Caltech

Family and Fertility Planning Resource Guide

Caltech Benefits

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Fertility & Family Planning Today

Caltech's comprehensive benefits are designed to support all aspects of your wellbeing. We're here for your loved ones as well…when it comes to family planning, our benefits support you throughout your unique journey of fertility, adoption, time off, childcare, parenting, and more.

Building a family can be complex, emotional and costly, but you don't have to navigate it alone. No matter how you envision your future—or choose to get there—you're supported through your Caltech benefits.

Fertility

A healthy family starts with healthy parents—and Caltech benefits support your overall and reproductive health, with coverage for:

- Annual checkups and well-woman exams
- Birth control
- Screenings such as mammograms and prostate cancer screening
- Vaccines
- Preventive medications

If you're trying to conceive, you have access to a range of fertility services.

Anthem[1] services include:

Diagnostic tests that look for causes of infertility

| Diagnostic laparoscopy | Endometrial biopsy | Semen analysis |

Treatments for medical conditions that cause infertility

| Endometriosis | Obstructed fallopian tubes | Hormone deficiencies |

Assisted reproductive technologies (ART)

| In vitro fertilization (IVF) | Artificial Insemination (AI) |

*Covered up to a $10,000 calendar year maximum.

Kaiser[2] services include:

Treatments for medical conditions that cause infertility

| Intrauterine insemination (IUI) procedures | Male fertility procedures | Fertility preservation |

*Covered up to a $10,000 calendar year maximum.

Included Health can help you find a contracted specialist and provide a second opinion on current care plans for you (or your eligible dependents) at no cost. If you are dealing with fertility concerns, managing an existing treatment plan, or considering a procedure such as surgery, IVF, IUI, or more, a second opinion from an expert medical professional can provide meaningful guidance and support. No extra exams, appointments, or bills. Visit **includedhealth.com/caltech** or call **(800) 929-0926** Monday – Friday, 5 a.m. – 6 p.m. PT to get started.

[1] Only available for Anthem participants
[2] Only available for Kaiser participants

Time Off

When adding a new family member through birth, adoption, placement of a foster child, or surrogacy, you may be eligible to take time off from work through disability and/or parental leave.

Typically, birth parents may be eligible for pregnancy-related disability time off of work. You may be eligible for 8 weeks of paid parental leave for any birth, adoption, placement of a foster child, or surrogacy.

You can learn more about Caltech leave policies here:

- Campus Staff and JPL: Visit **hr.caltech.edu** and review the Personnel Memorandums.
- Faculty: Visit **provost.caltech.edu** and review the Faculty Handbook.
- Postdoctoral Scholars: Visit **postdoc.caltech.edu** and review the Postdoctoral Scholars Handbook.

Reference the contact section to learn more about leave-of-absences and/or to schedule a consultation.

Legal Support

LegalShield's network of law firms provides personal legal services in all areas of the law, including reproductive and adoption services.

Reproductive assistance

Coverage includes advice, consultation, and document review on reproductive matters, including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. Representation is available at a 25% discount from provider attorney's standard hourly rate.

Adoption assistance

Coverage includes advice, consultation, document review and representation for an adoption of a minor in the United States for you and, if applicable, your spouse.

Visit LegalShield at **benefits.legalshield.com/caltech** or call **(888) 807-0407** (Monday – Friday, 5 a.m. – 5 p.m. PT) to get started.

GET THE DETAILS

Contact Human Resources for more information regarding benefits and leaves of absence. Go to the **Learn More** section for contact details.

Benefits For Your Child

Congratulations on the newest addition to your family! Caltech benefits support your child's health, wellbeing and more.

Add a child to your Caltech benefits coverage

While there are many essentials to manage in the first few weeks of your newborn's life, a critical step is adding your baby to your health insurance plan.

You are required to add your newborn to your policy **within the first 31 days after birth** to be covered under your plan. Be sure to set a reminder for this step and add coverage by logging in to the Benefit Administration System:

Campus Benefits Office
Go to **MyBenefits.caltech.edu** or click on **MyBenefits** in **access.caltech.edu**

JPL Benefits Office
Go to **JPL Space** and select workday®

HAVE A HEALTH SAVINGS ACCOUNT (HSA) OR FLEXIBLE SPENDING ACCOUNT (FSA)?

Don't forget to adjust your contributions as appropriate to help pay for your new child's health care expenses using pre-tax dollars.

SEE THE FULL PICTURE

Get detailed information about Caltech health and welfare benefits in the Summary Plan Description (SPD) documents by visiting **hr.caltech.edu**.

Newborn/infant care and immunizations

Health insurance typically covers preventive care services, such as well child visits, immunizations, and developmental screenings. Be sure to check your plan for coverage details.

Typical preventive care services and screenings for young children include:

- Advice on nutrition, healthy weight and body mass index
- Autism screening at 18-24 months
- Immunizations (vaccines) including DTaP, MMR, flu shots, and other vaccines
- Developmental and behavioral assessment
- Hearing and vision testing
- Car and booster seat discussions

Dependent Life Insurance

Employees can elect to protect their child(dren) with $10,000 of life insurance coverage up to age 26.
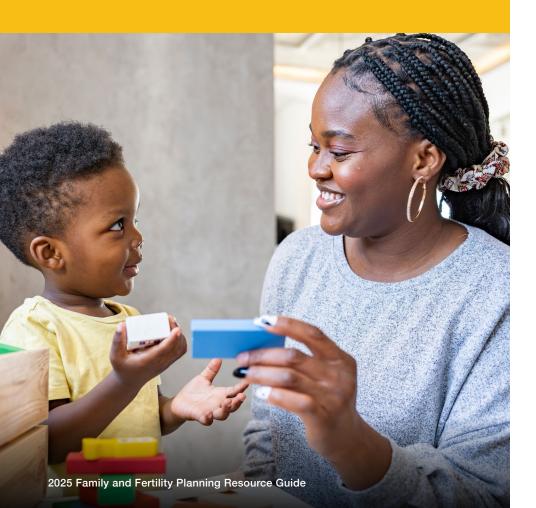
Critical Illness

Children up to age 26 are included with the cost of employee coverage for critical illness insurance. 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.

Hospital Indemnity Insurance

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 on by a hospital admission.

Childcare Support

Caltech understands the importance of accessible and affordable childcare, and supports you in different ways.

Child Care Assistance Program (CCAP)

The Child Care Assistance Program (CCAP) allows eligible applicants to receive up to $5,000 per year to help with childcare costs. Awards are available to eligible faculty, postdoctoral scholars, graduate students, and staff with dependent children ages 10 and under.[1] For more information, please visit **https://hr.caltech.edu/departments/total-rewards/benefits/child-care-assistance-program**.

Childcare Options

Explore the Child Educational Center (CEC) by visiting **ceconline.org** and the Children's Center at Caltech (CCC) by visiting **ccc.caltech.edu** for convenient and progressive childcare options.

Backup childcare

Backup childcare can help when your regular childcare is not available.

Caltech employees can access subsidized backup care options via **caltech.care.com**, which provides access to the largest online community of backup childcare caregivers. Choose from in-home care or in-center care.

JPL employees can access backup care through Bright Horizons by visiting **clients.brighthorizons.com/jpl**. Register today for backup care for children and adults/elders and to access a marketplace of discounted family education and care resources.

Dependent Day Care Flexible Spending Account (DCFSA)

Pay for childcare expenses on a pre-tax basis through a Dependent Day Care Flexible Spending Account (DCFSA). This account can be used to pay for preschool, summer day camp, before or after school programs, and daycare.

- The money you contribute to a DCFSA is not subject to payroll taxes, so you reduce your taxable income.

- The 2025 annual contribution limit for the DCFSA is $5,000, or $2,500 if married and filing separately.

- Use it or lose it. DCFSA contributions cannot be refunded, and if you do not use the funds by the end of the year, you will lose those contributions.

Enroll in a DCFSA by logging in to the Benefit Administration System:

Campus Benefits Office	JPL Benefits Office
Go to **MyBenefits.caltech.edu** or click on **MyBenefits** in **access.caltech.edu**	Go to **JPL Space** and select

[1]JPL employees are also eligible for this program. Eligibility covers children under age 13.

Parenting Resources

You're supported throughout your parenting journey—even when unexpected challenges arise.

The **Employee Assistance Program (EAP)**, available to all Caltech and JPL employees, can support you at all stages of parenting with 1:1 professional counseling at no cost to you.

You can get help for a variety of topics, such as:

- Relationships
- Stress management
- Grief and loss
- Parenting
- Stress, anxiety or depression

Caltech employees can access the EAP via the Staff & Faculty Consultation Center (SFCC) by visiting **sfcc.caltech.edu**

JPL employees can access the EAP via Empathia and Learn to Live. Visit **Learn More** for contact information.

BEYOND THE EAP

Read our **Behavioral Health Journey Guide** for more information about our mental and emotional wellbeing resources.

Learn More

Benefit / Need	Contact...	
Included Health	**includedhealth.com/Caltech** **(800) 929-0926** Monday – Friday 5 a.m. – 6 p.m. PT	Download the **Included Health** mobile app at **https://includedhealth.com/get-the-app**
Anthem Contacts	Visit **anthem.com/ca/caltech** or call **(866) 820-0765** Friday 8 a.m. – 6 p.m. PT **Anthem Concierge** At Campus in the HR Building Ruben Rodriguez **(626) 395-6628** Monday – Friday 5 a.m. – 5 p.m. PT **rrodrig5@caltech.edu** At JPL Ramona Mickel **(303) 907-5983** Monday – Friday 8 a.m. – 4:30 p.m. PT **ramona.mickel@anthem.com**	Download the **Sydney Health** mobile app at **anthem.com/member-resources/sydney-app** Autism Spectrum Disorder Program (for Anthem enrollees only) **(844) 269-0538**
Kaiser Permanente	**my.kp.org/caltech/** **Fertility** **kp.org/scal/fertilitycare** **Southern California** **(800) 464-4000** Monday – Friday 8 a.m. – 5 p.m. PT	**Washington State** **(888) 901-4636** Monday – Friday 8 a.m. – 5 p.m. PT Download the **Kaiser Permanente** mobile app at **healthy.kaiserpermanente.org/pages/mobile-app**

Benefit / Need	Contact...	
Backup care	**Caltech** Care.com **caltech.care.com** **(855) 781-1303** Chat virtually by visiting **caltech.care.com** and clicking 'Contact Us' in the top right corner Available 24/7. You can also download the **Care.com** mobile app.	**JPL** Bright Horizons **(877) 242-2737** Available 24/7 **clients.brighthorizons.com/jpl**
LegalShield	**Benefits.legalshield.com/Caltech** **(888) 807-0407** Monday – Friday 5 a.m. – 5 p.m. PT	Download the **LegalShield** mobile app at **legalshield.com/app-landing-page**
Childcare	Child Education Center (CEC) **ceconline.org** **(818) 354-3418** Monday – Friday 7 a.m. – 6 p.m. PT	Children's Center at Caltech (CCC) **ccc.caltech.edu** **(626) 395-6860** Monday – Friday 7:30 a.m. – 5:30 p.m. PT
Benefit Offices and Child Care Assistance Program (CCAP)	**Caltech** **(626) 395-6443** Monday – Friday 8 a.m. – 5 p.m. PT **hrbenefits@caltech.edu** **hr.caltech.edu**	**JPL** AskHR **(818) 354-4447** Monday – Thursday 8 a.m. – 5 p.m. PT Non-RDO Friday: 8 a.m – 4 p.m. PT RDO Friday: Closed Submit an AskHR inquiry at **servicenow.jpl.nasa.gov/hrportal**
Disability and Time Off	**Campus** Visit the Disability & Leave Administration Unit at **hr.caltech.edu** or **leaveunit@caltech.edu** or call **(626) 395-3092** Monday – Friday 8 a.m. – 5 p.m. PT	**JPL** Submit an AskHR inquiry at **servicenow.jpl.nasa.gov/hrportal** or call **(818) 354-4447** Monday – Friday 8 a.m. – 5 p.m. PT
EAP	**Caltech** Staff & Faculty Consultation Center (SFCC) **sfcc.caltech.edu** Call **(626) 395-8360** (leave a voicemail Monday – Friday, 8 a.m. – 5 p.m. PT)	**JPL** Empathia **mylifematters.com** Password: JPL **(800) 367-7474**	Learn to Live **(800) 406-7457** Available 24/7 **learntolive.com/partners** (Access code: JPL) Download the **Learn to Live** app