

# CalPERS Plans At A Glance

1. Comprehensive Plan	2. Facilities Only Plan	3. Partnership Plan
Covered Services		
<ul style="list-style-type: none"> <li>Nursing Home</li> <li>Assisted Living Facility</li> <li>Hospice Care</li> <li>Respite Care</li> <li>Home and Community Care</li> </ul>	<ul style="list-style-type: none"> <li>Nursing Home</li> <li>Assisted Living Facility</li> <li>Hospice Care–Facility Based</li> <li>Respite Care–Facility Based</li> <li><i>Does not cover Home and Community Care</i></li> </ul>	<ul style="list-style-type: none"> <li>Nursing Home</li> <li>Assisted Living Facility</li> <li>Hospice Care</li> <li>Respite Care</li> <li>Home and Community Care</li> </ul>
Daily Benefit Amount (DBA)		
\$140, \$150, \$170, \$200, or \$250	\$140, \$150, \$170, \$200, or \$250	\$140, \$150, \$170, \$200, or \$250
Total Coverage Amount		
Lifetime (Unlimited) <b>OR</b> Maximum Benefit (3 Years = 1,095 x DBA) or (6 Years = 2,190 x DBA)	Lifetime (Unlimited) <b>OR</b> Maximum Benefit (3 Years = 1,095 x DBA) or (6 Years = 2,190 x DBA)	Maximum Benefit (1 Year = 365 x DBA) or (2 Years = 730 x DBA)
Inflation Protection (IP)		
<b>Built-In IP*</b> increases your benefit amounts by 5% Compounded Annually. <b>OR</b> <b>Benefit Increase Option</b> lets you increase your benefit amounts periodically at an additional cost.	<b>Built-In IP*</b> increases your benefit amounts by 5% Compounded Annually. <b>OR</b> <b>Benefit Increase Option</b> lets you increase your benefit amounts periodically at an additional cost.	<b>Built-In IP*</b> increases your benefit amounts by 5% Compounded Annually.  <i>Benefit Increase Option not available.</i>
Deductible Period		
90 calendar days once per lifetime.	90 calendar days once per lifetime.	30 calendar days once per lifetime.
Plan Benefit		
<ul style="list-style-type: none"> <li>Nursing Home–100% of DBA per day.</li> <li>Facilities Only–70% of DBA per day.</li> <li>Home and Community Care–21 x DBA</li> </ul>	<ul style="list-style-type: none"> <li>Nursing Home–100% of DBA per day.</li> <li>Facilities Only–70% of DBA per day.</li> <li><i>Does not cover Home and Community Care</i></li> </ul>	<ul style="list-style-type: none"> <li>Nursing Home–100% of DBA per day.</li> <li>Facilities Only–70% of DBA per day.</li> <li>Home and Community Care–21 x DBA</li> </ul>
Benefit Eligibility		
<ul style="list-style-type: none"> <li>Severe Cognitive Impairment or</li> <li>2 of 6 ADLs** for all benefits.</li> </ul>	<ul style="list-style-type: none"> <li>Severe Cognitive Impairment or</li> <li>2 of 6 ADLs** for all benefits.</li> </ul>	<ul style="list-style-type: none"> <li>Severe Cognitive Impairment or</li> <li>2 of 6 ADLs** for all benefits.</li> </ul>
Care Advisor		
Available to help develop Plan of Care and identify appropriate providers.	Available to help develop Plan of Care and identify appropriate providers.	Required to develop Plan of Care and identify appropriate providers.
Return of Premium Death Benefit		
Yes. Returns some or all of your premiums less any benefits paid under this coverage to your spouse or your estate if you die before age 75 while this coverage is in force.	Yes. Returns some or all of your premiums less any benefits paid under this coverage to your spouse or your estate if you die before age 75 while this coverage is in force.	No. Not applicable.

\* **A Special Note About Premiums and Inflation Protection:** Buying inflation protection can help ensure that your benefits will keep pace with the rising costs of long-term care. However, premiums may increase should the CalPERS Board determine it necessary to ensure adequate funding to pay future benefits. This increase would take place for all members of the same age with similar coverage. Should a rate increase occur, all members would receive a 60-day written notice and would have the option to adjust their coverage in order to maintain the premium amount they had been paying, if that is more affordable for them.

\*\* **ADL** means Activity of Daily Living