

Caltech Voluntary Benefits Frequently Asked Questions (FAQ)

New Voluntary Benefits Overview

1. What are the new voluntary benefits and who are the carriers?

Unum	LegalShield
Critical Illness Insurance Hospital Indemnity Insurance Accident Insurance	Legal Services (LegalShield) Identity Theft Protection (IDShield)

2. Who are eligible for these new voluntary benefits?

- Benefit-based Campus and JPL employees with paid assignments
- Spouses and Registered Domestic Partners
- 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.
- Employees on an approved leave of absence (LOA) during the Special Enrollment Period can enroll within 31 days upon their return to active work.

3. When can I enroll in these new voluntary benefits?

You may enroll in voluntary benefits at the following times:

- During the Special Enrollment Period: May 2 – 13, 2022
- If you become newly eligible for these benefits (e.g., new hire window, becoming a benefits-based employee)
- Annual Open Enrollment
- If you experience a qualified life event (QLE). Examples of a QLE for voluntary benefits changes include:
 - Birth, adoption or legal guardianship;
 - A change in your legal marital status, or
 - Death
 - All life events must be initiated within 31 days of the event and supporting documentation is required.

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4. When do these voluntary benefits become effective*?

- If you enroll during the 2022 Special Enrollment Period, your voluntary benefits coverage will become effective on June 1, 2022.
- Voluntary benefits coverage will become effective on the first of the month following or coincident with the date you become a benefits-eligible employee.
- If you enroll due to a QLE, your voluntary benefits coverage will become effective on the first of the month following or coincident with the date of the QLE.
- Elections made during the Annual Open Enrollment period will become effective on the first day of the upcoming calendar year.

**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 child(ren).*

5. Do I or my dependent(s) need to complete a medical or evidence of insurability questionnaire?

No. 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 QLE. **Benefits are not payable** for a covered loss, accident or date of diagnosis that occurs **prior to the coverage effective date**.

6. How much do these voluntary benefit plans cost?

For costs, Campus employees should visit mybenefits.caltech.edu and JPL employees should visit Workday.

7. How do I pay for coverage?

Premiums will be deducted from your paycheck on an after-tax basis for employees actively at work. If you are on an approved unpaid leave of absence (LOA), you may be billed on a monthly basis for up to 24 months based on the type of leave.

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8. How do I enroll?

Campus: Go to MyBenefits.caltech.edu or click on MyBenefits in access.caltech.edu.

JPL: To enroll, go to JPL Space and select 

9. Do the premiums increase over time?

Premiums are subject to change like any other benefit.

10. How do voluntary benefits help?

These new voluntary benefits can help protect against the unexpected and provide peace of mind and additional protection for you and your family.

These new benefits can help mitigate out-of-pocket expenses if you are involved in an accident, are hospitalized, or in need treatment for an invasive disease.

Additionally, these benefits can assist if your identity is stolen, or you need legal services.

Unum's benefits pay a lump-sum cash payment directly to you that you may use for anything you want. Below are some examples:

- Deductibles, coinsurance, copays, out-of-pocket costs from out-of-network providers, and non-covered medical expenses.
- Daycare, nursing expenses, and car/home modifications to aid in your recovery.
- Gas, groceries, bills, mortgage payments, rent, moving, and other living expenses.

Review the below on how each specific benefit can help:

- **Unum's Accident Insurance** pays lump-sum benefits for covered accidents. Dependent on the injury, you can receive lump-sum cash benefits for the treatment received, including emergency room care and related surgery.
- **Unum's Hospital Indemnity Insurance** can supplement your medical insurance and help pay for the costs associated with a hospital stay. The plan will pay lump-sum cash benefits for a hospital admission and a per diem daily benefit for up to 365 days per calendar year.
- **Unum's Critical Illness Insurance** can help protect your finances from the expense of a serious health issue or event, such as cancer, stroke or heart

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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.

- **LegalShield's Legal Services Plan** provides access to a network of more than 900 attorneys for many common legal issues, from traffic violations, preparing a will, or buying a home.
- **LegalShield's Identity Theft Protection Plan** provides continuous monitoring and unlimited recovery of your identity if you are compromised.

11. Are voluntary benefits paid to me considered taxable income?

Since you pay your premiums with post-tax dollars, these benefits are not considered taxable income. Each plan's Schedule of Benefits outlines the amount you will receive at the time of an approved claim. The Benefits Office does not give tax advice and recommends you consult with a financial consultant and your tax advisor for questions regarding your overall tax situation.

12. Do I need to have a Social Security Number (SSN) to enroll or receive benefit payments?

Yes, you will need to have an SSN.

13. What are the benefits of electing voluntary benefits through an employer group plan (Caltech) vs. an individual policy elsewhere?

- Rates are usually more favorable when offered through an employer group plan, versus purchasing an individual policy outside your place of employment.
- Ease of enrollment directly through your employer, versus researching policies independently with a licensed insurance agent.
- Group benefits are hosted on most benefit administration platforms, so employees can self-enroll.
- Evidence of insurability requirements have been waived for employees who enroll in Unum's supplemental health plans. Medical questions are also not required for you, or your eligible dependent(s) in order to be approved for coverage.

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13. What is the difference between Accident Insurance with Unum and the Personal Accident Insurance with The Hartford?

Unum's Group Accident Insurance can pay lump-sum benefits for a range of accidental injuries, from everyday mishaps to catastrophic events that occur on or off the job. The plan pays set benefit amounts based on the type of treatment you need.

Personal Accident Insurance with the Hartford, also known as Accidental Death & Dismemberment (AD&D), provides a benefit to you if you suffer a serious injury due to an accident (e.g., loss of a limb, eyesight, speech or hearing), or to your beneficiary if you die because of an accident.

14. What is the difference between a medical plan and the Unum plans?

The Unum plans DO NOT replace your medical plan—they supplement it.

Medical insurance pays for medical services which may create an expense for you such as a deductible, copay, coinsurance, or a non-covered expense. The Unum plans pay a benefit directly to you – not to a hospital or care provider - regardless of what your medical plan pays.

15. Do I need medical insurance?

Comprehensive medical coverage is required for anyone enrolled in the Unum Critical Illness and Hospital Indemnity plans. Comprehensive medical coverage is any major medical health insurance plan that offers inpatient, outpatient and prescription drug coverage.

16. Does Accident Insurance, Hospital Indemnity, or Critical Illness insurance coordinate with other benefits?

No. Unum's voluntary supplemental health benefits do not coordinate with any other medical plan, disability payment or insurance benefit. Payments made by Unum will be made directly to you and are not paid to a medical provider or offset by other income or benefits you receive on account of the accident, medical diagnosis or hospitalization.

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17. Do these voluntary benefits plans cover pre-existing medical conditions or legal issues?

Unum's voluntary supplemental health benefits do not have a pre-existing condition limitation. However, benefits are not payable for a covered loss, accident or date of diagnosis that occurs prior to the effective date of coverage. Visit hr.caltech.edu/special-enrollment for exclusions and limitations.

LegalShield does cover pre-existing issues if the member has not sought legal counsel. For example, if someone is in the middle of a legal matter, they would need to continue to use that attorney. Otherwise, LegalShield covers pre-existing issues that may require unlimited consultation, unlimited document review and demand letters written on your behalf for covered events that occurred before your benefit became effective.

You may also speak with a Legal Shield representative or contact the Benefits Office for assistance.

18. I am enrolled in a High Deductible plan; can I still contribute towards my Health Savings Account (HSA) while enrolled in voluntary benefits through Unum?

Yes, Unum's plans are HSA compatible.

19. I am already enrolled in a medical plan that provides sufficient coverage, why would I sign up for any of these benefits?

Unum's voluntary supplemental health benefits are designed to complement your medical plan, not replace it. Voluntary benefits can help bridge the gap by helping you pay for out-of-pocket expenses that your medical plan does not cover.

20. How can I learn more about these new voluntary benefits?

Campus employees should visit mybenefits.caltech.edu and JPL employees should visit Workday. You can watch these videos for additional information:

- [Accident](#)
- [Hospital Indemnity](#)
- [Critical Illness](#)

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- Legal Services (LegalShield)
- Identity Theft Protection (IDShield)

21. When can I cancel my voluntary benefits coverage?

You can cancel your voluntary benefits at any time without a QLE. Voluntary benefits will end on the last day of the month in which you initiate the cancellation. If you initiate the cancellation on the first day of the month, your voluntary benefit coverage will end on that day.

22. What happens if I go on a leave of absence (LOA)?

The same LOA rules for the continuation and payment of health benefits apply to voluntary benefits. You can continue your voluntary benefits contingent upon the type and length of your LOA. Contact your Leave Administration Department for more information if you are already on a LOA.

23. When do these voluntary benefits end?

Benefits end at the end of the month for the following events:

- You terminate employment.
- The last day of the month in which you and/or dependent(s) no longer meet the eligibility requirements for coverage.
- When you request cancellation.
- You fail to make the necessary contributions toward the cost of coverage.
- The date the plan is terminated.

24. Do we still have Long-Term Care, Pet, Auto, and Home insurance?

Yes, Long-Term Care, Pet, Auto, and Home insurance are still available. You can elect those benefits anytime by visiting the carrier directly:

Genworth – Long Term Care Insurance

genworth.com/caltech (Caltech) or genworth.com/jpl (JPL)

MetLife – Pet, Auto, and Home Insurance

metlife.com/info/caltech

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Once Enrolled

1. How do I file a claim or access services?

To file a claim and/or check the status of a previously filed claim, please create an account directly with Unum.

Unum (all plans):

- 800-635-5597 (Monday-Friday, 5am-5pm PT)
- www.unum.com
- Download the *Unum Customer* app and register your account

To request legal services, add eligible dependents to your plan, or to initiate the start of your identity being monitored, please create an online account directly with LegalShield.

LegalShield:

- Legal Services (LegalShield)
 - 888-807-0407 (Monday-Friday, 5am-5pm PT)
 - www.benefits.legalshield.com/caltech
 - **LegalShield:** Download the *LegalShield* app and register your account
 - **IDShield:** Download the *ID Shield* app and register your account

2. May I continue coverage when it ends due to my separation from the Institute and how much does it cost?

Unum: After your coverage ends you will have 90 days to apply for Portability.

LegalShield: After your coverage ends you will have 45 days to apply for Portability.

Campus employees should visit mybenefits.caltech.edu and JPL employees should visit Workday for more information on Portability.