3... 2... 1 Blast Off!

Open Enrollment is October 12-30, 2020

See your options and make your elections.

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Explore and Enroll.

This fall, Open Enrollment is scheduled for October 12 – October 30. During this time, you will be able to make changes to your benefits and add or delete dependents. As in the past, you will make any updates to your enrollment online. Please take this opportunity to learn about the benefit options available to you, think about your coverage needs and make the best choices for you and your family for the upcoming plan year which begins on January 1.
What’s New for 2021?

Medical

Copay Changes

Anthem HMO
• Physician, specialist and urgent care office visit copays are increasing from $20 to $25. The “non-preferred” copay of $45 will remain the same for 2021.

Kaiser HMO
• Physician office visit and urgent care copays are increasing from $20 to $25.
• Specialist office visit copays are increasing from $30 to $35.

Anthem Pharmacy Changes

The prescription drug formulary (list of covered medications) for all Anthem Plans is changing; however, only a small number of people will be impacted by this change. If you have a current prescription that is impacted by this change, you will be contacted directly. Go to hr.caltech.edu/open-enrollment to learn more.

Cost Changes

Comparing your medical plan options
• Below is a breakdown of the medical plan options and monthly costs for employees in California. For out-of-state medical rates, go to hr.caltech.edu/open-enrollment.

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Anthem HDHP 2800</th>
<th>Anthem HDHP 1400</th>
<th>Anthem HMO</th>
<th>Kaiser HMO</th>
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</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$2,800 per person/$5,600 per family</td>
<td>$1,400 for 1 person/$2,800 family deductible for 1 + persons covered</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Monthly Cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Employee Only</td>
<td>$55</td>
<td>$131</td>
<td>$163</td>
<td>$150</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner</td>
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<td>$311</td>
<td>$387</td>
<td>$365</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
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<td>$274</td>
<td>$340</td>
<td>$323</td>
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<tr>
<td>Employee + Family</td>
<td>$204</td>
<td>$491</td>
<td>$604</td>
<td>$584</td>
</tr>
</tbody>
</table>

Learn about your 2021 benefits options and costs by attending the virtual benefits expo October 12 – 15. Stay tuned to hr.caltech.edu/open-enrollment/pecaltech for announcements about upcoming events.

Need help deciding which plan is best for you?
See “Tips for Selecting a Medical Plan” at hr.caltech.edu/open-enrollment.
For 2021, Life, Long-Term Disability (LTD) and Personal Accident Insurance (PAI) Premiums Will Be Lower

- If you are already enrolled in supplemental life, supplemental long-term disability (LTD) and/or personal accident insurance (PAI) coverage, your premiums may decrease in 2021.
- If you would like to newly enroll in supplemental life and/or supplemental LTD coverage, the insurance provider must approve your new coverage before it goes into effect. Look for an Evidence of Insurability (EOI) Form, which will arrive in your home mailbox after Open Enrollment. Once you complete the form and it is approved, your new coverage and deductions will begin.
- Remember, employees with existing supplemental employee life coverage can increase their level of coverage by 1x their annual salary without EOI during Open Enrollment. The maximum coverage amount available under the plan is the lesser of 5x annual salary or $1,000,000.

Additional health benefits available at no cost to you!

- **Grand Rounds** – If you or your dependents are enrolled in a Caltech medical plan, Grand Rounds can help you find a high-quality doctor — or an expert second opinion — at no cost to you. For more information, go to grandrounds.com/Caltech.
- **Medical Evacuation and Repatriation (MER)** – This coverage automatically provides you and your covered family members with medical and travel assistance when you are traveling away from home for business or pleasure.

Want to save money? Check to see if your medical, dental and vision providers are included in the plan’s network. You always save money when you stay in-network.
ELECTING YOUR 2021 BENEFITS

1. **Learn more about your 2021 benefits and make your elections by October 30**
   Scan the QR code or visit [hr.caltech.edu/open-enrollment](http://hr.caltech.edu/open-enrollment) to learn more about the benefits offerings for 2021. If you will be adding dependents during Open Enrollment, you’ll need to submit documents, such as a marriage or birth certificate.

   **Campus**
   To enroll, go to [MyBenefits.caltech.edu](http://MyBenefits.caltech.edu) or click on MyBenefits in access.caltech.
   **Questions?** Send an email to [hrbenefits@caltech.edu](mailto:hrbenefits@caltech.edu).

   **JPL**
   You will enroll in a different way this year, via Workday.
   Go to JPL Space and select *workday*.
   Then, click on your inbox in the upper right corner. Instructions will be provided every step of the way.
   **Questions?** Submit an AskHR inquiry at [servicenow.jpl.nasa.gov/hrportal](http://servicenow.jpl.nasa.gov/hrportal) or call (818) 354-4447.

2. **Certify your dependents enrolled in medical, dental or vision coverage**
   Each year you must certify that your dependents are still eligible for enrollment in a Caltech medical, dental or vision plan. **You MUST take action if you have dependents.**

3. **Enroll in your 2021 Health Flexible Spending Account (HFSA), Dependent Day Care Flexible Spending Account (DCFSA) and/or Health Savings Account (HSA)**
   If you do not enroll by October 30, your current 2020 benefit elections will continue through 2021 with the exception of the HFSA, DCFSA and/or HSA — these 2020 election(s) will end on December 31, 2020, and you must make a new 2021 election during Open Enrollment.

   In 2021, you can contribute up to the following amounts:
   - **HSA:** $3,600 for employee only HDHP coverage or $7,200 for family HDHP coverage (employees age 55 and older can contribute up to an additional $1,000 per year)
     *Please note that if you are enrolled in any part of Medicare, you are not legally eligible to contribute to an HSA. This is a courtesy reminder — only you can determine if you meet the eligibility requirements.*
   - **HFSA:** $2,750
   - **DCFSA:** $5,000 ($2,500 if married and filing separately)

4. **Update your beneficiary information for your life insurance in MyBenefits (Campus) or Workday (JPL) and separately for your Caltech Base Plan and/or Voluntary Retirement Plan accounts on the TIAA website.**

Get your annual retirement planning checkup
Now is a good time to assess your progress toward your retirement savings goals and make changes to stay on track. Have a look at the new Roth after-tax contribution option in the Voluntary Retirement Plan. Visit [tiaa.org/caltech](http://tiaa.org/caltech) or call TIAA at (800) 842-2252 for more information on all of your retirement savings opportunities.
Make or change your elections by October 30.