

CALTECH

Tips for Choosing Your Medical Plan

When it comes to our medical benefits, Caltech's goal is to provide choices that allow you to customize your coverage to meet your needs and those of your family.

All of our plans provide comprehensive coverage. How the plans differ is in their network flexibility, the way they provide coverage, and their costs — both what you pay each month and what you pay when you receive care. The table below highlights the key differences you should consider when deciding which medical plan is right for you.

	Blue Cross PPO	Blue Cross HMO (Power Advantage)	Kaiser HMO
What is my share of the premium?	\$\$\$ (highest)	\$ (lowest)	\$\$ (in between)
How much will it cost when I receive care?	You pay a \$25 copay for in-network office visits; for other eligible services, the plan pays a percentage of the cost (80% in-network and 50% out-of-network), and you pay the rest	You pay a copay for most eligible services (\$15 or \$30) depending on your primary care physician's medical group**, and the plan pays 100% of the remaining cost	You pay a \$15 copay for most eligible services, and the plan pays 100% of the remaining cost
Do I have to meet a deductible each year?	Yes — \$500/person with a \$1,500 family maximum	No	No
Are my preferred providers in the plan network?*	You may receive care from any provider — in-network or out-of-network	You must use in-network providers affiliated with your primary care physician's medical group**	You must use Kaiser providers
Do I have to choose a primary care physician (PCP)?	No	Yes**	No
May I go to any specialist or hospital?	Yes	You must use specialists and hospitals affiliated with your PCP	You may go to any Kaiser specialist or facility
Do I need a referral to see a specialist?	No	Yes	Yes
Am I covered when traveling?	Yes — you may access care from any provider	Yes, for emergencies only	Yes, for emergencies only
Is my child covered while he/she is away at college?	Yes — your child may use in- or out-of-network providers	Yes — your child may use Blue Cross HMO's guesting privileges while away (if available)	Yes, but only if your child lives in a Kaiser service area

* Search for in-network providers at the carrier Web sites (see box below).

** Keep in mind that a PCP may be affiliated with more than one medical group. If this is the case for your PCP or you simply want to weigh your options before making a change, you may want to do some additional research to determine which group will best serve your health needs. You might ask about the office locations, wait times for appointments, the specialist referral process, which specialist you would be referred to for a specific condition(s), affiliated hospitals, and if referrals vary by condition.

For More Information

For specific rates, please refer to the **Benefits Rates** insert.

For details about the coverage provided in each of the medical and dental plans, please refer to the **Comparison of Health Plan Benefits**.

Carrier Web Sites

Blue Cross PPO and Blue Cross HMO:
www.bluecrossca.com/clients/caltech/

Kaiser HMO: <http://my.kp.org/ca/caltech>

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Choose Wisely. Save Money.

Your Caltech benefits are designed to give you flexibility and choice in how you use your health care dollars. Making good choices not only saves you money, but it also helps Caltech manage overall health care costs for all employees and for the Institute.

Here are some ways you may choose to use your Caltech medical benefits to save on your health care costs.

Choose the pre-tax Health Care Spending

Account: Increase your take-home pay by using the pre-tax spending account option for your eligible health care.

Choose urgent care when appropriate:

Use good judgment in deciding when to use the emergency room (ER). Depending on your symptoms, go to an urgent care center or your doctor's office instead of the ER — especially for minor conditions such as earaches, cold symptoms and sprains. Not only will you pay a lower copay, you also may spend less time waiting!

Choose network providers in the Blue Cross

PPO: If you enroll in the PPO, you pay less in out-of-pocket costs by choosing to receive care from in-network providers. That's because in-network providers contract with Blue Cross to provide services at a negotiated rate.

Choose a \$15 copay provider in the Blue Cross

HMO: If you enroll in the Blue Cross HMO, you may choose a primary provider at the \$15 copay level or at the \$30 copay level.

Choose preventive care. Each of the Caltech medical plans provides comprehensive preventive care coverage, so there's no excuse for not getting your routine physical and health screenings! Identifying health risks and issues early may save you quite a bit later on — both in dollars and your well-being.

Healthy Choices

Making good choices is not just about your money — more importantly, it's also about your health. When you use your Caltech benefits wisely, work closely with your doctor to get the care you need, and live a healthy lifestyle, you'll reap the rewards of good health.

Choose generic medications when available: Generic medications are lower-cost, therapeutically equivalent alternatives to expensive brand-name medications. Switching to generics saves money.

Choose mail order for your maintenance medications: If you take any medications on an ongoing basis, using the mail order pharmacy will provide significant cost savings (you receive up to a 90-day supply for the cost of a 60-day supply) — and you enjoy the convenience of having your medications delivered directly to your home.

Financial Protection When You Need It Most

In most years, you probably won't reach the annual out-of-pocket maximum in your medical plan. But it should be comforting to know it's there, protecting you and your family in the event of a catastrophic illness or injury.

Once you reach the maximum, the Caltech medical plans pay 100% for most of your eligible expenses for the rest of the year. The annual out-of-pocket maximum provides valuable protection from financial hardship.