

2019 Retiree Medical Benefits Frequently Asked Questions

- 1. Why is Caltech switching from Aetna Marketplace and WageWorks to Mercer and Discovery Benefits?**
 - Caltech is making this change to give our retirees a single point of contact for enrollment and billing questions and to improve the service you receive when you call the Caltech Retiree Service Center operated by Mercer with questions.

- 2. How long will I be able to get information and make changes on the Aetna Marketplace website?**
 - You will be able to update information on the website through December 14, 2018. Between December 15th and December 31st, you will be able to read information on the site but will not be able to make changes to your account.
 - Beginning January 1st, you will no longer have access to this website but will still be able to obtain information at the new Caltech Retiree Service Center website at www.caltechretireebenefits.com

- 3. When will the new Caltech Retiree Service Center website be available to me?**
 - November 5, 2018.

- 4. Do I need to do anything during Annual Open Enrollment to continue coverage through Caltech?**
 - No, if you do nothing you will be automatically enrolled in the same health plans for 2019, however your monthly plan costs may increase even if you don't make changes.

- 5. When is the last day I may make changes to my 2019 benefit elections?**
 - November 19, 2018.

- 6. Who do I call if I have a question about my 2018 benefit elections?**
 - You will continue to contact the Aetna Marketplace for questions about your 2018 elections at 1-844-210-8389 through Friday, December 14, 2018. Beginning Monday, December 17th, please contact the new Caltech Retiree Service Center, operated by Mercer, for all benefits related questions.

- 7. Who do I call if I have questions about my 2019 benefit elections?**
 - Beginning December 17, 2018, the Caltech Retiree Service Center will be your one stop resource to answer all your questions about coverage, billing and HRA issues. Their phone number is 1-855-251-0910

- 8. What kind of questions can I ask the Caltech Retiree Service Center?**
 - You may ask the Caltech Retiree Service Center questions about any of the following:
 - Aetna and Kaiser insurance plan eligibility;
 - Monthly premium payments;
 - Address and phone number updates;
 - Request for enrollment materials;
 - Life insurance beneficiary updates;
 - Making changes to your coverage (such as gaining/losing other coverage, or becoming eligible for Medicare);
 - Obtaining ID cards from Aetna and Kaiser;
 - Death notifications;
 - Designation of an authorized representative or Power of Attorney;

- Defined Dollar Credit (DDC) allowance amount from Caltech, and basic Health Reimbursement Account (HRA) questions;
- The Caltech Retiree Service Center will put you in direct contact with Discovery Benefits if you have more detailed HRA questions such as how to file Health Reimbursement Account (HRA) claims and account balance information

9. When do I make my last premium payment to WageWorks?

- December 31, 2018

10. What happens if I'm late making my last payment to WageWorks?

- WageWorks will accept your payment through January 31, 2019. If payment is not received by that date, it will be refunded to you and the Caltech Retiree Service Center will work with Caltech to collect the payment from you.

11. When do I make my first premium payment to Mercer?

- By January 1, 2019, you will have 31 days to make your premium payment.

12. When should I expect my January billing statement from Mercer?

- The Caltech Retiree Service Center will send the first billing statement for your January 2019 premium payment in mid to late December, 2018.

13. What if I accidentally mail by payment for my January 2019 premium to WageWorks?

- Any payments WageWorks received will be deposited and the retiree will be refunded any contributions. The retiree will need to send a new payment into the Caltech Service Center operated by Mercer.

14. After the initial invoice at the end of December, when will I get my monthly 2019 billing statements from the new Caltech Retiree Service Center?

- Billing statements will be mailed around the 10th of each month and payment is due by the 1st of the following month.

15. Can I arrange automatic payments from my bank account?

- Yes, the Caltech Retiree Service Center, operated by Mercer, offers the option of having your monthly insurance premiums automatically deducted from your bank account; this is called an electronic funds transfer (EFT). Instructions for setting up automatic payments will be included in your monthly billing statements.

16. What is the last date to submit a HRA claim to WageWorks?

- December 15, 2018, is the last date to submit a claim to WageWorks. If you have expenses that you did not submit before the December 15th cut-off date to WageWorks, please hold onto them and you may submit them to Discovery Benefits on or after January 1, 2019. Discovery Benefits will reimburse any claims from the prior year that you have not yet submitted for reimbursement.

17. When can I submit my first HRA claim to Discovery Benefits?

- January 1, 2019.

18. What happens to my HRA balance with WageWorks?

- Your HRA balance from WageWorks will be transferred to your new Discovery Benefits HRA account in mid-January. This means there will be approximately two weeks in January

before your prior balance (from WageWorks) is transferred over to your new account where you will only see one month of your defined dollar credit in your account.

19. How can I look at my HRA balance and transactions?

- Discovery Benefits will mail a welcome packet to you in mid-December which will include information about how to access your new Discovery Benefits HRA account online, how to download the mobile App and file claims.

20. Can I still call Caltech and JPL if I need to?

- Yes, Caltech and JPL will always be available to you, but we hope you will find the staff at the Caltech Retiree Service Center operated by Mercer helpful too.

21. Do I have to do anything with HRA Account with WageWorks?

- No your current WageWork HRA account balance will be moved over to Discovery Benefits (DBI) and those balances will be available on January 15, 2019.
- Your 2019, defined dollar credit will show available for use on January 1, 2019

22. How do I submit claims to Discovery Benefits for my HRA?

- There are several ways to submit claims:
 - Fax or mail
 - Login to DBI and submit request online
 - Use DBI mobile app to file a claim
 - Use online bill pay to pay your provider directly from your HRA

23. Is the defined dollar credit I receive from Caltech taxable?

- No, when defined dollar credits you receive through the HRA are used for out of pocket healthcare expenses, they are not taxable

24. What expenses can I claim with the Health Reimbursement Account?

- Examples of eligible expenses for you and your eligible spouse may include:
 - Medicare Part B premium deducted from your Social Security check
 - Prescription Drug copays
 - Medical copays
 - Dental expenses
 - Vision expenses
 - Hearing Aid expenses
 - After tax health plan premiums deducted from a paycheck.