

Below is a brief 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](http://hr.caltech.edu) and [MyBenefits.caltech.edu](http://MyBenefits.caltech.edu).

## INSURANCE BENEFITS

HEALTH BENEFITS	INSTITUTE PAID BENEFITS	LIFE & DISABILITY BENEFITS
<p><b>Medical and Prescription Drug Plans (PPO and HMO)</b> (Anthem* and Kaiser) <i>*Includes no-cost medical and pharmacy concierge.</i></p> <p><b>Dental Plans (PPO and DHMO)</b> (Delta Dental and MetLife)</p> <p><b>Vision Plan (VSP)</b></p> <p><b>Health Flexible Spending Account (HFSA)</b> (HealthEquity)</p> <p><b>Health Savings Account (HSA)</b> (HealthEquity)</p>	<p><b>Basic Life (Unum)</b></p> <p><b>Basic Long-Term Disability (LTD) (Unum)</b></p> <p><b>Medical Plan Assistance (Included Health)</b></p> <p><b>Childcare Assistance Program (CCAP)</b></p> <p><b>Business Travel Accident (BTA) Insurance with Medical Evacuation and Repatriation (MER) (International ISOS)</b></p> <p><b>International Travel Assistance (International ISOS)</b></p>	<p><b>Supplemental Life Insurance (Unum)</b></p> <p><b>Supplemental Long-Term Disability (LTD) (Unum)</b></p> <p><b>Short Term Disability (STD) (Unum)</b></p> <p><b>Accidental Death and Dismemberment (AD&amp;D) (Unum)</b></p>

## VOLUNTARY BENEFITS

<p><b>Critical Illness (Unum)</b> Provides a lump-sum payment to you in the event you or your covered dependent is diagnosed with certain critical illnesses.</p> <p><b>Hospital Indemnity (Unum)</b> Provides a lump-sum payment that can help pay out-of-pocket costs associated with being hospitalized.</p> <p><b>Accident Insurance (Unum)</b> Pays a lump-sum payment for covered accidents based on the type of injury and the treatment needed.</p> <p><b>Legal Services (LegalShield)</b> Provides access to professional advice to help you and your covered dependents with legal matters.</p> <p><b>Identity Theft Protection (LegalShield)</b> Provides you and your covered dependents identity and credit monitoring if your identity is stolen.</p>	<p><b>Dependent Day Care FSA Account (DCFSA) (HealthEquity)</b> 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.</p> <p><b>Backup Childcare (Care.com)</b> Subsidized Backup Childcare benefit provides eligible individuals with to a backup childcare when your regular childcare is not available.</p> <p><b>Long Term Care (LTC) Insurance (Genworth)</b> Helps fund the cost of in-home care, nursing home care, or residential facility care when care is not covered by your health insurance.</p> <p><b>Home, Auto, and Pet Insurance (MetLife)</b> Access to discounted rates for home, auto, and pet insurance.</p>
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**RETIREMENT BENEFITS**

**Caltech Base Retirement Plan**

A 403 (b) Defined Contribution Plan funded by the Institute.

**Caltech Voluntary Retirement Plan**

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.

**Caltech 457(b) Deferred Compensation Plan**

A voluntary, non-qualified 457(b) Deferred Compensation Plan available to a defined group of employees.

**TIME OFF**

In addition to generous time off for **vacation, sick time, parental leave, bereavement** and more, Caltech also offers the following paid **holidays**.

New Year’s Day  
 Martin Luther King, Jr. Day  
 President’s Day  
 Memorial Day

Juneteenth  
 Independence Day  
 Labor Day  
 Thanksgiving Day  
 Day after Thanksgiving

Christmas Day  
 (2) Floating Holidays  
 Personal Holiday  
 (3) Special Release Days

**WELLNESS BENEFITS**

**Employee Assistance Program (EAP)**

Free, confidential counseling services and resources that can assist you and your covered dependents.

**Community Resources**

Resources to support the community and build strong connections.

**Gym Membership**

Caltech offers an on-site Braun Athletic Center membership.

**Active & Fit**

*(Through Anthem and Kaiser)*

A flexible fitness program that provides access to fitness memberships at a discounted rate

**Physical Wellness**

*(ClassPass for Kaiser Enrollees Only)*

Access to ClassPass’ digital fitness library and discounted membership rates.

**ADDITIONAL BENEFITS AND PERKS**

**Tickets at Work**

Access to exclusive savings and special discounts on movie tickets, sporting events, special events, theme parks, attractions and more.

**Commuter Rideshare Services**

The Institute Rideshare Program includes vanpooling, carpooling, bicycling programs, and free Metro passes.

**Credit Union**

Caltech Employees Federal Credit Union (CEFCU) exclusively serves the extended Caltech community and your families.

**Athenaeum Membership**

The Athenaeum is a private faculty club and one of Pasadena’s notable civic assets.

**Tuition Reimbursement**

Reimbursement for participation in courses of study at accredited colleges and universities.

**Public Service Loan Forgiveness (PSLF) (Federal Student Aid)**

The Institute is a qualifying employer for the Federal Government’s Public Service Loan Forgiveness (PSLF)

**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.

**Retiree Medical Benefits**

The Institute provides eligible retirees and their eligible spouse, surviving spouse, or registered domestic partner with Defined Dollar Credits, Life insurance, and access to group health, dental, and vision plans during retirement.