

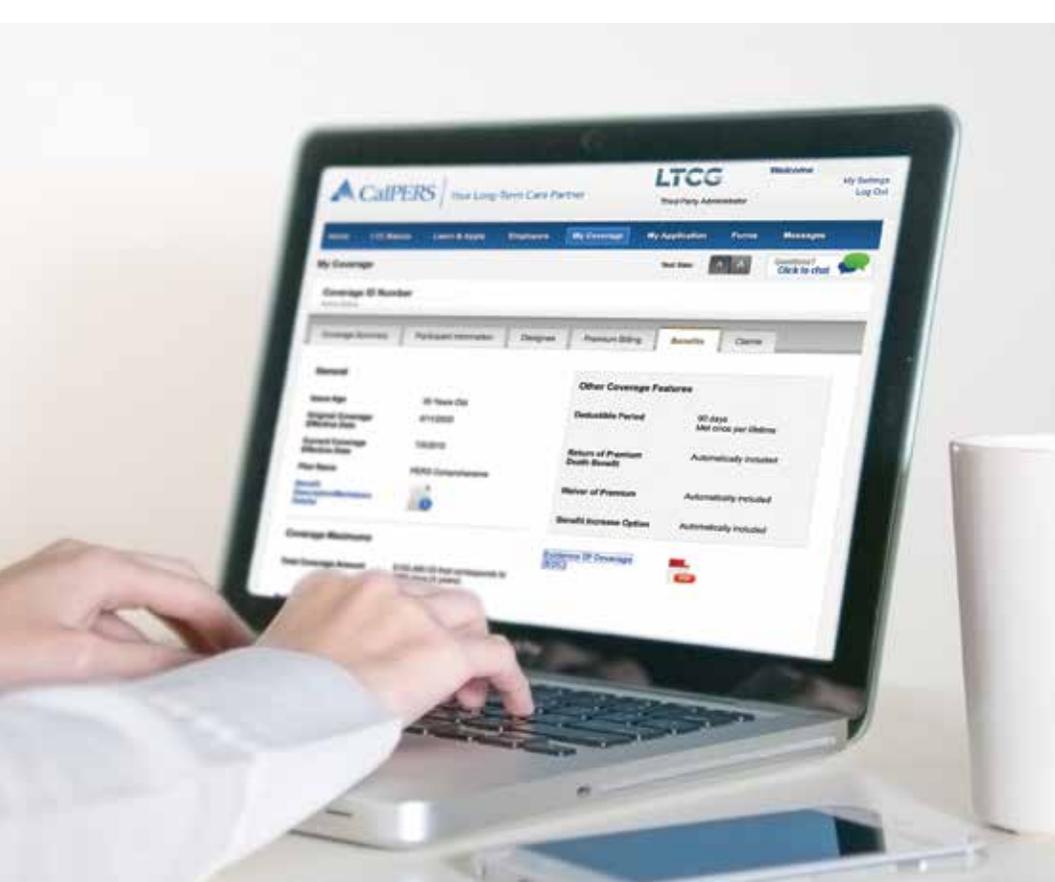
## LTC Website Adds Evidence of Coverage

The CalPERS Long-Term Care (LTC) team took another step to improve your policyholder experience by adding a new feature to the CalPERS LTC website – your Evidence of Coverage (EOC)! The EOC is your insurance contract and was issued when your coverage began. It can now be found on your policyholder account page.

The EOC will answer many of the questions you may have about your coverage. To access your EOC through the website please visit [www.calperslongtermcare.com](http://www.calperslongtermcare.com) and select the Log In or Register

buttons in the Participant Account Access window.

If you are registering for the first time you will need your coverage ID number, date of birth, and the last four digits of your social security number. When you register, you will create a login I.D. and password that you'll use to access your account and coverage information. Your EOC is accessible from the Coverage Summary or Benefits tab. If you need assistance, our online chat feature or customer service center is available to assist you.



### The CalPERS Long-Term Care Program by the Numbers:

132,289 total active participants

\$4.3 bil fund balance

\$1.9 bil total benefits paid since program began

\$136 mil benefits paid in 2016

\$140 mil total premiums received in 2016

\$2,282 average annual premium

*Numbers rounded, current as of June 30, 2016*



## SPOTLIGHT ON SERVICES

In this running series we will spotlight different types of long-term care (LTC) services including Home Health Care, Assisted Living Facilities, and Skilled Nursing Facilities. Please refer to your Evidence of Coverage (EOC) for more information on what types of LTC services your policy covers.

### Home Health Care

LTC services are primarily focused on helping those who need assistance with their activities of daily living (ADL). These include activities such as eating, bathing, dressing, toileting, transferring (walking or moving), and continence which may be comfortably addressed in the home. This is where home health care can play an important role. The home health care provider is a caregiver who provides LTC services to individuals in their

homes, allowing a person to stay at home while receiving needed care. The services have grown tremendously over the years and are often the first type of LTC services an individual may utilize.

In addition to assistance with the ADLs, home health services may include:

- Wound care
- Patient and caregiver education
- Intravenous or nutrition therapy



- Injections
- Monitoring of serious illness and unstable health status

The CalPERS LTC Program can assist you with selecting a home health care provider or you may select one on your own.

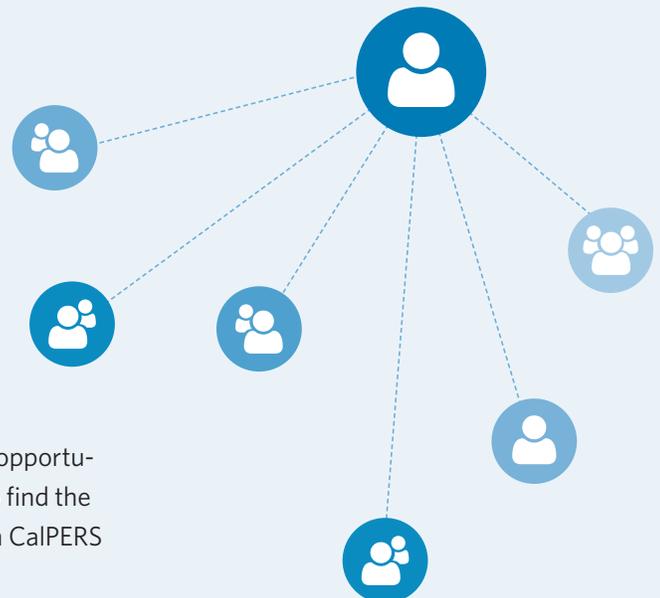
### Expanded Eligibility

Did you know that CalPERS Long-Term Care (LTC) eligibility extends to more than just California Public Employees and retirees? Your immediate family members – spouses, siblings and adult children – were already eligible to apply for coverage.

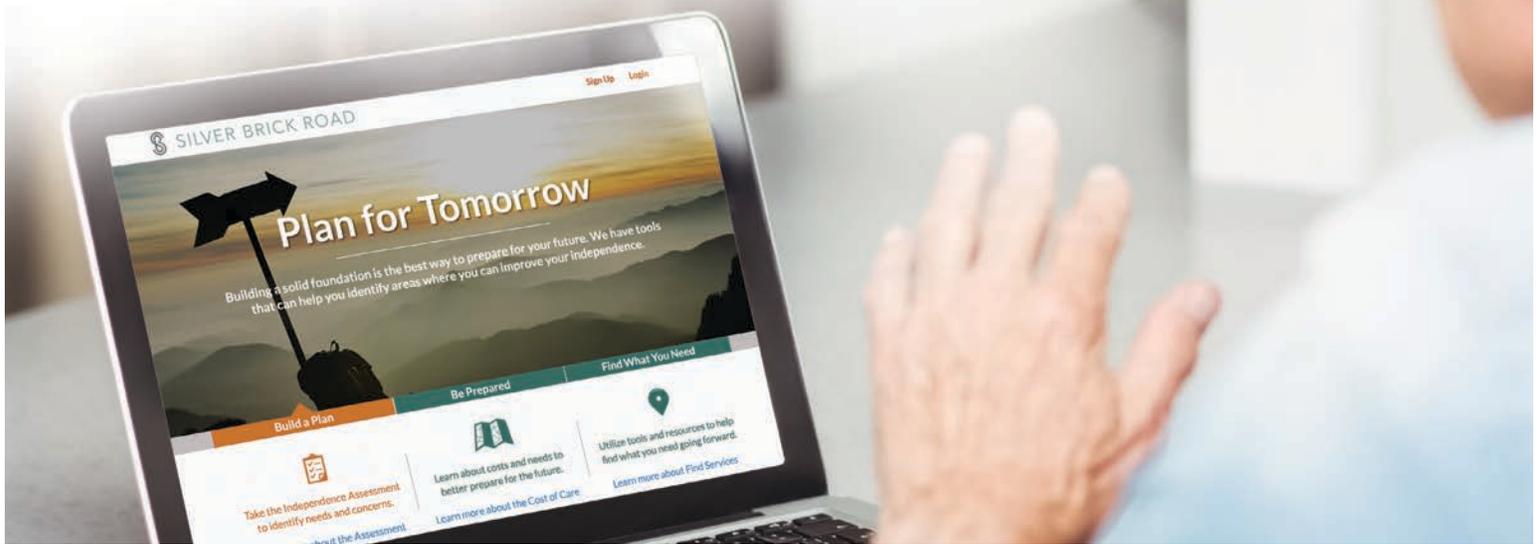
Now, CalPERS LTC eligibility criteria is expanded to include any former California Public Employees and their immediate family members, including grandparents, grandchildren, nieces, nephews, aunts, uncles, sons-in-law, daughters-in-law, brothers-in-law, and sisters-in-law. Family members are eligible even if the public employee who makes them eligible for CalPERS LTC doesn't apply for coverage.

This expansion provides an opportunity for even more people to find the peace of mind available with CalPERS Long-Term Care.

If you have any questions about applying for coverage, or you want to find out if you or someone you know is eligible to apply, please call the CalPERS Long-Term Care toll free



at (800) 908-9119, Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Time or visit our website anytime at [www.calperslongtermcare.com](http://www.calperslongtermcare.com).



## Silver Brick Road

As you consider your future, it's important to have access to resources to better plan for it. CalPERS now offers those resources through Silver Brick Road as part of your long-term care policy. Silver Brick Road is a comprehensive member-support program created to provide you with the foundation and direction needed for your independence and caregiving questions.

It takes a broad view of independence and is structured to provide objective, high-quality and personalized guidance to members and their families.

You can find anything from home care and nursing services to caregivers, assisted living, and other living options.

Because the road to independence is different for everyone, Silver Brick Road has a suite of resources with program features that allow you to prepare for any changes in your path.

Here are some of the key features Silver Brick Road offers its members:

- The **Care Circle Community** platform focused on caregiving activities; accessible through mobile applications and web.

- A **Library Collection** of articles, documents and videos focused on aging and independence.
- A **Cost of Care Interactive Map**, compiled from thousands of skilled nursing homes, assisted living facilities and home care providers from across the country. It shows how the cost of long-term care services compare at national, state and Metropolitan Statistical Area levels.
- The **Find Services** providers search feature allows you to search a database of over 100,000 long-term

care providers (both skilled and non-skilled services) across the country, view the care and services offered by the providers, and compare them for the best fit for you and/or your loved ones.

- The **Independence Assessment** is a comprehensive evaluation of four areas of independence — Health and Function, Living Environment, Social Connection, and Finance and Planning. After completing the assessment, you will be presented with tailored recommendations and the ability to create an action plan.

Building a solid foundation is the best way to prepare for your future. Silver Brick Road has tools that can help you identify areas where you can improve your independence.

To learn more, visit [www.CalPERSLongTermCare.com](http://www.CalPERSLongTermCare.com) or [www.SilverBrick.com](http://www.SilverBrick.com). You may also want to connect with a Customer Care Representative by either calling (800) 921-9336 or sending an email to [support@silverbrick.com](mailto:support@silverbrick.com).

# Vaccines Are Not Just for Children



As the days grow shorter and leaves begin to change as autumn rapidly approaches, you will begin to see public service announcements, flyers in your doctor's office and articles in newspapers and magazines encouraging you to get your annual flu shot. In the United States, latest data documented that approximately 225,000 individuals are hospitalized each year as a result of influenza and depending on the severity of circulating strain of flu, between 3,000 and 49,000 individuals die each year of influenza and its complications. Most of these individuals are adults.

Immunizations are not just for children. Protection from some childhood vaccines can wear off over time. Without knowing it, you may also be at risk for vaccine-preventable disease due to your job, lifestyle, travel, or underlying health conditions. Immunizations against a number of adult diseases can play an important part in keeping you healthy, out of the emergency room and hospital and independent at home.

Vaccination provides the best protection against preventable diseases that can result in serious health problems,

missed work, medical bills, disability, and loss of independence.

There is strong scientific evidence that yearly immunization against influenza saves lives, but you should know that there are a number of additional adult diseases that can impact your health, function and independence. In fact, vaccine-preventable diseases combined kill more American adults annually than breast cancer, HIV/AIDS or traffic accidents, and every year the CalPERS Long-Term Care program sees a jump in LTC claims during influenza season when the flu causes pneumonia, sepsis and debility to an extent that it becomes necessary to require help with daily activities like dressing, bathing and using the toilet.

Consider how you can protect yourself against these additional diseases that impact large numbers of people in the United States every year:

- Over 1 million adults will get shingles each year. Some shingles sufferers will have severe pain that can continue long after their rash clears up (called post-herpetic neuralgia) or they may suffer from other painful complications that could persist for

years. A number of studies have shown that 1 in 3 adults will get shingles in their lifetime.

- More than 32,000 cases of invasive pneumococcal pneumonia are diagnosed each year and more than 3,300 of those infected with this bacteria die from pneumonia and other complications.
- Between 800,000 and 1.4 million adults suffer from chronic hepatitis B, and many suffer from complications such as liver failure and liver cancer.

## Recommended Adult Vaccinations

Speak with your health care provider about how the following vaccinations may help you prevent illness:

- **Influenza vaccine** every year to protect against seasonal flu — it's safe, quick and covered by your health plan, including Medicare.
- **Tetanus vaccine (TD)** every 10 years to protect against tetanus.
- The combination of **Tetanus and diphtheria plus pertussis vaccine (Tdap)** once every 10 years instead of the tetanus vaccine will protect

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*Vaccination provides the best protection against preventable diseases that can result in serious health problems, missed work, medical bills, disability, and loss of independence.*

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against tetanus and diphtheria plus pertussis (whooping cough). It may surprise you to know that whooping cough can and does occur in adults and can be debilitating, even fatal, and it is contagious, so others around the patient can be put at risk.

- The **Shingles (herpes zoster)** vaccine provides protection from this often painful and debilitating condition.
- **Pneumococcal vaccine** protects against pneumococcal disease, including infections in the lungs and bloodstream.
- **Hepatitis A and B vaccines** are indicated for people in certain occupations, people who travel to certain areas of the world and those with certain chronic medical conditions.
- Vaccinations you likely received as a child may have worn off. Consider updated vaccination against **measles, mumps and rubella**, as well as **chickenpox** (varicella).

### **Vaccinations for People with Chronic Medical Conditions**

Adults with chronic health conditions are more likely to develop complications from certain vaccine-preventable diseases. Those complications include

long-term illness, hospitalization, even death. For instance, individuals with asthma, COPD/emphysema or other lung conditions are at higher risk of complications from the flu even if the COPD, emphysema or other chronic lung condition is mild and symptoms are well controlled on medications. People with asthma and COPD have sensitive airways. Inflammation from the flu can cause asthma attacks or make existing asthma and COPD symptoms worse. Individuals with these lung conditions are more likely to develop pneumonia and other respiratory diseases after getting sick with the flu than those without these conditions. Complications can be debilitating or deadly. The CDC (Centers for Disease Control) recommends that individuals with asthma, COPD or other lung conditions get an annual flu vaccine, as well as the pneumococcal vaccine before age 65, followed by two more doses after age 65.

Individuals with heart disease and those who have had a stroke also have a higher risk of serious medical complications from the flu, including worsening of their heart disease. In fact, individuals with heart disease are at almost three times higher risk of being hospitalized with influenza than those without heart disease. So, for those with heart disease, the CDC recommends a yearly flu vaccine and the pneumococcal vaccine, once before age 65, then twice more after age 65.

People with type 1 or type 2 diabetes have a higher risk of Hepatitis B virus infection. Hepatitis B can be spread by sharing blood glucose meters, finger stick devices or other diabetes care equipment such as insulin pens.

Type 1 and 2 diabetes can also weaken the immune system's ability to fight the flu. Even if your diabetes is well managed, you will be more likely than those without diabetes to have complications, such as pneumonia, if you get the flu, and this can lead to hospitalization. So, the CDC recommends that people with diabetes get pneumococcal vaccines, once as an adult before 65 years of age and then twice more when over age 65. Diabetics should also get a yearly flu vaccine and diabetics between the ages of 19 and 59 should get the hepatitis B vaccine series. Diabetics over age 60 should talk to their health care practitioner about whether the hepatitis B vaccine is right for them.

### **Talk to your Healthcare Practitioner**

Finally, it is critical that you talk to your doctor or other healthcare professional to understand which vaccines you need and why — and which vaccines may not be right for you. Also, be sure to keep track of your vaccines to ensure you are up-to-date and have maximum protection against vaccine-preventable diseases. Adult vaccinations should be one of the foundations of your plan to stay healthy, stay active, and stay independent.

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#### *References*

- Centers for Disease Control (CDC), Atlanta, Georgia*  
<http://www.cdc.gov/vaccines/schedules/downloads/adult/adult-schedule.pdf>
- National Foundation for Infectious Disease, Bethesda, Maryland*  
<http://www.adultvaccination.org/default.aspx>

# Stay Connected, Stay Healthy

Did you know that maintaining social interactions as you get older is just as important to your health and well-being as exercising regularly and getting enough sleep?

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*Staying socially connected is just as important to our bodies as physical activities*

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As you get older and retire or move to a new community, there often aren't as many obvious opportunities to socialize and stay active as there were when you were younger, or where you lived previously.

Yet, research shows that staying socially connected is just as important to our bodies as physical activities. Social interaction offers older adults many benefits: it helps retain mental sharpness, physical health, and may

even ward off dementia. According to studies at the University of Rochester, maintaining close friendships and finding other ways to interact socially help people live longer. Those relationships and social interactions even help protect against illness by boosting your immune system.

Specific health benefits of social interaction in older adults Include:

- Reduced stress
- Potentially reduced risk for cardiovascular problems, some cancers, osteoporosis, and rheumatoid arthritis
- Potentially reduced risk for Alzheimer's disease
- Lower blood pressure
- Reduced risk for mental health issues such as depression

On the other hand, social isolation carries some very real risks, including:

- Loneliness and depression

- Being less physically active
- A greater risk of death
- High blood pressure

Social activities can keep your brain sharp, and they are more effective when combined with an overall healthy lifestyle, including exercise and a nutritious diet.

## Ways to Keep Your Connections Strong

Start by staying in touch with friends and family and try to visit with them regularly. Here are other ways you can maintain a high level of social interaction:

- Volunteer in your community.
- Visit a senior center and participate in offered activities with other seniors — this is a great way to make new friends.
- Join a group focused on activities you enjoy, such as playing cards or a book club.



- Take a class — learn a new language or a new style of cooking or experiment with a new hobby.
- Join a gym or fitness center to stay physically fit and engage with others.

Find ways to stay young at heart, stimulated, busy — and out of the house. Although staying in touch in person is important, phone calls, snail mail, and

e-mail can keep you connected, too, and if you're not yet comfortable with computers, ask a young relative to help you.

Staying socially active and maintaining your relationships are an important part of healthy aging. Reach out to your loved ones — neighbors, friends, family members — and stay

as vibrant, active, and social as you've always been.

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*Sources:*

*Freeborn, Donna, PhD, CNM, FNP and Turley, Ray, BSN, MSN, the University of Rochester;*

*Peggy A. Thoits, Department of Sociology, Indiana University, Journal of Health and Social Behavior, June 2016 Abstract*

## Meal Delivery Services

Nothing beats a home cooked meal, and the Internet has stepped up home cooking in a big way.

Meal delivery services are available to provide all the ingredients and detailed instructions you need in order to prepare a gourmet dinner right at home. Cooking at home offers many benefits including healthier menus and lowered costs. While we may stick to our tried and true menus when cooking on our own, online meal delivery services can be great way to explore new types of foods and cooking methods. These delivery services offer a step away from the standard pizza delivery to a whole new world of flavors and tastes.

### How Does It Work?

Services such as Blue Apron ([www.blueapron.com](http://www.blueapron.com)) and Hello Fresh ([www.hellofresh.com](http://www.hellofresh.com)), will deliver all the elements you need, including the ingredients and detailed instructions, to prepare a meal for two to four people. These services ask a few

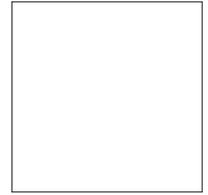
questions upfront about dietary restrictions and preferences and then present a list of available menus for you to choose from. The fresh ingredients arrive in a refrigerated package portioned out and ready to be used. The services offer additional tips on preparing a meal like a pro as well. Most services offer the meals with a flexible weekly delivery schedule, and the cost-per-meal can range from \$7.75 to \$11.50.

### How Do You Get Started?

A quick online search for “meal delivery” will bring up a large list of companies that offer these services. Signing up is easy and takes only a few minutes. The first delivery comes soon after and you can be on your way to a freshly prepared gourmet meal made at home.

Cooking at home is both fun and beneficial for your health. Take a look and consider starting an online meal delivery service, they offer an exciting and convenient way to spice up your cooking!





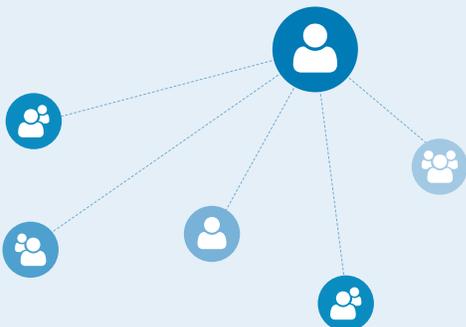
# CalPERS Long-Term Care Program Update

Fall 2016

## CalPERS expands LTC eligibility

Former public employees and their family members can now apply for coverage.

Details on Page 2.



### INSIDE THIS ISSUE:

LTC Website Adds Evidence of Coverage . . . . .	1
Spotlight on Services: Home Health Care . . . . .	2
Expanded Eligibility . . . . .	2
Silver Brick Road . . . . .	3
Vaccines Are Not Just for Children . . . . .	4
Stay Connected, Stay Healthy . . . . .	6
Meal Delivery Services . . . . .	7