

Health Plan Members

	Subscribers	Dependents	Total Covered Lives
Total program	697,163	744,993	1,442,156
State	402,115	446,415	848,530
Active	219,684	330,655	550,339
Retired	182,431	115,760	298,191
Public Agency (PA) & School	295,048	298,578	593,626
Active	190,345	245,173	435,518
Retired	104,703	53,405	158,108

Total Health Premiums (in billions)

	2015	2016	2017
Total	\$8.02	\$8.63	\$8.88
State	\$4.68	\$4.99	\$5.13
PA & School	\$3.34	\$3.64	\$3.75

Historical Premium Changes*

	2015	2016	2017
Basic plans	3.3%	7.7%	3.9%
HMOs	3.9%	7.2%	4.1%
PPOs	0.6%	10.8%	3.8%
Association plans	5.6%	2.5%	2.0%
Medicare plans	8.5%	3.0%	(1.6%)
HMOs	5.9%	(3.5%)	1.1%
PPOs	11.5%	9.2%	(4.0%)
Association plans	1.4%	2.5%	1.3%

* Percentages are based on premiums paid by active and retired state, school, and public agency members. Premium changes for public agencies vary depending on geographic location.

Purchasing Power in Numbers

CalPERS is the **largest public employer purchaser of health benefits in California** and the second largest employer purchaser in the nation after the federal government.

1.4 million

Total covered lives

\$8.9 billion

Spent in 2017 to purchase health benefits

Innovative Health Care Approaches that Reduce Costs

Reduced member costs for routine knee and hip replacement surgeries through the CalPERS value-based purchasing design (reference pricing) program that **resulted in improved outcomes and lower costs.**

26% savings

To members' health care costs for knee and hip replacements

\$3 million

Per year in ongoing savings

Health Benefits (cont'd)

State Share of Health Premiums (in billions)

	Active Members		Retirees	
	Employer	Member	Employer	Member
2017	\$2.94	\$0.56	\$1.57	\$0.05
2016	\$2.92	\$0.48	\$1.55	\$0.04
2015	\$2.63	\$0.57	\$1.45	\$0.03

State Contribution Amounts to Monthly Premiums

For single / 2-party / and family plan tiers, respectively

	Active Members	Retirees
2017	\$559 / \$1,125 / \$1,462*	\$707 / \$1,349 / \$1,727
2016	\$562 / \$1,128 / \$1,469*	\$705 / \$1,343 / \$1,727
2015	\$524 / \$1,050 / \$1,368*	\$655 / \$1,246 / \$1,605

* State active health premium contribution for many state members, but not all.
Please check specific contract for exact detail.

CalPERS Long-Term Care Program

Provides financial protection from the high cost of extended care, including nursing home care. All California public employees and retirees, their spouses, parents, parents-in-law, adult children, siblings (age 18-79) are eligible to apply.

128,276 Participants enrolled

\$293.6 million Benefits paid

\$306.3 million Annual premiums

Health Care Carriers

Health Maintenance Organization (HMO):

- » Anthem Blue Cross
- » Blue Shield of California
- » Health Net
- » Kaiser Permanente
- » Sharp
- » UnitedHealthcare
- » Western Health Advantage

Exclusive Provider Organization (EPO):

- » Anthem Blue Cross
- » Blue Shield of California

Self-funded Preferred Provider Organization (PPO) administered by Blue Cross:

- » PERS Select
- » PERS Choice
- » PERSCare

Association plans:

- » California Association of Highway Patrolmen (CAHP) Health Benefits Trust
- » California Correctional Peace Officers Association (CCPOA)
- » Peace Officers Research Association of California (PORAC)