

2024 Caltech Travel Benefit Summary

Effective September 1, 2023, if a member is required to travel to a referred provider to obtain medically necessary care, the Institute’s medical plan may reimburse them for certain expenses. The summary below provides a highlight of available benefits. Contact the insurance carrier directly for detailed coverage information.

| Description | Anthem PPO |
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| Contact Details | <p style="text-align: center;">Customer Service studentca.anthem.com/student/schools/caltech (833) 332-0797 (Monday-Friday 5am-6pm PT) Mobile App: Sydney Health</p> <p style="text-align: center;"><u>Anthem Concierges</u> Campus Ruben Rodriguez at (626) 395-6628 and RubenA.Rodriguez@anthem.com</p> <p style="text-align: center;">JPL Bernadette Sales at (818) 354-9966 and bernadette.b.sales@jpl.nasa.gov</p> |
| Examples of medically necessary care eligible for travel benefits | <ul style="list-style-type: none"> • Abortions (includes elective and therapeutic) <ul style="list-style-type: none"> • Transgender surgery • Transplant surgery • Bariatric surgery • Complex thoracic surgery • Transplant nephrectomy • Inpatient chemotherapy for leukemia and lymphoma <p style="text-align: center;">Details of the travel reimbursement program may be adjusted from time to time at the discretion of the insurance carrier. Contact the insurance carrier for all current coverage and detailed information.</p> |
| When Benefit is Available | Member is required to travel more than 75 miles for transgender services, 75 miles for transplant services, 50 miles for bariatric services, and to another state for all other services (including abortion) to obtain medically covered services. |
| Expenses that are FSA/HSA Eligible | Transportation expenses for a person which are primarily for, and essential to, receive medical care are eligible for reimbursement |
| Required to see a contracted medical provider | Yes |

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| Required to see a contracted provider for non-medical expenses (hotels, airfare, etc.) | No |
| Annual Benefit Maximum | \$2,000 standard reimbursement* |
| Lifetime Maximum | None |
| Copay, deductible, coinsurance. | Subject to deductible and co-insurance |
| Do Expenses Accumulate Towards Out of Pocket Maximum and Deductible (when applicable) | Yes |
| Eligible Reimbursable Travel Expenses and Limits | <p style="text-align: center;">Travel expenses will be reimbursed in accordance with IRS guidelines and will be made to the member upon submission of receipts and satisfactory evidence of payment.</p> <p style="text-align: center;"><u>Examples of eligible expenses include:</u></p> <ul style="list-style-type: none"> • Travel in a personal car, at the current IRS standard mileage rate of \$.22 per mile** • Economy class air fare <p style="text-align: center;">• Hotel or similar accommodations if an overnight stay is required prior to or following a covered procedure. Reimbursement is limited to the charge for a single (double occupancy) room, including taxes, not to exceed IRS limits, for 1 or 2 nights as required, unless a longer stay was recommended by a physician. (Hotel movies, entertainment, meals, and other services will not be reimbursed.)</p> <p style="text-align: center;">To access the IRS reimbursement guidelines, visit www.irs.gov/forms-pubs/about-publication-502.</p> |
| Examples of Non-Covered Expenses | <ul style="list-style-type: none"> •Meals, food, or beverages. •Hotel movies, entertainment, meals, and other services <p style="text-align: center;">•Travel expense reimbursement will not be provided if the member receives or is eligible for payment from their employer or any other third party.</p> |
| Limitations for Accessing this Benefit | None. Members may access this benefit as many times as they need, but reimbursement will be made up to the annual allowed maximum. |

*Consult the individual plan booklets for travel maximums associated with transplant, transgender and bariatric services.

**IRS standard mileage rate per mile is subject to change

This summary of plan benefits is not a contract. It describes benefits in general terms. Consult the individual plan booklets for specific details of benefit coverage. To permit a brief summary of benefits and services, use of actual contract language has been minimized. This summary does not replace the legal documents that establish the plans. Final interpretation of any provision of the plans will be governed by the master policies and service agreements, which are on file in the office of the plan administrator. The Institute expects and intends to continue the Caltech benefits program but reserves the right to amend, modify, suspend, or terminate it, in whole or in part, at any time and for any reason. If you are enrolled in Medicare, your Caltech medical plan coordinates with your Medicare Part A and B coverage.