Look inside to learn about these new voluntary benefits and find out what you need to do to enroll.

Protect What Matters Most.

Caltech Voluntary Benefits
Effective June 1, 2022

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Legal Services
- Identity Theft Protection
Enroll in These New Voluntary Benefits Between May 2 and May 13

The Special Enrollment Period for these new voluntary benefits will be May 2 through May 13. Read this brochure to learn about the benefits available and the easy online enrollment process.

New Voluntary Benefits for Added Protection and Peace of Mind

Effective June 1, 2022

Benefits are designed to offer you and your family programs and resources to help you stay healthy and protected. Several new voluntary benefits are being made available to provide you even more protection and resources at discounted rates.

With Caltech offering these new benefits, you will receive:

- **Cost savings:** Coverage is available at discounted group rates.
- **Convenience:** Premiums are paid through after-tax payroll deductions.
- **Guaranteed issue:** Coverage is automatically approved during this Special Enrollment Period, or if you enroll later, such as at Open Enrollment or due to a qualified life event. Benefits are not payable for a covered loss, accident or date of diagnosis that occurs prior to the coverage effective date.
- **Portability:** If you separate from the Institute, you can continue coverage on a direct-bill basis with the carriers.
Benefit-based Campus and JPL employees* can participate in these new voluntary benefits. You must be paid via payroll and actively at work on the date coverage is effective, otherwise coverage is delayed. If you are on a leave of absence during the Special Enrollment Period, you can enroll within 31 days upon your return to active work. You can also enroll your spouse or registered domestic partner and eligible children.

Critical Illness Insurance
Offered through Unum

Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as cancer, a stroke or heart attack. This plan provides a lump-sum benefit directly to you — not to a doctor or health care provider — at the first diagnosis of a covered condition.

- You can choose coverage levels of $10,000 or $20,000 for yourself with no medical questions.
- You can choose the same coverage level for your spouse or registered domestic partner as long as you are covered.
- Children from birth to age 26 are automatically included with a benefit equal to 100% of your coverage at no additional cost.

Hospital Indemnity Insurance
Offered through Unum

Hospital Indemnity Insurance complements your medical plan by helping you pay for costs associated with a hospital stay. It can also provide funds for out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays and deductibles.

- The plan pays $1,500 for a hospital admission once per calendar year and $100 per day while hospitalized up to 365 days per calendar year.
- You can choose coverage for yourself and your eligible dependents.

Accident Insurance
Offered through Unum

Accident Insurance pays lump-sum benefits based on the type of injury you experience and the treatment you need, including emergency-room care and related surgery. This benefit can help offset the out-of-pocket expenses your medical plan does not pay, including coinsurance, copays and deductibles.

- The plan pays for covered occurrences such as dislocations, fractures, burns, eye injuries, hospital confinement, physical therapy and more.
- You can choose coverage for yourself and your eligible dependents.

Legal Services
Offered through LegalShield

LegalShield’s network of law firms in each state provides personal legal services in all areas of the law. The plan provides access to professional advice to help you deal with legal matters impacting your family, home, finances, estate planning and more.

- Most legal services are unlimited and include services such as: consultation, contract and document review, traffic ticket representation, and will and durable power of attorney preparation. Members also receive estate planning, civil trial defense and IRS audit assistance.
- You can choose coverage for yourself and family only.

Identity Theft Protection
Offered through LegalShield

With IDShield, you get proactive identity and credit monitoring, along with full-service restoration if your identity is stolen, backed by a $1 million dollar identity fraud protection plan.

- Coverage includes unlimited consultation with identity theft specialists, monitoring of credit, financial accounts, social media, passport, medical ID, and email addresses.
- You can choose coverage for yourself or yourself and family.

* Campus employees with unpaid assignments are not eligible for these voluntary benefits.
Voluntary Benefits Next Steps

**STEP 1  Learn about these new voluntary benefits.**
Watch your email in the coming weeks for rates, FAQs, webinar details and additional information about the new voluntary benefits and how to enroll.
Visit [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment) to learn about these new voluntary benefits including access to a digital Voluntary Benefits Guide.

**STEP 2  Enroll online between May 2 and May 13.**

- **Campus Employees**
  To enroll, go to [MyBenefits.caltech.edu](http://MyBenefits.caltech.edu) or click on MyBenefits in [access.caltech](http://access.caltech).

- **JPL Employees**
  To enroll, go to JPL Space and select [workday](http://workday).

If You Don’t Enroll
If you don’t enroll during this Special Enrollment Period, you can enroll during Open Enrollment or if you experience a qualified life event.

Have Questions?
For questions about these new voluntary benefits or the online enrollment process:

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

- **JPL Employees**
  Submit an AskHR inquiry to or call (818) 354-4447.

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These voluntary benefits are not an ERISA plan of Caltech, as Caltech neither administers nor endorses such benefits for ERISA purposes, does not make any contributions to such benefits, does not receive any consideration related to such benefits, and any decision to participate in these benefits is purely voluntary on the part of employees.