



Mandatory Insurance Plans

Employees' Guide to Caltech

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Social Security and Medicare Taxes

Employers and employees both pay taxes that are required by the Federal Insurance Contributions Act (FICA) to fund two federal government benefit programs: Social Security and Medicare. Social Security is comprised of Old Age and Survivor's Insurance (OASI) and Disability Insurance (DI), and Medicare benefits are provided by the Health Insurance (HI) program.

The employee share of Social Security and Medicare taxes is withheld from wages and is matched by Caltech, which then pays both shares to the federal government.

The amount withheld for Social Security and Medicare taxes is calculated by applying a fixed rate, which is determined annually by the federal government, to your taxable wages. For Social Security, the tax is applied only on wages up to a taxable wage base limit, which is adjusted annually. There is no Medicare wage limit.

State Disability Insurance

Disability & Leave Administration Unit, x8382/5740, PM 26

For eligible employees who choose to use State Disability Insurance, this plan pays weekly benefits for as long as 52 weeks from the eighth calendar day of disability for temporary disability due to non-work-related illness or injury. Benefits begin on the eighth calendar day of disability. If an employee has accrued vacation or sick leave pay, then state disability benefits can be integrated with the Institute's sick leave and/or vacation accrual plan to provide full pay as long as sick leave and/or vacation accrual lasts. The plan is paid for by a tax on your base wages. It will appear on each of your pay stubs as "CA SDI."

Workers' Compensation Insurance

Workers' Compensation Administration Unit, x4577/5740

Caltech provides Workers' Compensation insurance for its employees. Workers' compensation laws are designed to help protect employees and their families from the financial consequences of injuries, illnesses, or death arising out of and in the course of their employment. The costs of medical treatment and disability payments for occupational injuries and illnesses are covered by the Institute's workers' compensation insurance policy.

In the event of an occupational injury, contact your supervisor immediately. In the event of an emergency, immediately call the Security Office emergency number, extension 5000.



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The Security Office, at extension 4701, is able to provide cab service to an occupational health center if necessary. If you have any questions regarding workers' compensation, or if you have sustained a work-related injury, in addition to reporting the event to your supervisor, you may wish to call the Disability & Leave Administration Unit at extension 4577.

Unemployment Insurance

Weekly benefits are payable to eligible employees following certain types of terminations. Eligibility is determined by the California Employment Development Department. Benefits may continue up to 26 weeks, and extended benefits may be provided during periods of unusually high unemployment. There is a waiting period of seven calendar days before benefits begin. Caltech pays for the total cost of this coverage.