

Long-Term Care Program **Newsletter**



CalPERS Long-Term Care Program by the Numbers:

Numbers as of FY 2024-25

75,886 total active participants

\$4.7 bil fund balance

\$4.9 bil total benefits paid since inception

\$366 mil benefits paid

Live at Home Longer with AgeAssured

When we introduced AgeAssured in 2024, it was a new program with a simple idea—connect policyholders with practical support and smart solutions for everyday life at home. Since then, it's become exactly that for thousands of members.

As life evolves, sometimes it's not about doing less—it's about finding a better way to keep doing what you love. Your AgeAssured Ally starts by getting to know you—what your days look like, what you enjoy, and what matters most.

From there, you receive a personalized plan with simple, step-by-step changes and follow up to make sure things are working. Whether it's preventing falls, getting the most out of doctor appointments, finding transportation options, or making meal prep easier, your Ally is a phone call away.

If you haven't connected with an Ally yet, getting started is simple—it begins with one phone call, and your Ally takes it from there.

AgeAssured is available at no cost and is completely voluntary—it's simply

a benefit of your long-term care policy designed to help you stay in your home, living the life you choose, for as long as possible.

Keep an eye on your mailbox for communications from AgeAssured, and visit www.assured.care to learn more.

Eligibility: AgeAssured is available to CalPERS long-term care policyholders aged 75 and older who are not currently receiving claim benefits.



Cybersecurity Tips— How to Recognize the Signs

Scammers often send convincing messages to trick people into clicking harmful links or attachments. Scams rely heavily on social engineering, manipulating emotions, creating fear and anxiety.

Sophisticated scams target older adults through multiple channels such as fake tech support calls, questionable emails with links, etc.

Scammers often send emails designed to look convincing, hoping you'll click a link or open an attachment. Even one

click can put your computer and data at risk. Remember these key warning signs to stay safe:

- Scam emails often promise prizes and rewards that look too good to be true.
- Scammers use false urgency or cite an arbitrary deadline to rush you to act.
- Scam emails often contain typos, inaccurate logos, or arrive from odd-looking email addresses.

Scammers can be clever. They try to engage with you from many different angles—enticing you to click a link to view your account, to download a form from your bank, or telling you you've won the lottery. The best course of action is to not click on any links or attachments that you haven't confirmed are from a trusted source.

How to Verify Suspicious Emails



Type the organization's **official website URL** directly into your browser instead of clicking links.



Search online for the email address or URL to check if others have **flagged it as suspicious**.



If an email appears to come from someone you know, independently **contact them through another method** (by phone, or in-person) to confirm it's real.



Send

Improvements to Our Phone Experience: Making It Easier for You

At CalPERS Long-Term Care, we want to make it as simple as possible for you to get the support you need. We've made several updates to our phone system to reduce your waiting time, help you reach the right person more quickly, and make calling us more convenient.

Easier Phone Access for Your Power of Attorney

Many participants rely on a trusted family member or friend to help manage their Long-Term Care policy. We are pleased to share that anyone you have named as your Power of Attorney (POA) can now verify their identity through our automated phone system before speaking with a Customer Care Professional.

In the past, this secure verification was only available to policyholders. Now, your POA can complete this step earlier in the call, which means:

- Less repeating information
- Faster help once they reach a representative
- A smoother and more secure experience for both of you

New Call Back Options When Wait Times Are Longer

We understand that waiting on hold can be inconvenient. To make



things easier, we've added two new "virtual hold" options when call volumes are high.

If the wait time is more than five minutes, you can choose to:

- Hold your place in line. End the call and receive a call back when it's your turn.
- Schedule a call back. Pick a date and time that works best for you, and we will call you then.

These options let you go about your day without sitting on hold.

24/7 Self Service Options Available Anytime

Our automated phone system—called the Interactive Voice Response (IVR) system—is available day or night, every day of the week. Both policyholders and authorized POA representatives can use it.

Through the phone system, you can quickly check:

- Your premium payment status
- Your claims payment status
- Other important policy details

This can be especially helpful if you need information outside of business hours or prefer not to wait for a representative.

Thank you for being part of CalPERS Long Term Care. We remain committed to making your experience easier, more secure, and more supportive.



The Importance of Social Engagement as You Age

Staying socially connected as you get older is not just nice to have, it's almost as important for your health as exercise and a good diet. A strong network of family, friends, and community can help you live longer, stay independent, and feel more satisfied.



Researchers have followed thousands of older adults over the years and found that people who stay socially active have a lower risk of death and disability compared with those who are more isolated. One large U.S. study of adults age 60 and over found that those with high social engagement had about a 40% lower risk of death over four years than those with low engagement. Other reviews show that loneliness and social isolation increase the risk of death by roughly 15-30%,

similar to well-known risks such as obesity and physical inactivity. In other words, keeping up with people you care about is real health behavior, not just a leisure activity.

Social engagement also supports brain health and day-to-day functioning. Older adults who are more socially connected have a lower risk of developing dementia and disability than those who are chronically isolated. A national Medicare study



“Social engagement also supports brain health and day-to-day functioning.”

found that socially isolated older adults were about 25–30% more likely to develop dementia than those who were not isolated. Other long-term studies show that increases in social isolation are linked to higher risks of memory problems, difficulty with daily activities such as bathing and dressing, and higher mortality, while avoiding isolation helps reduce some of these risks. Regular conversation,

shared activities, and feeling part of something appear to stimulate the brain, encourage physical movement, and support healthier habits.

The good news is that social engagement does not have to be complicated or expensive. Helpful activities can include having regular phone or video calls with family or friends, joining a faith community, volunteering, participating in clubs or hobby groups, attending senior center programs, or even regularly chatting with neighbors. A mix of social, physical, and purposeful activities, such as helping with grandchildren, doing charity work, or taking part in clubs may provide significant benefits



for health and longevity. Small steps, done consistently, can strengthen social ties and improve mood, sleep, and sense of purpose.

If getting out is difficult, staying socially connected by phone or online can still provide real health benefits, including less loneliness and a better mood and cognition. Regular phone or video calls with family or friends, joining an online community related to your interests, or using email and messaging to stay in contact with those you care about can be beneficial. The key is to have frequent two-way conversations, not just scrolling, to feel like a valuable part of a community.

Staying socially engaged is also one way to help protect your independence for as long as possible. Higher levels of social participation are linked with slower declines in physical function and a lower chance of needing help with basic daily tasks. Because loneliness and isolation raise the risks of disability, dementia, and hospitalization, addressing them early can reduce the likelihood of needing significant care later on. If you have noticed your social circle shrinking after retirement, a move, or the loss of a spouse, this is an important time to reach out, explore community resources, and talk with your family and health care team about ways to stay connected.

PolicyHub Improvements: Making Your Experience Easier and More Convenient

We're continuing to improve PolicyHub so it's easier for you to manage your CalPERS Long Term Care benefits. Many of these updates come directly from feedback from people like you. In 2025 we made several helpful changes, and in 2026 we're adding even more—so you can manage your policy with less paperwork and less stress.

What's New and Easier for You Start a Claim Online, With Less Paperwork

You can now begin your claim directly in PolicyHub using an improved online form. It asks clear, helpful questions so we can better understand your care needs right away.

This means:

- Less paperwork for you
- Fewer delays
- Our claims team can begin helping you

Paperless Explanation of Benefits

If you receive your claim payments by direct deposit or have an Assignment of Benefits on file, you can now choose to get your Explanation of Benefits online instead of through the mail.

With paperless Explanation of Benefits, you will:

- See your Explanation of Benefits as soon as it's ready (no waiting for the mail)
- Find all your documents neatly organized in one place under the Documents tab
- Reduce the amount of mail you need to sort and store at home

If you still receive your claim payments via paper checks and want faster, safer payments, you can switch to direct deposit or set up an Assignment of Benefits. Just visit www.ltcpolicyhub.com/calpers and select Participant Resources to find the forms or call us at 1-800-982-1775.

Choosing paperless delivery gives you quicker access to your information and an improved experience overall.

Coming in 2026

We're continuing to make things easier for you by adding:

- More online forms
- Fillable forms and electronic signatures
- Smoother, more user friendly experiences

These improvements help bring us closer to a fully digital, easy to use system that saves you time and reduces paperwork.

To see the latest updates, you can visit www.ltcpolicyhub.com/calpers.





Resources

We have resources to help you plan and manage your long-term care needs, stay informed about changes in our Long-Term Care Program, and information about long-term care in general.

Contact the CalPERS LTC Program

The CalPERS Long-Term Care Program is administered by illumifin.

Long-Term Care PolicyHub

www.ltcpolicyhub.com/calpers

Email

CalPERSLTC@illumifin.com

Telephone

Monday through Friday, 8 a.m.-6 p.m. PT

Current participants: (800) 982-1775

Provider services: (888) 396-5824

Employers: (800) 845-8427

Fax

Customer service: (952) 833-5417

Claims: (866) 294-6967

Participant services: (866) 294-6966

Mail

General correspondence:

CalPERS Long-Term Care Program

P.O. Box 64902

St. Paul, MN 55164-0902

Overnight mail:

CalPERS Long-Term Care Program

7805 Hudson Road, Suite 180

Woodbury, MN 55125-1591

Premium payments:

CalPERS Long-Term Care Program

Department LA 21217

Pasadena, CA 91185-1217

Online Resources

California Department of Aging

www.aging.ca.gov

National Association of Area Agencies on Aging

www.n4a.org

National Institute on Aging Information Center

www.nia.nih.gov

U.S. Department of Health and Human Services
Long-Term Care

www.hhs.gov/aging/long-term-care

Family Caregiver Alliance

www.caregiver.org

American Association for Long-Term
Care Insurance

www.aaltci.org

National Alliance for Caregiving

www.caregiving.org

Caregiver Action Network

www.caregiveraction.org

Well Spouse Association

www.wellspouse.org

Alzheimer's Association

www.alz.org

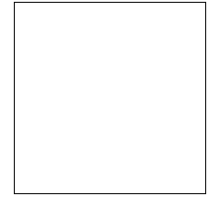
Alzheimer's information from U.S. Department
of Health and Human Services

www.alzheimers.gov

AgeAssured

www.assured.care

CalPERS Long-Term Care Program Administrator
P.O. Box 64902
St. Paul, MN 55164-0902



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Spring 2026



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