



# OPEN ENROLLMENT

OCTOBER 13 – NOVEMBER 4, 2016

Faculty | Postdoctoral Scholars | Staff



# Benefits Open Enrollment

## for Faculty, Postdoctoral Scholars and Staff

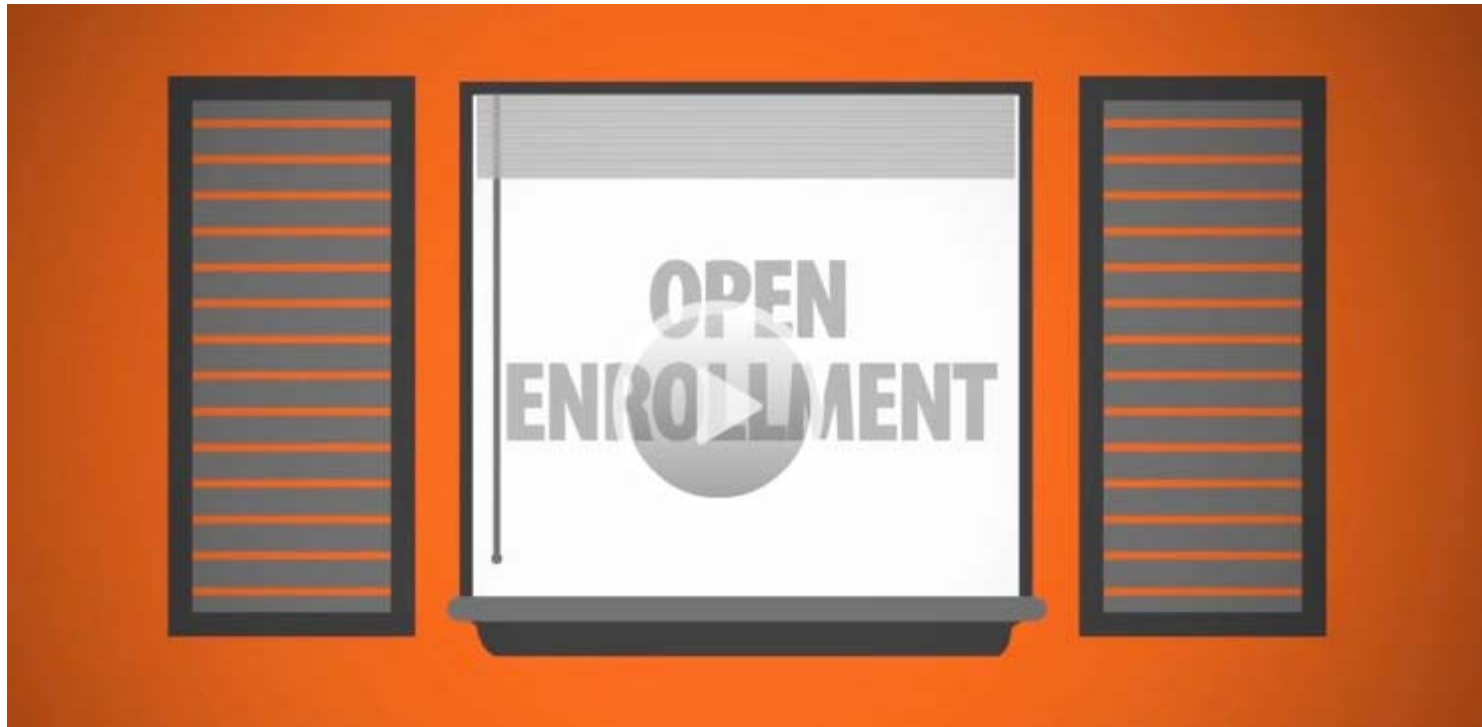


**October 13 -  
November 4**

### **About this presentation**

This presentation provides only highlights of your benefits. It is not a contract. It does not change the terms of your benefit plans or the official documents that control them. Consult the individual plan booklets for specific details of benefit coverage. To permit a brief summary of benefits and services, use of actual contract language has been minimized. This summary comparison does not replace the legal documents that establish the plans. Final interpretation of any provision of the plans will be governed by the master policies and service agreements, which are on file in the office of the plan administrator. Caltech reserves the right to change, suspend or terminate its benefits programs, in whole or in part, at any time and for any reason.

# Open Enrollment Video



<http://www.benefitfocusmedia.com/content/caltech/open-enrollment-2017>

# What You Need to Do

## Give Your Benefits an Annual Checkup

- ✓ **Will your current elections still work for you next year?**  
We've made changes for 2017. Review your options and update your elections if needed.
- ✓ **Want to save on taxes?**  
Choose your Flexible Spending Account (FSA) or Health Savings Account (HSA) contributions for 2017.
- ✓ **Are you saving enough for a healthy financial future?**  
Review your current TIAA Retirement Savings Plan contributions and update them, if you'd like.
- ✓ **Do you cover any dependents?**  
You must certify their eligibility on an annual basis. Also confirm we have their Social Security numbers.

# What's New in 2017

## Your monthly contributions:

- Slightly higher for medical
- No change for other benefits (e.g., dental, vision)

## Mental Health Services:

- Available through LiveHealth Online
- Free for Anthem members
- \$49 copay for Kaiser members

## Blue Distinction Centers of Excellence for Specialty Care:

- Available to Anthem High Deductible PPO members
- Receive a higher level of coverage for certain services

## Free Service (Grand Rounds):

- Available to Anthem High Deductible PPO members
- Medical advice
- Second opinions

## More Convenience:

- Easier to update your TIAA Retirement Savings Plan contributions during Open Enrollment

## Anthem CA PPO Plan

- will be discontinued as of 1/1/2017

# Your Monthly Contributions – Medical

2017 Versus 2016

Coverage Level	Kaiser HMO		Anthem HMO		Anthem High Deductible PPO	
	2016	2017	2016	2017	2016	2017
Employee only:	\$86	\$89	\$124	\$128	\$121	\$125
Employee + Child(ren):	\$187	\$193	\$260	\$268	\$253	\$261
Employee + Spouse:	\$212	\$218	\$296	\$305	\$287	\$296
Employee + Family:	\$338	\$348	\$461	\$475	\$450	\$467

# More Convenience

- Easier to update your TIAA Retirement Savings Plan contributions during Open Enrollment, if you'd like
  - Make updates anytime throughout the year

# Mental Health Services: LiveHealth Online

Get Healthy, Save a Copay, and See a Doctor Now!

- Have a virtual office visit with a board-certified doctor anytime, day or night, from your computer, tablet or smartphone
- **New for 2017:** mental health services
- **Free** (\$0 copay) for Anthem members (\$49 for non-Anthem members)
- Register today at [LiveHealthOnline.com](http://LiveHealthOnline.com)





# Blue Distinction – Centers of Excellence for Certain Surgical Services and Treatments

Quality care for high-cost, highly variable, complex specialty procedures

- Transplants (*already in place*)
- Bariatric surgery (*already in place*)
- Cardiac care
- Spine surgery
- Knee and hip replacement

# New for the High-Deductible PPO Plan Blue Distinction COE Benefit Change

2016	In-Network Providers		Out-of-Network Providers
Coinsurance	80%		60%

Active steering of plan design to incent members to use Tier 1 or Tier 2

2017	In-Network Blue Distinction Centers of Excellence	In-Network Providers (Non-COE) for Targeted Conditions Only	Out-of-Network Providers
Coinsurance (illustrative)	85%	75%	60%

# New for the High-Deductible PPO and Out of State PPO Plans

## **Free Service-Grand Rounds**

- Available to Anthem High Deductible Health Plan members
- No charge for you and your covered family members
- Helps you
  - Get a second surgical opinion
  - With certain medical needs and treatment
- Learn more at [www.grandrounds.com](http://www.grandrounds.com)

# Other Benefits

No Changes for 2017

Dental

Life Insurance

Vision

Personal Accident Insurance

Health Care Flexible Spending  
Account (FSA)

Disability

Dependent Day Care FSA

Voluntary Auto, Home, Pet  
Insurance

# Life, PAI, Disability

Caltech offers a variety of options

- Benefits provide replacement income for you or your beneficiaries in the event of disability, accident or death
- Helps your family members maintain their standard of living if something happens to you
- How much your family needs depends on your personal situation — other income sources, monthly expenses and short- and long-term debt such as credit card or mortgage expenses, etc.

**If you already have Supplemental Life, you can increase coverage by 1x during Benefits Open Enrollment, without EOI.**

**Any other Supplemental Life or Supplement LTD elections require EOI.**

# FSA's

Choose your contributions carefully — whatever you don't use by year end will be forfeited (except for \$500 rollover in the Health Care FSA)

	Health Care FSA	Dependent Day Care FSA
Who Can Participate	Anyone who is not enrolled in the HSA	Anyone who has an eligible dependent
Types of Expenses Allowed	Eligible medical, prescription drug, dental and vision expenses	Eligible child and elder care expenses (so you and your spouse/domestic partner can work or go to school)
How Much You Can Contribute Annually	Up to \$2,550	Up to \$5,000

# Learn, Enroll and Certify by November 4

1. Learn what's new
2. Enroll
3. Complete the annual certification of your dependents' eligibility
4. Update your TIAA Retirement Contribution

# Take a Closer Look

What Is a High—Deductible PPO?





# Considering the Anthem High Deductible PPO?

## Key Features to Keep in Mind

- Lower monthly contributions and tax-free HSA contributions help offset the higher deductible
- Same doctors, hospitals and covered services as the PPO
- You can go out of network to receive care (and pay more)
- It's the only plan eligible for an HSA option
  - Put monthly contribution into your HSA
  - Tax-free
  - Always yours to keep!
- To contribute to an HSA, you cannot be enrolled in a non-HDHP plan (even if this is your spouse's plan or Medicare)

# Anthem High—Deductible PPO

Want to Know More.....

Go to the High—Deductible PPO Guide at:

[https://benefits.caltech.edu/documents/102-2017\\_hdhp\\_ppo\\_guide.pdf](https://benefits.caltech.edu/documents/102-2017_hdhp_ppo_guide.pdf)

# Need Help Deciding?

## Set Up an Appointment with Our On-Site Anthem Concierge

### She can help you:

- Understand what your plan covers
- Find an Anthem doctor, hospital, lab, or other provider — and even make appointments for you
- Find lower-cost medications and set up mail order prescriptions
- Use Anthem's *Estimate Your Cost* tool to find the right care at the right price
- Read your explanation of benefits (EOB), resolve provider billing errors, and understand the claim appeals process
- Get answers to your HSA banking questions
- Get answers to just about any question you might have about your Anthem plan
- **Determine which medical plan option will best meet your needs in 2017**

Caltech-Ramon Torres

Phone: (626) 395-6628

Email: [ratorres@Caltech.edu](mailto:ratorres@Caltech.edu)

JPL-Vida Techachaiponpoj

Phone: 818-354-7790

Email: [vidat@jpl.nasa.gov](mailto:vidat@jpl.nasa.gov)

# Questions?

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