



OPEN ENROLLMENT

OCTOBER 10 – NOVEMBER 3, 2017

It's time to make benefits choices to keep you and your family physically and financially well in 2018.

Caltech MyBenefits

This presentation is available at:

<https://benefits.caltech.edu/Openenrollment>

Benefits Open Enrollment for Faculty, Postdoctoral Scholars and Staff



**October 10 -
November 3**

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>

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 2018. 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 2018



Are you saving enough for a healthy financial future?

Review your current voluntary Caltech Retirement 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



Are your beneficiaries still current?

From MyBenefits, you can review and update your beneficiary designations for Caltech Life benefits and Retirement Plans with TIAA

What's New in 2018

Your monthly benefit rates:

- The High Deductible PPO is lower
- The HMO and Kaiser HMO are higher
- No change for other benefits (e.g., dental, vision, life, PIA)

New Prescription Drug Tier for Specialty Drugs (Anthem):

- Tier 1 – Generic \$15
- Tier 2 – Brand, formulary \$45
- Tier 3 – Brand, non-formulary \$75
- New Split-Fill Program for Certain Medications – 15 days for ½ the copay

High Deductible PPO New Deductibles:

- \$2700 for individual
- \$5400 for family

Required by IRS Regulations

New Copays for HMO and Kaiser

- HMO copay for all doctor visits increasing from \$15 / \$30 to \$20 / \$45
- Kaiser copay for specialist visits changing from \$15 to \$30

New Mobile App

You can now access MyBenefits from your mobile device

VSP Vision:

- Frame allowance has increased from \$120 to \$150 (once every other calendar year)
- Same low rate

Your Monthly Contributions— Medical

2018 Versus 2017

Coverage Level	Kaiser HMO		Anthem HMO		Anthem High Deductible PPO	
	2017	2018	2017	2018	2017	2018
Employee only:	\$89	\$100	\$128	\$136	\$125	\$95
Employee + Child(ren):	\$193	\$216	\$268	\$284	\$261	\$199
Employee + Spouse:	\$218	\$244	\$305	\$323	\$296	\$226
Employee + Family:	\$348	\$390	\$475	\$504	\$467	\$356

More Convenient Link to your Caltech Retirement Plans at TIAA

- Review and update your beneficiary designations for the Caltech Retirement Plans from MyBenefits
- You can continue to update your Caltech Voluntary Retirement Plan contributions from MyBenefits
 - Make updates anytime throughout the year

How to Enroll and Update Beneficiaries

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HOME HEALTH RETIREMENT ADDITIONAL BENEFITS LIFE EVENTS

QuickLinks

[Who Can Enroll](#)
[Benefits Rates](#)
[Benefits Handbook](#)
[Legal Notices](#)
[ACA Coverage Notice](#)

SONJA, it's time to learn about your benefits!

Here you'll find everything you need to choose, and use, your benefits. Click the navigation above, the Quick Links, or the tiles below to get started.

OPEN ENROLLMENT
OCTOBER 10 - NOVEMBER 3, 2017
[Click to learn more >](#)

SMART BENEFIT CHOICES

[Open Enrollment Video: Watch and Learn >](#)

[View/Change My Benefits >](#)

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2018 BENEFITS OPEN ENROLLMENT

October 10 - November 3

What to Do

1. **Learn what's new** for 2018
 - Watch the [Open Enrollment video](#) for highlights
 - Read the [What's New page](#) for details
2. **Enroll in your 2018 Benefits** (click Enroll and certify tile on the right to get started)
 - New! Review and update your beneficiary(ies) for life, accident, and TIAA Retirement plans
 - Update your TIAA retirement contributions
 - Update your Health and Life benefits for 2018
 - Make your 2018 Health Care Flexible Spending Account (HCSA) or Health Savings Account (HSA) elections
 - Make your 2018 Dependent Day Care Flexible Spending Account (DCSA) elections

[Enroll and certify](#)

[Watch and learn >](#)

How to Enroll and Update Beneficiaries

Caltech

Home

Dependents

Language Preferences

MANAGE ACCOUNT

Login Information

My Documents

Life Change

High Contrast Mode OFF

Welcome to the Caltech MyBenefits Enrollment System!

SONIA, this is where you can review, elect, and make changes to your benefits, update your beneficiaries, and certify your dependents. Click the green button to be logged into your TIAA retirement account where you can update your contributions.

[Manage my TIAA Contributions >](#)

New! Click the purple button to be logged into your TIAA retirement account where you can update your beneficiaries.

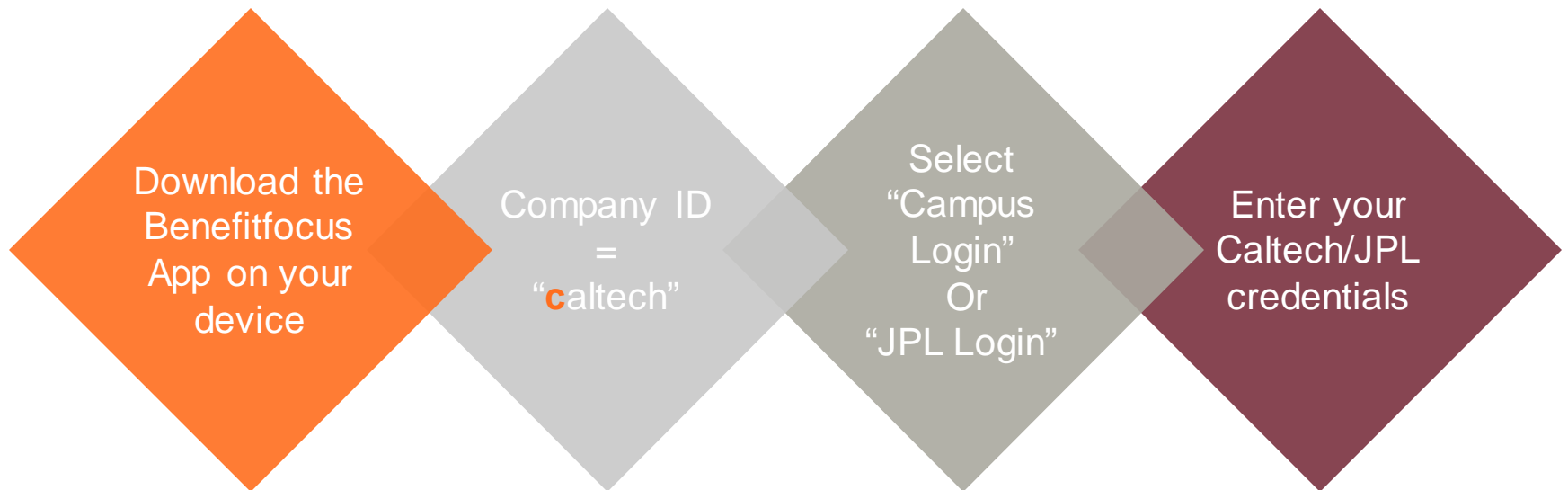
[Update my TIAA Beneficiaries >](#)

2018 Open Enrollment ends November 3rd. Click the orange button below to make your Health & Life benefits elections.

[Get started >](#)

How To Get The Mobile App

You can now access MyBenefits from your mobile device to view your benefits, update life events or enroll. Download “Benefitfocus” App from the App Store or Play Store. The App works with Android and iPhones.



Other Benefits

No Changes for 2018

Dental	Life Insurance
Disability	Personal Accident Insurance
Voluntary Long Term Care	Voluntary Auto, Home, Pet Insurance

The High Deductible Plan – Taking a Closer Look



High Deductible PPO Plan Overview

- Deductible:
 - \$2700 per person, \$5400 per family
- Out of Pocket Maximum:
 - \$4000 per person, \$8000 per family (in network)
 - Includes deductible, coinsurance, prescriptions
- Coinsurance (Plan Pays)
 - 80% of negotiated rate after deductible, in network
 - 85% for certain procedures/surgeries at Blue Distinction Centers or Blue Distinction Centers+
- Preventative services covered at 100% (in network)

The High Deductible PPO

Key Features to Keep in Mind

- Receive care from any provider, but you will pay lower costs if you receive services from in-network providers and facilities
 - The Plan pays 100% for your in-network preventive care
- Once you reach the out-of-pocket maximum, the Plan pays 100% of eligible expenses for the rest of the year
- For non-preventive care, including prescription drugs, you pay the full cost until you meet the annual deductible.
 - Certain preventive prescription drugs are covered at a copay prior to meeting your annual deductible

The High Deductible PPO

Key Features to Keep in Mind

- **CHOOSE YOUR PROVIDER CAREFULLY!**
 - Use an in-network provider to ensure you receive the lowest possible negotiated rates for services.
 - If you receive services from an out-of-network provider and/or medical facility, you are responsible for paying the difference between the covered or allowable charges and the billed charges

Health Savings Account Plan Overview

- Contribute to a Health Savings Account:
 - Up to \$3400 for Employee Only coverage
 - Up to \$6900 for Employee + Dependent coverage
 - (+ \$1000 if you are age 55+)
- You may **not** contribute if you are covered under any other health plan, including Medicare.

Health Savings Account Plan Overview

Two Strategies:

- 1) Fund a Health Savings Account to pay for your medical expenses on a pre-tax basis.
 - Contributions and earnings are free of federal and Social Security Taxes
- 2) Fund a Health Savings Account as a way to reduce taxes today while you save a nest egg for future medical expenses

The High Deductible Plan – Tools Available, Grand Rounds

- Caltech provides Grand Rounds services to all enrolled in the High Deductible Plan at no charge.
- Find the best in-network providers and schedule an appointment
- Gather your medical records and obtain a second opinion or a diagnosis from the worlds leading experts

For High Deductible Plan Members

Blue Distinction Centers

- Using a Blue Distinction Center can save you money
 - The plan pays more if you utilize an in-network Blue Distinction Center if you need any of the following procedures:

Spinal surgery | Hip/knee replacement | Bariatric
| Transplants | Cardiac Care

- Blue Distinction Centers are known for their expertise

Coinsurance	Blue Distinction Centers	In-Network Providers	Out-of-Network Providers
	85%	75%	60%

The High Deductible Plan – Tools Available, Know Your Cost

- Anthem provides an “Know Your Cost Tool” that allows participants to select the most cost effective option when picking a provider for a test or procedure.
- Simply put in your zip code and Anthem will provide you with a list of medical facilities based on the service you require.

The High Deductible Plan – Learn more

Visit MyBenefits to view the High Deductible PPO Guide



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HUMAN RESOURCES
HUMAN SOLUTIONS

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Guide to the High-Deductible PPO

High-Deductible PPO (and Health Savings Account)
Medical Plan Option

CONSIDER THE HIGH-DEDUCTIBLE PPO IF:

- You want to save for future health care expenses.
- You want to reduce your taxable income.
- You want the flexibility to receive care from any doctor or hospital. When you use Anthem PPO network providers, you pay less.

BEFORE ENROLLING IN THE HIGH-DEDUCTIBLE PPO...

INTRO AND ELIGIBILITY

HOW THE PLAN WORKS

HOW THE HSA WORKS

Need Help Deciding?

Set Up an Appointment with Our On-Site Anthem Concierge

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 2018**

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A few things to
remember....

Life, Personal Accident Insurance, 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

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 \$2,600	Up to \$5,000

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:** mental health services
- **Free** (\$0 copay) for Anthem members (\$49 for non-Anthem members)
- Register today at LiveHealthOnline.com



Questions?



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