Today’s Discussion

- What’s new
- What you need to do
- Using your insurance
- Resources
- Q&A
What’s New

✓ **Lower premium costs** for the Student Health Insurance Plan — *significantly* lower for dependents

✓ **Lower premium costs** for the Student Dental Insurance Plan

✓ **Sleep disorders** will be eligible for coverage in the Student Health Insurance Plan
What You Need to Do

Health

Dental

NEW! Voluntary Vision

Enrollment / Waiver Period:
Waiver Requirements

**Health**
You must have other health insurance that meets our waiver requirements (and J1 visa requirements for international students).

**Dental**
You must have other dental insurance.

**Voluntary Vision**
Optional — not required
How to Waive
by August 25, 2015

Health
1. Go to uhcsr.com/caltech
2. Log in with your student ID #, DOB, email
3. Follow the prompts to enroll or waive

Dental
1. Go to deltadentalins.com/caltechstudentdental
2. Log in or register:
   • Enrolled/waived last year?: log in with the username and password you created [not the username and password you use on the main Delta Dental website]
   • First time?: Select Register Today — register as an Enrollee with your name, DOB, email
3. Provide the access code: C1000
4. Follow the prompts to enroll or waive

Links and step-by-step instructions at benefits.caltech.edu
How to Enroll
by August 25, 2015

If you want to enroll in the Voluntary Student Vision Plan:

1. Go to benefits.caltech.edu
2. Print the Voluntary Student Vision Plan Enrollment Form
3. Complete and return the form as indicated on the form itself, by August 25, 2015

If you DON’T want to enroll in the Voluntary Student Vision Plan, you don’t need to take any action.
If You Don’t Enroll / Waive
by August 25, 2015

You’ll be auto enrolled in the Student Health Plan and Student Dental Plan.

You will NOT be enrolled in the Voluntary Student Vision Plan.

You’ll be charged the full cost for the Student Health Plan and Student Dental Plan.

You won’t be able to waive the Student Health Plan or Student Dental Plan.

You won’t be able to join the Voluntary Student Vision Plan.
### Annual Costs for 2015-16

<table>
<thead>
<tr>
<th></th>
<th>HEALTH</th>
<th>DENTAL</th>
<th>VOLUNTARY VISION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UNDERGRAD</td>
<td>GRAD</td>
<td>Spouse/DP Only OR One Child Only</td>
</tr>
<tr>
<td>Undergrad</td>
<td>$2,644</td>
<td>$449</td>
<td>Two or More Children</td>
</tr>
<tr>
<td>Grad</td>
<td>$2,644</td>
<td>$449</td>
<td>Spouse/DP + Child(ren)</td>
</tr>
<tr>
<td><strong>Additional Premium Costs for Dependents</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse/DP Only OR One Child Only</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td><strong>DENTAL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergrad &amp; Grad</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student + 1 Dependent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student + 2 or More Dependents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VOLUNTARY VISION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergrad &amp; Grad</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Lower Costs!**

**NEW!**
Student Health

Health

- Medical coverage
- Mental health coverage
- Prescription coverage
- Vision care discounts
- Global emergency services

UnitedHealthcare (UHC)
Student Health Benefits

What’s new for 2015-16

- Dependent cost for coverage will decrease significantly (60%)
- Treatment for sleep disorders will be covered beginning September 1
Tips

Make sure your providers are in UHC’s Preferred (PPO) network: uhcsr.com/Caltech

Check prescription drug costs at uhcsr.com/Caltech

Show your UHC ID card to your health providers
Finding UHC Preferred Providers
Doctors, Pharmacies, Mental Health Counselors, Urgent Care Centers, Emergency Rooms

Go to uhcsr.com/Caltech
Search for a Provider
Select Get Started
Follow the prompts
When You Need Routine Care

Visit the Campus Health / Counseling Centers

or

Use your Student Health Insurance & visit any licensed health care provider

Save $ with UHC Preferred (PPO) providers
Show your UHC Health ID card
Pay your provider directly
When You Need Urgent or Emergency Care

Urgent Care

*Not life threatening but needs immediate attention*
- Any injury with significant pain or swelling
- Possible bone fracture or dislocation
- Cuts or lacerations
- Illnesses that should be treated quickly and cannot wait over the weekend: strep throat, infections

Emergency Care

*Serious injury or threat to life*
- Difficulty breathing
- Unconsciousness / unresponsiveness
- Significant blood loss from open wounds
- Obvious bone fracture
- Chest pain

On Campus:
Call x5000

Off Campus:
Call 911

During regular hours:
Campus Health Center

After hours / holidays:
Urgent Care Center
# Facilities Near Campus

<table>
<thead>
<tr>
<th>Urgent Care Centers</th>
<th>From Campus*</th>
<th>Avg Wait</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campus Health Center (regular hours)</td>
<td>0 miles</td>
<td>&lt; 20 mins</td>
</tr>
<tr>
<td>Fair Oaks Urgent Care Center (24/7)</td>
<td>2 miles</td>
<td>&lt; 20 mins</td>
</tr>
<tr>
<td>Pasadena Comm. Urgent Care (10 a.m. – 7 p.m./7)</td>
<td>3 miles</td>
<td>&lt; 20 mins</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emergency Rooms (24/7)</th>
<th>From Campus*</th>
<th>Avg Wait**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Huntington Memorial Hospital</td>
<td>2 miles</td>
<td>90 mins</td>
</tr>
<tr>
<td>San Gabriel Valley Med Center</td>
<td>4 miles</td>
<td>25 mins</td>
</tr>
<tr>
<td>Alhambra Hospital</td>
<td>5 miles</td>
<td>19 mins</td>
</tr>
<tr>
<td>Arcadia Methodist Hospital</td>
<td>6 miles</td>
<td>23 mins</td>
</tr>
<tr>
<td>Glendale Adventist Hospital</td>
<td>8 miles</td>
<td>26 mins</td>
</tr>
<tr>
<td>Verdugo Hills Hospital</td>
<td>9 miles</td>
<td>39 mins</td>
</tr>
</tbody>
</table>

Sources: * mapquest, rounded up **propublica.org

Find current “real-time” ER wait estimates at [www.propublica.org](http://www.propublica.org)
Caltech Student Health and Dental Insurance

Step-by-Step Instructions to Waive (or Add a Dependent)

Students who want Caltech Student Health and Dental Insurance, do NOT need to enroll. You’ll be enrolled automatically!

Health

1. Go to [www.uhcsr.com/Caltech](http://www.uhcsr.com/Caltech)
2. Click the link to go to UnitedHealthcare’s enrollment/waiver tool
3. Log in with your Caltech student ID number, the email you have on file with Caltech*, and your date of birth
4. Follow the online instructions to:
   - Enroll your dependents
   - Waive if you have other health insurance that meets Caltech’s waiver requirements (plus federal requirements if you’re an international student on a J1 visa) — See Waiver Requirements
5. Print a copy of the Confirmation page for your records

Dental

1. Go to [https://deltadentalins.com/caltechstudentdental](https://deltadentalins.com/caltechstudentdental)
2. In the Enrollment Services box at right:
   - If you enrolled/waived last year, log in with your username and password (or have them reset if forgotten)**
   - If you didn’t enroll/waive last year, select Register Today to set up your username and password
   - After logging in, enter the Access Code: C1000
3. Follow the online instructions to:
   - Enroll your dependents
   - Waive if you have other dental insurance
5. Print a copy of the Confirmation page for your records

* This is the email address you have on file with Bursar’s Office. This could be your Caltech email or some other preferred email that you’ve set at access.caltech.edu. Check access.caltech.edu or contact the Bursar’s Office if you need help finding your email: bursar@caltech.edu, (626) 395-2988.

** Keep in mind that your username and password for the Delta Dental enrollment/waiver website are not necessarily the same as your username and password for the main Delta Dental website.

If you have trouble logging on even after you enter the correct login requirements, please call the Caltech Registrar’s Office at (626) 395-6297 to confirm that your correct information is on file.
When You’re Away from Home

Global emergency services

- Travel info & advisories
- Medical consult & evaluation
- Medical evacuation
- Foreign hospital admission
- Legal/interpreter assistance
- Lost luggage assistance
- Rx assistance
## Student Health Benefits

No changes for 2015-16 except that treatment for sleep disorders will be

### Summary 2015-16 Student Health Benefits

<table>
<thead>
<tr>
<th></th>
<th>Preferred (PPO) Care</th>
<th>Non-preferred (Non-PPO) Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifetimes Benefits Limit</td>
<td>No Limit</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$150 per person, per policy year</td>
<td>$1,500 per person, per policy year</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$1,500 per person, per policy year</td>
<td>$5,000 per person, per policy year</td>
</tr>
<tr>
<td>(includes deductible, coinsurance, Rx, copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% of negotiated charge (no deductible)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Physician Office Visit</td>
<td>80% of negotiated charge after $15 copay</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Mental Health Visit</td>
<td>No copay 1st 25 visits; then $25 copay</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80% of negotiated charge after $150 copay</td>
<td>80% of reasonable charge</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Prescription Drugs — Retail</td>
<td>80% of negotiated charge</td>
<td>80% of reasonable charge</td>
</tr>
<tr>
<td>(30-day supply)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs — Mail</td>
<td>100% after $12 generic / $20 brand copay</td>
<td></td>
</tr>
<tr>
<td>(90-day supply)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Definitions and details available at benefits.caltech.edu
Your UHC Health ID Card

Watch for an email from UHC with directions on how to get your ID card:

- Download to your phone
- Print your own
- Have it mailed to you
UHC Resources

Follow the directions in the email you receive from UHC
# Student Dental Benefits

No changes for 2015-16

## Summary 2015-16 Student Dental Benefits

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 per person / $200 per family, per policy year</td>
</tr>
<tr>
<td><strong>Benefits Maximum</strong></td>
<td>$1,500 per person, per policy year for Delta Preferred (PPO) dentists</td>
</tr>
<tr>
<td><strong>Diagnostics &amp; Preventive Care</strong></td>
<td>No deductible. Plan pays based on Delta Dental table of allowance. Covers most of the cost when you use Delta Preferred (PPO) dentists.</td>
</tr>
<tr>
<td><strong>Basic Care</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Crowns, Jackets, Restorations</strong></td>
<td>After deductible, Plan pays based on the Delta Dental table of allowance. You pay the rest of your dentist’s charges.</td>
</tr>
<tr>
<td><strong>Prosthodontic Care</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Care</strong></td>
<td>After deductible, Plan pays 50% of allowable charge for Delta Preferred (PPO) dentists, up to $500 per person per lifetime.</td>
</tr>
</tbody>
</table>

 Definitions and details available at benefits.caltech.edu
When You Need Dental Care

Use Delta Dental Preferred (PPO) providers

No ID card needed — just provide your name, DOB, student ID #

Pay your dentist directly

$ Delta Preferred (PPO) Dentists

$$ Delta Premier (non-PPO) Dentists

$$ Non-Delta Dentists
# Voluntary Student Vision Benefits

<table>
<thead>
<tr>
<th></th>
<th>Your Cost When You See a Provider in the EyeMed Insight Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam (+ dilation if necessary)</strong></td>
<td>$10 copay; covered once every 12 minutes</td>
</tr>
<tr>
<td><strong>Exam Options</strong></td>
<td>$40 copay for standard contact lens fit and follow up; 10% off retail price for premium contact lens fit and follow up</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>For any available frame at provider location: $40 copay; $100 allowance, 20% off balance over $100</td>
</tr>
<tr>
<td><strong>Standard Plastic Lenses</strong></td>
<td>$25 copay for single vision; $45 copay for bifocal; $55 copay for trifocal; $105 copay for standard progressive; $105 copay, 70% of charge less $110 allowance for premium progressive</td>
</tr>
<tr>
<td><strong>Lens Options</strong></td>
<td>$12 copay for UV treatment: $12 copay for tint (solid and gradient); $12 copay for standard plastic scratch coating; $35 for standard polycarbonate; $40 copay for standard anti-reflective coating; 30% off retail price for polarized; $30% off retail price for other add ons</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td>$0 copay; $115 allowance, 15% off balance over $115 for conventional or disposable; $0 copay, paid in full for medically necessary contact lenses</td>
</tr>
<tr>
<td><strong>Laser Vision Correction</strong></td>
<td>15% off retail price or 5% off promotional price</td>
</tr>
<tr>
<td><strong>Additional Pairs Benefit</strong></td>
<td>40% discount off complete pair eyeglass purchases and 15% discount off</td>
</tr>
</tbody>
</table>

Exams, lenses or contact lenses, and frames are covered once every 12 months. Limited reimbursements are available out-of-network. See benefits.caltech.edu
When You Need Vision Care

Use EyeMed Insight network providers
Search the network at www.EyeMedVisionCare.com

No ID card needed — just provide your name, DOB, student ID #

Pay your provider directly
For More Information

Caltech Student Benefits Website:
benefits.caltech.edu

Links to enroll / waive

Step-by-step instructions

Plan info

FAQs

Additional resources
Questions?

Enroll / Waive by August 25, 2015