

## **Insurance Plans Evidence of Coverage Certificates**

The Evidence of Coverages Certificates (EOCs), together with the Benefits Handbook, constitute your Summary Plan Description under the Employee Retirement Income Security Act. The handbook contains Caltech-specific eligibility requirements, policies and procedures, as well as a detailed summary of your benefits coverage; and it supersedes any item in conflict with the applicable EOC, except for those that are required by law or the California regulatory agencies. The same applies to the Retirement Plans, Tax Savings Plan, and Spending Account Plans.

Benefits Handbook

[http://cit.hr.caltech.edu/Benefits/Benefits\\_Handbook.htm](http://cit.hr.caltech.edu/Benefits/Benefits_Handbook.htm)

### **Blue Cross**

[http://www.anthem.com/wps/portal/ca/group?content\\_path=member/f0/s0/t0/pw\\_a121582.htm&rootLevel=2&name=caltech&label=Benefit%20Booklets](http://www.anthem.com/wps/portal/ca/group?content_path=member/f0/s0/t0/pw_a121582.htm&rootLevel=2&name=caltech&label=Benefit%20Booklets)

### **Kaiser**

<http://my.kp.org/ca/caltech/benefits.html>

### **Delta Dental**

[http://www.deltadentalins.com/group\\_sites/caltech/plan.html](http://www.deltadentalins.com/group_sites/caltech/plan.html)

### **Safeguard**

[http://www.safeguard.net/custom\\_sites/caltech/pdf/dhmo-grp-eoc-ca.pdf](http://www.safeguard.net/custom_sites/caltech/pdf/dhmo-grp-eoc-ca.pdf)

### **Aetna**

[http://cit.hr.caltech.edu/Benefits/BenHdbk\\_Sec5.pdf](http://cit.hr.caltech.edu/Benefits/BenHdbk_Sec5.pdf)

### **Hartford**

[http://cit.hr.caltech.edu/Benefits/BenHdbk\\_Sec5.pdf](http://cit.hr.caltech.edu/Benefits/BenHdbk_Sec5.pdf)

### **Metlife**

Please contact the Benefits Department for a copy.