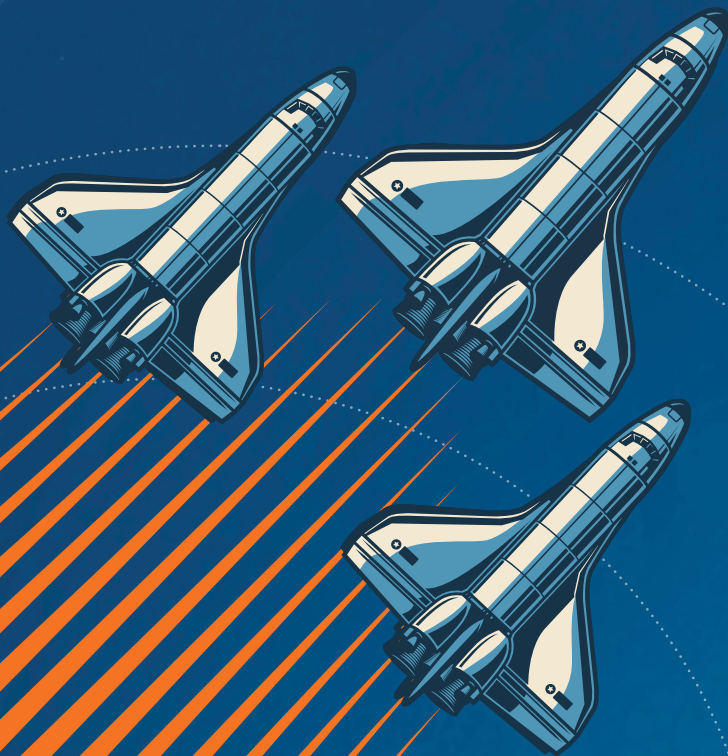


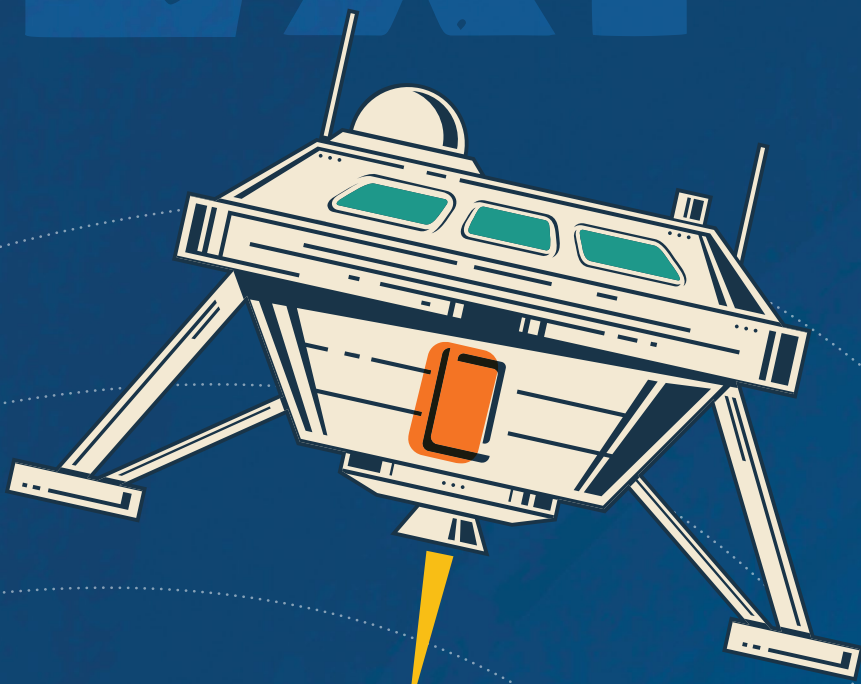
# EXPLORE YOUR BENEFITS

Open Enrollment is  
October 12 – November 1



It's time to explore the benefit options available to you, think about your coverage needs and make the best choices for you and your family.

# EXPLORE



Read this e-mailer to unearth what's changing for 2022, then **make your elections during the October 12 – November 1 Open Enrollment** period. The choices you make during Open Enrollment will stay in effect throughout the year, beginning on January 1, 2022 — unless you experience a Qualified Life Event and report it within 31 days. Get ready to discover (or re-discover) the benefits available to you.

# 2022 BENEFITS HIGHLIGHTS

## Medical

### Annual Deductible Changes

Anthem HDHP 1600 (formerly called Anthem HDHP 1400):

- ★ The employee only coverage annual deductible is increasing from \$1,400 to \$1,600.
- ★ The family coverage annual deductible (employee + 1 or more dependents) is increasing from \$2,800 to \$3,200.

### Monthly Costs

Anthem HDHP 2800 and Anthem HMO:

- ★ Employee costs for coverage are not changing.

Anthem HDHP 1600 and Kaiser HMO:

- ★ Employee costs for coverage are increasing as shown in the chart to the right.

### Comparing Your 2022 Medical Plan Costs

Here is a breakdown of medical plan options and monthly costs in California:

Medical Plan	Anthem HDHP 2800	Anthem HDHP 1600 (formerly Anthem HDHP 1400)	Anthem HMO	Kaiser HMO
Deductible	\$2,800 per person/\$5,600 per family	\$1,600 for employee only coverage/\$3,200 for family coverage	N/A	N/A
Medical Plan Cost				
Employee Only	\$55	\$148	\$163	\$163
Employee + Spouse/Domestic Partner	\$130	\$352	\$387	\$397
Employee + Child(ren)	\$114	\$310	\$340	\$351
Employee + Family	\$204	\$556	\$604	\$635

**Need help deciding which plan is best for you?** See “Tips for Selecting a Medical Plan” at [hr.caltech.edu/open-enrollment](http://hr.caltech.edu/open-enrollment) (Campus) or [hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/](http://hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/) (JPL).

# 2022 BENEFITS HIGHLIGHTS

*Continued*

## Dental

The current MetLife DHMO Dental Plan will be enhanced to cover more than 200 additional procedures. Review the Schedule of Benefits for all procedure codes to be covered beginning January 1 — and their associated copays — at [hr.caltech.edu/open-enrollment](http://hr.caltech.edu/open-enrollment) (Campus) or [hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/](http://hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/) (JPL).

## Vision

The VSP frame allowance is increasing by \$25 and the contact lens allowance is increasing by \$30 for VSP providers. The Costco frame allowance is also increasing by \$15. Review the chart below for more details on the increased allowances:

Vision Material	Allowance
Retail Frame Brand	\$150 to \$175
Featured Frame Brand	\$170 to \$195
Contact Lenses	\$120 to \$150
Costco Frames	\$80 to \$95

Visit [vsp.com](http://vsp.com) to find VSP providers in the *choice network* and available featured frame brands. When you select a featured frame brand from a VSP provider, you get an additional \$20 — on top of your retail frame allowance — to spend on frames. To see the list of featured frames, go to [vsp.com/eyewear-wellness/lasik-glasses-lenses/frames-sunglasses/glasses-frame-brands](http://vsp.com/eyewear-wellness/lasik-glasses-lenses/frames-sunglasses/glasses-frame-brands).

## Supplemental Life and Supplemental Long-Term Disability Insurance without Evidence of Insurability (EOI)

- ★ **Supplemental employee life** – You can elect a new enrollment in the amount of 1x annual salary up to the guaranteed issue of \$500,000 without submitting EOI.
  - Employees with *existing* supplemental employee life coverage can still increase their coverage level 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.
- ★ **Supplemental spouse/domestic partner life** – You can elect a new enrollment of \$10,000 of coverage, or add an additional \$10,000 of coverage for an existing dependent without submitting EOI.
- ★ **Supplemental long-term disability** – You can elect a new enrollment in coverage without submitting EOI.



# ELECT YOUR BENEFITS

## 1. Research more about your 2022 benefits.

Scan the QR code or visit [hr.caltech.edu/open-enrollment](https://hr.caltech.edu/open-enrollment) (Campus) or [hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/](https://hr.jpl.nasa.gov/benefits-open-enrollment-one-stop-shop/) (JPL) to learn about your Caltech benefits and upcoming Open Enrollment events.



## 3. Take Action: Dependent Certification!

**Certify eligibility for your dependent(s) enrolled in Caltech medical, dental and/or vision coverage.** Each year, you are required to certify your dependent(s) are still eligible for enrollment in the Caltech plans, even if you do not wish to change your elected coverage during Open Enrollment. **If you do not certify your dependent(s) during Open Enrollment, their coverage will end on December 31, 2021.**

## 2. Done exploring your benefit options? It's time to make your 2022 elections — by November 1.

### Campus

To enroll, go to **MyBenefits.caltech.edu** or click on **MyBenefits** in **access.caltech**.

**Questions?** Send an email to [hrbenefits@caltech.edu](mailto:hrbenefits@caltech.edu) or call (626) 395-6443.

### JPL

Go to JPL Space and select [workday](#).

**Questions?** Submit an AskHR inquiry at [servicenow.jpl.nasa.gov/hrportal](https://servicenow.jpl.nasa.gov/hrportal) or call (818) 354-4447.

**Important:** If you will be adding new dependents during Open Enrollment, you'll need to submit documents, such as a marriage and/or birth certificate to prove your dependent(s) eligibility and relationship to you. **If you fail to upload the required documents during Open Enrollment, your dependent(s) will not be covered under the Caltech plans in 2022.**



# ELECT YOUR BENEFITS

Continued

## 4. Enroll in your 2022 Health Flexible Spending Account (HFSA), Dependent Day Care Flexible Spending Account (DCFSA) and/or Health Savings Account (HSA).

If you do not enroll in the HFSA, DCFSA and/or HSA by the Open Enrollment deadline of November 1, your participation in these accounts will end on December 31, 2021. If you wish to participate in the HFSA or DCFSA plans in 2022, you must make new election(s) during Open Enrollment or experience a Qualified Life Event.

In 2022, you can contribute up to the following amounts:

★ **HFSA** – \$2,750

★ **DCFSA** – \$5,000 (\$2,500 if married and filing separately)

★ **HSA** – \$3,650 for employee only HDHP coverage or \$7,300 for family (employee + 1 or more dependents) HDHP coverage. Employees who are age 55 or older can contribute up to an additional \$1,000 per year. *Please note, if you are enrolled in any part of Medicare, you are not eligible to contribute to an HSA. This is a courtesy reminder — only you can determine if you meet the eligibility requirements.*

**Don't forget!** You can use the money in your HSA to pay for eligible expenses in 2022 or anytime in the future, even if you are no longer enrolled in the Anthem HDHP 1600 or HDHP 2800.

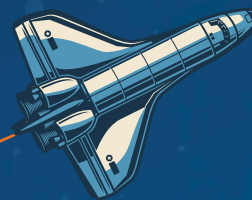
## 5. Review your beneficiary information.

This is a good time to make sure your beneficiary information is up to date for your life insurance coverage in MyBenefits (Campus) or Workday (JPL) and separately for your Caltech Base Plan and/or Voluntary Retirement Plan accounts on the TIAA website.



## Explore your options with an annual retirement planning checkup

It's never too early to think about retirement. Now is a good time to assess your progress toward your retirement savings goals and make changes to stay on track. Take a look at the two savings options available in the Voluntary Retirement Plan. You can save on a pre-tax basis, allowing you to defer paying taxes on your savings until retirement, or on a Roth after-tax basis, which could provide you with tax-free income in retirement. You may also want to consider the Maximum Amount feature, which allows you to save the maximum allowed by the IRS by year end. Visit [tiaa.org/caltech](https://tiaa.org/caltech) or call TIAA at (800) 842-2252 for more information on all of your retirement savings opportunities. If you need help creating your retirement savings goals, go to [tiaa.org/schedulenow-caltech](https://tiaa.org/schedulenow-caltech) and schedule a one-on-one consultation with a TIAA Financial Consultant. You can also make changes to your retirement savings elections throughout the year.



# **DISCOVER** **WHAT'S NEW FOR** **2022**

Elect or change your coverage  
by November 1.

