Do I need to do anything to continue coverage through Caltech?
If you do nothing you will be automatically enrolled in your existing plan. However, your plan rates may increase even if you don’t make changes.

What are the grandfathering rules?
If you retired with Caltech medical coverage before January 1, 1991, you are considered to be a grandfathered retiree.
If you were actively at work on April 1, 1991, and you had at least 10 years of continuous Caltech service, and you met at least one of the following criteria as of April 1, 1991, you may be considered a grandfathered retiree:
1. You were age 55.
2. Your age plus years of service was greater than or equal to 72.
3. Your years of service plus three times your age was greater than or equal to 175.

How is the program different for Medicare-eligible grandfathered retirees?
If you are a Medicare-eligible grandfathered retiree age 65 or older, you and your Medicare-eligible spouse will continue to be eligible for a medical plan at no cost to you. For 2016, the free plan is the Kaiser HMO plan option.

Will my dependent child be eligible for coverage?
Yes. However, Caltech will not provide a Defined Dollar Credit for dependent children.

Do I have to join the Caltech retiree medical program?
You don’t have to join the Caltech retiree medical program. However, if you are a non-grandfathered retiree or spouse, there are rules about when you can join.
• If you have other medical coverage (other than Medicare), you will be able to join the Caltech retiree medical plan if that other coverage ends. However, to join the Caltech plan, you must notify Caltech within 90 days of the date the other coverage ends, and you must provide proof that you have maintained continuous medical coverage (other than Medicare) since January 1, 2015. (Be sure to retain records that prove you have other continuous medical coverage, such as annual confirmation statements and premium receipts.)
• If you don’t have other medical coverage, you can join the Caltech medical plan during Open Enrollment in 2016. If you do not enroll in the Caltech retiree medical plan within two years of 2015 or your retirement (whichever is later), and you do not have other continuous medical coverage (other than Medicare), you will waive your right to join the Caltech retiree medical plan.

Will my spouse/surviving spouse be eligible for coverage and/or the Defined Dollar Credit?
For current retirees, only spouses/partners as of the date of retirement or January 1, 2015 (whichever is later) will be eligible for coverage and the Caltech Defined Dollar Credit. If a retiree re-maries after January 1, 2015 the new spouse can join the plan, but Caltech will not provide a Defined Dollar Credit toward the new spouse’s coverage.
**How do I make monthly premium payments?**

If you select a plan that costs more than your Defined Dollar Credit, you will be billed each month for the difference. The bills will come from WageWorks, Caltech’s benefits billing administrator.

- You’ll only receive a bill if the cost of your plan is more than your Defined Dollar Credit.
- Payments are due the first of each month. Payments must be postmarked within 90 days of the payment due date in order to avoid termination of coverage. Generally, invoices for the upcoming months will be mailed around the 25th of the month. However, the invoice for January will be mailed at a later date than this in order to allow time for full processing of the year end enrollment files.

You can make payments with a check or by setting up a recurring payment through your bank.

Your coverage will be terminated if you fail to make timely payments and coverage will not be reinstated until past due premiums are paid in full.

**How do I use my HRA to pay for eligible medical expenses?**

- You can submit paper claims to WageWorks to be reimbursed for eligible medical expenses.
- Use online bill pay to pay your provider directly from your account.
- If you’re newly enrolled, you’ll receive a welcome packet with more information about your HRA. To learn more now, visit [www.caltechretiree.hrintouch.com](http://www.caltechretiree.hrintouch.com)

Remember, if you plan to use your HRA to pay for coverage provided through another employer’s plan, premiums must be paid for on an after-tax basis to be eligible for reimbursement from the HRA.