

2026 Benefits at a Glance

**Built for your journey.
Explore. Shape. Grow.**

At Caltech, our Total Rewards program supports your personal and professional growth by offering options to shape your future and grow meaningfully. We cover an average of 78% of health benefit costs, ensuring access to quality care when you need it most. Explore all available benefits below. For more details, visit mybenefits.caltech.edu.

Insurance Benefits

Health Benefits	Institute Paid Benefits	Life, Disability, Childcare Benefits
<p>Medical and Prescription Drug Plans Providers: Anthem HDHP PPO*, Anthem HMO*, and Kaiser HMO <i>*Includes no-cost medical and pharmacy concierge.</i></p> <p>Dental Plans Providers: Delta Dental Standard and Enhanced PPO and MetLife DHMO</p> <p>Vision Plan Provider: VSP</p> <p>Health Flexible Spending Account (HFSA) Provider: HealthEquity</p> <p>Health Savings Account (HSA) Provider: HealthEquity</p>	<p>Basic Life Insurance Provider: Unum</p> <p>Basic Long-Term Disability (LTD) Provider: Unum</p> <p>Medical Plan Assistance Provider: Included Health</p> <p>Childcare Assistance Program Provider: CCAP</p> <p>Business Travel Accident (BTA) Insurance Provider: Chubb with AXA Assistance</p>	<p>Supplemental Life Insurance Provider: Unum</p> <p>Supplemental Long-Term Disability (LTD) Provider: Unum</p> <p>Short-Term Disability (STD) Provider: Unum</p> <p>Accidental Death and Dismemberment (AD&D) Provider: Unum</p> <p>Dependent Day Care FSA (DCFSA) Provider: HealthEquity</p> <p>Backup Childcare Provider: Care.com</p>

Voluntary Benefits

Critical Illness

Provider: Unum

Pays a cash benefit in the event you or your covered dependents are diagnosed with certain serious illnesses, such as stroke, cancer, and heart attacks.

Hospital Indemnity

Provider: Unum

Pays a cash benefit in the event of hospitalization. This benefit can help defray costs associated with a stay in the hospital.

Accident Insurance

Provider: Unum

Pays a cash benefit if you experience an accident or injury (non-work related).

Identity Theft Protection

Provider: LegalShield

Provides you and your covered dependents identity and credit monitoring and full-service restoration services if your identity is stolen.

Legal Services

Provider: LegalShield

Receive professional advice to help you and your covered dependents with legal matters.

Home, Auto, and Pet Insurance

Provider: MetLife

Access to discounted rates for home, auto, and pet insurance.

Long-Term Care (LTC) Insurance

Provider: Genworth

Helps cover the cost of in-home care, nursing home care, or residential facility care when it is not covered by your health insurance.



For additional information, contact
(626) 395-6443 (M-F 8 a.m.-5 p.m. PT).
 Email: HRBenefits@caltech.edu

Retirement Benefits

Caltech Base Retirement Plan

Provider: TIAA
A 403(b) Defined Contribution Plan funded by Caltech.

Caltech Voluntary Retirement Plan

Provider: TIAA
A 403(b) Defined Contribution Plan that lets you set aside money from your paycheck before taxes are taken out and/or on a Roth after-tax basis towards your retirement savings.

Caltech 457(b) Deferred Compensation Plan

Provider: TIAA
A voluntary, non-qualified 457(b) Deferred Compensation Plan available to a defined group of employees.

Time Off

Generous time off is available to you for vacation, sick time, parental leave, bereavement, and more. Additionally, Caltech offers the following paid holidays:

New Year's Day
Martin Luther King, Jr. Day
President's Day

Memorial Day
Juneteenth
Independence Day

Labor Day
Thanksgiving Day
Day after Thanksgiving

Christmas Day
Floating Holidays (2)
Personal Holiday
Special Release Days (3)

Wellness Benefits

FINANCIAL

Saving and Spending Accounts

Unlock tax savings with a Health Savings Account, Health Flexible Spending Accounts (FSA), and Dependent Day Care FSA.

Financial Wellness Resources

No-cost financial courses, consulting, webinars, and tools available through TIAA.

Tuition Reimbursement

Tuition reimbursement for accredited college and university courses.

Public Service Loan Forgiveness – Federal Student Aid

Caltech employees can qualify for the Public Service Loan Forgiveness Program.

Caltech Employee Federal Credit Union

Serves the Caltech community and your families.

MENTAL

Employee Assistance Program (EAP)

Caltech's Staff and Faculty Consultation Center

Free, confidential counseling and resources to assist you and your covered dependents.

Headway

Anthem enrollees have free access to Headway, a network of therapists for in-person or virtual care.

Kaiser Mental Health Services

Kaiser enrollees can access mental health support, including professional help, self-care and wellness tools, coaching, classes, and support groups.

Wellness Program

Comprehensive program with challenges, events, speakers, flu shots, chair massages, on-site gyms, and more.

PHYSICAL

Gym Membership

Braun Athletic Center

Discounted membership to the on-site athletic center.

Active & Fit

Anthem enrollees can access a flexible fitness program with discounted fitness memberships.

One Pass Select Affinity

Kaiser enrollees can access a digital fitness library and discounted memberships to fitness studios, gyms, and wellness providers.

Employee Perks

Tickets at Work

Access to exclusive savings and special discounts on movie tickets, sporting events, special events, theme parks, attractions, and more.

Commuter Rideshare Services

Program includes vanpooling, carpooling, bicycling programs, and free Metro passes.

Childcare Centers

The Child Educational Center (CEC) and Children's Center at Caltech (CCC) are located adjacent to the Caltech Campus and offer your child(ren) an early education in a nurturing environment.

Athenaeum Membership

A private faculty club and one of Pasadena's notable civic assets.

Retiree Medical Benefits

Caltech provides eligible retirees and their eligible spouses, surviving spouse, or registered domestic partner with Defined Dollar Credits, life insurance, and access to group health, dental, and vision plans during retirement.