Health Benefits

Facts at a Glance for Fiscal Year 2020–21

Health Plan Members

<table>
<thead>
<tr>
<th></th>
<th>Subscribers</th>
<th>Dependents</th>
<th>Total Covered Lives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total program</td>
<td>754,246</td>
<td>776,688</td>
<td>1,530,934</td>
</tr>
<tr>
<td>State</td>
<td>431,190</td>
<td>456,447</td>
<td>887,637</td>
</tr>
<tr>
<td>Active</td>
<td>228,208</td>
<td>331,798</td>
<td>560,006</td>
</tr>
<tr>
<td>Retired</td>
<td>202,982</td>
<td>124,649</td>
<td>327,631</td>
</tr>
<tr>
<td>Public Agency (PA) &amp; School</td>
<td>323,056</td>
<td>320,241</td>
<td>643,297</td>
</tr>
<tr>
<td>Active</td>
<td>203,785</td>
<td>260,251</td>
<td>464,036</td>
</tr>
<tr>
<td>Retired</td>
<td>119,271</td>
<td>59,990</td>
<td>179,261</td>
</tr>
</tbody>
</table>

Total Health Premiums (in billions)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$8.91</td>
<td>$9.09</td>
<td>$9.26</td>
<td>$9.69</td>
<td>$10.16</td>
</tr>
<tr>
<td>State</td>
<td>$5.13</td>
<td>$5.25</td>
<td>$5.34</td>
<td>$5.61</td>
<td>$5.77</td>
</tr>
<tr>
<td>PA &amp; School</td>
<td>$3.78</td>
<td>$3.84</td>
<td>$3.92</td>
<td>$4.08</td>
<td>$4.38</td>
</tr>
</tbody>
</table>

Historical Premium Changes*

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic plans</td>
<td>3.9%</td>
<td>2.5%</td>
<td>1.1%</td>
<td>5.1%</td>
<td>5.3%</td>
</tr>
<tr>
<td>HMOs</td>
<td>4.1%</td>
<td>3.7%</td>
<td>0.4%</td>
<td>6.0%</td>
<td>4.4%</td>
</tr>
<tr>
<td>PPOs</td>
<td>3.8%</td>
<td>(2.5%)</td>
<td>2.8%</td>
<td>3.3%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Association plans</td>
<td>2.0%</td>
<td>6.6%</td>
<td>3.7%</td>
<td>1.4%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Medicare plans</td>
<td>(1.6%)</td>
<td>1.0%</td>
<td>1.6%</td>
<td>1.7%</td>
<td>(2.3%)</td>
</tr>
<tr>
<td>HMOs</td>
<td>1.1%</td>
<td>4.3%</td>
<td>(1.2%)</td>
<td>6.1%</td>
<td>(4.5%)</td>
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<td>(4.0%)</td>
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<tr>
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<td>1.3%</td>
<td>5.1%</td>
<td>6.6%</td>
<td>6.8%</td>
<td>4.5%</td>
</tr>
</tbody>
</table>

* 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.

1.5 million Members

$9.74 billion Spent in 2020 to purchase health benefits

Membership by Employer

- State members 58%
- Public agency members 28%
- School members 14%

CalPERS Health Employers

- Total: 1,178
- State of California and CSU: 1
- Cities: 306
- Counties: 27
- Courts: 19
- Schools: 186
- Special Districts: 639
Health Benefits (cont’d)

State Share of Health Premiums (in billions)

<table>
<thead>
<tr>
<th></th>
<th>Active Members</th>
<th>Retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer</td>
<td>Member</td>
</tr>
<tr>
<td>2021</td>
<td>$3.19</td>
<td>$0.74</td>
</tr>
<tr>
<td>2020</td>
<td>$3.22</td>
<td>$0.60</td>
</tr>
<tr>
<td>2019</td>
<td>$3.06</td>
<td>$0.57</td>
</tr>
</tbody>
</table>

State Contribution Amounts to Monthly Premiums

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

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<thead>
<tr>
<th></th>
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<th>Retirees</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Employer</td>
<td>Member</td>
</tr>
<tr>
<td>2021</td>
<td>$607 / $1,216 / $1,567*</td>
<td>$798 / $1,519 / $1,937</td>
</tr>
<tr>
<td>2020</td>
<td>$609 / $1,223 / $1,585*</td>
<td>$767 / $1,461 / $1,868</td>
</tr>
<tr>
<td>2019</td>
<td>$583 / $1,170 / $1,518*</td>
<td>$734 / $1,398 / $1,788</td>
</tr>
</tbody>
</table>

* Contributions for many state members, but not all. Please check specific contract for exact detail.

Innovative Health Care Approaches

CalPERS continues to optimize its reference-pricing program for value-based medical procedures in its self-funded PPO Basic plans.

$8 million saved annually since 2011

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 Anthem Blue Cross:

» PERS Gold
» PERS Platinum

Association plans:

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

CalPERS Long-Term Care Program

Provides financial protection from the high cost of long-term care services including in-home, assisted living, and nursing home care. This is an optional, policyholder-paid, benefit.

111,518 Participants enrolled

$308 million Benefits paid

$5.4 billion Fund balance