



Caltech Open Enrollment

2021 MarCom Awards

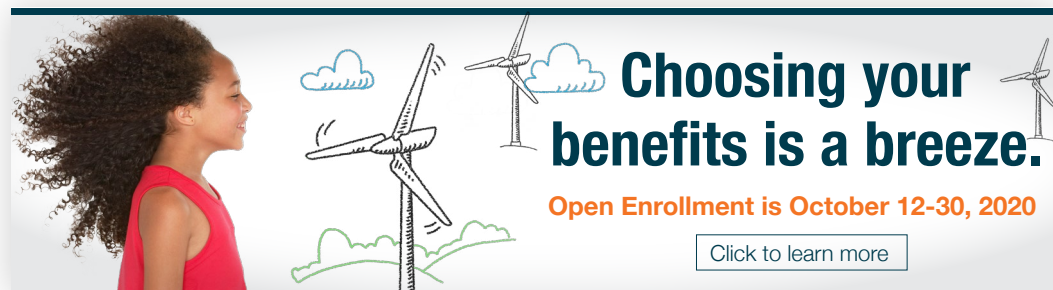
Caltech is a world-renowned science and engineering institute that marshals some of the world's brightest minds and most innovative tools to address fundamental scientific questions and pressing societal changes. Blue partnered with Caltech to provide 2021 benefits open enrollment communication materials for their extraordinary faculty and staff. We wrote, designed and produced a fresh, creative and engaging multifaceted campaign, building on the previous year's success.



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Open Enrollment Kickoff Banner and eCard

The kickoff banner announced the open enrollment dates on the benefits portal. The eCard was emailed to employees to launch the communications campaign; it included live links to get more information, download apps and log on to the benefits portal.



Open Enrollment begins today! Take this opportunity to review and/or make changes to your benefit elections for 2021. Simply follow these steps by October 30.

- 1 Learn about the 2021 changes.**
 - Your monthly costs for the Anthem HMO are decreasing but will increase for the Anthem HDHPs and the Kaiser CA HMO. There are no changes in monthly costs for the Delta Dental PPO, MetLife/Safeguard DHMO or VSP vision plan.
 - The Anthem HMO and Kaiser HMO physician office visit, specialist office visit and urgent care copays are increasing.
 - The Anthem prescription drug formulary (list of covered medications) is changing — only a small number of people will be impacted by this change. If you have a current prescription that is impacted by this change, you will be contacted directly. Click on [See What's Changing](#) to learn more.
 - Life, long-term disability and personal accident insurance premiums are decreasing.
- 2 Make your choices for 2021**, including your Health Flexible Spending Account (HFSA), Health Savings Account (HSA) and Dependent Day Care Flexible Spending Account (DCFSA) elections. **Remember, your 2020 elections for these plans will not roll over to 2021.**
- 3 Certify that your dependents are still eligible** for enrollment in a Caltech medical, dental or vision plan. **You MUST take action if you have dependents.**

Go Mobile!
Access the MyBenefits enrollment portal on your phone or other mobile device by using the Benefitplace mobile app. Once you download the app, log in with your Caltech username and password. The activation code is **caltech** (case sensitive).



[See What's Changing](#)

[Schedule of Events](#)

[Enroll Now!](#)

Or click on MyBenefits in access.caltech to enroll.

Questions? Send an email to hrbenefits@caltech.edu.

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eMailer

The Launch eCard linked to this electronic version of the home mailer, which could also be found on the benefits portal; it included live links, so employees could find the additional information they needed.



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Home Mailer

This printed mailer was sent to homes to help ensure both employees and spouses were aware of the open enrollment dates and involved in the decision-making process.

3... 2...1 Blast Off!

Open Enrollment is October 12-30, 2020

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What's New for 2021?

Medical

Copay Changes

Anthem HMO

- Physician, specialist and urgent care office visit copays are increasing from \$20 to \$25. The "non-preferred" copay of \$45 will remain the same for 2021.

Kaiser HMO

- Physician office visit and urgent care copays are increasing from \$20 to \$25.
- Specialist office visit copays are increasing from \$30 to \$35.

Anthem Pharmacy Changes

The prescription drug formulary (list of covered medications) for all Anthem Plans is changing; however, only a small number of people will be impacted by this change. If you have a current prescription that is impacted by this change, you will be contacted directly. Go to hr.caltech.edu/open-enrollment to learn more.

Cost Changes

Comparing your medical plan options

- Below is a breakdown of the medical plan options and monthly costs for employees in California. For out-of-state medical rates, go to hr.caltech.edu/open-enrollment.

Medical Plan	Anthem HDHP 2020	Anthem HDHP 1400	Anthem HMO	Kaiser HMO
Deductible	\$2,800 per person/\$5,600 per family	\$1,400 for 1 person/\$2,800 family deductible for 1+ persons covered	N/A	N/A
Monthly Cost				
Employee Only	\$55	\$131	\$163	\$150
Employee + Spouse/Domestic Partner	\$130	\$311	\$387	\$365
Employee + Child(ren)	\$114	\$274	\$340	\$323
Employee + Family	\$204	\$491	\$604	\$584

Need help deciding which plan is best for you? See "Tips for Selecting a Medical Plan" at hr.caltech.edu/open-enrollment.

! Due to the COVID-19 pandemic, there will be no in-person benefit fair. Stay tuned to hr.caltech.edu/open-enrollment for announcements about upcoming events.

There are no changes to dental or vision benefits or to your monthly costs for these benefits.

For 2021, Life, Long-Term Disability (LTD) and Personal Accident Insurance (PAI) Premiums Will Be Lower

- If you are already enrolled in supplemental life and/or supplemental LTD coverage, the insurance provider must approve your new coverage before it goes into effect. Look for an Evidence of Insurability (EOI) Form, which will arrive in your home mailbox after Open Enrollment. Once you complete the form and it is approved, your new coverage and deductions will begin.
- Remember, employees with existing supplemental employee life coverage can increase their level of coverage by 1x their annual salary without EOI during Open Enrollment. The maximum coverage amount available under the plan is the lesser of 5x annual salary or \$1,000,000.

Additional health benefits available at no cost to you!

- Grand Rounds** – If you or your dependents are enrolled in a Caltech medical plan, Grand Rounds can help you find a high-quality doctor – or an expert second opinion – at no cost to you. For more information, go to grandrounds.com/Caltech.
- Medical Evacuation and Repatriation (MER)** – This coverage automatically provides you and your covered family members with medical and travel assistance when you are traveling away from home for business or pleasure.

Want to save money?
Check to see if your medical, dental and vision providers are included in the plan's network. You always save money when you stay in-network.

Electing Your 2021 Benefits

1 Learn more about your 2021 benefits and make your elections by October 30

Scan the QR code or visit hr.caltech.edu/open-enrollment to learn more about the benefits offerings for 2021. If you will be adding dependents during Open Enrollment, you'll need to submit documents, such as a marriage or birth certificate.



Campus

To enroll, go to MyBenefits.caltech.edu or click on **MyBenefits** in access.caltech.

Questions? Send an email to hrbenefits@caltech.edu.

JPL

You will enroll in a different way this year, via **Workday**.

Go to JPL Space and select **workday**. Then, click on your inbox in the upper right corner. Instructions will be provided every step of the way.

Questions? Submit an AskHR inquiry at servicenow.jpl.nasa.gov/hrportal or call (818) 354-4447.

2 Certify your dependents enrolled in medical, dental or vision coverage

Each year you must certify that your dependents are still eligible for enrollment in a Caltech medical, dental or vision plan. You **MUST** take action if you have dependents.

3 Enroll in your 2021 Health Flexible Spending Account (HFSA), Dependent Day Care Flexible Spending Account (DCFSA) and/or Health Savings Account (HSA)

If you do not enroll by October 30, your current 2020 benefit elections will continue through 2021 with the exception of the HFSA, DCFSA and/or HSA – these 2020 election(s) will end on December 31, 2020, and you must make a new 2021 election during Open Enrollment.

In 2021, you can contribute up to the following amounts:

- HSA:** \$3,600 for employee only HDHP coverage or \$7,200 for family HDHP coverage (employees age 55 and older can contribute up to an additional \$1,000 per year).

Please note that if you are enrolled in any part of Medicare, you are not legally eligible to contribute to an HSA. This is a courtesy reminder – only you can determine if you meet the eligibility requirements.

- HFSA:** \$2,750

- DCFSA:** \$5,000 (\$2,500 if married and filing separately)

4 Update your beneficiary information for your life insurance in MyBenefits (Campus) or Workday (JPL) and separately for your Caltech Base Plan and/or Voluntary Retirement Plan accounts on the TIAA website.

Get your annual retirement planning checkup


Now is a good time to assess your progress toward your retirement savings goals and make changes to stay on track. Have a look at the new Roth after-tax contribution option in the Voluntary Retirement Plan. Visit tiaa.org/caltech or call TIAA at (800) 842-2252 for more information on all of your retirement savings opportunities.



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Reminder eCard

An eCard was sent to all employees as a reminder of the Open Enrollment deadline. It included a link to an enrollment video, a link to get more information and a link to log on to enroll for 2021 benefits.



Choosing your benefits is a piece of cake.

Open Enrollment ends October 30!

Keep in mind:

- Anthem and Kaiser HMO office visit copays are increasing, so compare your medical options.
- The prescription drug formulary under the Anthem plans is changing — click on **See What's Changing** to learn more.
- Supplemental life, long-term disability and personal accident insurance premiums are decreasing — this is a good time to consider enrolling for or increasing your coverage.
- You must actively certify eligibility for any family members covered under the Caltech medical, dental and/or vision plans.
- You must make new contribution elections for your Health Flexible Spending Account (HFSA), Dependent Day Care Flexible Spending Account (DCFSA) and/or Health Savings Account (HSA) if you would like to continue participating in 2021.
- **If you don't make new elections by October 30, your current coverage will continue, except for your participation in the HFSA, DCFSA and HSA.**

Go Mobile!
Access the MyBenefits enrollment portal on your phone or other mobile device by using the Benefitplace mobile app. Once you download the app, log in with your Caltech username and password. The activation code is caltech (case sensitive).

Download on the App Store
GET IT ON Google Play

[Watch the Enrollment Video](#) [See What's Changing and the Schedule of Events](#) [Log in to MyBenefits and Enroll](#)

Questions? hrbenefits@caltech.edu

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