

The JPL logo is rendered in a bold, white, sans-serif font against a red rectangular background. The letters are closely spaced and have a slight shadow effect.

Jet Propulsion Laboratory  
California Institute of Technology

# Your 2026 guide to benefits.

Explore. Shape. Grow.

[hr.jpl.nasa.gov/benefits-wellness](https://hr.jpl.nasa.gov/benefits-wellness)



# Explore your benefits. Shape your goals. Grow your possibilities.

At JPL, we're committed to supporting you personally and professionally at every stage of your journey. Our Total Rewards program is designed to help you explore options, shape your future, and grow in meaningful ways.

**We cover an average of 78% of health benefit costs, ensuring access to quality care.**

Beyond medical, dental, and vision coverage, your benefits include:

- ✓ **13 paid holidays, vacation, and sick time to recharge**
- ✓ **Paid parental leave for life's milestones**
- ✓ **Generous retirement contributions for your future**
- ✓ **Mental health resources, including counseling and self-care tools**
- ✓ **Professional development to grow your career**

We're proud to invest in you—today and for the future.

**Questions about your benefits?** Submit an [AskHR Inquiry](#) or contact AskHR at (818) 354-4447.

The California Institute of Technology ("Caltech") manages the Jet Propulsion Laboratory ("JPL") under a contract with NASA, which includes overseeing employee benefits. Because of this relationship, you'll see certain plans, such as medical and retirement, referred to as Caltech plans throughout this guide.

# It starts here.

Exploration isn't just for the lab. It's how we live, learn, and lead. Our benefits are here to help you pursue what matters—supporting you as you discover new paths and thrive in every aspect of your life. With every challenge and every choice, we're by your side. *Explore. Shape. Grow.*

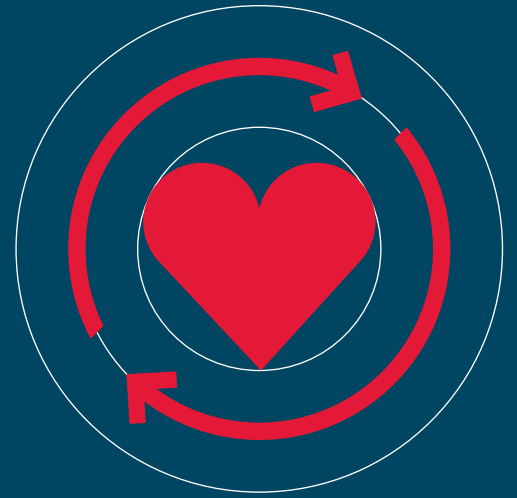
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# Medical:




## Take care of **you** and your health.



Access to quality coverage and care is important for your health. **Explore** your plan options so you can select what works best for you and your family. **Shape** your benefits with a choice between medical plans. **Grow** into better health.



### All of our medical plans provide you:

-  Access to high-quality providers
-  Preventive care services covered at 100%
-  Prescription drug coverage

# Glossary of Terms

**Coinsurance**

The percentage of costs you pay for covered services after you meet your deductible.

**Copays**

A fixed out-of-pocket amount you pay at the time of service for doctor visits or medical services.

**Deductible**

The amount you pay before the plan covers any medical benefits or copays/coinsurance take effect.

**Flexible Spending Account (FSA)**

You can use this account for deductibles, copays, and coinsurance; a “use it or lose it” rule applies, which means unused funds are forfeited at the end of the year.

**Formulary drug**

A medication included on the medical plan's list of covered drugs.

**Health Savings Account (HSA)**

You can use this account for deductibles, copays, and coinsurance; it rolls over from year to year and earns interest; it is offered with high deductible health plans only.

**In network**

In-network providers contract with your insurance company to offer discounted rates, making them less expensive. Locate in-network providers through the medical plan and Included Health.

**Non-formulary drug**

A medication not included on the medical plan's list of covered drugs, often costing more or requiring special approval.

**Out-of-pocket maximum**

The annual limit you pay for in-network care. Note: Out-of-network providers can still bill for costs not covered by insurance even after the maximum is reached.

**Out of network**

Out-of-network providers may charge higher rates and bill members for any amount beyond the plan's allowed amount or program allowance, with these charges also not counting toward the out-of-pocket maximum.

**Premium**

The amount you pay each month for coverage, which may be deducted from your paycheck on a pre-tax basis.

**Preventive Care**

Healthcare services aimed at preventing illnesses, detecting potential health issues early, and maintaining overall wellbeing. It includes regular checkups, screenings, and vaccinations. In-network care is 100% covered by all medical plans.

**Qualifying Life Event (QLE)**

A change in your life (getting married or divorced, having a baby, loss/gain of insurance coverage) that makes you eligible to change benefits outside of Open Enrollment. You have 31 days from the QLE to change your benefits.

**Specialty drug**

A high-cost medication for chronic or complex conditions, which may have a higher copay or require special approval under the medical plan.

# Medical

## 2026 Medical Plan Comparison

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	In Network	Out of Network*	Kaiser providers only. No out-of-network coverage.	Anthem HMO providers only.** No out-of-network coverage.
<b>Preventive Care</b>	100% covered, no deductible	60% covered after deductible	100% covered	100% covered
<b>Deductible</b>	\$3,400 per person \$6,800 per family		No deductible	No deductible
<b>Out-of-Pocket Maximum</b>	\$4,500 per person \$9,000 per family	\$8,000 per person \$16,000 per family	\$1,500 per person \$3,000 per family	\$1,500 per person \$3,000 per family
<b>Primary Care Physician</b>	80% covered after deductible	60% covered after deductible	\$25 copay per visit	\$25 or \$45 copay per visit
<b>Specialist</b>	80% covered after deductible	60% covered after deductible	\$35 copay per visit	\$25 or \$45 copay per visit
<b>Telehealth</b>	\$0 through LiveHealth Online***	60% covered after deductible	\$0 copay	\$0 through LiveHealth Online***
<b>Emergency Room</b>	80% of eligible charges covered after deductible		\$250 copay (waived if admitted)****	\$250 copay (waived if admitted)****
<b>Urgent Care</b>	80% covered after deductible	60% covered after deductible	\$25 copay per visit*****	\$25 or \$45 copay per visit*****
<b>Hospital Stay</b>	80% covered after deductible	60% covered after deductible	\$250 copay per admission, then 100% covered	\$250 copay per admission, then 100% covered
<b>Eligible Health Care Spending Accounts</b>	Health Savings Account (HSA) or Health Flexible Spending Account (HFSA)		Health Flexible Spending Account (HFSA)	Health Flexible Spending Account (HFSA)

\* Out-of-network providers may bill members for the difference between the provider's full charges and the amount paid by the plan.

\*\* Primary care doctor or medical group selection is required for each family member. All benefits must be provided or authorized.

\*\*\*Non-LiveHealth Online telehealth services will be subject to a deductible and/or copayment.

\*\*\*\* If out of network, notify Kaiser or Anthem within 24 hours; out-of-network follow-up care is not covered.

\*\*\*\*\* Follow-up care must be authorized by your medical group.

## Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
<b>Anthem High Deductible PPO</b>	\$74	\$155	\$177	\$278
<b>Kaiser CA HMO</b>	\$170	\$359	\$414	\$643
<b>Anthem HMO</b>	\$212	\$450	\$520	\$807

# Understand the Differences

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
<b>Premiums</b>	<b>Lowest</b>	<b>Mid-Range</b>	<b>Highest</b>
<b>Where to go for care</b>	See any provider. Pay less when you stay in network.	Use only providers in the Kaiser CA HMO network or pay the full cost of care. (Members may use out-of-network urgent care when outside of the medical group's service area.)	Use only providers in the Anthem HMO network or pay the full cost of care. (Members may use out-of-network urgent care when outside of the medical group's service area.)
<b>Access to specialists</b>	No referrals needed.	Referrals required.	Referrals required.
<b>Paying for care</b>	Pay your medical costs until you reach your deductible. After that, you pay a small part of the costs (called coinsurance) until you reach your out-of-pocket maximum.*	Pay copays when you get care or medications. No deductible to meet.	Pay copays when you get care or medications. No deductible to meet.
<b>Tax advantaged accounts</b>	Use an HSA to spend, save, and invest pre-tax dollars for healthcare. Funds never expire even if you change jobs or retire.	Use an FSA to spend pre-tax dollars for healthcare. Unused funds are forfeited at year-end.	Use an FSA to spend pre-tax dollars for healthcare. Unused funds are forfeited at year-end.
<b>Who may like this plan?</b>	Those who want the lowest premiums and greatest choice of providers. They are comfortable with the risk of higher expenses before reaching their deductible.	Those who don't mind paying higher premiums in exchange for more predictable costs and are comfortable with providers in the Kaiser CA HMO network.	Those who don't mind paying higher premiums in exchange for more predictable costs and are comfortable with providers in the Anthem HMO network.

## How do I decide?

When evaluating your options for a medical plan, it's important to think through your needs and comfort level. Consider how much medical care you need, cost of premium, deductibles, and out-of-pocket maximum to determine the best plan for you and your family. **Take our short five-question quiz to see which plan might be best for you.**

*Please use this quiz as a guide only. It is just one tool and should not be relied upon alone. Make sure to explore this benefits guide to help you determine which plan is the best fit for you and your family.*



**Take our online quiz**

for help in choosing your plan.

**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.

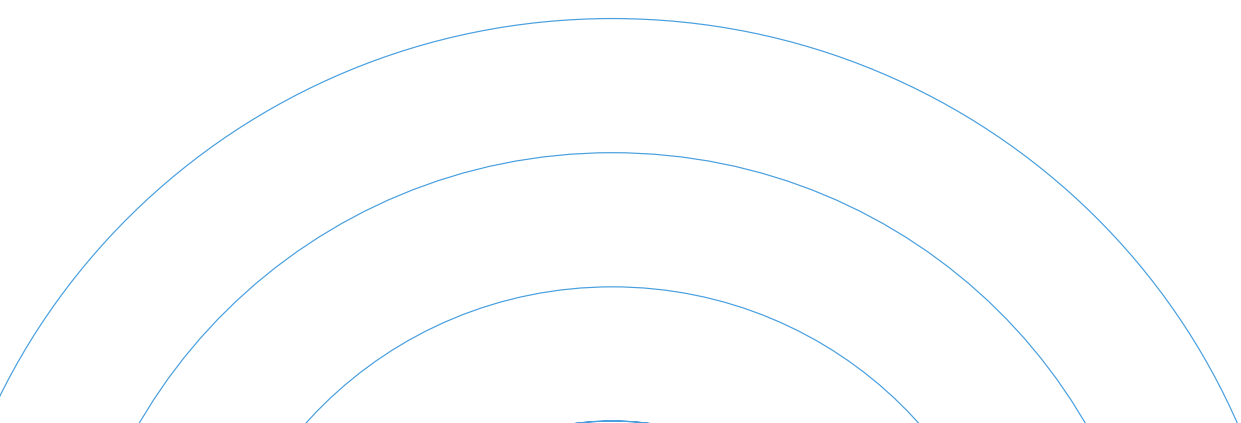


# Prescriptions

Caltech's pharmacy plan is a vital part of your medical benefits, designed to make managing your prescription needs simple and affordable. This section provides an overview of your options, including coverage for retail prescriptions, convenient mail-order prescriptions, and specialty medications. By exploring the differences in pharmacy coverage across the three available medical plans, you'll gain the insights needed to choose the plan that best fits your needs and budget.

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	Retail Pharmacy			
	In Network Participating Providers (Up to 30-Day Supply)	Out of Network* Non-Participating Providers (Up to 30-Day Supply)	Participating Providers (Up to 30-Day Supply)	
<b>Preventive</b>	<i>Deductible waived</i>	<i>Deductible applies</i>	<i>No deductible</i>	<i>No deductible</i>
<b>Generic</b>	\$15 copay	60% after deductible	\$15 copay	\$15 copay
<b>Brand-name formulary</b>	\$45 copay	60% after deductible	\$50 copay	\$50 copay
<b>Brand-name non-formulary</b>	\$75 copay	60% after deductible	\$50 copay	\$75 copay
<b>Non-Preventive</b>	<i>Deductible applies</i>	<i>Deductible applies</i>	<i>No deductible</i>	<i>No deductible</i>
<b>Generic</b>	20% coinsurance up to \$100 per prescription, after deductible	60% after deductible	\$15 copay	\$15 copay
<b>Brand-name formulary</b>	20% coinsurance up to \$250 per prescription, after deductible	60% after deductible	\$50 copay	\$50 copay
<b>Brand-name non-formulary</b>	20% coinsurance up to \$250 per prescription, after deductible	60% after deductible	\$50 copay	\$75 copay

\* Out-of-network providers can still bill for costs not covered by insurance even after the out-of-pocket maximum is reached.



# Prescriptions

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO	
Mail Order				
	In Network Participating Providers (Up to 90-Day Supply)	Out of Network Non-Participating Providers (Up to 90-Day Supply)	Participating Providers (Up to 100-Day Supply)	Participating Providers (Up to 90-Day Supply)
<b>Preventive</b>	<i>Deductible waived</i>		<i>No deductible</i>	<i>No deductible</i>
<b>Generic</b>	\$30 copay	Not covered	\$30 copay	\$30 copay
<b>Brand-name formulary</b>	\$90 copay	Not covered	\$100 copay	\$90 copay
<b>Brand-name non-formulary</b>	\$150 copay	Not covered	\$100 copay	\$150 copay
<b>Non-Preventive</b>	<i>Deductible applies</i>		<i>No deductible</i>	<i>No deductible</i>
<b>Generic</b>	20% coinsurance up to \$200 per prescription, after deductible	Not covered	\$30 copay	\$30 copay
<b>Brand-name formulary</b>	20% coinsurance up to \$500 per prescription, after deductible	Not covered	\$100 copay	\$90 copay
<b>Brand-name non-formulary</b>	20% coinsurance up to \$500 per prescription, after deductible	Not covered	\$100 copay	\$150 copay

Specialty Pharmacy				
	Participating Providers (Up to 30-Day Supply)	Non-Participating Providers	N/A	Participating Providers (Up to 30-Day Supply)
<b>Specialty</b>	\$75 copay	Not covered	Not covered	\$75 copay

## Located outside of Southern California?

If you are located outside of Southern California, your medical plan options may be slightly different. You will still have the option to select the Anthem High Deductible PPO Plan or you may be able to choose a different medical plan.

View plan options:

[hr.caltech.edu/documents/7095/Medical\\_Prescriptions\\_Locations\\_0922.pdf](http://hr.caltech.edu/documents/7095/Medical_Prescriptions_Locations_0922.pdf)

# Our Medical Plans in Action

These examples are for illustrative purposes only and intended to show you how individuals in different situations may go about choosing coverage that fits their needs and budget.

## Family

Angela is married with two teenagers. She and her family are in good health, but she anticipates an emergency room visit and three urgent care visits. In addition, her husband takes a generic migraine medication.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
<b>Annual Premium</b>	\$3,336	\$7,716	\$9,684
<b>Preventive Care</b>	\$0	\$0	\$0
<b>Emergency Room Visit</b> Angela falls and hits her head and goes to the ER. The bill is \$3,000.	\$3,000 She pays the full cost since she hasn't met the deductible.	\$250 Angela pays a copay.	\$250 She pays the copay.
<b>Urgent Care Visit</b> Angela's kids visit urgent care for sports injuries, and her husband goes due to a high fever. Each visit is \$225.	\$675 She pays the full cost because she hasn't met the deductible.	\$75 She pays a \$25 copay for each visit.	\$75 She pays a \$25 copay for each visit.
<b>Prescription</b> Angela's husband receives migraine medication. The generic prescription is \$15 for a 30-day supply or \$180/year.	\$180 Since she hasn't met the family deductible, she pays the full cost of the generic drug.	\$180 This plan covers generic drugs at \$15 for a 30-day supply.	\$180 Generic drugs cost \$15 for a 30-day supply.
<b>Total Expense</b>	\$3,855	\$505	\$505
<b>Total Annual Spend</b> (Out-of-pocket expenses + premiums)	<b>\$7,191</b>	\$8,221	\$10,189



**Based on Angela's situation, the Anthem High Deductible PPO Plan offers the lowest cost option.** Since she is saving money on premiums, she's going to direct the savings into her HSA.

## Employee + Spouse

Sanna is generally healthy and a non-smoker. She’s married, and her husband receives regular allergy shots. Sanna will have a brief hospital stay this year.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
<b>Annual Premium</b>	\$2,124	\$4,968	\$6,240
<b>Preventive Care</b>	\$0	\$0	\$0
<b>Hospital Stay</b> She stays at a hospital for two nights and the bill is \$8,000.	\$4,320 She pays her \$3,400 individual deductible and then pays 20% of the remaining cost.	\$250 She pays the copay.	\$250 She pays the copay.
<b>Allergy Treatment</b> Her husband receives monthly allergy shots that cost \$1,740.	\$1,740 Her husband pays the full cost because they haven’t met the family deductible.	\$35 The treatments are 100% covered. There is a \$35 copay for an allergy test.	\$0 The treatments are covered 100%.
<b>Total Expense</b>	\$6,060	\$285	\$250
<b>Total Annual Spend</b> (Out-of-pocket expenses + premiums)	\$8,184	<b><u>\$5,253</u></b>	\$6,490



Based on her situation, the Kaiser CA HMO Plan is the most affordable option for Sanna.

## Employee Only

Darren is single with no kids and lives an active lifestyle as a rock climber. He is generally healthy and only visits the doctor for his annual preventive checkup.

	Anthem High Deductible PPO	Kaiser CA HMO	Anthem HMO
<b>Annual Premium</b>	\$888	\$2,040	\$2,544
<b>Preventive Care</b>	\$0	\$0	\$0
<b>Prescription</b> He takes a generic medication for high cholesterol.	\$120 \$30 for a 90-day supply (\$120 for the full year).	\$120 \$30 for a 90-day supply (\$120 for the full year).	\$120 \$30 for a 90-day supply (\$120 for the full year).
<b>Total Annual Spend</b>	<b><u>\$1,008</u></b>	\$2,160	\$2,664



Darren’s lowest-cost option is the Anthem High Deductible PPO Plan. He saves money on premiums, so he also takes advantage of the HSA and contributes \$1,000 for future expenses.



# Healthcare and Day Care Accounts:

## Saving you money for eligible healthcare expenses.

Explore how healthcare spending and saving accounts help you plan, save, and thrive. All of these options allow you to reduce your taxable income while setting aside money for healthcare or dependent care expenses.

### Health Savings Account (HSA)

These accounts allow you to set aside pre-tax money from your paycheck to help pay for current and future qualified healthcare expenses for you and your covered dependents.

An HSA allows funds to rollover year to year and the funds remain yours (even if you change jobs or retire), while an FSA has an annual “use-it-or-lose-it” limit.

#### THE DETAILS

- You can only use this account with the Anthem High Deductible PPO Plan.
- Unused money automatically rolls forward to the next year.
- You can invest in a select group of mutual funds once you have \$1,000 in your account and any money you earn grows tax-free.
- Maximum contribution amount allowed:
  - Employee: \$4,400
  - Family: \$8,750
  - 55+: \$1,000 additional
- You can enroll and change contributions at any time.

### Flexible Spending Account (FSA)

#### THE DETAILS

- You can use this account whether or not you are enrolled in a medical plan.
- You must file reimbursement claims for any qualified expenses incurred in 2026 by March 31, 2027\* or the money is forfeited.
- Maximum contribution amount allowed: \$3,300.
- You can enroll within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

### Dependent Day Care FSA (DCFSA)

This type of account allows you to set aside pre-tax money from your paycheck to help pay for the cost of qualified childcare expenses.

#### THE DETAILS

- For your dependent child(ren) under the age of 13 or for a disabled dependent.
- You must file reimbursement claims for any qualified expenses incurred in 2026 by March 31, 2027\* or the money is forfeited.
- Maximum contribution for non-highly compensated employees: \$7,500; Married couples filing separately: \$3,750.\*\*
- You can enroll within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

\* This date is subject to change in 2028 and subsequent years.

\*\*There will be a contribution limit of \$3,500 for Highly Compensated Employees (HCEs). In 2026, an HCE is an Insitute employee who earned \$160,000 or more in 2025 and an Insitute employee hired in 2026 with an anticipated 2026 annual salary of \$160,000 or more. This is required by Section 129 of the IRS Code.

# Included Health and Anthem Concierge

## Navigate your healthcare.

Healthcare is complicated. That's why you have resources available to help you explore your options, shape your care, and grow your comfort level to know you're making a fully informed decision.

### Medical Plan Assistance

If you and your dependents are covered under a Caltech medical plan, you have access to medical plan assistance through Included Health.

You might benefit from using Included Health if you need to:

- **Find Care:** Assistance finding a primary care doctor or specialist that meets your personal preferences.
- **Understand Your Benefits:** Confirm your benefits coverage, review your options, and coordinate complex issues between your insurance and doctor.
- **Manage Your Health:** Get answers about symptoms, a health condition, and treatment options; receive support for chronic conditions, pregnancy, lifestyle improvement, care coordination, and more.
- **Get a Second Opinion:** To fully understand your options for any diagnosis or treatment recommendation.



[includedhealth.com/microsite/caltech](https://includedhealth.com/microsite/caltech)

### Anthem Concierge

If you have an Anthem medical plan, you have access to a personal health advocate to help with your health questions.

You can benefit from using the Anthem Concierge if you want to:

- Understand what your plan covers and how to use Anthem's cost estimate tool.
- Find an in-network doctor, hospital, lab, or other provider.
- Receive help making appointments.
- Find lower-cost medications.
- Set up mail order prescriptions.
- Read through your explanation of benefits (EOB), resolve provider billing errors, and understand your claim appeals process.
- Register for LiveHealth Online, Anthem's telemedicine services.
- Learn about special programs available to you, including Condition Care, Future Moms, and 24/7 Nurse Line.



**Want to make an appointment with our Anthem concierge?**

Ramona Mickel, phone: (303) 907-5983,  
email: [ramona.mickel@anthem.com](mailto:ramona.mickel@anthem.com)



# Dental: Discover your options.

You have the choice of multiple dental plans. Explore your options to determine what plan best meets your needs.

**All employees have access to two Delta Dental plans (Standard PPO and Enhanced PPO).**

- The Enhanced PPO plan provides you with additional benefits such as a higher calendar year maximum, adult orthodontia, a lower deductible, and higher coinsurance for certain services with Delta PPO dentists.

**If you are in Southern CA, you also have the ability to select a DHMO through MetLife. With this plan:**

- You must select a participating dentist to provide or coordinate all of your dental care.
- You can only receive services from dental providers who are contracted with the plan.



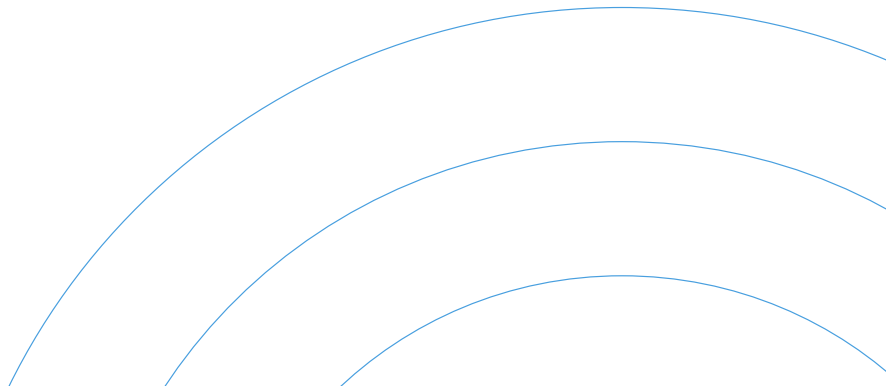
# Overview of Dental Plans

	DHMO (MetLife) (Southern CA employees only)	Standard PPO (Delta Dental)		Enhanced PPO (Delta Dental)	
		Delta PPO Providers	Delta Premier and non-Delta Providers*	Delta PPO Providers	Delta Premier and non-Delta Providers*
<b>Individual Deductible</b>	None	\$50		\$25	\$50
<b>Calendar Year Maximum Per Person</b>	None	\$1,750	\$1,500	\$2,200	\$1,700
Copays/Coinsurance					
<b>Preventive/ Diagnostics</b>	No copay	100%, no deductible		100%, no deductible	
<b>General Services</b> (such as fillings, extractions, root canal, gums/supportive tissue, and sealants)	No copay	80% after deductible		80-90% after deductible, depending on service	60% after deductible
<b>Major Services</b> (such as crowns, partial and complete dentures, and implants)	Copays vary by services	50% after deductible		50-60% after deductible, depending on service	50% after deductible
<b>Orthodontia</b>	\$1,450 for comprehensive orthodontic treatment (referral from your general dentist is required for adults and dependents)	50% after deductible; up to \$1,000 lifetime maximum (dependent children only)		50% after deductible; up to \$1,500 lifetime maximum (adults and dependents)	

\*Out-of-network providers may bill members for the difference between the provider's full charges and the amount paid by the plan.

# Monthly Employee Premiums

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



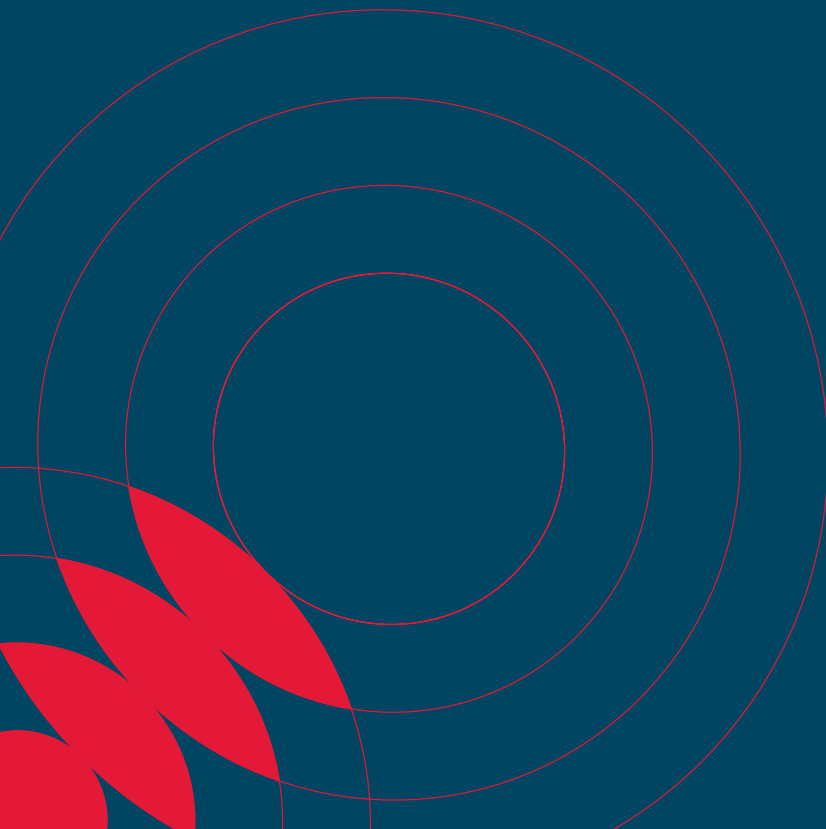


# Vision: Your eye care in focus.

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The vision plan, through VSP, offers you comprehensive coverage and includes eye exams, glasses, contact lenses, and other discounts. Explore how your benefits can shape your overall vision wellness.

You can use VSP or non-VSP providers, but you'll receive greater coverage and lower costs with VSP providers.



## Overview of Vision Plan

Service	Cost – VSP Providers	Cost – Non-VSP Providers
<b>Routine Eye Exam</b> Once every calendar year	\$5 copay	\$5 copay then the plan pays up to \$45
<b>Frames</b> Once every other year	Plan pays up to: \$175 for retail frames \$195 for feature frame brand \$175 for Walmart/Sam’s Club \$95 for Costco equivalent  20% discount on any amount over the allowance	Plan pays up to \$70
<b>Lenses</b> Once every calendar year	Included in eye exam copay  Single vision, lined bifocal, and lined trifocal are covered in full. Polycarbonate lenses covered for dependent children. Standard Progressives are covered in full for everyone.	Plan pays up to: \$30 for single vision \$50 for lined bifocal \$60 for lined trifocal
<b>Contact Lenses</b> (Once every calendar year, in lieu of glasses and frame)	Up to \$60 copay for contact lens exam (fitting and evaluation) Necessary contacts covered in full. Elective contacts up to \$150 plan allowance.	Plan pays up to \$105
<b>Laser Vision Correction</b>	Discounts through VSP	Not covered

## Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
<b>VSP</b> (All locations)	\$2.36	\$3.54	\$3.52	\$6.90



### IMPORTANT

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.

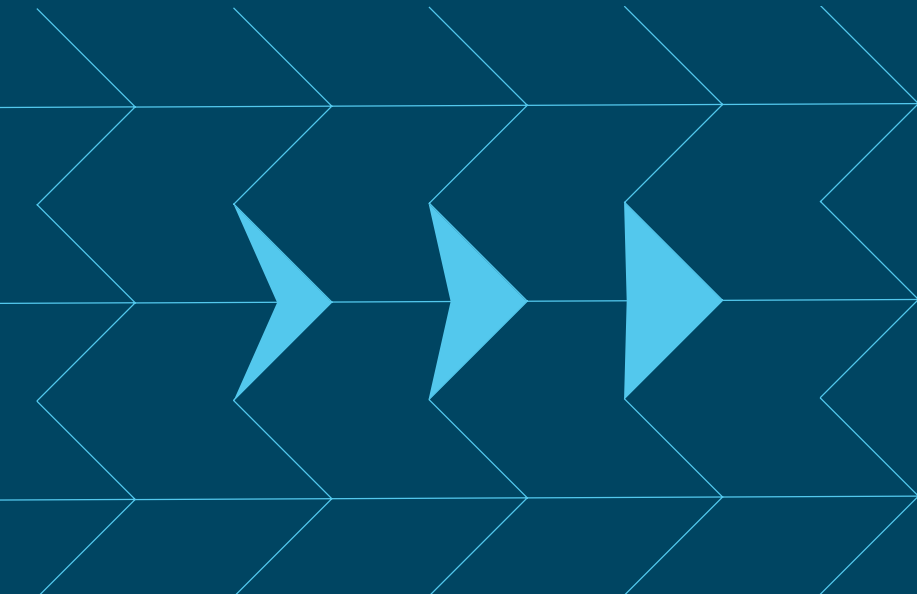
You can only enroll or make changes to your medical, dental, and vision plan within 31 days of becoming benefit eligible, during Open Enrollment, and within 31 days of a Qualifying Life Event.



# Life & Disability Benefits:

Learn how to protect your future.

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Discover how life insurance and short- and long-term disability coverage can offer you and your family peace of mind.

### Basic Coverage Life Insurance

*Provider: Unum*

**\$50,000** - This is provided to you at no-cost by Caltech with automatic enrollment (no action required).

### Supplemental Life Insurance\*

*Provider: Unum*


- This option is a supplement to the Caltech-provided life insurance coverage.
- Coverage options:
  - Supplemental employee life insurance with coverage equal to 1 to 5 times your annual salary, up to \$1 million.
    - **Cost:** Calculated based on your age – see chart.
  - Supplemental spouse life insurance with coverage options ranging from \$10,000 to \$200,000.
    - **Cost:** Calculated based on your spouse’s age – see chart.
  - Supplemental child life insurance with coverage of \$10,000 per eligible dependent.
    - **Cost:** \$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	\$1.200

### Voluntary Short-Term Disability (STD)\*

*Provider: Unum*

This benefit replaces part of your income for an extended period of time if you are unable to work due to a covered illness or injury.

 For employees working in CA, HI, NJ, RI, and NY, STD insurance is automatically deducted from your paycheck as a payroll tax for a state-mandated benefit. If you’re working in another state, you elect an STD policy.

### Basic Long-Term Disability (LTD)

*Provider: State of California or Unum*

This policy provides you with coverage that replaces up to 40% of your regular salary after six months of an eligible disability; up to the maximum specified in the policy.

This is provided to you at no-cost by Caltech with automatic enrollment (no action required).

### Supplemental LTD\*

Provider: Unum

You can add this benefit that supplements the Basic LTD policy. This supplemental policy provides an additional benefit of up to 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.

- **Cost:** \$0.137 for each \$100 of basic monthly earnings (which is the fixed amount of money paid to you, excluding the deductions such as tax contributions and additions).
- **For example:** If your basic monthly earnings are \$2,000, your monthly cost for Supplemental STD is \$2.74  $[(\$2,000/\$100) \times \$0.137 = \$2.74]$ .

### Accidental Death and Dismemberment (AD&D)

Provider: Unum

You can choose to elect an AD&D policy at any time for you and your covered dependents. This insurance provides financial protections upon death or serious injury due to an accident (e.g., if you lose a limb, eyesight, suffer paralysis).

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

\*For these policies, you may enroll anytime, subject to insurance carrier approval. However, to avoid going through the evidence of insurability process, you may enroll for certain benefit amounts during the following time periods:

- Within 31 days of becoming benefit eligible
- During Open Enrollment
- Within 31 days of a Qualifying Life Event, specifically birth, adoption, or marriage

# Voluntary Benefits:

Add extra  
protection for **you**  
and **your family**.

---



Learn how voluntary benefits can help protect you for unexpected situations.



### Critical Illness

Provider: Unum

This insurance pays a cash benefit for certain serious illness such as stroke, cancer, and heart attacks.

- You can receive a lump-sum payment in the amount of up to \$10,000 or \$20,000.
- Employee coverage also covers all eligible dependent children under 26 years of age.
- Cost: Calculated based on your age – see chart below. For coverage for your spouse, it is calculated based on your spouse’s age – see chart below.
- You can elect this benefit within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.



### EXAMPLE

Susan was sitting on the couch with her husband when she started having difficulty speaking and was experiencing numbness in her face. Her husband recognized Susan was having a stroke and immediately called 911. Thanks to his fast action, she made a full recovery following a hospital stay.

Because Susan had a critical illness policy, she received a cash benefit to help pay for her medical, transportation, and living expenses, as well as lost income from being off work during her recovery.

## Monthly Employee Premiums

Monthly Cost			Monthly Cost		
Age	Employee Coverage: \$10,000 Spouse Coverage/RDP <sup>1</sup> : \$10,000		Age	Employee Coverage: \$20,000 Spouse Coverage/RDP <sup>1</sup> : \$20,000	
	Employee	Spouse		Employee	Spouse
under 25	\$1.60	\$1.60	under 25	\$3.20	\$3.20
25 – 29	\$2.20	\$2.20	25 – 29	\$4.40	\$4.40
30 – 34	\$3.20	\$3.20	30 – 34	\$6.40	\$6.40
35 – 39	\$4.30	\$4.30	35 – 39	\$8.60	\$8.60
40 – 44	\$6.40	\$6.40	40 – 44	\$12.80	\$12.80
45 – 49	\$9.40	\$9.40	45 – 49	\$18.80	\$18.80
50 – 54	\$14.30	\$14.30	50 – 54	\$28.60	\$28.60
55 – 59	\$20.50	\$20.50	55 – 59	\$41.00	\$41.00
60 – 64	\$29.80	\$29.80	60 – 64	\$59.60	\$59.60
65 – 69	\$44.00	\$44.00	65 – 69	\$88.00	\$88.00
70 – 74	\$65.70	\$65.70	70 – 74	\$131.40	\$131.40
75 – 79	\$90.10	\$90.10	75 – 79	\$180.20	\$180.20
80 – 84	\$117.40	\$117.40	80 – 84	\$234.80	\$234.80
85+	\$172.00	\$172.00	85+	\$344.00	\$344.00

## Hospital Indemnity Insurance

Provider: Unum

This insurance helps cover costs related to a stay in the hospital or other medical facility and does not replace medical coverage.

- Get a lump sum payment to help with out-of-pocket costs, like deductibles and copays.
- Payouts depend on the type of care needed (e.g., \$1,500 for a hospital admission, \$500 for an intensive care admission, and \$100 for a daily hospital stay).
- Available for you and your covered dependents.
- You can elect this benefit within 31 days of becoming benefit-eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.



### EXAMPLE

Chris had complications from his diabetes which resulted in a two-day hospital stay. During that time, he was off work, and his spouse also took time off, too. He had out-of-pocket expenses including medical services, parking, and meals. Hospital indemnity insurance provided cash benefits to help cover these costs.

## Accident Insurance

Provider: Unum

This insurance helps cover costs from certain accidents or injuries outside of work and does not replace medical coverage.

- Get a lump sum payment to help with out-of-pocket costs, like deductibles and copays.
- Payouts depend on the injury and care needed (e.g., \$1,000 for a hospital admission, \$150 for ER visit, and \$25 for follow-up visit).
- You can elect this benefit within 31 days of becoming benefit-eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.



### EXAMPLE

While riding a bike, Terry's daughter swerved to miss a ball on the ground, fell, and broke her arm. She had an ER visit, follow-up doctor visits, and physical therapy. These expenses added up quickly. Terry's accident insurance helped her pay for out-of-pocket expenses for her daughter's care, including transportation and parking to and from appointments.

Monthly Employee Premiums	Employee Only	Employee + Child(ren)	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

**NOTE: Unum offers a \$50 benefit for anyone on its plans who completes an annual physical, receives a flu shot, or receives an eligible preventive care service.**

### Legal Services

**Provider: LegalShield**

Explore how you can receive professional advice for everyday issues, throughout every stage of your life.

You can benefit from LegalShield if you need assistance with:

- Caring for your family, such as a prenuptial agreement, reviewing adoption paperwork, or changing you name.
- Planning for your estate, such as drafting a will, getting a power of attorney, or setting up a trust.
- Buying, selling, or renting a home, such as reviewing a lease, reviewing a purchase/sale agreement, or dealing with issues with your landlord.

### Identity Theft Protection

**Provider: LegalShield**

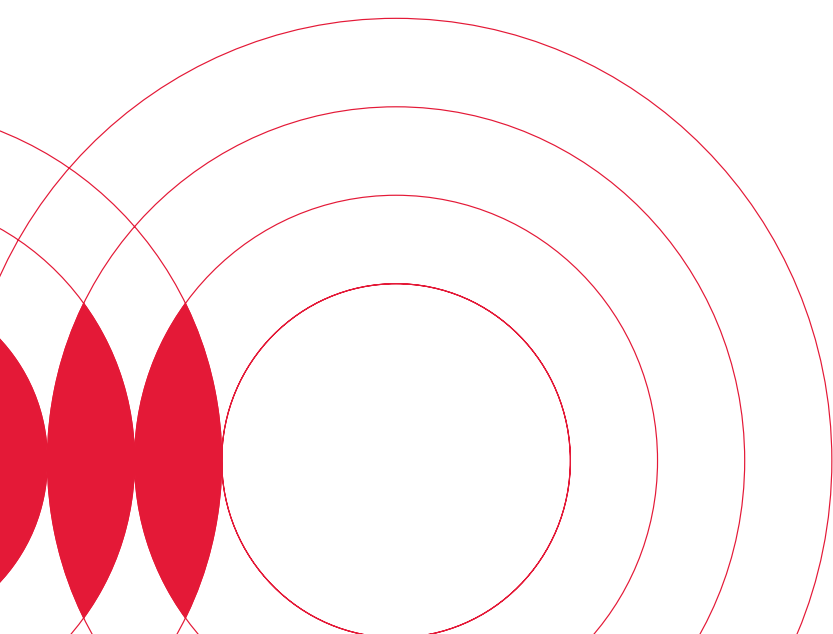
In today’s digital age, it’s important to protect your privacy and information. With this benefit, you receive:

- Identity monitoring.
- Credit monitoring.
- Personal information protection.
- Full-service restoration services if your identity is stolen.

#### Monthly Employee Premiums

LegalShield	Employee + Family	
	\$18.96	
ID Shield	Employee Only	Employee + Family
	\$14.96	\$28.96

**NOTE: You can elect LegalShield benefits within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.**



## Long-Term Care (LTC) Insurance

**Provider: Genworth**

This insurance helps cover the cost of care when you have a chronic medical condition, disability, or disorder and need in-home care, nursing home care, or residential facility care when it is not covered by your health insurance.

- You choose the amount of coverage you want.
- Coverage is available for you and your covered dependents.

You can apply directly with the provider at any time. For cost and to purchase coverage, call Genworth at (800) 416-3624 or visit [genworth.com/jpl](https://www.genworth.com/jpl).



### EXAMPLE

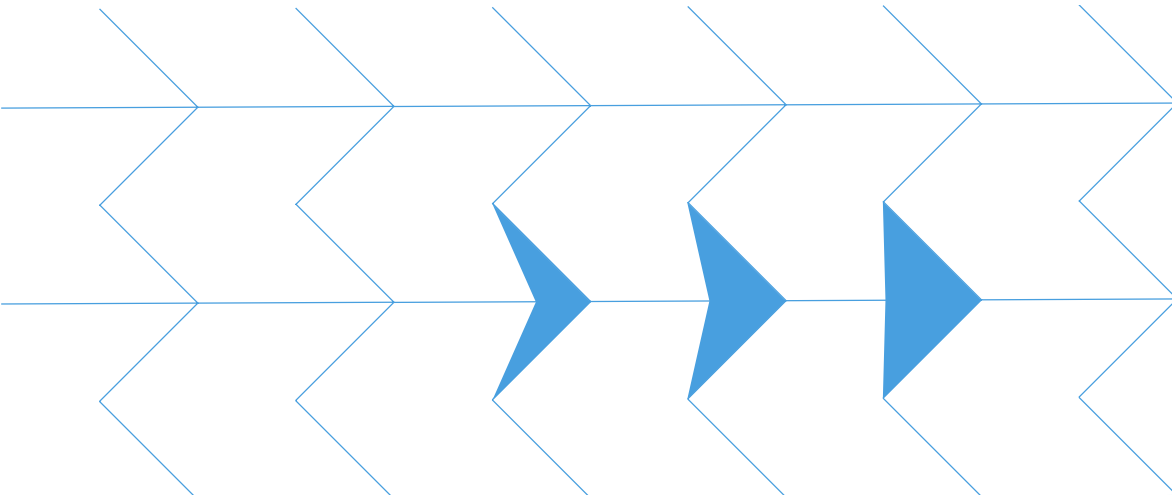
John's wife was diagnosed with Alzheimer's disease, and needs additional in-home care as a result. By having long-term care insurance, John is able to use this coverage to help pay for these services, giving him additional peace of mind knowing his wife is being cared for while he is at work.

## Home, Auto, and Pet Insurance

**Provider: MetLife**

As a JPL employee, you have access to discounted rates on home, auto, and pet insurance. You can sign up for coverage at any time. [metlife.com/info/caltech/](https://www.metlife.com/info/caltech/).

These voluntary benefits are not an ERISA plan of Caltech, as Caltech neither administers nor endorses such benefits for ERISA purposes, does not make any contributions to such benefits, does not receive any consideration related to such benefits, and any decision to participate in these benefits is purely voluntary on the part of employees.





# Retirement: Build your future.

Planning for your retirement is important. Explore your comprehensive options so you can shape a better tomorrow and grow your savings. A generous Base Plan allows Caltech to provide you with a solid nest egg, and you have additional options to invest in your future.

## Caltech Base Retirement Plan

The Caltech Base Retirement Plan is a 403(b) defined contribution plan. Caltech contributes a percentage of your eligible salary to your retirement account based on your eligible years of service:

- **Less than 10 years of service:**  
5% of eligible compensation up to Social Security Wage Base,\* then 10% of salary over the Social Security Wage Base, not to exceed the IRS compensation limit.
- **10 or more years of service:**  
11% of eligible compensation up to the Social Security Wage Base,\* then 16.5% of salary over the Social Security Wage Base, not to exceed the IRS compensation limit.
- If you were hired before January 1, 2022, please refer to the Summary Plan Description for details on the contribution formula. View the [Summary Plan Description here](#).

### What you need to know:

- You will receive an enrollment notification from TIAA upon meeting eligibility requirements.
- You will select your investments and designate beneficiaries through our vendor, TIAA.
- The Base Plan has a 3-year graded vesting schedule. This means for every completed year of vesting service you own a percentage of your account:
  - 1 year = 33%
  - 2 years = 66%
  - 3 years = 100%
- Contributions and investment earnings remain tax-deferred until you begin making withdrawals.

[hr.caltech.edu/departments/total-rewards/benefits/retirement-savings](https://hr.caltech.edu/departments/total-rewards/benefits/retirement-savings)

\*The Social Security Wage Base is the maximum amount of earned income on which employees must pay Social Security taxes. In 2025, this is \$176,100.

## Caltech Voluntary Retirement Plan

This plan is also a 403(b) defined contribution plan and consists of employee contributions. All employees with W-2 wages are eligible to participate.

### What you need to know:

- You may enroll, change, or stop your contribution anytime.
- You choose how much you want to contribute up to the annual IRS limit.\*
- You can defer on a pre-tax basis, Roth after-tax basis, or combination of both.
- You choose from a variety of investment options through our vendor, TIAA, and you are immediately 100% vested.
- **If you are 50 or older in 2026, you may contribute an additional aged-based catch-up amount. If your compensation in 2025 was greater than \$150,000, your catch-up contribution is required to be made on a Roth after-tax basis.**

*\*Please note: Your limit may be reduced because it must consider contributions you receive from the Institute under the Base Plan.*

## Caltech 457(b) Deferred Compensation Plan

If your annual base salary as of November 1, 2025 or date of hire is at or above the compensation threshold for this plan, you can participate in a 457(b) Deferred Compensation Plan.

### What you need to know:

- New enrollments or changes to your deferral amount must be made the month prior to the desired effective date.
- You can defer compensation on a pre-tax basis up to the annual IRS limit.
- You choose from a variety of investment options through our vendor, TIAA. You are immediately 100% vested.

**Need help planning for retirement?**

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow) to schedule a free consultation or call (800) 732-8353, Option 1. For general questions, call (800) 842-2252.



# Financial Wellness:

## Your foundation for a stronger tomorrow.

Financial wellness is the key to building a secure and confident future. Explore a variety of programs and resources to help expand your knowledge, shape better financial habits, and lay the foundation for lasting success.

### **Saving and Spending Accounts**

To help you save and spend wisely on healthcare and childcare, we offer Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), and Dependent Care FSAs (DCFSA). These are important financial wellness tools to help you unlock tax savings.

#### **Why Consider These Accounts?**

Contributions to these accounts are made with pre-tax dollars which lowers your taxable income, allowing you to keep more of your paycheck.

You can use these accounts to pay for healthcare and childcare costs which helps make these essential expenses more affordable.

**The bottom line: You pay less in taxes, and you have greater control over your out-of-pocket costs.**

To explore more about these accounts, the differences between them, and how they work, please refer to page 12 of this guide.

## TIAA Services and Resources

Through our retirement provider, TIAA, you have access to a range of resources, enabling you to plan for your future with confidence.

**Online Courses:** Elevate your retirement knowledge through courses that can help you plan ahead and make the most of your investments. These courses include a universal overview, a solid foundation, managing your plan, and protecting your assets. Learn more at [tiaa.org/caltech](https://tiaa.org/caltech).

**Consulting Services:** You can receive personalized financial guidance for your retirement by scheduling an appointment with one of TIAA's advisors, at no cost to you. [Contact TIAA to schedule a meeting.](#)

**Live and On-demand Webinars:** These sessions cover a variety of topics such as saving for your goals, managing your finances, protecting your future, and more. Visit [tiaa.org/caltech](https://tiaa.org/caltech).

## Tuition Reimbursement

You can be reimbursed for participation in courses of study at accredited colleges and universities, and at accredited organizations specializing in career-related training. Visit [hr.caltech.edu](https://hr.caltech.edu).

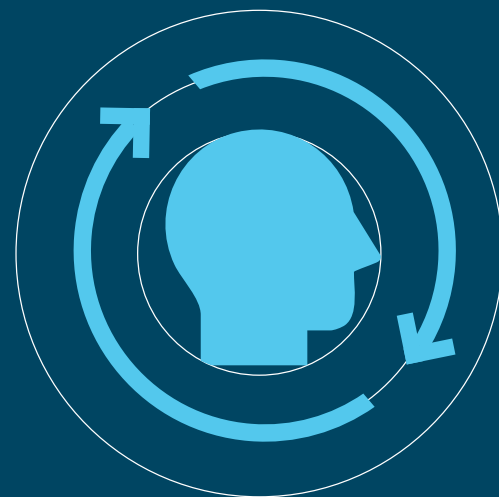
## Public Service Loan Forgiveness

Caltech is a qualifying employer for the Federal Government's Public Service Loan Forgiveness Program. The 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. Visit [studentaid.gov](https://studentaid.gov).

## Credit Union

The Caltech Employees Federal Credit Union exclusively serves the extended Caltech community and your families with superior financial value and unsurpassed service. Visit [caltechefcu.org](https://caltechefcu.org).

# Mental Wellness: Discover ways to support **your** mind.



Explore what you need, shape what works for you, and grow with support that meets you where you are.

## Employee Assistance Program

*Provider: Empathia LifeMatters EAP*

Through LifeMatters EAP, you can access five free, one-on-one confidential counseling services per topic. You can also take advantage of their online well-being assessment and wellness webinars. LifeMatters EAP offers support and resources in a variety of areas including:

- Depression
- Anxiety
- Loneliness
- Substance abuse
- Parenting
- Elder care
- Work-related stress
- Communication challenges with supervisors, employees, or coworkers.

To help reduce stress and anxiety, you also have access at no cost to Learn to Live's online Cognitive Behavioral Therapy modules.

For EAP, visit LifeMatters at [eap.mylifematters.com](https://eap.mylifematters.com). Choose "Company Login" and password JPL.

For Learn to Live, visit [learntolive.com/partners](https://learntolive.com/partners) and use access code JPL.

## Community Resources

Looking for additional support? You can benefit from community involvement through United Way and by exploring the Great Work Perks and Wellness program activities and services available on the HR Benefits and Wellness website.

## Headway

If you're enrolled in a Caltech Anthem medical plan, you have free access to Headway. With Headway, you can benefit from:

- **Personalized Matching:** Get matched with the right provider by filtering for your clinical needs and personal preferences.
- **Immediate Availability:** Same-day matching with providers who have openings within 48 hours.
- **In-person or Virtual Care:** Book whichever options fits your needs and schedule.
- **Diverse, High-Quality Network:** More than 40,000 in-network, diverse clinicians offering you high-quality care.
- **Easy to Use Platform:** Book and manage appointments and payment directly on our website.
- **Affordable and Transparent Pricing:** All Headway providers are in-network with your insurance, and you can see your price before you book.



### GET STARTED TODAY

Visit [book.headway.co/anthem-bc](https://book.headway.co/anthem-bc), or search for providers at [Anthem.com](https://Anthem.com) or in the Sydney Health app.

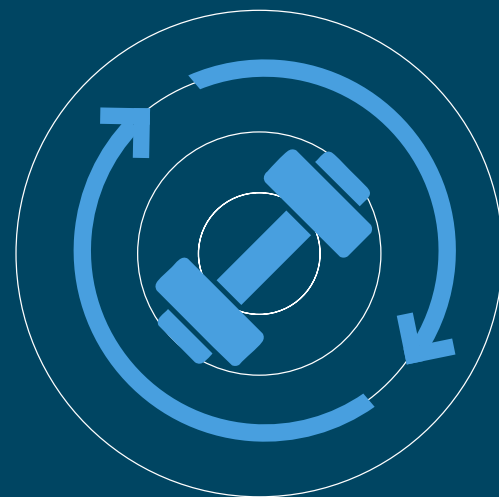
## Mental Health Services provided by Kaiser

If you're enrolled in a Caltech Kaiser medical plan, you can explore mental health support that goes hand-in-hand with the care you receive. You have access to:

- Healthcare professionals who can support you including, primary care doctors, psychiatrists, therapists, and addiction medicine specialists.
- Self-care and wellness tools, including apps, such as Calm and Headspace, that can help with stress, anxiety, and sleep – available at no cost.
- Wellness coaching and online assessments.
- Digital wellness resources.
- Classes and support groups.

Visit: [healthy.kaiserpermanente.org/health-wellness/mental-health](https://healthy.kaiserpermanente.org/health-wellness/mental-health).

# Physical Wellness: Benefits that keep you moving.



Explore what energizes you, shape healthy habits, and grow stronger.

## Wellness Facilities

JPL employees can access two onsite gyms and a Wellness Room. Additionally, you can receive a discounted membership at Caltech's Braun Athletic Center that includes onsite access to a variety of amenities including gym, weight rooms, tennis, pickleball, swimming pools, 400m all-weather track, volleyball and basketball courts, and more. Learn more about the JPL Wellness Facilities on the HR Benefits and Wellness website.

## Active & Fit

This program is available to you if you're enrolled in a Caltech Anthem medical plan or Great Works Perk at no cost. You receive access to fitness memberships at a discounted rate to let you work out your way – at a gym, at home with workout videos, and more.

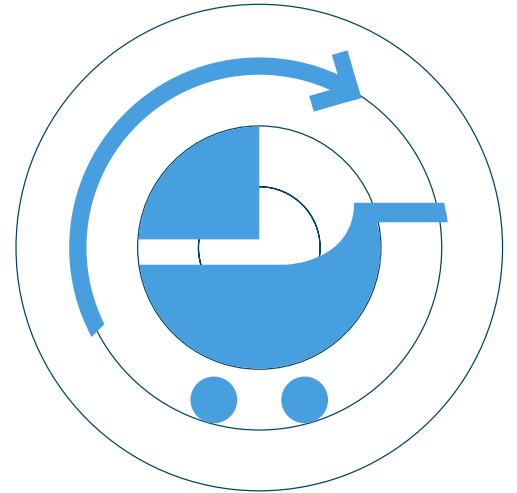
Visit [activeandfit.com](https://activeandfit.com).

## One Pass Select Affinity

If you're enrolled in a Caltech Kaiser medical plan, you receive access to One Pass Select Affinity which includes:

- Access to gyms and fitness locations nationwide.
- Live, digital fitness classes and on-demand workouts.
- Personalized workout builders to try new exercises.
- Grocery and home essentials delivery to make healthy eating easy.

Visit: [healthy.kaiserpermanente.org/health-wellness/fitness-offerings](https://healthy.kaiserpermanente.org/health-wellness/fitness-offerings).



# Childcare:

## Caring for your family.

Explore flexible child and elder care options that can shape your routine with confidence and allows your family to grow with support that adapts to your life.

### Child Educational Center (CEC)

Located on the northern edge of Caltech in a residential neighborhood, this preschool offers full-time and part-time options for infant, toddler, and preschool programs. You have access to discounted rates through Caltech.

### Childcare Assistance Program (CCAP)

Through this benefit, you can receive up to \$5,000 per year for dependent children 12 years of age and younger, if certain eligibility requirements are met.

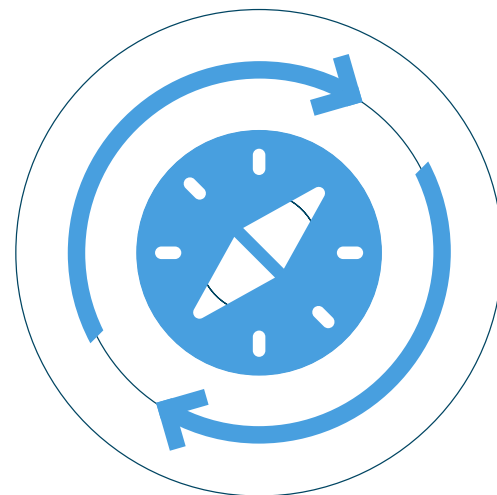
- You can elect this benefit within 31 days of becoming benefit eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event.

### Backup Childcare

Offering you subsidized backup child and elder care through Care.com, you receive access to in-home and center-based backup care when your regular childcare is not available due to an unplanned circumstance. You can access this benefit anytime. Learn more on the [HR Benefits and Wellness website](#).

### Dependent Day Care Flexible Spending Account

Set aside pre-tax money from your paycheck to help pay for the cost of qualified childcare expenses. Go to page 12 for more details.



# Travel Benefits:

## Coverage that travels with you.

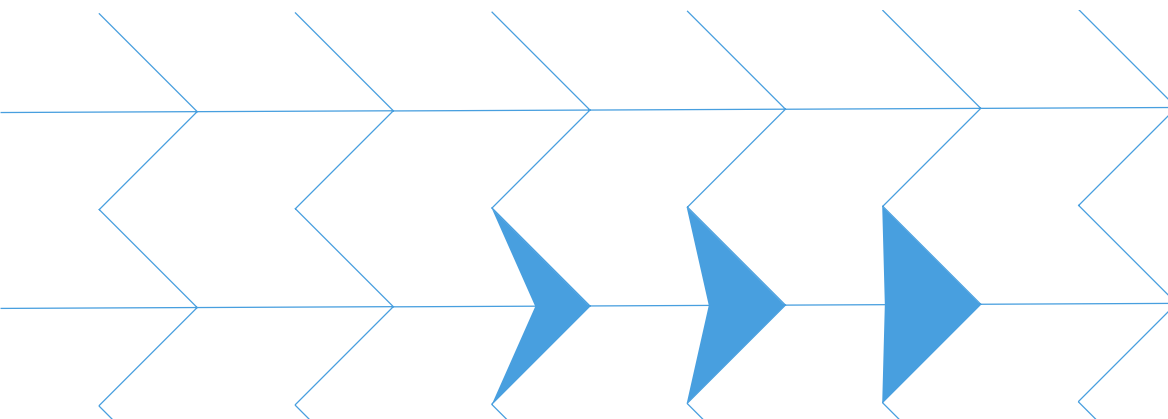
If you're traveling for work or out of the country for personal or work reasons, you're covered if something goes wrong on your trip. Caltech pays for the benefit, and you're automatically enrolled.

### **Business Travel Accident (BTA) Insurance**

If you're traveling for work BTA offers you peace of mind with benefits that cover you if you are injured or pass away as a result of a covered accident.

#### **This benefit also offers you:**

- Medical Evacuation and Repatriation (MER) for both business and personal travel, and provides you and your covered dependents who need assistance while traveling away from your home country.
- International Travel Assistance if you're traveling on work-related business and you need options for medical and security needs, this benefit gives you access to a global network of Assistance Centers.



# Employee Perks

## Time Off

Generous time off is available to you for vacation, sick time, parental leave, bereavement, and more. Additionally, JPL offers the following paid holidays:

<b>New Year's Day</b>	<b>Juneteenth</b>	<b>Day after Thanksgiving</b>
<b>Martin Luther King, Jr. Day</b>	<b>Independence Day</b>	<b>Christmas Day</b>
<b>President's Day</b>	<b>Labor Day</b>	<b>Floating Holidays (2)</b>
<b>Memorial Day</b>	<b>Thanksgiving Day</b>	<b>Personal Holiday</b>

## 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. Visit [athenaeumcaltech.com](https://athenaeumcaltech.com).

## Great Work Perks

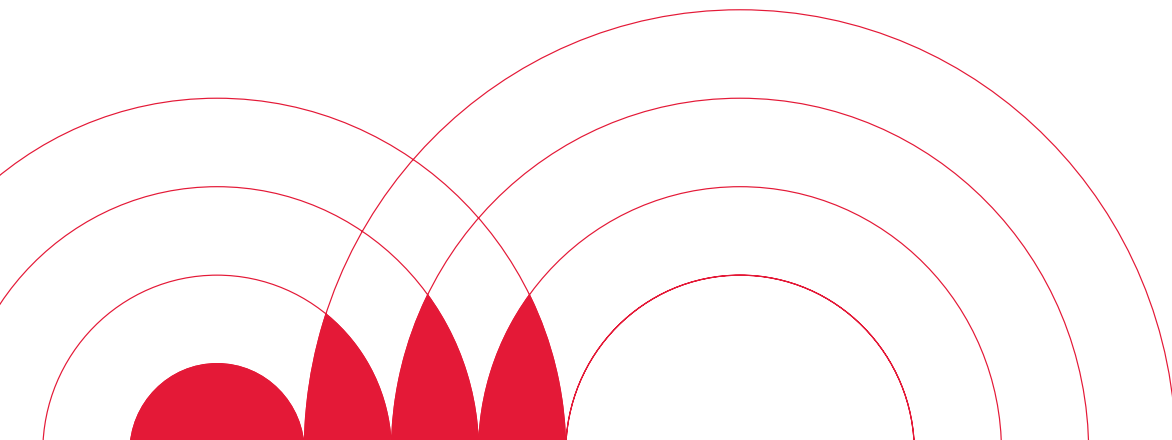
You have access to exclusive savings and special discounts on movie tickets, sporting events, special events, theme parks, attractions, and more. Learn more on the HR Benefits and Wellness website.

## Commuter Rideshare Services

This program includes vanpooling, carpooling, and bicycling programs, as well as free Metro passes to reduce the total number of vehicle trips made to Caltech to reduce congestion on our roads and freeways. Visit [parking.caltech.edu](https://parking.caltech.edu).

## Caltech Retiree Benefits

Based on your 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 life insurance coverage. Visit [caltechretireebenefits.com](https://caltechretireebenefits.com).



# How to Enroll

To enroll within 31 days of being benefits eligible, during Open Enrollment, or within 31 days of a Qualifying Life Event:

- Go to [Workday through JPL Space](#). Click “Open Enrollment” application icon under Your Top Apps.

## Add a Dependent to Your Coverage

If you add a dependent, you must submit supporting documentation, such as a marriage and/or birth certificate, to show your dependent’s relationship to you. If you do not upload the required document(s) during your enrollment period, your dependent(s) will not be covered in Caltech’s plans in 2026.

## Certify Your Current Dependents

Each year, you must certify your current dependent(s)—spouse and/or child(ren)—are still eligible for coverage under Caltech’s plans.

**Note:** If you do not take action, your dependents will not be covered for any medical, dental, and/or vision benefits for the new plan year.

## Review and Update Beneficiary Information

Once a year, please take a moment to ensure your beneficiary information is up-to-date for:

- Life insurance and Accidental Death and Dismemberment (if enrolled) in Workday.
- Retirement plan(s) on the TIAA website, which can be accessed via Workday.

## Enroll in HSA, FSA, and DCFSA Plans Each Year

If you wish to participate in a Flexible Spending Account (FSA) and/or Dependent Day Care FSA (DCFSA) plan for the new plan year, you must enroll in these benefits each year. Your participation in these plans does not rollover to the following year.

If you wish to participate in the Health Savings Account (HSA), and are eligible to do so by having an Anthem High Deductible PPO Plan, you can enroll or make changes to your HSA contributions anytime via Workday.

# Qualifying Life Event Information

Once you've completed your enrollment as a new hire or during the Open Enrollment period, your benefits elections remain in effect through 2026. The only way you can make changes to certain benefits is if you have a qualifying life event.

## What is a qualifying life event?

The criteria for a "qualifying life event" is determined by the IRS, and examples include:

- Marriage or divorce
- Birth, adoption, custody change, court order, or death
- Your spouse becomes employed or unemployed
- Your child no longer meets the eligibility requirements
- You become disabled
- Your spouse becomes disabled or dies
- You gain or lose insurance coverage
- Your job status changes from benefit eligible to non-benefit eligible due to a change in hours worked per week.

## What happens if I have one of these events during the year?

It is a one-time opportunity to change your benefit coverage outside of the open enrollment period. If all of the following apply, you can make changes:

1. You have a qualifying life event.
2. You report the change within 31 days of the event.
3. The change effects your eligibility under one of the Caltech-provided benefit plans.

## How do I make changes?

Make sure you have the relevant supporting documentation, such as a marriage certificate, birth certificate, divorce decree, or documentation showing loss or gain of other insurance coverage. Then, follow these steps:

1. Log in to JPL VPN, access JPL Space, and look for the Workday icon in the lower right of the screen.
2. Go to JPL Benefits under Your Top Apps.
3. Under Actions, choose Change Benefits / Submit Life Events.
4. Choose Life Event.
5. Upload supporting documentation.
6. Click Submit.



If you have any questions, need assistance understanding when to make changes, or what documentation is required, please submit an AskHR Inquiry at [servicenow.jpl.nasa.gov/hrportal](https://servicenow.jpl.nasa.gov/hrportal) or call AskHR at (818) 354-4447, (M-F, 8 a.m.-5 p.m. PT).

# 2026 Contact Information

INSURANCE COMPANIES				
Plan	Carrier/Vendor	Group Numbers	Phone	Website & Mobile App
Medical and Prescription Drug	Anthem	HMO 175104H200  High Deductible PPO 175104M277  BlueCard (Outside CA) 175105M263  Owens Valley PPO 175105M265	(866) 820-0765 (M-F, 8 a.m.-12 a.m. PT)	Website <a href="http://anthem.com/ca/Caltech">anthem.com/ca/Caltech</a>  Mobile App <a href="#">Sydney Health</a>
	Kaiser	Southern California 101829-1  Washington 4918800	California (800) 464-4000 (M-F, 8 a.m.-5 p.m. PT)  Washington (888) 901-4636 (M-F 8 a.m.-5 p.m. PT)	Website <a href="http://choose.kaiserpermanente.org/caltech">choose.kaiserpermanente.org/caltech</a>  Mobile App <a href="#">Kaiser Permanente</a>
Dental Plans	Delta Dental PPO (Enhanced)	3608-12001	(800) 765-6003 (M-F, 5 a.m.-5 p.m. PT)	Website <a href="http://deltadentalins.com/Caltech">deltadentalins.com/Caltech</a>
	Delta Dental PPO (Standard)	3608-2001		Mobile App <a href="#">Delta Dental Mobile App</a>
	MetLife DHMO (Southern CA only)	136384-0001	(800) 880-1800 (M-F, 8 a.m.-5 p.m. PT)	Website <a href="http://metlife.com/info/caltech">metlife.com/info/caltech</a>  Mobile App <a href="#">MetLife US App</a>
Vision Plan	VSP	12250422-0300	(800) 877-7195 (M-Sat, 6 a.m.-5 p.m. PT)	Website <a href="http://caltech.vspforme.com">caltech.vspforme.com</a>  Mobile App <a href="#">VSP Vision Care</a>
Health Flexible Spending Account (FSA)	HealthEquity	N/A	(866) 346-5800 (available 24/7)	Website <a href="http://learn.healthequity.com/caltech">learn.healthequity.com/caltech</a>
Dependent Day Care FSA Account				Mobile App <a href="#">HealthEquity</a>
Health Savings Account (HSA)				
Accident Insurance		477800	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Accidental Death and Dismemberment (AD&D)	Unum	943496	(800) 445-0402 (M-F, 5 a.m.-5 p.m. PT)	Website <a href="http://learn.unum.com/Caltech">learn.unum.com/Caltech</a>
Basic Life		943496	(800) 445-0402 (M-F, 5 a.m.- 5 p.m. PT)	Mobile App <a href="#">MyUnum for Members</a>
Basic Long-Term Disability (LTD)		943497	(800) 985-2429 (M-F, 5 a.m.-5 p.m. PT)	
Critical Illness		477799	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Hospital Indemnity		477801	(800) 635-5597 (M-F, 5 a.m.-5 p.m. PT)	
Short-Term Disability (STD)		943497	(800) 985-2429 (M-F, 5 a.m.-5 p.m. PT)	
Supplemental Life Insurance		943496	(800) 445-0402 (M-F, 5 a.m.-5 p.m. PT)	
Group Legal	LegalShield	302966	(888) 807-0408 (M-F, 5 a.m.-5 p.m. PT)	Website <a href="http://benefits.legalshield.com/Caltech">benefits.legalshield.com/Caltech</a>
Identity Theft Protection				Mobile App <a href="#">LegalShield</a> and <a href="#">IDShield</a>

Long-Term Care (LTC) Insurance	Genworth	Policy number: 17478	(800) 416-3624 (M-F, 5 a.m.-5 p.m. PT)	Website <a href="http://genworth.com/caltech">genworth.com/caltech</a>
Home, Auto, and Pet Insurance	MetLife	When you call or online for a quote, mention you are a Caltech employee.  Farmers GroupSelect Discount Code: B1T	(844) 262-7241 (M-F, 5 a.m.-5 p.m. PT)	Website <a href="http://metlife.com/info/caltech">metlife.com/info/caltech</a>
<b>RETIREMENT INFORMATION</b>				
Base Retirement Plan	TIAA	Base Plan 403497/101205	General questions (800) 842-2252 (M-F, 5 a.m.-7 p.m. PT)	Website <a href="http://tiaa.org/Caltech">tiaa.org/Caltech</a>
Voluntary Retirement Plan		Voluntary Plan 403498	Schedule a consultation	Download the Mobile App from the Apple AppStore or Google Play.
457(b) Deferred Compensation Plan		457 (b) Deferred Compensation Plan 403499/101207	(800) 732-8353, Option 1 (M-F, 5 a.m.-5 p.m. PT)	
<b>ADDITIONAL CONTACTS</b>				
Medical Plan Assistance	Included Health	49188800	(800) 929-0926	Website <a href="http://includedhealth.com/caltech">includedhealth.com/caltech</a>  Mobile App <a href="http://Included Health">Included Health</a>
Childcare	Human Resources Benefits Office	N/A	(818) 354-4447 (M-F, 8 a.m.-5 p.m. PT)	Website <a href="http://hr.jpl.nasa.gov/benefits-wellness/wellness/caregiving-programs">hr.jpl.nasa.gov/benefits-wellness/wellness/caregiving-programs</a>  Email AskHR at <a href="http://servicenow.jpl.nasa.gov/hrportal">servicenow.jpl.nasa.gov/hrportal</a>
Backup Childcare	Care.com	N/A	(855) 781-1303 (24/7)	Websites <a href="http://hr.caltech.edu">hr.caltech.edu</a> <a href="http://caltech.care.com">caltech.care.com</a>  Mobile App <a href="http://Care.com">Care.com</a>
Retiree Medical	Caltech Retiree Service Center	N/A	(855) 251-0920 (M-F, 5:30 a.m.- 6 p.m. PT)	Website <a href="http://caltechretireebenefits.com">caltechretireebenefits.com</a>
Business Travel Accident (BTA) Insurance	Chubb partners with AXA Assistance (AXA)	N18014750	Within US or Canada: +1-855-327-1414 (toll-free) (available 24/7)  Outside US: +1-630-694-9764 (collect) (available 24/7)	Website <a href="http://www.ChubbTravelAssistance.com/AXA">www.ChubbTravelAssistance.com/AXA</a>  Mobile App
Employee Assistance Program (EAP)	Empathia LifeMatters EAP	N/A	EAP: (800) 367-7474	EAP Website: <a href="http://eap.mylifematters.com/login">eap.mylifematters.com/login</a> Choose "Company Login," and use password JPL
Learn to Live				Website: <a href="http://learntolive.com/partners">learntolive.com/partners</a> Access code JPL
<b>CONCIERGE - ANTHEM</b>				
Anthem Concierge (Anthem members only)	Ramona Mickel	N/A	(303) 907-5983	Website: <a href="http://hr.caltech.edu/departments/total-rewards/benefits/anthem-concierge">hr.caltech.edu/departments/total-rewards/benefits/anthem-concierge</a>  Email: <a href="mailto:ramona.mickel@anthem.com">ramona.mickel@anthem.com</a>

## JPL Human Resources Benefits Office

[hr.jpl.nasa.gov/benefits-wellness](http://hr.jpl.nasa.gov/benefits-wellness)

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# Explore your benefits. Shape your goals. Grow your possibilities.

This guide, together with plan documents and your summary plan descriptions (SPDs), benefit booklets, Evidence of Coverage booklets (EOCs), and certificates of insurance (collectively, the “Benefit Documents”) describes the benefits available to you and is intended to help you use each benefit more effectively. Plan documents and Benefit Documents contain additional information. The Benefit Documents will govern any discrepancies with this guide unless otherwise noted. In the event of a conflict between this guide and the Plan Document, the Plan Document will control. This guide describes benefits that are governed by ERISA, as well as non-ERISA benefits.

