Caltech 2027

Your guide to benefits.

Explore. Shape. Grow.

mycaltechbenefits.com/employees

Caltech

Explore your benefits. Shape your goals. Grow your possibilities.

We're committed to supporting you at every stage of your journey. Our Total Rewards program helps you explore options, shape your future, and grow in meaningful ways.

We cover an average of 78% of health benefit costs, ensuring access to quality care.

Beyond medical, dental, and vision coverage, your benefits include:

- **13 paid holidays, vacation, and sick time to recharge**
- **Paid parental leave for life's milestones**
- **Generous retirement contributions for your future**
- **Mental health resources, including counseling and self-care tools**
- **Professional development to grow your career**

We're proud to invest in you—today and for the future.

Question about your benefits? Contact the Caltech Benefits Team at (626) 395-6443 or email hrbenefits@caltech.edu.

* For additional information, including coverage and eligibility details, please refer to the applicable benefit plan summary or Summary Plan Description.

It starts here.

Exploration isn't just for the lab. It's how we live, learn, and lead. Our benefits are here to help you pursue what matters. With every challenge and every choice, we're by your side. ***Explore. Shape. Grow.***

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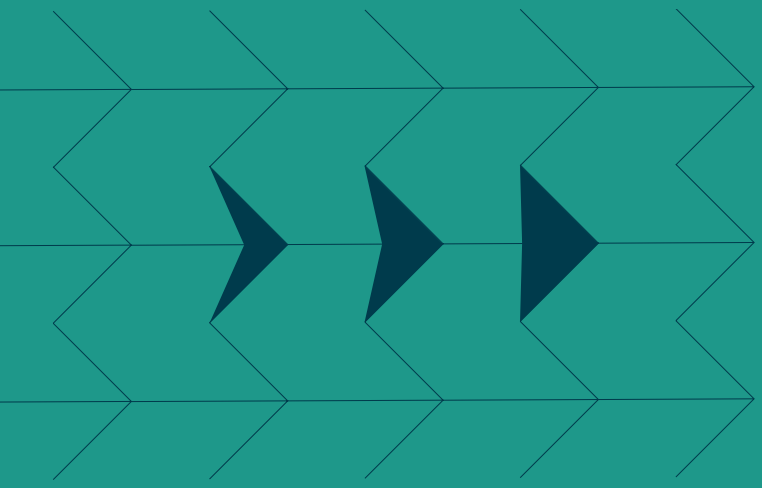
Medical:
Take care of your health.



All of our medical plans provide you:

- Access to high-quality providers
- Preventive care services covered at 100%
- Prescription drug coverage

Glossary of Terms

Coinsurance
The percentage of costs you pay for covered services after you meet your deductible.

Copays
A fixed out-of-pocket amount you pay at the time of service for doctor visits or medical services.

Deductible
The amount you pay before the plan covers any medical benefits or copays/coinsurance take effect.

Flexible Spending Account (FSA)
You can use this account for deductibles, copays, and coinsurance; a use it or lose it rule applies, which means unused funds are forfeited at the end of the year.

Formulary drug
A medication included on the medical plan's list of covered drugs.

Health Savings Account (HSA)
You can use this account for deductibles, copays, and coinsurance; it rolls over from year to year and earns interest; and it is offered with high deductible health plans only.

In-network
In-network providers contract with your insurance company to offer discounted rates, making them less expensive. Locate in-network providers through the medical plan and Included Health.

Non-formulary drug
A medication not included on the medical plan's list of covered drugs, often costing more or requiring special approval.

Out-of-pocket maximum
The annual limit you pay for in-network care. Note: Out-of-network providers can still bill for costs not covered by insurance even after the maximum is reached.

Out-of-network
Out-of-network providers may charge higher rates and bill members for any amount beyond the plan's allowed amount or program allowance, with these charges also not counting toward the out-of-pocket maximum.

Premium
The amount you pay each month for coverage, which may be deducted from your paycheck on a pre-tax basis.

Preventive care
Healthcare services aimed at preventing illnesses, detecting potential health issues early, and maintaining overall well-being. It includes regular checkups, screenings, and vaccinations. In-network care is 100% covered by all medical plans.

Qualifying Life Event (QLE)
A change in your life (getting married or divorced, having a baby, loss/gain of insurance coverage) that makes you eligible to change benefits outside of Open Enrollment. You have 31 days from the QLE to change your benefits.

Specialty drug
A high-cost medication for chronic or complex conditions, which may have a higher copay or require special approval under the medical plan.

Medical

2027 Medical Plan Comparison

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	In Network	Out of Network*	Kaiser providers only. No out-of-network coverage.	Anthem HMO providers only.** No out-of-network coverage.
Preventive Care	100% covered, no deductible	60% covered after deductible	100% covered	100% covered
Deductible	$3,500 per person $7,000 per family		No deductible	No deductible
Out-of-Pocket Maximum	$4,500 per person $9,000 per family	$8,000 per person $16,000 per family	$1,500 per person $3,000 per family	$2,500 per person $5,000 per family
Primary Care Physician	80% covered after deductible	60% covered after deductible	$25 copay per visit	$30 or $50 copay per visit
Specialist	80% covered after deductible	60% covered after deductible	$35 copay per visit	$30 or $50 copay per visit
Telehealth	$0 through LiveHealth Online***	60% covered after deductible	$0 copay	$0 through LiveHealth Online***
Emergency Room	80% of eligible charges covered after deductible		$250 copay (waived if admitted)****	$250 copay (waived if admitted)****
Urgent Care	80% covered after deductible	60% covered after deductible	$25 copay per visit*****	$30 or $50 copay per visit*****
Hospital Stay	80% covered after deductible	60% covered after deductible	$250 copay per admission, then 100% covered	$250 copay per admission, then 100% covered
Eligible Healthcare Spending Accounts	Health Savings Account (HSA) or Healthcare Flexible Spending Account (HFSA)		Healthcare Flexible Spending Account (HFSA)	Healthcare Flexible Spending Account (HFSA)

* Out-of-network providers may bill members for the difference between the provider's full charges and the amount paid by the plan.
** Primary care doctor or medical group selection is required for each family member. All benefits must be provided or authorized.
*** Non-LiveHealth Online telehealth services will be subject to a deductible and/or copayment.
**** If out of network, notify Kaiser or Anthem within 24 hours; out-of-network follow-up care is not covered.
***** Follow-up care must be authorized by your medical group.

Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Anthem High Deductible PPO	$83	$177	$202	$320
Kaiser CA HMO	$187	$395	$459	$712
Anthem HMO	$234	$497	$574	$891

Understand the Differences

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
Premiums	**Lowest**	**Mid-Range**	**Highest**
Where to go for care*	See any provider. Pay less when you stay in network.	Use only providers in the Kaiser CA HMO network or pay the full cost of care. (Members may use out-of-network urgent care when outside of the medical group's service area.)	Use only providers in the Anthem HMO network or pay the full cost of care. (Members may use out-of-network urgent care when outside of the medical group's service area.)
Access to specialists	No referrals needed.	Referrals required.	Referrals required.
Paying for care **	Pay your medical and pharmacy costs until you reach your deductible. After that, you pay a set part of the costs (called coinsurance) until you reach your out-of-pocket maximum.*	Pay copays when you get care or medications. No deductible to meet.	Pay copays when you get care or medications (with the exception of specialty medications). No deductible to meet except for specialty medications.
Tax-advantaged accounts	Use an HSA to spend, save, and invest pre-tax dollars for healthcare. Funds never expire even if you change jobs or retire. Option to use an FSA instead of an HSA.	Use an FSA to spend pre-tax dollars for healthcare. Unused funds are forfeited at year-end.	Use an FSA to spend pre-tax dollars for healthcare. Unused funds are forfeited at year-end.
Who may like this plan?	Those who want the lowest premiums and greatest choice of providers. They are comfortable with the risk of higher expenses before reaching their deductible.	Those who don't mind paying higher premiums in exchange for more predictable costs and are comfortable with providers in the Kaiser CA HMO network.	Those who don't mind paying higher premiums in exchange for more predictable costs and are comfortable with providers in the Anthem HMO network.

* For all three plans, you can go anywhere for an emergency room visit.
** Out-of-network providers may bill for the difference between the provider's full charges and the amount paid by the plan.

Need help deciding?

When choosing a medical plan, it's important to think through your needs. Consider how much medical care you need, cost of premium, deductibles, and out-of-pocket maximum to determine your best option.

Please use this quiz as a guide only. It is just one tool and should not be relied upon alone. Make sure to explore this benefits guide to help you determine which plan is the best fit for you and your family.

Take our quiz

for help in choosing your plan.

Please note: Premium cost sharing by Caltech for the medical, dental, and vision plans is limited to individuals either receiving a monthly compensation of $1,000 paid by Caltech or having designated external funding as a Caltech allowance for this purpose. This usually applies for postdoctoral scholars and visiting associates.

Prescriptions

Caltech's pharmacy plan is a vital part of your medical benefits, designed to make managing your prescription needs simple and affordable. This section provides an overview of your options, including coverage for retail prescriptions, convenient mail-order prescriptions, and specialty medications. By exploring the differences in pharmacy coverage across the three available medical plans, you'll gain the insights needed to choose the plan that best fits your needs and budget.

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	Retail Pharmacy			
	In Network Participating Providers (Up to 30-Day Supply)	Out of Network* Non-Participating Providers (Up to 30-Day Supply)	Participating Providers (Up to 30-Day Supply)	
Preventive	*Deductible waived*	*Deductible applies*	*No deductible*	*No deductible*
Generic	$15 copay	60% after deductible	$15 copay	$25 copay
Brand-name formulary	$45 copay	60% after deductible	$50 copay	$60 copay
Brand-name non-formulary	$75 copay	60% after deductible	$50 copay	$100 copay
Non-Preventive	*Deductible applies*	*Deductible applies*	*No deductible*	*No deductible*
Generic	20% coinsurance up to $100 per prescription, after deductible	60% after deductible	$15 copay	$25 copay
Brand-name formulary	20% coinsurance up to $250 per prescription, after deductible	60% after deductible	$50 copay	$60 copay
Brand-name non-formulary	20% coinsurance up to $250 per prescription, after deductible	60% after deductible	$50 copay	$100 copay

* Out-of-network providers can still bill for costs not covered by insurance even after the out-of-pocket maximum is reached.

Prescriptions

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	Mail Order			
	In Network Participating Providers (Up to 90-Day Supply)	Out of Network Non-Participating Providers (Up to 90-Day Supply)	Participating Providers (Up to 100-Day Supply)	Participating Providers (Up to 90-Day Supply)
Preventive	*Deductible waived*		*No deductible*	*No deductible*
Generic	$30 copay	Not covered	$30 copay	$30 copay
Brand-name formulary	$90 copay	Not covered	$100 copay	$90 copay
Brand-name non-formulary	$150 copay	Not covered	$100 copay	$150 copay
Non-Preventive	*Deductible applies*		*No deductible*	*No deductible*
Generic	20% coinsurance up to $200 per prescription, after deductible	Not covered	$30 copay	$30 copay
Brand-name formulary	20% coinsurance up to $500 per prescription, after deductible	Not covered	$100 copay	$90 copay
Brand-name non-formulary	20% coinsurance up to $500 per prescription, after deductible	Not covered	$100 copay	$150 copay

	Specialty Pharmacy			
	Participating Providers (Up to 30-Day Supply)	Non-Participating Providers	Participating Providers (Up to 30-Day Supply)	Participating Providers (Up to 30-Day Supply)
Specialty	$75 copay	Not covered	$50 copay	30% up to $100 (after deductible $150 per person, $300 per family)

Located outside of Southern California?

If you are located outside of Southern California, your medical plan options may be slightly different. You will still have the option to select the Anthem High Deductible PPO Plan or you may be able to choose a different medical plan.

View plan **here**.

Our Medical Plans in Action

These examples are for illustrative purposes only and intended to show you how individuals in different situations may go about choosing coverage that fits their needs and budget.

Family

Angela is married with two teenagers. She and her family are in good health, but she anticipates an emergency room visit and three urgent care visits. In addition, her husband takes a generic migraine medication.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
Annual Premium	$3,840	$8,544	$10,692
Preventive Care	$0	$0	$0
Emergency Room Visit Angela falls and hits her head and goes to the ER. The bill is $3,000.	$3,000 She pays the full cost since she hasn't met the deductible.	$250 She pays a copay.	$250 She pays a copay.
Urgent Care Visit Angela's kids visit urgent care for sports injuries, and her husband goes due to a high fever. Each visit is $225.	$675 She pays the full cost because she hasn't met the deductible.	$75 She pays a $25 copay for each visit.	$90 She pays a $30 copay for each visit.
Prescription Angela's husband receives migraine medication. The generic prescription is $25 for a 30-day supply or $300/year.	$180 Since she hasn't met the family deductible, she pays the full cost of the generic drug.	$180 This plan covers generic drugs at $15 for a 30-day supply.	$300 Generic drugs cost $25 for a 30-day supply.
Total Expense	$3,855	$505	$640
Total Annual Spend (Out-of-pocket expenses + premiums)	**$7,695**	$9,049	$11,332

Based on Angela's situation, the Anthem High Deductible PPO Plan offers the lowest cost option. Since she is saving money on premiums, she's going to direct the savings into her HSA.

Employee + Spouse

Sanna is generally healthy and a non-smoker. She's married, and her husband receives regular allergy shots. Sanna will have a brief hospital stay this year.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
Annual Premium	$2,424	$5,508	$6,888
Preventive Care	$0	$0	$0
Hospital Stay She stays at a hospital for two nights and the bill is $8,000.	$4,400 She pays her $3,500 individual deductible and then pays 20% of the remaining cost.	$250 She pays the copay.	$250 She pays the copay.
Allergy Treatment Her husband receives monthly allergy shots that cost $1,740.	$1,740 Her husband pays the full cost because they haven't met the family deductible.	$35 The treatments are 100% covered. There is a $35 copay for an allergy test.	$0 The treatments are covered 100%.
Total Expense	$6,140	$285	$250
Total Annual Spend (Out-of-pocket expenses + premiums)	$8,564	**$5,793**	$7,138

Based on her situation, the Kaiser CA HMO Plan is the most affordable option for Sanna.

Employee Only

Darren is single with no kids and lives an active lifestyle as a rock climber. He is generally healthy and only visits the doctor for his annual preventive checkup.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
Annual Premium	$996	$2,244	$2,808
Preventive Care	$0	$0	$0
Prescription He takes a generic medication for high cholesterol.	$120 $30 for a 90-day supply ($120 for the full year).	$120 $30 for a 90-day supply ($120 for the full year).	$120 $30 for a 90-day supply ($120 for the full year).
Total Annual Spend	**$1,116**	$2,364	$2,928

Darren's lowest-cost option is the Anthem High Deductible PPO Plan.
He saves money on premiums, so he also takes advantage of the HSA and contributes $1,000 for future expenses.

Saving and Spending Accounts:

Save on health and day care expenses.

Health Savings Account (HSA)

Healthcare Flexible Spending Account (HFSA)

Dependent Day Care FSA (DCFSA)

These accounts allow you to set aside pre-tax money to help pay for qualified healthcare expenses.

An HSA allows funds to roll over year to year and the funds remain yours (even if you change jobs or retire), while an HFSA has an annual "use-it-or-lose-it" limit.

This type of account allows you to set aside pre-tax money from your paycheck to help pay for the cost of qualified childcare expenses when your spouse is working or going to school.

THE DETAILS

- You can only use this account with the Anthem High Deductible PPO Plan.
- Unused money automatically rolls forward to the next year.
- You can invest in a select group of mutual funds once you have $1,000 in your account, and any money you earn grows tax free.
- Maximum contribution amount allowed:
  - Employee: $4,500
  - Family: $9,000
  - 55+: $1,000 additional
- You can enroll and change contributions at any time.

THE DETAILS

- You can use this account whether or not you are enrolled in a medical plan.
- You must file reimbursement claims for any qualified expenses incurred in 2027 by March 31, 2028* or the money is forfeited.
- You may be eligible to receive a rollover of unused funds into the next plan year. For 2027, the amount is $680.
- Maximum contribution amount allowed: $3,400.
- You can enroll within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

THE DETAILS

- For your dependent child(ren) under the age of 13 or for a disabled dependent.
- You must file reimbursement claims for any qualified expenses incurred in 2027 by March 31, 2028* or the money is forfeited.
- Maximum contribution for non-highly compensated employees: $7,500; married couples filing separately: $3,750.**
- You can enroll within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

* Deadlines are subject to change in future plan years.
** There will be an annual contribution limit of $5,000 for Highly Compensated Employees (HCEs). In 2026, an HCE is an Institute employee who earned $160,000 per year or more. The 2027 salary threshold for HCEs will be released in late 2026. This is required by Section 129 of the IRS code.

Included Health and Anthem Concierge

Navigate your healthcare.

Medical Plan Assistance

If you and your dependents are covered under a Caltech medical plan, you have access to medical plan assistance through Included Health.

You might benefit from using Included Health if you need to:

- **Find Care:** Assistance finding a primary care doctor or specialist that meets your personal preferences.
- **Understand Your Benefits:** Confirm your benefits coverage, review your options, and coordinate complex issues between your insurance and doctor.
- **Manage Your Health:** Get answers about symptoms, a health condition, and treatment options; receive support for chronic conditions, pregnancy, lifestyle improvement, care coordination, and more.
- **Get a Second Opinion:** To fully understand your options for any diagnosis or treatment recommendation.

includedhealth.com/caltech

Anthem Concierge

If you have an Anthem medical plan, you have access to a personal health advocate to help with your health questions.

You can benefit from using the Anthem Concierge if you want to:

- Understand what your plan covers and how to use Anthem's cost estimate tool.
- Find an in-network doctor, hospital, lab, or other provider.
- Receive help making appointments.
- Find lower-cost medications.
- Set up mail order prescriptions.
- Read through your explanation of benefits (EOB), resolve provider billing errors, and understand your claim appeals process.
- Register for LiveHealth Online, Anthem's telemedicine services.
- Learn about special programs available to you, including Condition Care, Future Moms, and 24/7 Nurse Line.

Want to make an appointment with our Anthem Concierge?

Ruben Rodriguez
Phone: (626) 395-6628
Email: caltech_anthem_concierge@caltech.edu

Dental: Protect your smile.

You have the choice of multiple dental plans. Explore your options to determine what plan best meets your needs.

All employees have access to two Delta Dental plans (Standard PPO and Enhanced PPO).

- The Enhanced PPO plan provides you with additional benefits such as a higher calendar year maximum, adult orthodontia, a lower deductible, and higher coinsurance for certain services with Delta PPO dentists.

If you are in Southern CA, you also have the choice to select a DHMO through MetLife. With this plan:

- You must select a participating dentist to provide or coordinate all of your dental care.
- You can only receive services from dental providers who are contracted with the plan.

Overview of Dental Plans

	DHMO (MetLife) (Southern CA employees only)	Standard PPO (Delta Dental)		Enhanced PPO (Delta Dental)	
		Delta PPO Providers	Delta Premier and non-Delta Providers*	Delta PPO Providers	Delta Premier and non-Delta Providers*
Individual Deductible	None	$50		$25	$50
Calendar Year Maximum Per Person	None	$1,750	$1,500	$2,200	$1,700
Copays/Coinsurance					
Preventive/Diagnostics	No copay	100%, no deductible		100%, no deductible	
General Services (such as fillings, extractions, root canal, gums/supportive tissue, and sealants)	No copay	80% after deductible		80–90% after deductible, depending on service	60% after deductible
Major Services (such as crowns, partial and complete dentures, and implants)	Copays vary by service	50% after deductible		50–60% after deductible, depending on service	50% after deductible
Orthodontia	$1,450 for comprehensive orthodontic treatment (adults and children over age 14)	50% after deductible; up to $1,000 lifetime maximum (children under 19)		50% after deductible; up to $1,500 lifetime maximum (adults and dependents)	

* Out-of-network providers may bill members for the difference between their full charges and the plan's payment. Preventive care with non-Delta Dental dentists is covered at the program allowance, and dentists may charge above that amount. This also applies to other out-of-network benefits.

Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Delta Dental PPO (Standard) *(All locations)*	$13	$28	$32	$51
Delta Dental PPO (Enhanced) *(All locations)*	$17	$36	$41	$65
MetLife DHMO *(Southern CA only)*	$2	$4	$6	$11

Vision:
Keep your vision sharp.

The vision plan, through VSP, offers you comprehensive coverage and includes eye exams, glasses, contact lenses, and other discounts. Explore how your benefits can shape your overall vision wellness.

You can use VSP or non-VSP providers, but you'll receive greater coverage and lower costs with VSP providers.

Overview of Vision Plan

Service	Cost – VSP Providers	Cost – Non-VSP Providers
Routine Eye Exam **Once every calendar year**	$5 copay	$5 copay then the plan pays up to $45
Frames **Once every other year**	Plan pays up to: $175 frame allowance $195 Featured Frame Brands allowance $175 Walmart/Sam's Club frame allowance $95 Costco frame allowance 20% discount on any amount over the allowance	Plan pays up to $70
Lenses **Once every calendar year**	Included in eye exam copay Single vision, lined bifocal, and lined trifocal are covered in full. Polycarbonate lenses covered for dependent children. Standard progressives are covered in full for everyone.	Plan pays up to: $30 for single vision $50 for lined bifocal $65 for lined trifocal
Contact Lenses **(Once every calendar year, in lieu of glasses and frame)**	Up to $60 copay for contact lens exam (fitting and evaluation) Necessary contacts covered in full. Elective contacts up to $150 plan allowance.	Plan pays up to $105
Laser Vision Correction	Not covered. Average of 15% off the regular price; discounts available at contracted facilities.	Not covered

Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
VSP *(All locations)*	$2.36	$3.54	$3.52	$6.90

IMPORTANT

Premium cost sharing by Caltech for the medical, dental, and vision plans is limited to individuals either receiving a monthly compensation of $1,000 paid by Caltech or having designated external funding as a Caltech allowance for this purpose. This usually applies for postdoctoral scholars and visiting associates.

You can only enroll or make changes to your medical, dental, and vision plan within 31 days of becoming benefit eligible, during Open Enrollment, and within 31 days of a Qualifying Life Event.

Life and Disability:

Plan for the unexpected.

Discover how life insurance and short- and long-term disability coverage can offer you and your family peace of mind.

Basic Coverage Life Insurance

Provider: Unum

$50,000 - This is provided to you at no cost by Caltech with automatic enrollment (no action required).

Basic and Supplemental Life Insurance for employees and their Spouse/Domestic Partner is reduced to 65% of the original amount on January 1 following attainment of age 65. It will reduce to 40% of the amount that was in effect immediately before the reduction at age 65 on January 1 following attainment of **age 70.**

Supplemental Life Insurance*

Provider: Unum

- This option is a supplement to the Caltech-provided life insurance coverage.
- Coverage options:
  - Supplemental employee life insurance with coverage equal to 1 to 5 times your annual salary, up to $1 million.
    - **Cost:** Calculated based on your age – see chart.
  - Supplemental spouse life insurance with coverage options ranging from $10,000 to $200,000.
    - **Cost:** Calculated based on your spouse's age – see chart.
  - Supplemental child life insurance with coverage of $10,000 per eligible dependent.
    - **Cost:** $0.64 per $1,000 of coverage, regardless of how many children you have.

Age	Monthly Cost Per $1,000 of Coverage
Under 30	$0.030
30 to 34	$0.036
35 to 39	$0.052
40 to 44	$0.066
45 to 49	$0.096
50 to 54	$0.134
55 to 59	$0.230
60 to 64	$0.394
65 to 69	$0.738
70 and older	$1.200

Voluntary Short-Term Disability (STD)*

Provider: Unum

This benefit replaces part of your income for an extended period of time if you are unable to work due to a covered illness or injury.

For employees working in CA, HI, NJ, RI, and NY, STD insurance is automatically deducted from your paycheck as a payroll tax for a state-mandated benefit. If you're working in another state, you elect an STD policy.

Basic Long-Term Disability (LTD)

Provider: Unum

This policy provides you with coverage that replaces up to 40% of your regular salary after six months of an eligible disability, up to the maximum specified in the policy.

This is provided to you at no cost by Caltech with automatic enrollment (no action required).

Supplemental LTD*

Provider: Unum

You can add this benefit that supplements the Basic LTD policy. This supplemental policy provides an additional benefit of up to 20% of your regular salary, so you receive a total benefit equal to 60% of your regular salary, up to the maximum specified in the policy.

- **Cost:** $0.159 for each $100 of basic monthly earnings (which is the fixed amount of money paid to you, excluding the deductions such as tax contributions and additions).
- **For example:** If your basic monthly earnings are $2,000, your monthly cost for Supplemental LTD is $3.18 [($2,000/100) X $0.159 = $3.18].

Accidental Death and Dismemberment (AD&D)

Provider: Unum

You can choose to elect an AD&D policy at any time for you and your covered dependents. This insurance provides financial protection upon death or serious injury due to an accident (e.g., if you lose a limb or eyesight or suffer paralysis).

Plan	Employee Coverage Amount	I. Employee Only	II. Employee + Child(ren)	III. Family
A	$10,000	$0.208	$0.240	$0.304
B	$25,000	$0.512	$0.592	$0.768
C	$50,000	$1.008	$1.168	$1.520
D	$75,000	$1.520	$1.744	$2.288
E	$100,000	$2.000	$2.320	$3.040
F	$125,000	$2.512	$2.912	$3.808
G	$150,000	$3.008	$3.488	$4.560
H	$200,000	$4.000	$4.640	$6.080
I	$250,000	$5.008	$5.808	$7.600
J	$300,000	$6.000	$6.960	$9.120
K	$350,000	$7.008	$8.128	$10.640
L	$400,000	$8.000	$9.280	$12.160
M	$450,000	$9.008	$10.448	$13.680
N	$500,000	$10.000	$11.600	$15.200

* For these policies, you may enroll at any time, subject to carrier approval. For additional information on whether or not evidence of insurability is required, please visit mycaltechbenefits.com and view the individual benefit pages.

Voluntary Benefits:

Add extra protection.

Learn how voluntary benefits can help protect you in unexpected situations.

Critical Illness *Provider: Unum*

This insurance pays a cash benefit for certain serious illnesses such as stroke, cancer, and heart attacks.

- You can receive a lump-sum payment in the amount of up to $10,000 or $20,000.
- Employee coverage also covers all eligible dependent children under 26 years of age.
- Cost: Calculated based on age – see chart below.
- Elect within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

EXAMPLE

Susan suddenly started having difficulty speaking and was experiencing numbness in her face. Her husband recognized the signs of a stroke and called 911. Luckily, she made a full recovery following a hospital stay.

Because she had a critical illness policy, she received a cash benefit to help pay for her medical, transportation, and living expenses, as well as lost income during her recovery.

Monthly Employee Premiums

Age	Monthly Cost Employee Coverage: $10,000 Spouse Coverage/RDP*: $10,000		Age	Monthly Cost Employee Coverage: $20,000 Spouse Coverage/RDP*: $20,000	
	Employee	Spouse		Employee	Spouse
Under 25	$1.60	$1.60	Under 25	$3.20	$3.20
25 – 29	$2.20	$2.20	25 – 29	$4.40	$4.40
30 – 34	$3.20	$3.20	30 – 34	$6.40	$6.40
35 – 39	$4.30	$4.30	35 – 39	$8.60	$8.60
40 – 44	$6.40	$6.40	40 – 44	$12.80	$12.80
45 – 49	$9.40	$9.40	45 – 49	$18.80	$18.80
50 – 54	$14.30	$14.30	50 – 54	$28.60	$28.60
55 – 59	$20.50	$20.50	55 – 59	$41.00	$41.00
60 – 64	$29.80	$29.80	60 – 64	$59.60	$59.60
65 – 69	$44.00	$44.00	65 – 69	$88.00	$88.00
70 – 74	$65.70	$65.70	70 – 74	$131.40	$131.40
75 – 79	$90.10	$90.10	75 – 79	$180.20	$180.20
80 – 84	$117.40	$117.40	80 – 84	$234.80	$234.80
85+	$172.00	$172.00	85+	$344.00	$344.00

* RDP = Registered Domestic Partner

Hospital Indemnity Insurance *Provider: Unum*

Helps cover costs related to a hospital stay or other medical facility and does not replace medical coverage.

- Get a lump-sum payment to help with out-of-pocket costs, such as deductibles and copays.
- Payouts depend on the type of care needed (e.g., $1,500 for a hospital admission, $500 for an intensive care admission, and $100 for a daily hospital stay.)
  - These benefits can be added together when more than one benefit applies.
- Available for you and your covered dependents.
- Elect within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

EXAMPLE

Chris has diabetes and was hospitalized for two days, incurring medical, parking, and meal costs. Hospital indemnity insurance provided cash benefits to help with these costs.

Accident Insurance *Provider: Unum*

Helps cover costs from certain accidents or injuries outside of work and does not replace medical coverage.

- Get a lump-sum payment to help with out-of-pocket costs, such as deductibles and copays.
- Payouts depend on the injury and care needed (e.g., $1,000 for a hospital admission, $150 for an ER visit, and $25 for a follow-up visit).
- Elect within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

EXAMPLE

Ann's son fell off his bike and broke his arm. He had an ER visit, doctor's visits, and physical therapy. Her accident insurance helped pay for his care and transportation expenses.

Monthly Employee Premiums	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Accident Insurance	$4.82	$10.24	$8.02	$13.44
Hospital Indemnity Insurance	$20.26	$26.84	$43.38	$49.96

NOTE: Unum offers a $50 benefit for anyone on its plans who completes an annual physical, receives a flu shot, or receives an eligible preventive care service.

Legal Services *Provider: LegalShield*

Explore how you can receive professional advice for everyday issues, throughout every stage of your life.

You can benefit from LegalShield if you need assistance with:

- Caring for your family, such as a prenuptial agreement, reviewing adoption paperwork, or changing your name.
- Planning for your estate, such as drafting a will, getting a power of attorney, or setting up a trust.
- Buying, selling, or renting a home, such as reviewing a lease, reviewing a purchase/sale agreement, or dealing with issues with your landlord.

Identity Theft Protection *Provider: LegalShield*

In today's digital age, it's important to protect your privacy and information. With this benefit, you receive:

- Identity monitoring.
- Credit monitoring.
- Personal information protection.
- Full-service restoration services if your identity is stolen (up to $3 million in coverage).

Monthly Employee Premiums

LegalShield	**Employee + Family**	
	$18.96	
ID Shield	**Employee Only**	**Employee + Family**
	$14.96	$28.96

NOTE: You can elect LegalShield benefits within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

Long-Term Care (LTC) Insurance *Provider: Genworth*

This insurance helps cover the cost of care when you have a chronic medical condition, disability, or disorder and need in-home care, nursing home care, or residential facility care when it is not covered by your health insurance.

- You choose the amount of coverage you want.
- Coverage is available for you and your eligible family members (e.g., spouse/domestic partner, children, siblings, grandparents; see the policy document for full details).

You can apply directly with the provider at any time. For cost and to purchase coverage, contact Genworth directly.

EXAMPLE

John's wife was diagnosed with Alzheimer's disease and needs additional in-home care as a result. By having long-term care insurance, John is able to use this coverage to help pay for these services, giving him additional peace of mind knowing his wife is being cared for while he is at work.

Home, Auto, and Pet Insurance *Provider: MetLife*

As a Caltech employee, you have access to discounted rates on home, auto, and pet insurance. You can sign up for coverage at any time.

These voluntary benefits are not an ERISA plan of Caltech, as Caltech neither administers nor endorses such benefits for ERISA purposes, does not make any contributions to such benefits, and does not receive any consideration related to such benefits, and any decision to participate in these benefits is purely voluntary on the part of employees.

Retirement: Build your future.

Planning for your retirement is important. Explore your comprehensive options so you can shape a better tomorrow and grow your savings. A generous Base Plan allows Caltech to provide you with a solid nest egg, and you have additional options to invest in your future.

Caltech Base Retirement Plan

The Caltech Base Retirement Plan is a 403(b) defined contribution plan. Caltech contributes a percentage of your eligible salary to your retirement account based on your eligible years of service:

- **Less than 10 years of service:**
  5% of eligible compensation up to Social Security Wage Base*, then 10% of salary over the Social Security Wage Base, not to exceed the IRS compensation limit**.
- **10 or more years of service:**
  11% of eligible compensation up to the Social Security Wage Base*, then 16.5% of salary over the Social Security Wage Base, not to exceed the IRS compensation limit**.
- If you were hired before January 1, 2022, please refer to the Summary Plan Description for details on the contribution formula. View the **Summary Plan Description here**.

What you need to know:

- You will receive an enrollment notification from TIAA upon meeting eligibility requirements.
- You will select your investments and designate beneficiaries through our vendor, TIAA.
- The Base Plan has a 3-year graded vesting schedule. This means for every completed year of vesting service you own a percentage of your account:
  - 1 year = 33%
  - 2 years = 66%
  - 3 years = 100%
- Contributions and investment earnings remain tax deferred until you begin making withdrawals.

IRS Limits: **mycaltechbenefits.com/employees/retirement-plans/**

** The Social Security Wage Base is the maximum amount of earned income on which employees must pay Social Security taxes. In 2026, this is $184,500.*
*** The IRS Compensation Limit is the maximum salary used to calculate retirement plan contributions.*

Caltech Voluntary Retirement Plan

This plan is also a 403(b) defined contribution plan and consists of employee contributions. All employees with W-2 wages are eligible to participate.

What you need to know:

- You may enroll, change, or stop your contribution anytime.
- You choose how much you want to contribute up to the annual IRS limit.*
- You can defer on a pre-tax basis, Roth after-tax basis, or combination of both.
- You choose from a variety of investment options through our vendor, TIAA, and you are immediately 100% vested.
- **If you are 50 or older in 2027, you may contribute an additional age-based catch-up amount. If your compensation in 2026 exceeds the applicable IRS threshold, your catch-up contributions are required to be made on a Roth after-tax basis.****

** Your limit may be reduced because it must consider contributions you receive from the Institute under the Base Plan.*

*** The official inflation-adjusted 2026 compensation threshold for requiring any 2027 catch-up contributions to be Roth after-tax will be announced by the IRS in late 2026.*

Caltech 457(b) Deferred Compensation Plan

If your annual base salary as of November 1, 2026 or date of hire is at or above the compensation threshold for this plan, you can participate in a 457(b) Deferred Compensation Plan.

What you need to know:

- New enrollments or changes to your deferral amount must be made the month prior to the desired effective date.
- You can defer compensation on a pre-tax basis up to the annual IRS limit.
- You choose from a variety of investment options through our vendor, TIAA. You are immediately 100% vested.

Need help planning for retirement?

Visit **tiaa.org/schedulenow** to schedule a free consultation or call (800) 732-8353, Option 1.

Financial Wellness: Anchor your future.

Financial wellness is the key to building a secure and confident future. Explore a variety of programs and resources to help expand your knowledge, shape better financial habits, and lay the foundation for lasting success.

Saving and Spending Accounts

To help you save and spend wisely on healthcare and childcare, we offer Health Savings Accounts (HSAs), Healthcare Flexible Spending Accounts (HFSAs), and Dependent Care FSAs (DCFSAs). These are important financial wellness tools to help you unlock tax savings.

Why Consider These Accounts?
Contributions to these accounts are made with pre-tax dollars which lower your taxable income, allowing you to keep more of your paycheck.

You can use these accounts to pay for healthcare and childcare costs, which helps make these essential expenses more affordable.

The bottom line: You pay less in taxes, and you have greater control over your out-of-pocket costs.

To explore more about these accounts, the differences between them, and how they work, please refer to **page 12** of this guide.

TIAA Services and Resources

Through our retirement provider, TIAA, you have access to a range of resources, enabling you to plan for your future with confidence.

Consulting Services: You can receive personalized financial guidance for your retirement by scheduling an appointment with one of TIAA's advisors, at no cost to you. **Contact TIAA to schedule a meeting**.

Live and On-Demand Webinars: These sessions cover a variety of topics such as saving for your goals, managing your finances, protecting your future, and more. Visit **tiaa.org/webinars**.

Additional Resources:
Visit **tiaa.org/essentials** to find helpful online tools and worksheets.
Visit **YouTube.com/TIAA** to explore quick tips on financial wellness.

ComPsych

As part of Caltech's Mental Wellness Program, ComPsych offers free access to financial experts, including certified public accountants, certified financial planners, and other professionals dedicated exclusively to providing guidance to you. Visit **guidanceresources.com**.

Tuition Reimbursement

You can be reimbursed for participation in courses of study at accredited colleges and universities and at accredited organizations specializing in career-related training. Visit **hr.caltech.edu**.

Public Service Loan Forgiveness

Caltech is a qualifying employer for the federal government's Public Service Loan Forgiveness Program. The program forgives the remaining balance on direct loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full time for a qualifying employer. Visit **studentaid.gov**.

Credit Union

The Caltech Employees Federal Credit Union exclusively serves the extended Caltech community and your families with superior financial value and unsurpassed service. Visit **caltechefcu.org**.

Mental Wellness: Support your mind.

Mental Wellness Program

Caltech's Mental Wellness Program provides free, confidential support for employees and their dependents. The Staff & Faculty Consultation Center (SFCC) is your primary resource for counseling, with additional support available through ComPsych, including counseling, online tools, and legal and financial guidance.

Staff & Faculty Consultation Center (SFCC)

Meet with a licensed counselor in person, by phone, or virtually for help with personal or work-related concerns. Short-term counseling is available at no cost, and same-day, on-site appointments are available for crisis situations. Call (626) 395-8360, Monday through Friday, 8 a.m. to 5 p.m., email SFCC@caltech.edu, or visit sfcc.caltech.edu.

ComPsych GuidanceResources®

ComPsych offers additional confidential counseling and resources. A trained intake counselor can help you schedule an appointment or connect you with the right support. Phone assistance is available 24/7, and you can receive up to five counseling sessions per person, per issue, per year at no cost. Call (888) 327-4698, visit guidanceresources.com using Web ID Caltech, or use the GuidanceNow℠ app.

Support Anytime, Anywhere

Through GuidanceResources® and the GuidanceNow℠ app, you can access digital tools, a well-being assessment, and resources for everyday challenges. ComPsych also offers legal and financial guidance for personal matters.

Community Resources

WorkLife@caltech offers additional resources, including:
- Monthly, on-campus pet therapy.
- Community resource fairs.
- Training and professional development opportunities.

Visit: hr.caltech.edu/departments/events-and-education/worklife.

Headway and Rula Provided by Anthem

If you're enrolled in a Caltech Anthem medical plan, you have free access to Headway and Rula. These resources help you find in-network therapists, view availability, and schedule in-person or virtual appointments.

GET STARTED TODAY

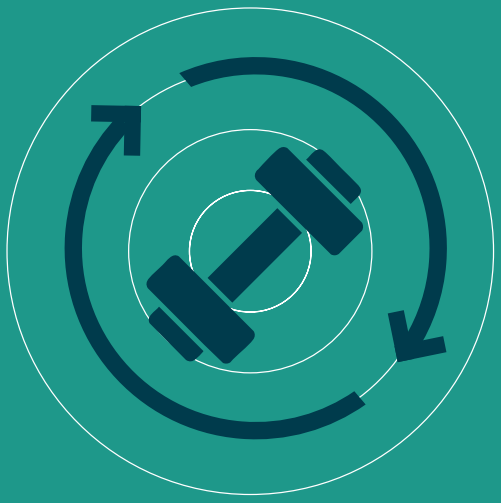
For Headway: Schedule now at book.headway.co/anthem-bc or search for providers on Anthem.com or in the Sydney Health app.

For Rula: Get started at rula.com/caltech.

Mental Health Services Provided by Kaiser

If you're enrolled in a Caltech Kaiser medical plan, you can explore mental health support that goes hand in hand with the care you receive. You have access to:
- Healthcare professionals who can support you, including primary care doctors, psychiatrists, therapists, and addiction medicine specialists.
- Self-care and wellness tools, including apps such as Calm and Headspace, that can help with stress, anxiety, and sleep—available at no cost.
- Wellness coaching and online assessments.
- Digital wellness resources.
- Classes and support groups.

Visit: healthy.kaiserpermanente.org/health-wellness/mental-health.



Physical Wellness:

Stay active, stay strong.

Gym Membership

You can receive a discounted membership at Caltech's Braun Athletic Center that includes on-site access to a variety of amenities, including a gym, weight rooms, tennis, pickleball, swimming pools, 400m all-weather track, volleyball and basketball courts, and more.
Visit **gocaltech.com/facilities**.

ComPsych Well-Being Coaching Program

In addition to mental health resources, ComPsych offers free confidential physical wellness support, including personalized coaching, health assessments, and digital tools to help employees improve exercise, nutrition, sleep, weight management, tobacco cessation, and overall healthy lifestyle habits.
Visit **guidanceresources.com**.

Active & Fit Provided by Anthem

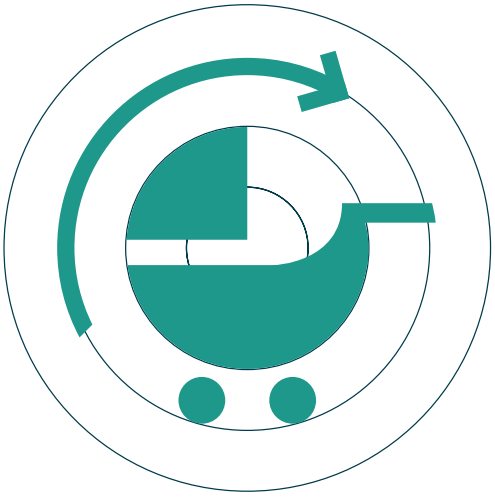
This program is available to you if you're enrolled in a Caltech Anthem medical plan. You receive access to fitness memberships at a discounted rate to let you work out your way—at a gym, at home with workout videos, and more.
Visit **activeandfit.com**.

One Pass Select Affinity Provided by Kaiser

If you're enrolled in a Caltech Kaiser medical plan, you receive access to One Pass Select Affinity, which includes:

- Access to gyms and fitness locations nationwide.
- Live, digital fitness classes and on-demand workouts.
- Personalized workout builders to try new exercises.
- Grocery and home essentials delivery to make healthy eating easier.

Visit: **healthy.kaiserpermanente.org/health-wellness/fitness-offerings**.



Childcare:

Caring for your family.

Explore flexible child- and eldercare options that can shape your routine with confidence.

Child Educational Center (CEC)

Located on the northern edge of Caltech in a residential neighborhood, this preschool offers full-time and part-time options for infant, toddler, and preschool programs. You have access to discounted rates through Caltech. Visit ceconline.org.

Child Assistance Program (CCAP)

Through this benefit, you can receive up to $5,000 per year for dependent children 10 years of age and younger, if certain eligibility requirements are met.

- You can elect this benefit within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event. Learn more on the Benefits Website.

Children's Center at Caltech (CCC)

Located on the Caltech Campus at 1200 E. California Blvd. in Pasadena, this center offers options for infant, toddler, and preschool programs, and you can choose from two days, three days, or five days a week. The program encourages critical thinking by incorporating STEM into everyday play. Visit ccc.caltech.edu.

Backup Childcare

Offering you subsidized backup childcare through Care.com, you receive access to in-home and center-based backup care when your regular childcare is not available due to an unplanned circumstance. You can access this benefit anytime. Learn more on the Benefits Website.

Dependent Day Care Flexible Spending Account

Set aside pre-tax money from your paycheck to help pay for the cost of qualified childcare expenses. Go to page 12 for more details.

Travel Insurance:
Travel with confidence.

If you're traveling for work or out of the country for personal or work-related purposes, you're covered if something goes wrong on your trip. Caltech pays for the benefit, and you're automatically enrolled.

Business Travel Accident (BTA) Insurance

If you're traveling for work, BTA offers you peace of mind with benefits that cover you if you are injured or pass away as a result of a covered accident.

This benefit also offers you:

- Medical Evacuation and Repatriation (MER) for both business and personal travel, which provides assistance to you and your covered dependents while traveling away from your home country.
- International Travel Assistance gives you access to a global network of Assistance Centers for medical and security needs while traveling on work-related business.

Employee Perks

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
Presidents' Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day
Floating Holidays (2)
Personal Holiday
Special Release Days (3)

Athenaeum Membership

The Athenaeum is a private faculty club and one of Pasadena's notable civic assets. Club membership, open to all benefits-based employees, includes dining, private events, club events, hotel accommodations, tennis courts, and more. Visit athenaeumcaltech.com.

Tickets at Work

You have access to exclusive savings and special discounts on movie tickets, sporting events, special events, theme parks, attractions, and more. Visit caltechstore.caltech.edu/tickets-at-work.

Commuter Rideshare Services

This program includes vanpooling, carpooling, and bicycling programs, as well as free Metro passes to reduce the total number of vehicle trips made to Caltech to reduce congestion on our roads and freeways. Visit parking.caltech.edu.

Caltech Retiree Benefits

Based on your years of service and age, Caltech provides eligible retirees and their eligible spouse, surviving spouse, or registered domestic partner with access to group medical, dental, and vision plans, and/or HRA funds to cover healthcare expenses and life insurance coverage. Visit caltechretireebenefits.com.

Caltech Y

Rentals are available from the Caltech Y and include outdoor gear (e.g., tents, sleeping bags, stoves), alpine gear (e.g., climbing helmets, snow shoes, bouldering pads), event gear (e.g., folding tables, ice chests, event umbrellas), and AV equipment (e.g., PA systems, microphones, outdoor movie screens). Visit caltechy.org/rentals.

How to Enroll

To enroll within 31 days of being benefits eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event:

- **Log in to access.caltech.edu and click on MyBenefits.**

Add a Dependent to Your Coverage

If you add a dependent, you must submit supporting documentation, such as a marriage and/or birth certificate, to show your dependent's relationship to you. If you do not upload the required document(s) during your enrollment period, your dependent(s) will not be covered in Caltech's plans in 2027.

Certify Your Current Dependents

Each year, you must certify your current dependent(s)—spouse and/or child(ren)—are still eligible for coverage under Caltech's plans.

Note: If you do not take action, your dependents will not be covered for any medical, dental, and/or vision benefits for the new plan year.

Review and Update Beneficiary Information

Once a year, please take a moment to ensure your beneficiary information is up to date for:

- Life insurance and Accidental Death and Dismemberment (if enrolled) in MyBenefits.
- Retirement plan(s) on the TIAA website, which can be accessed via MyBenefits.

Enroll in HSA, HFSA, and DCFSA Plans Each Year

If you wish to participate in a Healthcare Flexible Spending Account (HFSA) and/or Dependent Day Care FSA (DCFSA) plan for the new plan year, you must enroll in these benefits each year. Your participation in these plans does not roll over to the following year.

If you wish to participate in the Health Savings Account (HSA), and are eligible to do so by having an Anthem High Deductible PPO Plan, you can enroll or make changes to your HSA contributions anytime via MyBenefits.

Need help?

Watch our How to Enroll and Dependent Certification videos at:
mycaltechbenefits.com/employees/resources

Qualifying Life Event Information

Once you've completed your enrollment as a new hire or during the Open Enrollment period, your benefit elections remain in effect through 2027. The only way you can make changes to certain benefits is if you have a Qualifying Life Event.

What is a Qualifying Life Event?

The criteria for a "Qualifying Life Event" are determined by the IRS, and examples include:

- Marriage or divorce
- Starting or ending a Registered Domestic Partnership
- Birth, adoption, custody change, court order, or death
- Your child no longer meets the eligibility requirements
- You gain or lose insurance coverage
- Your job status changes from benefit eligible to non-benefit eligible due to a change in hours worked per week.

What happens if I have one of these events during the year?

It is a one-time opportunity to change your benefit coverage outside of the Open Enrollment period. If all of the following apply, you can make changes:

1. You have a qualifying life event.
2. You report the change within 31 days of the event.
3. The change affects your eligibility under one of the Caltech-provided benefit plans.

How do I make changes?

Make sure you have the relevant supporting documentation, such as a marriage certificate, birth certificate, divorce decree, or documentation showing loss or gain of other insurance coverage. Then, follow these steps:

1. Go to **access.caltech.edu**.
2. Log in with your Caltech credentials (same username and password as you use for access.caltech.edu).
3. Once logged in, click "MyBenefits."
4. On the next page, click "Change Your Current Benefits."
5. Select the reason for the change and the date of the life event.
   Please note: If you are adding a dependent to your coverage, please provide the dependent's Social Security number. If you do not have the number, such as for a newborn baby, please provide it to the HR office once received from the Social Security Administration Office.
6. You will view your profile. To update your information, you must visit access.caltech.edu and access "My Personal Information." Click "Continue to next step."
7. Take a moment to review your family. Click "Next."
8. You will see a list of all your benefits. Click "Edit coverage" under each benefit you want to update.
9. Follow the prompts to make the appropriate updates.
10. Once you have edited all the necessary benefits, click the green "Save Changes" button at the bottom of the screen.
11. Save the Employee Summary Report that is prompted after you complete your benefit changes.

If you have any questions, need assistance understanding when to make changes, or what documentation is required, please contact the Caltech Benefits Team at (626) 395-6443 or email hrbenefits@caltech.edu.

Contact Information

INSURANCE COMPANIES

Plan	Carrier/Vendor	Group Numbers	Phone	Website & Mobile App
Medical and Prescription Drug	Anthem	HMO 175104H200 High Deductible PPO 175104M277 BlueCard (Outside CA) 175105M263 Owens Valley PPO 175105M265	(866) 820-0765 (M-F, 8 a.m.-6 p.m. PT)	Website anthem.com/ca/caltech Mobile App Sydney Health
	Kaiser	Southern California 101829-1 Washington 4918800	California (800) 464-4000 (M-F, 8 a.m.-6 p.m. PT) Washington (888) 901-4636 (M-F, 8 a.m.-6 p.m. PT)	Website choose.kaiserpermanente.org/caltech Mobile App Kaiser Permanente
Dental Plans	Delta Dental PPO (Enhanced)	3608-12001	(800) 335-8227 (888-DELTA-CS) (M-F, 6 a.m.-8 p.m.)	Website deltadentalins.com/caltech Mobile App Delta Dental Mobile App
	Delta Dental PPO (Standard)	3608-2001		
	MetLife DHMO (Southern CA only)	136384-0001	(800) 880-1800 (M-F, 6 a.m.-8 p.m. PT)	Website metlife.com/info/caltech Mobile App MetLife US App
Vision Plan	VSP	12250422	(800) 877-7195 (M-Sat., 6 a.m.-5 p.m. PT)	Website caltech.vspforme.com Mobile App VSP Vision Care
Healthcare Flexible Spending Account (HFSA)	HealthEquity	N/A	(866) 346-5800 (available 24/7)	Website learn.healthequity.com/caltech Mobile App HealthEquity
Dependent Day Care FSA Account (DCFSA)				
Health Savings Account (HSA)				
Accident Insurance	Unum	477800	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Accidental Death and Dismemberment (AD&D)		943496	(800) 445-0402 (M-F, 5 a.m.-5 p.m. PT)	Website learn.unum.com/caltech Mobile App MyUnum for Members
Basic Life		943496	(800) 445-0402 (M-F, 5 a.m.- 5 p.m. PT)	
Basic Long-Term Disability (LTD)		943497	(800) 985-2429 (M-F, 5 a.m.-5 p.m. PT)	
Critical Illness		477799	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Hospital Indemnity		477801	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Short-Term Disability (STD)		943497	(800) 985-2429 (M-F, 5 a.m.-5 p.m. PT)	
Supplemental Life Insurance		943496	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Group Legal	LegalShield	302966	(888) 807-0407 (M-F, 5 a.m.-5 p.m. PT)	Website benefits.legalshield.com/caltech Mobile App LegalShield and IDShield
Identity Theft Protection				

Long-Term Care (LTC) Insurance	Genworth	Policy number: 17478	(800) 416-3624 (M-F, 5 a.m.-5 p.m. PT)	Website genworth.com/caltech
Home, Auto, and Pet Insurance	MetLife	When you call or go online for a quote, mention you are a Caltech employee. Farmers GroupSelect Discount Code: B1T	(800) 438-6388 (M-F, 5 a.m.-5 p.m. PT)	Website metlife.com/info/caltech
RETIREMENT INFORMATION				
Base Retirement Plan Voluntary Retirement Plan 457(b) Deferred Compensation Plan	TIAA	Base Plan 403497/101205 Voluntary Plan 403498 457(b) Deferred Compensation Plan 403499/101207	General questions (800) 842-2252 (M-F, 5 a.m.-7 p.m. PT) Schedule a consultation (800) 732-8353, Option 1 (M-F, 5 a.m.-5 p.m. PT)	Website tiaa.org/caltech Download the Mobile App from the Apple App Store or Google Play.
ADDITIONAL CONTACTS				
Medical Plan Assistance	Included Health	49188800	(800) 929-0926	Website includedhealth.com/caltech Mobile App Included Health
Childcare Assistance Program	Human Resources Benefits Office	N/A	(626) 395-6443 (M-F, 8 a.m.-5 p.m. PT)	Websites mycaltechbenefits.com Email CCAP@caltech.edu
Backup Childcare	Care.com	N/A	(855) 781-1303 (24/7)	Websites mycaltechbenefits.com caltech.care.com Mobile App Care.com
Retiree Medical	Caltech Retiree Service Center	N/A	(855) 251-0920 (M-F, 5:30 a.m.-6 p.m. PT)	Website caltechretireebenefits.com
Business Travel Accident (BTA) Insurance	Chubb partners with AXA Assistance (AXA)	N18014750	Within US or Canada: +1-855-327-1414 (toll-free) (available 24/7) Outside US: +1-630-694-9764 (collect) (available 24/7)	Website chubbtravelassistance.com/axa Mobile App
Mental Wellness Program	Caltech's Staff & Faculty Consultation Center (SFCC)	N/A	(626) 395-8360	Website: sfcc.caltech.edu Email: SFCC@caltech.edu
Mental Wellness Program	ComPsych	N/A	(888) 327-4698 (available 24/7)	guidanceresources.com Mobile App: GuidanceNow Web ID: Caltech
CONCIERGE—ANTHEM				
Anthem Concierge (Anthem members only)	Ruben Rodriguez	N/A	(626) 395-6628	Email: caltech_anthem_concierge@caltech.edu

Caltech Human Resources Benefits Office

Call (626) 395-6443 or visit in person (M-F, 8 a.m.-5 p.m. PT)

Email: **hrbenefits@caltech.edu**

Explore your benefits.
Shape your goals.
Grow your possibilities.

This guide, together with plan documents and your summary plan descriptions (SPDs), benefit booklets, Evidence of Coverage booklets (EOCs), and certificates of insurance (collectively, the “Benefit Documents”) describes the benefits available to you and is intended to help you use each benefit more effectively. Plan documents and Benefit Documents contain additional information. The Benefit Documents will govern any discrepancies with this guide unless otherwise noted. In the event of a conflict between this guide and the Plan Document, the Plan Document will control. This guide describes benefits that are governed by ERISA, as well as non-ERISA benefits.

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