

Special Enrollment Period  
**May 2-13, 2022**



## Voluntary Benefits Guide

Effective June 1, 2022

### Protect What Matters Most



- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Legal Services
- Identity Theft Protection

# 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.



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## Enroll in These New Voluntary Benefits Between May 2 and May 13

The Special Enrollment Period for these new voluntary benefits will be held May 2 through May 13. During the enrollment period, you will have an opportunity to learn about these new voluntary benefits and enroll for coverage online. See page 4 for information on how to enroll.

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.





## Choose from the following voluntary benefit plans:

- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Legal Services
- Identity Theft Protection

## Voluntary Benefits Program Overview

Caltech is offering access to several new voluntary benefits for an added layer of financial protection and peace of mind for eligible employees. By 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 with no medical questions 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.

## Supplemental Health Programs

If you or a covered family member need medical care for a covered serious illness, accident, or are hospitalized for a covered medical diagnosis or injury, your medical insurance may not cover all of your costs. Critical Illness, Hospital Indemnity and Accident Insurance can help supplement your medical coverage. You do not need to be enrolled in a Caltech medical plan to elect coverage, but you will need comprehensive medical coverage if electing Critical Illness or Hospital Indemnity Insurance. **These plans DO NOT replace your medical plan—they supplement it.**

You can use the lump-sum cash benefit paid to you in each plan however you wish. Common expenses include:

- Deductibles, coinsurance, copays, out-of-pocket costs from out-of-network providers, and non-covered expenses
- Daycare, nursing expenses, and car/home modifications to recover or for ongoing needs
- Gas, groceries, bills, mortgage payments, rent, moving, and other living expenses

\* Campus employees with unpaid assignments are not eligible for these voluntary benefits.

## Eligibility

Benefit-based Campus and JPL employees with paid assignments can participate in Caltech's voluntary benefits. Benefit-based employees may also enroll their spouse or registered domestic partner and eligible child(ren) up to age 26. Child(ren) age 26 and over who are incapable of self-support because of a physical or mental disability are also eligible.

Refer to the definition of benefit-based employees and dependents in the [Summary Plan Description](#) glossary.

## When You Can Enroll or Make Changes to Your Voluntary Benefit Elections

Enrollments or changes to your voluntary benefits elections are permitted only at certain times, as described in the chart below:

When You Can Enroll or Make Voluntary Benefit Changes	Details	Coverage Effective Date*
Special Enrollment Period	You can enroll between May 2 and May 13, 2022.	June 1, 2022
New hires and change in status to Benefit-based Employee	You have 31 days following your date of hire or the date you change to a Benefit-based Employee to enroll in voluntary benefits coverage.	<ul style="list-style-type: none"><li>• First of the month following hire date or a change in status to Benefit-based Employee.</li><li>• If your hire date or change in status occurs on the first of the month, benefits are effective on that date.</li></ul>
Annual Open Enrollment period	Once a year, you have the chance to enroll or make changes to your voluntary benefits coverage for the upcoming calendar year.	January 1 following the Annual Open Enrollment period.
You experience a Qualified Life Event (QLE) during the year. Below are eligible QLEs: <ul style="list-style-type: none"><li>• Gain of dependent because of birth, adoption or addition of a child</li><li>• Change in legal marital status</li><li>• Death of insured</li></ul>	<ul style="list-style-type: none"><li>• You can enroll or make changes to your voluntary benefits during the year if you experience a QLE.</li><li>• You must notify the Institute within 31 days of the QLE and provide any required documentation (such as a marriage or birth certificate).</li><li>• Any changes you make to your voluntary benefits coverage must be consistent with the change due to a QLE.</li></ul>	<ul style="list-style-type: none"><li>• Coverage is effective on the first of the month following the QLE.</li><li>• If your QLE occurs on the first of the month, benefits are effective on that date.</li></ul>
All other times	You may cancel your voluntary benefits coverage at any time.	<ul style="list-style-type: none"><li>• Cancellation is effective on the first of the month following the date of the request.</li><li>• If the date of the request is on the first of the month, coverage will cancel on that date.</li></ul>

\* You must be paid via payroll and actively at work on the date coverage is effective, otherwise coverage is delayed.

# Easy Online Enrollment

Before you access the online enrollment system, take time to understand your options and coverage choices.

## STEP 1 Learn about these new voluntary benefits.



Read this Guide for information about the new voluntary benefits and the enrollment process.



Visit [hr.caltech.edu/special-enrollment](https://hr.caltech.edu/special-enrollment) for more information about these new voluntary benefits including benefit summaries, rates, FAQs and more.

Point your camera at this QR Code to view more information about these voluntary benefits on your smartphone.



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




### Campus Employees

To enroll, go to <https://mybenefits.caltech.edu> or click on **MyBenefits** in [access.caltech.edu](https://access.caltech.edu).



### JPL Employees

To enroll, go to JPL Space and select  **workday**.

## If You Don't Enroll

If you don't enroll during this Special Enrollment Period of May 2-13, you can enroll during the next Open Enrollment, or if you experience a qualified life event during the year. Reference page 3 for more information.

## 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 or call (818) 354-4447.







## HOW IT WORKS

**EXAMPLE: You enroll in Critical Illness Insurance for yourself.**



You experience chest pains and numbness in your left arm.



You go to the emergency room.



A physician determines you suffered a heart attack.

Your Critical Illness Insurance pays a first occurrence benefit of **\$10,000 or \$20,000** depending on your coverage amount election.

## 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 use the coverage more than once. After a payout for one illness, you're still covered for the remaining conditions and for the recurrence of any critical illness except skin cancer.

Critical Illness Insurance is an affordable way to protect yourself from unexpected expenses. Benefits go directly to you and can be used for any purpose — from buying groceries, covering rent, paying child care expenses and more.

### Who Can Get Coverage?

Coverage For	Coverage Amount
You	\$10,000 or \$20,000
Spouse or Registered Domestic Partner (RDP)	Choose the same coverage amount for your spouse/RDP as long as you are covered
Eligible Child(ren)	100% of your coverage amount at no additional cost

### What's Covered?

Critical Illnesses			
Heart attack	100%	End-stage kidney failure	100%
Stroke	100%	Coronary artery disease (major)	50%
Major organ failure	100%	Coronary artery disease (minor)	10%

Cancer Conditions			
Invasive cancer	100%	Non-invasive cancer	25%
All breast cancer	100%	Skin cancer	\$500

Progressive Diseases		Supplemental Conditions	
Amyotrophic lateral sclerosis (ALS)	100%	Loss of sight, hearing or speech	100%
Dementia, including Alzheimer's disease	100%	Benign brain tumor	100%
Multiple Sclerosis (MS)	100%	Coma	100%
Parkinson's disease	100%	Permanent paralysis	100%
		Infectious disease	25%

Child(ren) Coverage
Children are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

## Cost of Coverage

Premiums for you and your spouse/registered domestic partner are based on age and coverage amount. Coverage for your eligible child(ren) is automatic with employee coverage at no additional cost.

Critical Illness Insurance has age banded rates so premiums for you and your spouse/registered domestic partner may increase over time. Rate increases occur on each plan anniversary, January 1.

Monthly Costs		
Age	Employee coverage: \$10,000 Spouse/Registered Domestic Partner (RDP) coverage: \$10,000	
	Employee	Spouse/RDP
Under 25	\$1.60	\$1.60
25 - 29	\$2.20	\$2.20
30 - 34	\$3.20	\$3.20
35 - 39	\$4.30	\$4.30
40 - 44	\$6.40	\$6.40
45 - 49	\$9.40	\$9.40
50 - 54	\$14.30	\$14.30
55 - 59	\$20.50	\$20.50
60 - 64	\$29.80	\$29.80
65 - 69	\$44.00	\$44.00
70 - 74	\$65.70	\$65.70
75 - 79	\$90.10	\$90.10
80 - 84	\$117.40	\$117.40
85+	\$172.00	\$172.00

Monthly Costs		
Age	Employee coverage: \$20,000 Spouse/Registered Domestic Partner (RDP) coverage: \$20,000	
	Employee	Spouse/RDP
Under 25	\$3.20	\$3.20
25 - 29	\$4.40	\$4.40
30 - 34	\$6.40	\$6.40
35 - 39	\$8.60	\$8.60
40 - 44	\$12.80	\$12.80
45 - 49	\$18.80	\$18.80
50 - 54	\$28.60	\$28.60
55 - 59	\$41.00	\$41.00
60 - 64	\$59.60	\$59.60
65 - 69	\$88.00	\$88.00
70 - 74	\$131.40	\$131.40
75 - 79	\$180.20	\$180.20
80 - 84	\$234.80	\$234.80
85+	\$344.00	\$344.00

Underwritten by Unum Life Insurance Company of America, Portland, Maine. Reference the plan summary for more information about provisions, exclusions and limitations by visiting [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment).



## HOW IT WORKS

**EXAMPLE: You enroll yourself in Hospital Indemnity Insurance.**



You are admitted to a hospital for a covered illness.



While confined to a hospital for 3 days, charges begin to add up. Your Hospital Indemnity Insurance pays you a \$1,500 lump-sum benefit plus \$100 per day for every day you are hospitalized, up to 365 days per year.

Your Hospital Indemnity Insurance pays a first occurrence benefit of  
**\$1,800.**

## Hospital Indemnity Insurance

### Offered through Unum

Being hospitalized for a sickness or injury is a common occurrence, and can happen to anyone at any time. While your medical plan may cover hospitalizations, it may not cover all of the costs associated with a hospital stay, such as deductibles, copays, and coinsurance.

Hospital Indemnity Insurance can help pay for out-of-pocket costs associated with being hospitalized, in addition to any payments from your medical plan, and can give you more of a financial safety net for unplanned expenses brought upon by a hospital admission.

### Who Can Get Coverage?

You can choose coverage for yourself and any eligible dependents.

### Lump-Sum Benefits Paid Directly to You

Payments from Hospital Indemnity Insurance are made directly to you if you or a covered dependent are admitted to a hospital for a covered accident, illness or childbirth. Payments are made even if you did not actually incur any out-of-pocket expenses. The money you receive can be used for any purpose, such as:

- Deductibles and copays
- Travel to and from the hospital for treatment
- Child care services while recovering

### What's Covered?

Coverage For	Coverage Amount
Hospital admission	\$1,500 per insured, once per calendar year
Daily hospital confinement	\$100 per day up to 365 days per calendar year

### Cost of Coverage

Monthly Premium	
Employee Only	\$20.26
Employee + Spouse/Registered Domestic Partner	\$43.38
Employee + Child(ren)	\$26.84
Employee + Family	\$49.96

Underwritten by Unum Life Insurance Company of America, Portland, Maine. Reference the plan summary for more information about provisions, exclusions and limitations by visiting [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment).



# Accident Insurance

## Offered through Unum

Accident Insurance pays lump-sum benefits for covered accidents based on the type of injury you or a covered family member experience and the treatment needed, including emergency room care and related surgery. This benefit can help offset the out-of-pocket expenses that your medical plan does not pay. The money you receive can be used for any purpose, such as deductibles, copays, coinsurance, and everyday expenses.

## Who Can Get Coverage?

You can choose coverage for yourself and any eligible dependents.

## Examples of Covered Injuries

Broken bones	Concussion
Eye injuries	Cuts repaired by stitches
Burns	Coma due to a covered injury
Dislocation of hip, knee, ankle collar bone, lower jaw, shoulder, elbow/wrist	

## Examples of Covered Expenses

Emergency room treatment	Ambulance benefit
Doctor office visit	Hospitalization
Occupational therapy	Speech therapy
Physical therapy	Prosthetic devices

See the **Schedule of Benefits** for a full list of covered injuries and expenses.

## Cost of Coverage

Monthly Premium	
Employee Only	\$4.82
Employee + Spouse/Registered Domestic Partner	\$8.02
Employee + Child(ren)	\$10.24
Employee + Family	\$13.44

Underwritten by Unum Life Insurance Company of America, Portland, Maine. Reference the plan summary for more information about provisions, exclusions and limitations by visiting [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment).



## HOW IT WORKS

**EXAMPLE: You enroll yourself in Accident Insurance.**



You injure your leg in a covered accident and go to the hospital in an ambulance.



The emergency room doctor advises you that you dislocated your knee and treats you. Your Accident Insurance pays \$400 for a ground ambulance, \$150 for the emergency room, and \$1,650 for a dislocation.

Your Accident Insurance pays a benefit of **\$2,200.**



## HOW IT WORKS

**EXAMPLE: You enroll in LegalShield.**



You wish to create a last will and testament.



You contact a provider law firm.



You receive unlimited estate planning and consultation, and your attorney creates your last will and testament.

Your Legal Services, including creation of a last will and testament, are provided at no cost to you.

## Legal Services (LegalShield)

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: consultation, document review, traffic ticket representation, demand letters and phone calls made on your behalf. Members also receive estate planning and will preparation assistance, civil trial defense and IRS audit assistance.

## Who Can Get Coverage?

You can choose coverage for yourself and any eligible dependents will automatically be covered at no additional cost.

## What's Covered?

Legal advice/consultation on unlimited personal issues.	IRS audit assistance (begins with the IRS filing deadline of year you enroll).
Demand letters and phone calls made on an unlimited number of issues.	Trial defense (if named as a defendant/respondent in a covered civil action suit).
Review of unlimited contracts and documents with consultation (up to 15 pages per document)	Uncontested divorce, separation, adoption and/or name change representation (available 90 days after enrollment).
Residential loan document assistance for the purchase of your primary residence.	24/7 emergency legal assistance for covered emergency situations (arrest, injury from an auto accident, served a criminal warrant).
Will preparation—will/living will/health care power of attorney/financial power of attorney.	25% preferred member discount on additional legal services (criminal charges, bankruptcy, DUI, personal injury, etc.)
Unlimited traffic ticket consultation.	Suspended, canceled or revoked driver's license and damage collection.

## Cost of Coverage

Monthly Premium	
Employee + Family	\$18.96

Legal services are provided by LegalShield. Reference the plan summary for more information about provisions, exclusions and limitations by visiting [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment).

# Identity Theft Protection (IDShield)

## Offered through LegalShield

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

Coverage includes unlimited consultation with identity theft specialists, and monitoring of credit, financial accounts, social media, passport, medical ID and email addresses.

## Who Can Get Coverage?

You can choose coverage for yourself or yourself and your family.

## What's Covered?

CONSULTATION	
Identity threat alerts	✓
Emergency assistance 24/7	✓
Live member support and mobile app	✓
ALERTS & ASSISTANCE	
Credit inquiry alerts	✓
Lost wallet assistance	✓
Data breach notifications	✓
Sex offender search	✓
Social Security Number (SSN) fraud detection	✓
PASSWORD MANAGER	
Vault password manager	✓
IDENTITY RESTORATION	
Complete identity restoration	✓
Limited power of attorney	✓
Stolen funds reimbursement	✓
Personal expense compensation	✓
Identity fraud protection plan	Up to \$1 million
CREDIT SCORE	
Crediting monitoring, credit score	✓
MONITORING	
Address change verification	✓
File sharing network searches	✓
Name, SSN, date of birth and bank account	✓
Credit/debit card	✓
Passport and driver's license number	✓
Email address, phone number, more	✓

## Cost of Coverage

Monthly Premium	
Employee Only	\$14.96
Employee + Family	\$28.96

Identity theft protection is provided by LegalShield. Reference the plan summary for more information about provisions, exclusions and limitations by visiting [hr.caltech.edu/special-enrollment](http://hr.caltech.edu/special-enrollment).



## HOW IT WORKS

**EXAMPLE: You enroll in IDShield.**



You provide the information you want monitored and protected.



IDShield will provide round-the-clock monitoring and protection and will alert you with any concerns.



Your Identity Theft Protection Plan provides 24/7/365 monitoring and protection of your identity at no additional cost to you.



