needed.

As a reminder, the following information is necessary when submitting a claim for reimbursement:

- **Facility Claim** — Itemized invoice along with the Continued Monthly Residence (CMR) form. The CMR Form is available to download via the Portal.

- **Home Care Claim** — Itemized invoice along with the Daily Visit Notes (DVN), filled out by the provider.
- **Independent Provider (IP) Claim** — IP Timesheet along with the Proof of Payment if there is an Assignment of Benefits on file. An IP Timesheet is available to download via the Portal.

## Multi-Factor Authentication

As technologies continue to evolve, it is critical to keep online account information safe and secure. Although our website includes security software and routine security scans, PolicyHub was updated in December 2024 to require two-factor authentication during the login process. This means that users will need to receive a text or email with a security code when entering PolicyHub with their login credentials. Policyholders can choose to have their personal devices remembered so the multi-factor authentication process only occurs every 60 days, rather than upon each login.

## 2025 Enhancements

As we head into another year, we will continue to focus on expanding online self-service options for our policyholders. We will offer a paperless option for some of our most commonly mailed letters, with the ability to complete forms and signatures online. We will also ask for your feedback to continue to optimize the site to best serve your needs.

Visit our website today at [www.ltcpolicyhub.com/calpers](http://www.ltcpolicyhub.com/calpers) to access your policy details and see how our latest updates can enhance your experience with the CalPERS LTC Program.



# 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.

## Long-Term Care PolicyHub

[www.ltcpolicyhub.com/calpers](http://www.ltcpolicyhub.com/calpers)

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### Email

[CalPERSLTC@illumifin.com](mailto:CalPERSLTC@illumifin.com)

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### 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

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### Fax

**Customer service:** (952) 833-5417

**Claims:** (866) 294-6967

**Participant services:** (866) 294-6966

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### 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](http://www.aging.ca.gov)

National Association of Area Agencies on Aging

[www.n4a.org](http://www.n4a.org)

National Institute on Aging Information Center

[www.nia.nih.gov](http://www.nia.nih.gov)

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

[www.hhs.gov/aging/long-term-care](http://www.hhs.gov/aging/long-term-care)

Family Caregiver Alliance

[www.caregiver.org](http://www.caregiver.org)

American Association for Long-Term  
Care Insurance

[www.aaltci.org](http://www.aaltci.org)

National Alliance for Caregiving

[www.caregiving.org](http://www.caregiving.org)

Caregiver Action Network

[www.caregiveraction.org](http://www.caregiveraction.org)

Well Spouse Association

[www.wellspouse.org](http://www.wellspouse.org)

Alzheimer's Association

[www.alz.org](http://www.alz.org)

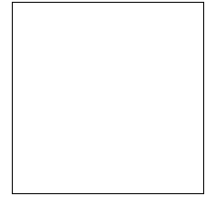
Alzheimer's information from U.S. Department  
of Health and Human Services

[www.alzheimers.gov](http://www.alzheimers.gov)

AgeAssured

[www.assured.care](http://www.assured.care)

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



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## **How to Avoid Being a Victim of a Scam: A Quick Guide to Staying Safe** page 4

### **Inside This Issue:**

Growing Popularity of AgeAssured .....	1
Introducing CareExchange EVV.....	2
Benefit Increase Option (BIO) for Eligible Policyholders.....	3
CalPERS Long-Term Care Program Rate Increases.....	3
How to Avoid Being a Victim of a Scam .....	4
CalPERS PolicyHub Updates.....	6
Resources .....	7