

Health Benefits

Facts at a Glance for Fiscal Year 2018-19

Health Plan Members

	Subscribers	Dependents	Total Covered Lives
Total program	721,321	758,183	1,479,504
State	418,377	452,561	870,938
Active	226,150	333,927	560,077
Retired	192,227	118,634	310,861
Public Agency (PA) & School	302,944	305,622	608,566
Active	192,147	249,414	441,561
Retired	110,797	56,208	167,005

Total Health Premiums (in billions)

	2017	2018	2019
Total	\$8.91	\$9.09	\$9.26
State	\$5.13	\$5.25	\$5.34
PA & School	\$3.78	\$3.84	\$3.92

Historical Premium Changes*

	2017	2018	2019
Basic plans	3.9%	2.5%	1.1%
HMOs	4.1%	3.7%	0.4%
PPOs	3.8%	(2.5%)	2.8%
Association plans	2.0%	6.6%	3.7%
Medicare plans	(1.6%)	1.0%	1.6%
HMOs	1.1%	4.3%	(1.2%)
PPOs	(4.0%)	(2.0%)	3.7%
Association plans	1.3%	5.1%	6.6%

* 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.

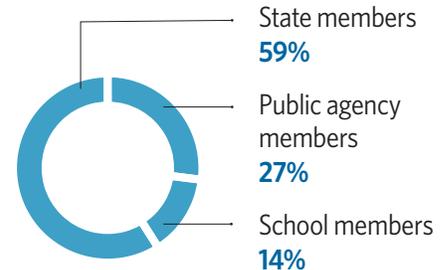
Purchasing Power in Numbers

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 Total covered lives

\$9.2 billion Spent in 2018 to purchase health benefits

Total Covered Lives by Employer Type



CalPERS Health Employers

Total	1,168
State of California and CSU	1
Cities	306
Counties	27
Courts	19
Schools	180
Special Districts	635

Health Benefits (cont'd)

State Share of Health Premiums (in billions)

	Active Members		Retirees	
	Employer	Member	Employer	Member
2019	\$3.06	\$0.57	\$1.66	\$0.05
2018	\$3.03	\$0.58	\$1.61	\$0.04
2017	\$2.91	\$0.61	\$1.55	\$0.06

State Contribution Amounts to Monthly Premiums

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

	Active Members	Retirees
2019	\$583 / \$1,170 / \$1,518*	\$734 / \$1,398 / \$1,788
2018	\$579 / \$1,158 / \$1,504*	\$725 / \$1,377 / \$1,766
2017	\$559 / \$1,125 / \$1,462*	\$707 / \$1,349 / \$1,727

* Contributions 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 long-term care services including in-home, assisted living, and nursing home care. All current and former California public employees, including retirees, plus a wide range of their extended family, ages 18-79, are eligible to apply.

120,632 Participants enrolled

\$324.8 million Benefits paid

\$283.4 million Annual premiums

Innovative Health Care Approaches

CalPERS continues to optimize its reference-pricing program for value-based medical procedures in its self-funded PPO Basics 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 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)