Caltech

# 2027 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 **mycaltechbenefits.com.**

## Insurance Benefits

### Health Benefits

**Medical and Prescription Drug Plans**
**Providers:** Anthem HDHP PPO*, Anthem HMO*, and Kaiser HMO
**Includes no-cost medical concierge.*

**Dental Plans**
**Providers:** Delta Dental Standard and Enhanced PPO and MetLife DHMO

**Vision Plan**
**Provider:** VSP

**Healthcare Flexible Spending Account (HFSA)**
**Provider:** HealthEquity

**Health Savings Account (HSA)**
**Provider:** HealthEquity

### Institute Paid Benefits

**Basic Life Insurance**
**Provider:** Unum

**Basic Long-Term Disability (LTD)**
**Provider:** Unum

**Medical Plan Assistance**
**Provider:** Included Health

**Childcare Assistance Program**
**Provider:** CCAP

**Business Travel Accident (BTA) Insurance**
**Provider:** Chubb with AXA Assistance

### Life, Disability, Childcare Benefits

**Supplemental Life Insurance**
**Provider:** Unum

**Supplemental Long-Term Disability (LTD)**
**Provider:** Unum

**Short-Term Disability (STD)**
**Provider:** Unum

**Accidental Death and Dismemberment (AD&D)**
**Provider:** Unum

**Dependent Day Care FSA (DCFSA)**
**Provider:** HealthEquity

**Backup Childcare**
**Provider:** Care.com

## 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

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## 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 allows you to save for retirement through pre-tax and/or Roth after-tax payroll contributions.

### 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, Healthcare Flexible Spending Account (HFSA), 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 Employees Federal Credit Union
Serves the Caltech community and your families.

### MENTAL

#### Mental Wellness Program
***Staff & Faculty Consultation Center***
Primary resource for free, confidential counseling services to assist you and your covered dependents.

***ComPsych***
Offers supplemental free mental health services, including online tools and resources.

#### Headway and Rula
Anthem enrollees have free access to Headway and Rula, 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.

#### Community Resources
WorkLife@caltech offers on-campus pet therapy, resource fairs, and professional development opportunities.

### 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.

### Caltech Y
Rentals are available for AV equipment and outdoor, alpine, and event gear.

### 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.