

Table of Contents

Section 1: General Terms

GENERAL TERMS YOU SHOULD KNOW	1.1
--	------------

Section 2: General Information

INTRODUCTION	2.1
---------------------------	------------

WHEN YOU NEED INFORMATION	2.2
--	------------

ELIGIBILITY	2.3
--------------------------	------------

Benefit-Based Employees	2.3
-------------------------------	-----

Non-Benefit-Based Employees	2.3
-----------------------------------	-----

Affiliate Organizations.....	2.4
------------------------------	-----

Dependent Eligibility	2.4
-----------------------------	-----

When Two or More Family Members Work For Caltech.....	2.4
---	-----

ENROLLMENT AND MAKING CHANGES	2.6
--	------------

Initial Enrollment	2.6
--------------------------	-----

When Participation <i>First</i> Begins	2.7
--	-----

Annual Enrollment Period.....	2.8
-------------------------------	-----

HIPPA Special Enrollment.....	2.9
-------------------------------	-----

HIPAA Special Enrollment Events.....	2.11
--------------------------------------	------

Changes In Your Benefits “At Other Times”	2.12
---	------

COST OF COVERAGE	2.13
-------------------------------	-------------

WHAT HAPPENS WHEN...	2.13
-----------------------------------	-------------

What Happens To Your Benefits When You Are On A Paid Leave Of Absence?	2.13
---	------

What Happens To Your Benefits When You Are On An Unpaid Leave Of Absence?	2.13
--	------

What Happens When You Return From A Leave Of Absence?	2.16
---	------

What Benefits Are Available If You Are Assigned To Work on a Job Assignment Outside of California at the Request of the Institute?.....	2.16
--	------

What Happens To Your Benefits When You Terminate Employment?	2.16
--	------

What Happens When you Transfer Between Campus and JPL or Other Areas of the Institution?	2.16
---	------

What Happens If You Are Rehired? (Non-Retiree Staff Only)	2.18
---	------

What Happens When You Retire?	2.18
-------------------------------------	------

What Happens If You Are Rehired After You Retire?.....	2.20
--	------

WHEN COVERAGE ENDS	2.20
YOUR RIGHT TO CONTINUE COVERAGE (COBRA).....	2.21
Who is Covered.....	2.21
When is COBRA Coverage Available	2.22
How to Elect COBRA	2.23
Duration of COBRA.....	2.24
Second Qualifying Event.....	2.25
Disability Extension	2.25
Cost of COBRA	2.26
Early Termination of COBRA	2.27
Extended Cal-COBRA Coverage Period.....	2.28
Contact Information.....	2.29
Keep the Program Informed of Address Changes	2.29
CONVERSION TO AN INDIVIDUAL POLICY.....	2.29
Medical Coverage	2.29
Group Life Insurance.....	2.30
Personal Accident Insurance	2.30

Section 3: Medical and Dental

YOUR CALTECH MEDICAL PLANS.....	3.1
Additional Information	3.1
BLUE CROSS PPO PLAN.....	3.2
HOW THE PLAN WORKS	3.2
WHEN YOU NEED CARE	3.2
Filing Claims.....	3.3
Covered Services.....	3.3
COST-CONTAINMENT PROCEDURES.....	3.3
COORDINATION OF BENEFITS.....	3.4
How Coordination Works	3.4
Which Plan Is Primary?.....	3.4
COORDINATION WITH MEDICARE	3.5
Benefits for Individuals Who are Entitled to Medicare.....	3.5
HEALTH MAINTENANCE ORGANIZATIONS (HMOs).....	3.6
HOW THE HMOs WORK.....	3.6

Specialist Referrals.....	3.6
Emergency Services.....	3.7
Out-Of-Area Treatment.....	3.7
YOUR CALTECH DENTAL PLANS.....	3.8
HOW THE PLAN WORKS	3.9
DELTA DENTAL PLAN BENEFITS	3.9
PAYMENT OF BENEFITS.....	3.9
Pre-Determination	3.9
SAFEGUARD DENTAL PLAN.....	3.11
HOW THE PLAN WORKS	3.11
Safeguard Dental Benefits.....	3.11
PAYMENT OF BENEFITS.....	3.11
TERMS YOU SHOULD KNOW	3.12

Section 4: Disability

YOUR CALTECH DISABILITY BENEFITS.....	4.1
Short Term Disability	4.1
Paid Family Leave	4.1
Long Term Disability.....	4.1
YOUR BASIC AND SUPPLEMENTAL LONG TERM DISABILITY PLAN BENEFITS	
.....	4.2
QUALIFYING FOR BENEFITS.....	4.2
Pre-Existing Condition Limitation.....	4.2
Mental Illness, Alcoholism or Drug Limitations	4.2
Evidence Of Disability.....	4.3
Recurrent Disabilities	4.3
Benefit Reductions	4.4
Minimum Monthly Benefit	4.4
Additional LTD Benefit.....	4.4
COST OF COVERAGE	4.4
Changes In Coverage.....	4.4
Taxation of LTD Benefits	4.5
FILING CLAIMS	4.5

WHEN BENEFITS BEGIN.....	4.5
WHEN BENEFITS END	4.5
SURVIVOR BENEFIT	4.6
PHYSICAL LOSSES.....	4.6
REHABILITATION BENEFIT	4.7
CHILD CARE EXPENSE BENEFIT	4.7
EXCLUSIONS	4.7
YOUR OTHER BENEFITS DURING DISABILITY	4.7
TERMS YOU SHOULD KNOW	4.8

Section 5: Life, Accident, and Travel Benefits

YOUR CALTECH SURVIVOR BENEFIT PLANS.....	5.1
GROUP LIFE INSURANCE PLAN.....	5.2
Basic Benefit	5.2
Supplemental Benefit.....	5.2
Coverage Options	5.2
Reduction at Age 65 & 70	5.2
Enrollment.....	5.3
Changes To Your Coverage Amount	5.3
Supplemental Group Life Coverage.....	5.3
When Is Evidence Of Insurability Required?.....	5.4
Cost.....	5.4
Your Beneficiary.....	5.5
If You Are No Longer An Active Employee	5.5
Conversion to an Individual Policy	5.5
Filing Claims.....	5.5
Payment of Benefits	5.5
Accelerated Death Benefit (ADB).....	5.6
Terms You Should Know	5.6
PERSONAL ACCIDENT INSURANCE PLAN	5.7
Coverage Options and Costs	5.7
Coverage For You.....	5.7
Coverage For You and Your Child(ren).....	5.8
Coverage For Your Family	5.8
Your Beneficiary.....	5.8
Plan Benefits	5.9
Death Benefit	5.9

Common Accident Benefit	5.9
Specific Loss Benefits.....	5.10
Increased Dependent Coverage	5.10
Spousal Retraining Benefit	5.10
Day Care Benefit	5.11
Education Benefit For Dependent Children	5.11
Safe Driving Benefit.....	5.11
Continuation Of Medical Coverage Funding Benefit.....	5.11
Escalatory Benefit.....	5.11
Coma	5.12
Rehabilitation	5.12
Worksite Modification.....	5.12
Exposure and Disappearance	5.12
Conversion Privilege.....	5.12
What Is Not Covered?	5.12
Filing Claims	5.13
Termination Of Coverage	5.13
Terms You Should Know.....	5.13
TRAVEL ACCIDENT INSURANCE PLAN	5.14
Cost Of Coverage.....	5.14
When Coverage Begins.....	5.14
When Coverage Ends	5.14
Death Benefit.....	5.14
Specific Loss Benefits	5.14
Safe Driving Benefits	5.15
Exposure and Disappearance	5.15
Maximum Aggregate Benefit	5.15
What Is Covered?	5.16
What Is Not Covered?	5.16
Filing Claims	5.16
Termination of Coverage	5.16
Terms You Should Know.....	5.16
Your Beneficiary	5.17
GLOBAL SOS MEDICAL ACCESS/ REFERRAL SERVICE.....	5.18
EXTRA-HAZARDOUS DUTY INSURANCE PLAN	5.19
Cost Of Coverage.....	5.19
When Coverage Begins.....	5.19
When Coverage Ends	5.19
Death Benefit.....	5.19
Specific Loss And Illness Benefits	5.19
Disability Benefits	5.19
Maximum Aggregate Benefit	5.20
Exposure and Disappearance	5.20
What Is Covered?	5.20
What Is Not Covered?	5.21
Filing Claims	5.21
Termination Of Coverage	5.21

Terms You Should Know	5.21
-----------------------------	------

Section 6: Tax Savings Plan and Spending Accounts

TAX SAVINGS PLAN OVERVIEW	6.1
SPENDING ACCOUNTS OVERVIEW	6.1
Estimate Expenses Carefully	6.1
EFFECT ON SOCIAL SECURITY AND OTHER BENEFITS	6.2
Tax Laws.....	6.2
ENROLLMENT.....	6.2
Tax Savings Plan	6.2
Spending Accounts	6.2
CHANGE IN STATUS EVENTS.....	6.2
HEALTH CARE SPENDING ACCOUNT ELIGIBILITY	6.5
Automatic Reimbursement Feature for Blue Cross Members.....	6.5
CONTRIBUTION LIMITS	6.5
FILING SPENDING ACCOUNT CLAIMS FOR REIMBURSEMENT	6.5
HOW TO ESTIMATE YOUR HCSA CONTRIBUTIONS.....	6.6
Planning Your Health Care Expenses Worksheet	6.6
HCSA Eligible Expenses.....	6.7
DEPENDENT DAY CARE SPENDING ACCOUNT ELIGIBILITY.....	6.8
CONTRIBUTION LIMITS	6.8
EXPENSES	6.9
Expenses That Are Eligible For Reimbursement	6.9
Expenses That Are <i>Not</i> Eligible For Reimbursement.....	6.9
Maximum Reimbursement	6.10
ADDITIONAL MID-YEAR CHANGES TO YOUR DCSA ELECTION	6.10
DCSA OR TAX CREDIT.....	6.11
FEDERAL DEPENDENT CARE TAX CREDIT	6.11
FILING SPENDING ACCOUNT CLAIMS FOR REIMBURSEMENT	6.12
TERMINATION OF EMPLOYMENT	6.12

Section 7: Retirement Plan

THE PLAN	7.1
ELIGIBILITY	7.1
PARTICIPATION	7.2
Commencement Of Participation.....	7.2
Election Not To Participate	7.4
Participation Upon Reemployment	7.4
Participation During An Approved Leave Of Absence.....	7.4
Participation in the Event of Military Leave.....	7.4
Participation in the Event Of Disability.....	7.4
PLAN CONTRIBUTIONS	7.5
For Faculty and Key Staff Employees	7.5
For Staff Employees and Postdoctoral Scholars	7.6
Determining Years Of Service For Purposes Of Institute Contributions for Staff Employees and Postdoctoral Scholars	7.6
Limitations On Contributions	7.7
When Contributions Are Made	7.7
Vesting Of Contributions.....	7.7
PLAN FUND SPONSORS AND FUNDING VEHICLES	7.8
Contributions To TIAA And CREF Retirement Annuities.....	7.9
Allocating Contributions Among the TIAA Annuity And The CREF Accounts	7.9
Transferring Accumulations In TIAA-CREF	7.9
Information Regularly Furnished About Your Annuities.....	7.11
DEATH BENEFITS	7.10
Death Before Retirement Benefits Begin.....	7.10
IN-SERVICE WITHDRAWALS	7.11
WHEN ANNUITY INCOME PAYMENTS CAN BEGIN	7.11
Normal Retirement Under the Plan	7.11
Termination of Employment Before Retirement	7.11
Beginning TIAA and CREF Retirement Annuity Income At Different Times And Under Different Options	7.12
Required Benefit Beginning Date	7.12
DISTRIBUTION OPTIONS	7.12
Retirement Annuity Income Options.....	7.13
Retirement Transition Benefit Option (Combining Partial Cash Withdrawal And Annuity)	7.13
A Minimum Distribution Option (MDO)	7.13
TIAA Interest Payment Retirement Option (IPRO)	7.13
Payments Over A Fixed Period	7.14
Single Sum Payments CREF Accumulations	7.14
Small Sum Repurchase of Retirement Annuities.....	7.14

ROLLOVER OF DISTRIBUTIONS	7.14
RETIREMENT PLAN LOANS	7.15
SPOUSE’S RIGHTS UNDER THE PLAN	7.15
CLAIM PROCEDURES	7.16
ADDITIONAL PLAN INFORMATION	7.17
TERMS YOU SHOULD KNOW	7.17
TAX DEFERRED ACCOUNTS	7.18
TDA	7.18
YOUR CONTRIBUTIONS	7.18
Changing Or Stopping Your Contributions.....	7.18
Return from Military Leave	7.19
Rollover Contributions.....	7.19
INVESTMENT OPTIONS	7.19
Fidelity Investments	7.19
TIAA-CREF Supplemental Retirement Annuity (SRA).....	7.21
Prudential MEDLEY Program	7.21
Mutual Benefit Life	7.21
WITHDRAWALS	7.21
Direct Transfers.....	7.21
Hardship Withdrawals	7.21
Withdrawals During Active Military Duty	7.21
Penalties for Early Withdrawals	7.21
Direct Rollovers.....	7.22
PAYMENT OF BENEFITS	7.22

Section 8: Plan Information

INTRODUCTION	8.1
IF YOU LOSE MEDICAL PLAN COVERAGE UNDER THIS PLAN	8.1
CLAIM DETERMINATION AND APPEAL PROCEDURES OVERVIEW	8.1
CLAIM DETERMINATION AND APPEAL PROCEDURES FOR MEDICAL AND DENTAL PLANS	8.2
<u>Blue Cross and Kaiser Permanente</u>	
Time Frame for Claim Determinations	8.2
Urgent Care Claims.....	8.3

Concurrent Care Claims	8.3
If You Receive an Adverse Benefit Determination	8.3
Procedures for Appealing an Adverse Benefit Determination	8.4
<u>Dental Plans</u>	
Time Frame for Claim Determinations	8.6
Urgent Care Claims	8.7
Concurrent Care Claims	8.7
If You Receive an Adverse Benefit Determination	8.7
Procedures for Appealing an Adverse Benefit Determination	8.8
CLAIM DETERMINATION AND APPEAL PROCEDURES FOR	
HCSA CLAIMS.....	8.9
Time Frame for Claim Determinations	8.9
If You Receive an Adverse Benefit Determination	8.9
Procedures for Appealing an Adverse Benefit Determination	8.10
CLAIM DETERMINATION AND APPEAL PROCEDURES FOR	
GROUP LONG TERM DISABILITY	8.11
Time Frame for Claim Determinations	8.11
If You Receive an Adverse Benefit Determination	8.11
Procedures for Appealing an Adverse Benefit Determination	8.12
CLAIM DETERMINATION AND APPEAL PROCEDURES FOR	
ALL PLANS OTHER THAN MEDICAL, DENTAL, HCSA	
AND GROUP LONG TERM DISABILITY	8.14
Time Frame for Claim Determinations	8.14
If You Receive an Adverse Benefit Determination	8.14
Procedures for Appealing an Adverse Benefit Determination	8.15
GRIEVANCE PROCESS	8.15
Health Care Service Plans and Non-Profit Plans	8.15
Insured Health Plans (Blue Cross PPO).....	8.16
YOUR RIGHTS UNDER ERISA	8.17
YOUR RIGHTS UNDER THE NEWBORNS' AND MOTHERS' HEALTH	
PROTECTION ACT.....	8.18
MASTECTOMY COVERAGE.....	8.19
PLAN CONTINUATION.....	8.19
LIMITATION NECESSARY TO SATISFY VARIOUS NONDISCRIMINATION TESTS	
UNDER THE INTERNAL REVENUE CODE	8.19

PLAN INFORMATION.....	8.20
Plan Names/Numbers	8.20
Plan Year	8.20
Plan Sponsor.....	8.21
Plan Funding and Type Of Administration	8.21
Source of Contributions.....	8.21
Plan Administrator.....	8.21
Claims Administrator	8.23
Agent of Legal Process	8.23
Contract Of Employment Disclaimer	8.23

Section 9: Appendices

Appendix I

BENEFIT PROGRAM — AFFILIATE ORGANIZATIONS 9.1

Appendix II

**MEDICAL PLAN: PRE-APRIL 1, 1991 RETIREE TRANSITION
ELIGIBILITY RULES 9.2**

Appendix III

**CALIFORNIA INSTITUTE OF TECHNOLOGY IMPORTANT NOTICE OF
YOUR RIGHT TO DOCUMENTATION OF HEALTH COVERAGE 9.3**

Appendix IV

NOTICE OF CREDITABLE PRESCRIPTION DRUG COVERAGE..... 9.4