



The Member Experience

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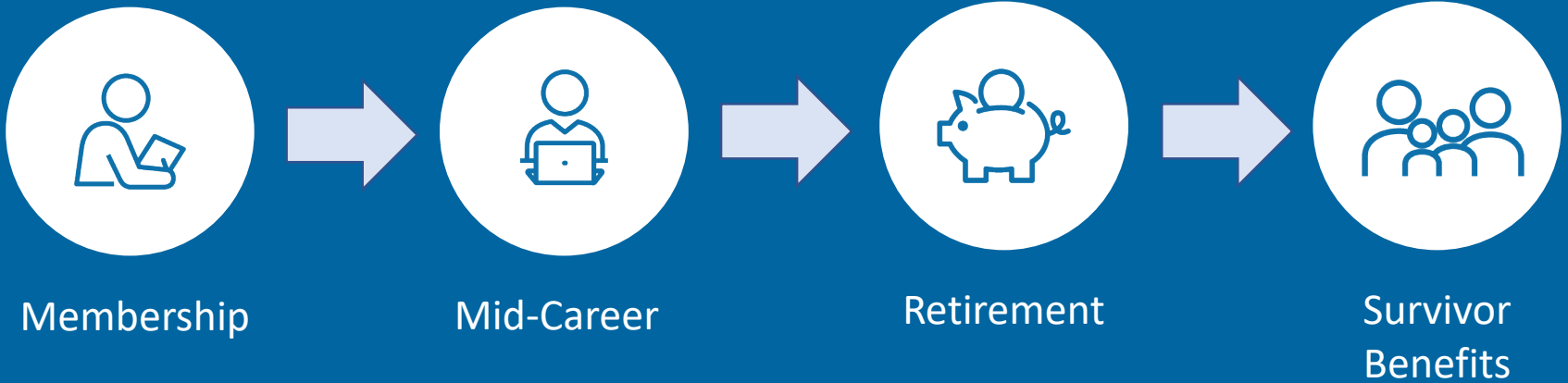
Chief, Office of
Public Affairs



Agenda

- CalPERS Retirement Member Life Cycle
- CalPERS Health Member Experience
- Looking Ahead
- Communications for Members and Employers

Retirement Membership Life Cycle



Overview – Retirement/Pensions

FY 2019-20



2 million
Members

\$3,182
Average Pension

15 Retirement
Benefit Formulas



\$25.8
billion
Paid in benefits

31%
State Members

31%
Public Agency
Members

38%
School Members

Membership:

Key Factors

Trends

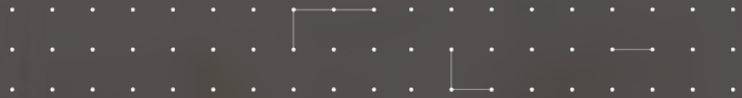
Opportunities



Membership – Key Factors, Trends & Opportunities

- Defined Benefits
- CalPERS Plans (Classic & PEPRA)
- myCalPERS account
- Beneficiaries
- Special Power of Attorney

Mid-Career:
Key Factors
Trends
Opportunities



Mid-Career – Key Factors, Trends & Opportunities

- Payroll Reporting
- Compensation Limits/
Special Compensation
- Life Events:
 - Job Changes – Reciprocity, etc.
 - Refunds
 - Service Credit Purchases
 - Community Property
 - Disability
 - Pre-Retirement Death
- CalPERS Engagement
 - myCalPERS
 - Contact Center
 - Regional Office
 - CalPERS Education

Retirement:

Key Factors
Trends
Opportunities



Retirement – Key Factors, Trends & Opportunities

- Estimates
- Education
- Retirement Application
- Working After Retirement
- Cost of Living Adjustments and Purchasing Power Protection
- Online activities
- Benefit Verification

Survivor Benefits:

Key Factors

Trends

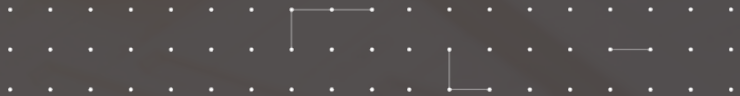
Opportunities



Survivor Benefits – Key Factors, Trends & Opportunities

- Understanding Available Benefits
- Reporting Deaths
- Condolence Packages
- Beneficiary Eligibility

CaIPERS Health Member Experience



CalPERS Health Member Experience



Active
employees



Nearing
Retirement



Retirees



Aging into
Medicare

CalPERS Health Benefits Program



**1.5
million
Members**

1,200
Number of
employers who
contract for health
benefits



**\$9.2
billion**
Spent to purchase
health benefits in
2019

**Membership by
Employer**

59%
State Members

27%
Public Agency
Members

14%
School Members

Active Member

Health eligibility and enrollment

- Employer contribution, vision & dental

Health plan options

- PPO, HMO, EPO
- Live/Work rule

Search Health Plans and Your Doctor

Open Enrollment

Nearing Retirement Member

Health into Retirement
Calculator

Employer contributions
may change
in retirement

Search Health Plans
and Your Doctor

Open Enrollment

Retired Member

CalPERS becomes the health benefits officer

Open Enrollment - Make plan or dependent changes via myCalPERS

Recertify Parent Child Relationship (PCR)

Health premiums deducted from retirement pay

Complementary Annuitant Premium Program (CAPP)

Aging into Medicare & combination plans

State/CSU members only –
Dependent Eligibility Verification, IRMAA

Health Member Resources

- CalPERS website
 - Plans & Rates
 - Enrollment & Eligibility
 - Quick Tip Videos
- myCalPERS
 - Pre-populated HBD-12 (Health Benefits Plan Enrollment form)
 - eSignature on health forms
 - Search Health Plans and Your Doctor
- CalPERS Benefits Education Event (CBEEs)

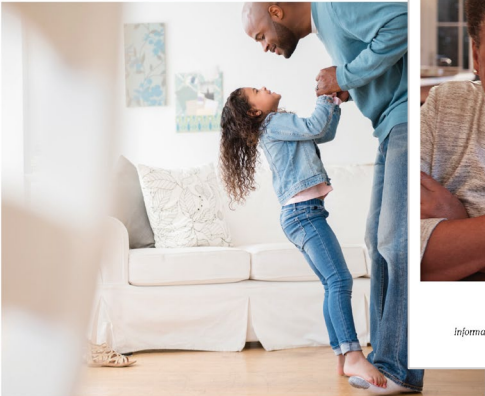


Health Publications

2021 | **Health Benefit Summary**
Helping you make an informed decision about your health plan



Health Program Guide
An informational guide to your CalPERS health benefits



Information as of August 2020



Medicare Enrollment Guide
A practical guide to understanding how CalPERS and Medicare work together



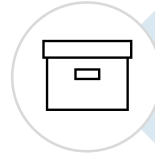
Information as of August 2020



Health Benefits Program | 2019 Annual Report

Published November 1, 2020

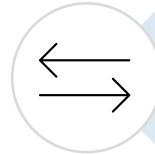
Employers' Role in the Health Member Experience



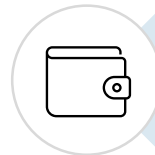
Maintain enrollment documentation



E-signatures on Health Enrollment forms



File transfer options for enrollment

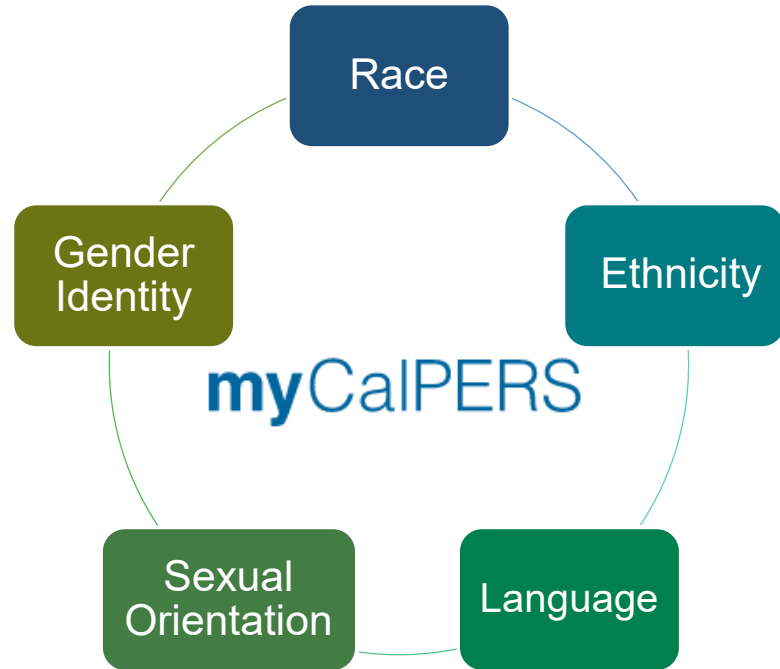


For Public Agencies –
reconcile billing regularly

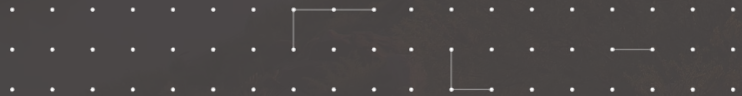
myCalPERS: Health Demographic Profile

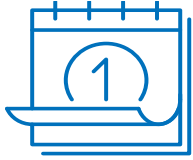
Voluntarily asking members to provide:

- Race, Ethnicity, and Language (REAL)
- Sexual Orientation and Gender Identity (SOGI)



Looking Ahead



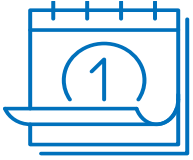


Looking Ahead – Health Member Experience

myCalPERS
health enrollment self-
service capability

Addressing
health equity

Creating health
demographic
profile in
myCalPERS



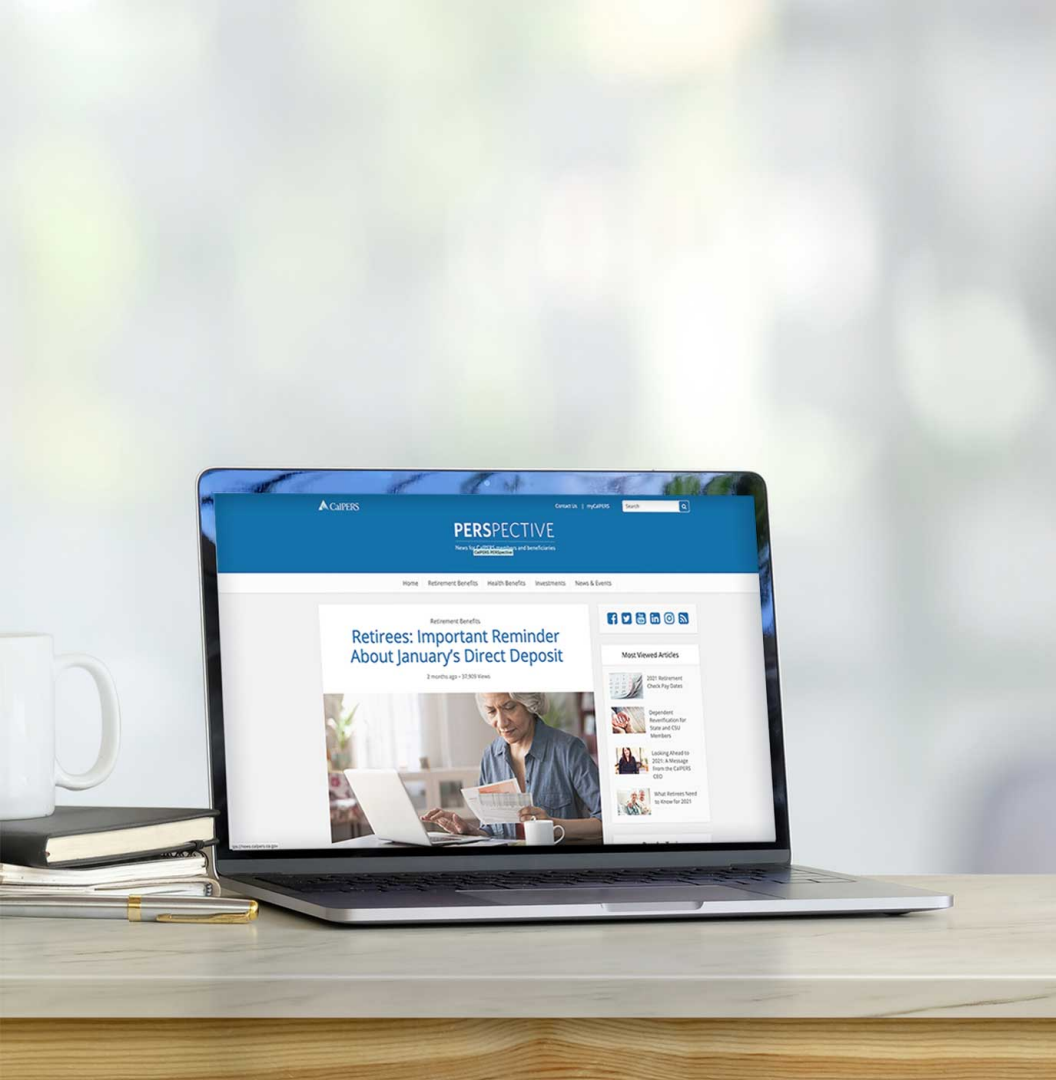
Looking Ahead – Customer Services and Support

Service Optimization

Member
Empowerment

Benefit
Integrity

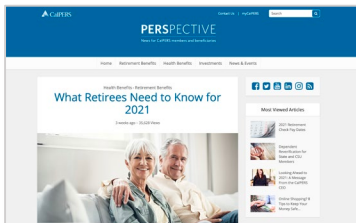
Cultivating
Talent



Communications



New Digital Communications to Reach Members & Employers



NEW Direct to member emails

1 million+ each month who have a myCalPERS account

Targeted to Active, Retired, & those with and without Health Benefits

NEW Digital PERSpective

1k-2k pageviews on an average day

jumps to 100k in a day with email

Upcoming in 2021

Digital Employer News

Where you can go for Resources

Sign up on the CalPERS website for email subscriptions to:

- CalPERS News
- Board Meeting Notices
- Member and Employer Education Bulletins



Watch our CalPERS YouTube Channel - Quick tip videos

Social Media



Facebook

CalPERS ✓
March 25, 2020 · 🌐

Members: We put together an FAQ page answering questions you might have now about your retirement and health benefits. <https://www.calpers.ca.gov/page/coronavirus/faqs>. We hope you all stay safe during these challenging times.

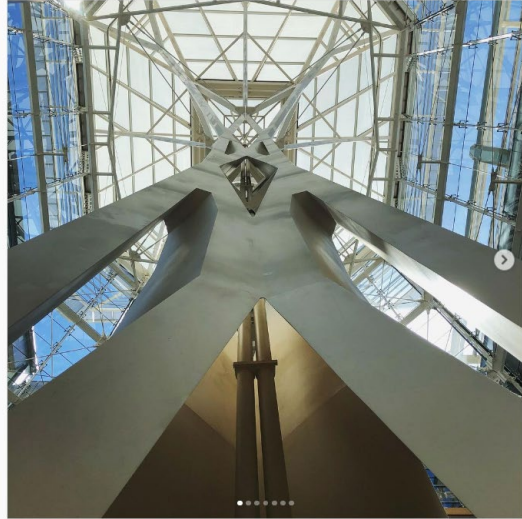


Josh Glasgow and 26 others 21 Comments 14 Shares

👍 Like 💬 Comment ➦ Share



Instagram



calpers ✓
CalPERS

calpers ✓ We are committed to being a leader in sustainable operations. Our headquarters at Lincoln Plaza in Sacramento utilizes clean energy, purchases green technology, and implements conservation measures. CalPERS' campus buildings have been designated high-performance green buildings by the U.S. Green Building Council and Green Building Certification Institute. We've received the Leadership in Energy and Environmental Design (LEED) Platinum and Gold certifications. We were also the first state agency to participate in SMUD's SolarShare program, which will save us an estimated \$3.7M in energy costs over...

📍 Liked by calconservation and 129 others

APRIL 29

Add a comment... Post

Social Media



Twitter

 **CalPERS** 
@CalPERS

#CalPERSUpdate – a weekly collection of news and reports on @CalPERS, #investments, #pensions, and #health. Open this tweet and scroll down to access them. @NCPERS @PensionDialog @NIRSONline @CAStateRetirees @CSEA_Now @CSAC_Counties @CSDAdistricts @CaCities





CalPERS Update
Week of April 11 - 17, 2020

A collection of news and reports regarding CalPERS, investments, pensions, and health.

ALT



LinkedIn


 **CalPERS**
24,750 followers
2w · 

We would like to extend our appreciation to our team members who work in the mail room. They have been coming into the office every day during the pandemic to ensure that the mail gets to our program areas in a timely manner, so we can provide excellent service to our members and employers.

In the last week of October they hit their service level agreement of opening, scanning, and indexing all incoming mail for 100 consecutive days. This is a huge achievement! This team touches between 2,500 to upwards of 4,000 pieces of mail each day, and we are so grateful for their hard work and dedication.

All photographs were taken in compliance with COVID-19 safety practices.

[#EmployeeAppreciation](#) [#CalPERS](#) [#CalPERSCulture](#) [#WeServeCA](#)



What can you do?



Support CalPERS and your member benefits by sharing accurate information with your network



Encourage updated email address in myCalPERS



Encourage employer contact updates in myCalPERS

We're Here to
Help You



Our Commitment to You



Ongoing
communication



Listening to you



Partnerships



Here for you

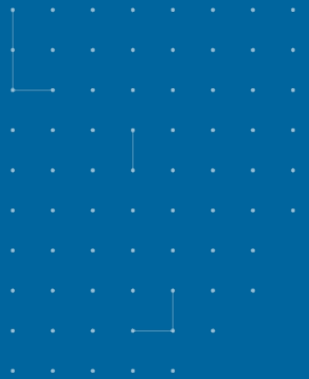


Questions

Contact Us:

CalPERS Stakeholder Relations at
calpers_stakeholder_relations@calpers.ca.gov





Public Comment

