

2025 Benefits Summary

Below is a summary overview of the Institute’s comprehensive benefits, retirement savings, perks, and time-off programs. For detailed information regarding the Institute’s benefits, deadlines, how to enroll, and commonly asked questions, please visit hr.caltech.edu and MyBenefits.caltech.edu.

2025 BENEFITS

BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
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HEALTH BENEFITS

Medical and Prescription Drug Plans (Anthem and Kaiser)	The medical plan options* provide comprehensive medical and prescription drug coverage with choices of HMOs and a High Deductible PPO for you and your covered dependents. If enrolled in an Anthem plan, you will also have access to a dedicated Anthem and Pharmacy concierge. <i>*Alternative medical plans may be available in some satellite areas outside of Southern California.</i>	Institute & Employee	<ul style="list-style-type: none"> • Within 31 days of becoming benefit eligible • During Open Enrollment • Within 31 days of a Qualifying Life Event
Dental Plans (Delta Dental and MetLife)	The dental plan options provide comprehensive coverage with choices of either a DHMO or two PPO plans (Standard and Enhanced) for you and your covered dependents.	Institute & Employee	
Vision Plan (VSP)	The vision plan option provides comprehensive vision coverage for overall vision wellness for you and your covered dependents. Coverage includes eye exams, glasses, contact lenses, and discounts.	Institute & Employee	
Health Flexible Spending Account (HFSA) (HealthEquity)	Allows you to set aside pretax money from your paycheck to help fund the cost of qualified healthcare expenses for you and your covered dependents.	Employee	
Dependent Day Care Flexible FSA Account (DCFSA) (HealthEquity)	Allows you to set aside pretax money from your paycheck to help fund the cost of qualified childcare expenses for your dependent child(ren) under the age of 13 or for a disabled dependent.	Employee	
Health Savings Account (HSA) (HealthEquity)	If enrolled in the Caltech High-Deductible PPO medical plan, a Health Savings Account (HSA) allows you to set aside pretax money from your paycheck to pay for current and future qualified healthcare expenses.	Employee	

BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
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LIFE & DISABILITY BENEFITS

Basic Life¹ (Unum)	A life insurance policy with coverage of \$50,000.	Institute	Automatically enrolled, no action required.
Basic Long-Term Disability (LTD) (Unum)	A disability policy with coverage that replaces 40% of your regular salary after six months of an eligible disability, up to the maximum amount specified in the policy.	Institute	

¹Subject to age-reduction schedules.

2025 Benefits Summary

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BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
LIFE & DISABILITY BENEFITS			
Supplemental Life Insurance¹ (Unum)	<ul style="list-style-type: none"> Supplemental <u>Employee</u> Life insurance policy with coverage equal to 1 to 5X your annual salary up to \$1,000,000. Supplemental <u>Spouse</u> Life insurance policy with coverage from \$10,000 to \$200,000. Supplemental <u>Child</u> Life insurance policy with coverage of \$10,000 per eligible dependent. 	Employee	<p>May enroll anytime, subject to insurance carrier approval.</p> <p>To avoid completing an evidence of good health to be approved, you may enroll for certain benefit amounts when encountering the below events:</p>
Supplemental Long-Term Disability (LTD) (Unum)	Disability benefit that supplements the Basic LTD. The Supplemental LTD policy provides an additional benefit of 20% of your regular salary, so you receive a total benefit equal to 60% of your regular salary, up to the maximum specified in the policy.	Employee	<ul style="list-style-type: none"> Within 31 days of becoming benefit eligible During Open Enrollment Within 31 days of a Qualifying Life Event
Short Term Disability (STD) (State of CA or Unum)	<p>A disability benefit which replaces part of your income for an extended period of time if you are unable to work due to a covered illness or injury.</p> <p>For employees working in CA, HI, NJ, RI, and NY, Short Term Disability (STD) insurance is automatically deducted from your paycheck as a payroll tax for a state mandated benefit. Employees working in other states may elect an STD insurance policy with Unum.</p>	Employee	<ul style="list-style-type: none"> Within 31 days of becoming benefit eligible During Open Enrollment Within 31 days of a Qualifying Life Event
Accidental Death and Dismemberment (AD&D) (Unum)	Provides financial protections to you and your covered dependents upon death or dismemberment due to an accident (e.g., if you lose a limb, lose eyesight, or suffer paralysis).	Employee	May enroll anytime.

BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
VOLUNTARY BENEFITS			
Critical Illness (Unum)	Provides you with a lump-sum payment in the amount of up to \$10,000 or \$20,000, in the event you or your covered dependent is diagnosed with certain critical illnesses.	Employee	<ul style="list-style-type: none"> Within 31 days of becoming benefit eligible During Open Enrollment Within 31 days of a Qualifying Life Event
Hospital Indemnity (Unum)	Provides a lump-sum payment that can help pay out-of-pocket costs associated with being hospitalized such as deductibles, copays, and coinsurance for you and your covered dependents.	Employee	
Accident Insurance (Unum)	Provides a lump-sum payment for covered accidents based on the type of injury and the treatment needed. Coverage is available to you and your covered dependents.	Employee	
Group Legal (LegalShield)	Provides access to professional advice to help you and your covered dependents deal with legal matters impacting your family, home, finances, estate planning and more.	Employee	
Identity Theft Protection (LegalShield)	Provides you and your covered dependents identity and credit monitoring protection, along with full-service restoration services if your identity is stolen.	Employee	
Long Term Care (LTC) Insurance (Genworth)	This benefit helps fund the cost of in-home care, nursing home care, or residential facility care when you or your covered dependents need care that is not covered by your health insurance.	Employee	Apply directly with the insurance carrier anytime.
Home, Auto, and Pet Insurance (MetLife)	Access to discounted rates for home, auto, and pet insurance.	Employee	

¹Subject to age-reduction schedules.

2025 Benefits Summary

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BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
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ADDITIONAL BENEFITS

Medical Plan Assistance (Included Health)	Provides in-network doctor recommendations and expert second opinions at no cost for you and your dependents covered under a Caltech medical plan.	Institute	Automatically enrolled, no action required.
Childcare Assistance Program (CCAP)	This benefit helps fund childcare provider costs up to \$5,000 per year for dependent children ages 10 and under, if certain eligibility requirements are met.	Institute	<ul style="list-style-type: none"> • Within 31 days of becoming benefit eligible • During CCAP Open Enrollment • Within 31 days of a Qualifying Life Event
Backup Childcare (Care.com)	This subsidized Backup Childcare benefit provides eligible individuals with access to in-home and center-based backup childcare when your regular childcare is not available due to an unplanned circumstance.	Institute & Employee	Access anytime.
Caltech Retiree Benefits	Based upon years of service and age, Caltech provides eligible retirees and their eligible spouse, surviving spouse, or registered domestic partner with access to group medical, dental, and vision plans, and/or HRA funds to cover healthcare expenses and \$5,000 life insurance coverage	Institute	Must actively enroll within 2 years of retiring.

BENEFIT	DESCRIPTION	WHO PAYS	ENROLLMENT
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TRAVEL BENEFITS

Business Travel Accident (BTA) Insurance with Medical Evacuation and Repatriation (MER) (International SOS)	<p>Business Travel Accident (BTA) benefits are available if you are injured or pass away as a result of a covered accident while traveling on Institute business.</p> <p>Medical Evacuation and repatriation (MER) benefits are available for you and your covered dependents who need assistance while traveling away from your home country. MER is available for both business and personal travel.</p>	Institute	Automatically enrolled, no action required.
International Travel Assistance (International SOS)	Provides access to a global network of Assistance Centers for medical and security needs while traveling on Institute business.	Institute	

2025 Benefits Summary

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RETIREMENT BENEFITS			
Caltech Base Retirement Plan	<p>The Caltech Base Retirement Plan* is a 403(b) defined contribution plan. Caltech contributes a percentage of eligible salary to your retirement account based on your eligible years of service:</p> <p><u>Less than 10 Years of Service</u> 5% of eligible compensation up to the Social Security Wage Base (SSWB), then 10% of salary over SSWB, not to exceed IRS compensation limit</p> <p><u>10 or more Years of Service</u> 11% of eligible compensation up to the Social Security Wage Base (SSWB) then 16.5% of salary over SSWB, not to exceed IRS compensation limit</p> <p>The Base Plan has a 3-year graded vesting schedule. This means that for every completed year of service you own a percentage of your account:</p> <p>1 Year = 33% 2 Years = 66% 3 Years = 100%</p> <p>After three years of vesting service, you will own 100% of your account. Contributions and investment earnings are tax deferred until you withdraw your account.</p> <p>* For those hired before January 1, 2022 Refer to the Summary Plan Description (SPD) for details on the contribution formula applicable under the Base Retirement Plan.</p>	Institute	Automatically enrolled, you will receive information from TIAA to select your investments and designate beneficiary(ies). If no elections are made, funds will default to the age-based Nuveen Life Cycle Fund and the beneficiary is your estate.
Caltech Voluntary Retirement Plan	<p>The Caltech Voluntary Retirement Plan is a 403(b) defined contribution plan that lets you set aside money from your paycheck before taxes are taken out and/or on a Roth after-tax basis towards your retirement savings.</p> <p>You choose how much you want to contribute up to the annual IRS limit* (2025 \$23,500). If you are age 50 or older in 2025, you may contribute an additional catch-up amount:</p> <ul style="list-style-type: none"> - \$7,500 - if you are age 50-59 or 64 or older; - \$11,250 - if you are age 60-63 <p>You choose from a variety of investment options through TIAA, and you are immediately 100% vested.</p> <p>*For some, your limit may be reduced because it may consider contributions you receive from the Institute under the Base Plan.</p>	Employee	You may enroll and change your contributions anytime.
Caltech 457(b) Deferred Compensation Plan	<p>Caltech offers a voluntary, non-qualified 457(b) Deferred Compensation Plan to a defined group of employees who meet the annual required compensation threshold at date of hire, or as of November 1 of each year. The plan provides an additional opportunity to defer compensation on a pre-tax basis up to the annual IRS limit (2025 \$23,500). You can choose from a variety of investment options through TIAA and are immediately 100% vested.</p>	Employee	<ul style="list-style-type: none"> • Upon meeting eligibility requirements, you are automatically notified and can enroll in the plan. • New enrollments or changes to your deferral amount must be made in the month prior to the desired effective date.

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RETIREMENT BENEFITS																													
Qualified Default Investment Alternative (QDIA) Provisions	<p>Your Caltech Base Retirement Plan and Voluntary Retirement Plan contributions are automatically invested in the Plans' default investment fund, which is the age-based Nuveen Lifecycle Fund that corresponds to your estimated retirement date, usually around age 65 (see chart below).</p> <table border="1" data-bbox="513 520 1047 997"> <thead> <tr> <th data-bbox="516 525 704 598">If Your Year of Birth is:</th> <th data-bbox="708 525 1044 598">The Default Lifecycle Fund is:</th> </tr> </thead> <tbody> <tr><td data-bbox="516 602 704 630">1948 or earlier</td><td data-bbox="708 602 1044 630">Nuveen Lifecycle Fund 2010</td></tr> <tr><td data-bbox="516 634 704 661">1949 to 1953</td><td data-bbox="708 634 1044 661">Nuveen Lifecycle Fund 2015</td></tr> <tr><td data-bbox="516 665 704 693">1954 to 1958</td><td data-bbox="708 665 1044 693">Nuveen Lifecycle Fund 2020</td></tr> <tr><td data-bbox="516 697 704 724">1959 to 1963</td><td data-bbox="708 697 1044 724">Nuveen Lifecycle Fund 2025</td></tr> <tr><td data-bbox="516 728 704 756">1964 to 1968</td><td data-bbox="708 728 1044 756">Nuveen Lifecycle Fund 2030</td></tr> <tr><td data-bbox="516 760 704 787">1969 to 1973</td><td data-bbox="708 760 1044 787">Nuveen Lifecycle Fund 2035</td></tr> <tr><td data-bbox="516 791 704 819">1974 to 1978</td><td data-bbox="708 791 1044 819">Nuveen Lifecycle Fund 2040</td></tr> <tr><td data-bbox="516 823 704 850">1979 to 1983</td><td data-bbox="708 823 1044 850">Nuveen Lifecycle Fund 2045</td></tr> <tr><td data-bbox="516 854 704 882">1984 to 1988</td><td data-bbox="708 854 1044 882">Nuveen Lifecycle Fund 2050</td></tr> <tr><td data-bbox="516 886 704 913">1989 to 1993</td><td data-bbox="708 886 1044 913">Nuveen Lifecycle Fund 2055</td></tr> <tr><td data-bbox="516 917 704 945">1994 to 1998</td><td data-bbox="708 917 1044 945">Nuveen Lifecycle Fund 2060</td></tr> <tr><td data-bbox="516 949 704 976">1999 and after</td><td data-bbox="708 949 1044 976">Nuveen Lifecycle Fund 2065</td></tr> </tbody> </table> <p>If you do not provide beneficiary information, your beneficiary will default to your estate.</p> <p>You may change the investment allocation and provide your beneficiary information at any time by logging into tiaa.org/Caltech or by calling TIAA at 800- 842- 2252 Monday through Friday, 5:00 a.m. to 7:00 p.m. (PT).</p>	If Your Year of Birth is:	The Default Lifecycle Fund is:	1948 or earlier	Nuveen Lifecycle Fund 2010	1949 to 1953	Nuveen Lifecycle Fund 2015	1954 to 1958	Nuveen Lifecycle Fund 2020	1959 to 1963	Nuveen Lifecycle Fund 2025	1964 to 1968	Nuveen Lifecycle Fund 2030	1969 to 1973	Nuveen Lifecycle Fund 2035	1974 to 1978	Nuveen Lifecycle Fund 2040	1979 to 1983	Nuveen Lifecycle Fund 2045	1984 to 1988	Nuveen Lifecycle Fund 2050	1989 to 1993	Nuveen Lifecycle Fund 2055	1994 to 1998	Nuveen Lifecycle Fund 2060	1999 and after	Nuveen Lifecycle Fund 2065	n/a	<ul style="list-style-type: none"> If you do not provide investment instructions
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RETIREMENT PLANS FEE DISCLOSURE INFORMATION	<p>For the Caltech Base Retirement Plan and Voluntary Retirement Plan, fee disclosure information is provided to plan participants to help you make well-informed decisions about investing for your retirement. Federal regulations require Caltech to provide specific plans and investment information on an annual basis about your investment options and expenses associated with those investments.</p> <p>You can review the following information online:</p> <ol style="list-style-type: none"> Summary of Plan Services and Costs - This plan-related disclosure provides you with Information about administrative fees, individual transaction expenses and your right to direct investments. Investment Options Comparative Chart - This investment-related disclosure provides information about the investment options available to you with performance and expense information included. <p>To access this information, go to tiaa.org/planinvestmentoptions and enter the Plan Number associated with each plan located on the top right-hand side:</p> <ul style="list-style-type: none"> Caltech Base Retirement Plan – 403497 Voluntary Retirement Plan - 403498 <p>For additional information about all the Caltech Retirement Plans, go to tiaa.org/Caltech or call TIAA directly at (800) 842-2252 Monday through Friday, 5:00 a.m. to 7:00 p.m. (PT).</p>	n/a																											

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WELLNESS BENEFITS

Employee Assistance Program (EAP)	Free, confidential counseling services and resources that can assist you and your covered dependents with life's challenges, including depression, anxiety, loneliness, substance abuse, parenting, elder care, work related stress, and communication challenges with supervisors, employees, or co-workers.	Institute	Automatically eligible and may access anytime.
Community Resources	Caltech offers Worklife@caltech which includes resources to support the community and build strong connections.	Institute	Automatically eligible and may register anytime.
Physical Online Wellness (ClassPass for Kaiser Enrollees Only)	Provides you with access to ClassPass' digital fitness library and discounted membership rates for the world's largest network of fitness studios, gyms and wellness providers.	Employee	Contact Kaiser
Active & Fit (Anthem and Kaiser Enrollees Only)	A flexible fitness program that provides access to fitness memberships at a discounted rate to let you work out your way - at a gym, at-home workout videos, and more.	Employee	Contact Kaiser and Anthem.

PERK	DESCRIPTION	WHO PAYS	ENROLLMENT
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PERKS

Time Off	Generous time off for vacation, holidays, sick time, parental leave, bereavement and more.	Institute	Automatically enrolled, no action required.
Tuition Reimbursement	Provides the opportunity to be reimbursed for participation in courses of study at accredited colleges and universities, and at accredited organizations specializing in career-related training.	Institute	Contact the Human Resources Programs & Engagement Department
Public Service Loan Forgiveness (PSLF) (Federal Student Aid)	Caltech is a qualifying employer for the Federal Government's Public Service Loan Forgiveness (PSLF). The PSLF Program forgives the remaining balance on Direct Loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.	Employee	Apply anytime.
Childcare Centers	The Child Educational Center (CEC) and Children's Center at Caltech (CCC) are local childcare centers that provide children with an early education in a nurturing environment.		
Gym Membership (Caltech's Braun Athletic Center)	Caltech offers a Braun Athletic Center membership discount that includes onsite access to: gym, tennis, pickleball, squash and racquetball courts, badminton, table tennis, volleyball and basketball courts, swimming pools, 400m all-weather track, North and South athletic fields, climbing wall and bouldering cave, 3 separate weight rooms, and more.		
Credit Union	Caltech Employees Federal Credit Union (CEFCU) exclusively serves the extended Caltech community and your families with superior financial value and unsurpassed service.		
Athenaeum Membership	The Athenaeum is a private faculty club and one of Pasadena's notable civic assets. Club membership, open to all benefits-based employees, includes dining, private events, club events, hotel accommodations, tennis courts, and more.		
Commuter Rideshare Services	The Institute Rideshare Program includes vanpooling, carpooling, and bicycling programs, and a free Metro passes to reduce the total number of vehicle trips made to Caltech to reduce congestion on the roads and freeways.	Institute	
Tickets at Work	Access to exclusive savings and special discounts on movie tickets, sporting events, special events, theme parks, attractions and more.		

2025 Benefits Summary

2025 BENEFIT RATES

MEDICAL*

MONTHLY CONTRIBUTIONS				
	Employee Only	Employee +Child(ren)	Employee +Spouse	Employee +Family
Southern California				
Anthem HMO	\$186	\$394	\$456	\$707
Kaiser CA HMO	\$155	\$327	\$377	\$585
Anthem High Deductible PPO	\$65	\$135	\$154	\$242
Washington State				
Kaiser WA HMO	\$155	\$327	\$377	\$585
Anthem High Deductible PPO	\$65	\$135	\$154	\$242
Owens Valley (Campus Only)				
Anthem Owens Valley PPO	\$155	\$327	\$377	\$585
Anthem High Deductible PPO	\$65	\$135	\$154	\$242
Other Locations				
Anthem BlueCard PPO	\$155	\$327	\$377	\$585
Anthem High Deductible PPO	\$65	\$135	\$154	\$242
Hawaii State Medical Plan				
HMSA PPO	\$0	\$377 EE+Child or \$585 EE+Children	\$377	\$585

DENTAL*

MONTHLY CONTRIBUTIONS				
	Employee Only	Employee +Child(ren)	Employee + Spouse	Employee +Family
Delta Dental PPO (Standard) <small>(All locations)</small>	\$13	\$28	\$32	\$51
Delta Dental PPO (Enhanced) <small>(All locations)</small>	\$17	\$36	\$41	\$65
MetLife DHMO <small>(Southern CA only)</small>	\$2	\$4	\$5	\$10

VISION*

MONTHLY CONTRIBUTIONS				
	Employee Only	Employee +Child(ren)	Employee + Spouse	Employee +Family
VSP <small>(All locations)</small>	\$2.28	\$3.44	\$3.42	\$6.70

**Please Note: Premium cost sharing by Caltech for the medical, dental and vision plans is limited to individuals either receiving a monthly compensation of \$1,000 paid by Caltech or having designated external funding as a Caltech allowance for this purpose. This usually applies for postdoctoral scholars and visiting associates.*

2025 Benefits Summary

2025 BENEFIT RATES

SUPPLEMENTAL LONG-TERM DISABILITY (LTD)

MONTHLY CONTRIBUTIONS

The monthly cost for Supplemental LTD Insurance is \$0.137 for each \$100 of Basic Monthly Earnings. For example, if your Basic Monthly Earnings are \$2,000, your monthly cost for Supplemental LTD is \$2.74 $[(\$2,000/\$100) \times \$0.137 = \$2.74]$.

SUPPLEMENTAL LIFE INSURANCE

MONTHLY CONTRIBUTIONS

The cost for Supplemental Employee Life Insurance is calculated based on the employee's age (see chart below). The cost for Supplemental Spouse Life Insurance is based on your spouse's age (see chart below).

The cost for Supplement Child Life is \$0.64 per month, regardless of how many children you have.

Age	Monthly Cost Per \$1,000 of Coverage
Under 30	\$0.030
30 to 34	\$0.036
35 to 39	\$0.052
40 to 44	\$0.066
45 to 49	\$0.096
50 to 54	\$0.134
55 to 59	\$0.230
60 to 64	\$0.394
65 to 69	\$0.738
70 and older	\$1.20

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

MONTHLY CONTRIBUTIONS

Plan	Employee Coverage Amount	I. Employee Only	II. Employee + Child(ren)	III. Family
A	\$10,000	\$0.208	\$0.240	\$0.304
B	\$25,000	\$0.512	\$0.592	\$0.768
C	\$50,000	\$1.008	\$1.168	\$1.520
D	\$75,000	\$1.520	\$1.744	\$2.288
E	\$100,000	\$2.000	\$2.320	\$3.040
F	\$125,000	\$2.512	\$2.912	\$3.808
G	\$150,000	\$3.008	\$3.488	\$4.560
H	\$200,000	\$4.000	\$4.640	\$6.080
I	\$250,000	\$5.008	\$5.808	\$7.600
J	\$300,000	\$6.000	\$6.960	\$9.120
K	\$350,000	\$7.008	\$8.128	\$10.640
L	\$400,000	\$8.000	\$9.280	\$12.160
M	\$450,000	\$9.008	\$10.448	\$13.680
N	\$500,000	\$10.000	\$11.600	\$15.200

ACCIDENT AND HOSPITAL INDEMNITY INSURANCE

MONTHLY CONTRIBUTIONS

Benefit	Employee Only	Employee + Children	Employee + Spouse	Employee + Family
Accident Insurance	\$4.82	\$10.24	\$8.02	\$13.44
Hospital Indemnity Insurance	\$20.26	\$26.84	\$43.38	\$49.96

2025 Benefits Summary

2025 BENEFIT RATES

CRITICAL ILLNESS (Employee coverage includes all eligible dependent children under 26 years of age)

The cost for Employee Critical Illness coverage is calculated based on the employee's age (see chart below). The cost for Spouse Critical Illness coverage is based on your spouse's age (see chart below).

MONTHLY CONTRIBUTIONS

Monthly Cost		
Age	Employee Coverage: \$10,000 Spouse Coverage/RDP ¹ : \$10,000	
	Employee	Spouse
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 Cost		
Age	Employee Coverage: \$20,000 Spouse/RDP ¹ Coverage: \$20,000	
	Employee	Spouse
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

¹RDP = Registered Domestic Partner

LEGAL SERVICES AND IDENTITY THEFT PROTECTION BENEFITS

MONTHLY CONTRIBUTIONS

Legal Shield	Employee + Family
	\$18.96

ID Shield	Employee Only	Employee + Family
	\$14.96	\$28.96

VEHICLE, HOME/RENTERS AND PET INSURANCE

MONTHLY CONTRIBUTIONS

For cost information and to purchase coverage, call MetLife at (800) 438-6388 or visit metlife.com/info/Caltech.

LONG TERM CARE INSURANCE

MONTHLY CONTRIBUTIONS

For cost information and to purchase coverage, call Genworth at (800) 416-3624 or visit genworth.com/Caltech.

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.