



Caltech

2020 RETIREE ANNUAL
OPEN ENROLLMENT

CAMPUS AND JPL RETIREES TOWN HALL MEETING
NOVEMBER 6, 2019

What We'll Cover

Overview of 2020 Retiree Benefits

- What's NOT changing in 2020
- Exciting Changes for 2020

Discovery Benefits, Inc.

- HRA FAQs

SilverSneakers for Aetna Medicare Advantage Plan Members

Silver&Fit for Kaiser Senior Advantage Plan Members

Wrap Up

Overview of 2020 Retiree Benefits

Benefits Annual Open Enrollment

Retirees and Surviving Spouses



NOVEMBER 5–18

- To continue with your current plan elections through Caltech you don't have to do anything!
- If you would like to make changes to your plan election(s) for 2020 you can do so by calling the Caltech Retiree Service Center. Changes must be done by November 18.
- In late December you will receive a Confirmation Statement of your 2020 election, defined dollar credit (DDC), and premium

What's NOT Changing in 2020

- **The Caltech Retiree Service Center will continue to administer your retiree plans, handle your calls, billing, and website.**
- **Discovery Benefits will continue to administer your HRA.**
- **Caltech medical, dental and vision health insurance providers and plans**
 - You will be enrolled in the same Aetna, Kaiser, or HRA plan you had in 2019
- **Your Defined Dollar Credit (DDC) will be the same as 2019**
- **Your Caltech Retiree Life Insurance policy will not change**

What's NOT Changing in 2020 (continued)

Medicare

- All of the Medicare Caltech plans **require** enrollment in both Medicare
 - Part A and Part B
- If you are turning 65 in 2020 be sure to enroll in Medicare **PRIOR** to your 65th birthday.
 - You should begin the enrollment process 3 months prior to your 65th birthday
 - You can enroll online at www.ssa.gov or by visiting your local Social Security office
 - It can take 4–6 weeks for Medicare to process your application for Medicare Part B

What's NOT Changing in 2020 (continued)

Reminder About Medicare Part D

- If you enroll in any of Caltech's retiree medical plans; it is important that you do not enroll in a separate Medicare Part D plan because:
 - Part D benefits are integrated into all of the Caltech sponsored Medicare plans, which means you do not need a separate Part D plan
 - If you enroll in a Part D plan outside of the Caltech plan; you will be automatically dis-enrolled from your Caltech medical plan
- You need to pay Part D premium to Medicare (this is called IRMAA) if your income is **greater than**:
 - \$86,000 or \$87,000 (individual tax return), or
 - \$172,000 or \$174,000 (joint tax return)
 - 2020 amounts are indexed to inflation and have not yet been announced

New for 2020!

Discovery Benefits has a new phone number dedicated to Caltech Retirees. This new number will provide you faster access to a Discovery Benefits Representative!

1-844-561-1334

- Caltech is adding the **SilverSneakers** program for members enrolled in the Aetna Medicare Advantage Plans.
- Caltech is adding the Silver&Fit program for members enrolled in the Kaiser Senior Advantage plan.

More information about these programs will be shared later in this presentation.

New for 2020!

- The Prescription drug plan for the Aetna Traditional Choice plan will migrate to SilverScript effective 1/1/2020.
 - Members currently enrolled in the Traditional Choice plan were sent a letter in October announcing the change to SilverScript.
 - There are **no changes** to the specific pharmacy benefits.
- You will receive a new pharmacy ID Card and Welcome Kit.
- Your medical benefits and ID Card will remain the same.

Discovery Benefits, Inc.

Health Reimbursement Account (HRA)

Health Reimbursement Account (HRA)

Discovery Benefits (DBI) will continue to administer the HRA.

Discovery Benefits has a new phone number dedicated to Caltech Retirees. This new number will provide you faster access to a Discovery Benefits Representative!

1-844-561-1334

- Be sure to set up a login with DBI to view your HRA account online by visiting their website: www.discoverybenefits.com

Health Reimbursement Account (HRA)

FAQs

THE FOLLOWING ARE A FEW FREQUENTLY ASKED QUESTIONS (FAQ) WE RECEIVE FROM RETIREES:

Question:

I locked myself out of my online account, how can I fix this?

Answer:

You may reset your password using the “Forgot Password” feature on the participant account login page, www.discoverybenefits.com. You must have an email address on file to do this. If you do not have an email address on file, you can call DBI at: 1-844-561-1334 for assistance.

Discovery Benefits®
simplify.™

Login

Existing User
Login to your account [Get Login Help](#)

Username [Forgot Username?](#)

Password [Forgot Password?](#)

[Login](#)

New User
Create your new username and password

Health Reimbursement Account (HRA) (continued)

FAQs

Question:

How can I find out my balance?

Answer:

Balances can be found a few different ways:

- **Calling:** When you call DBA via 1(844)561-1334, you will be given an option to hear your plan balance. This can be heard via the following inputs:
 - Press 1 – (Self Service Options)
 - ID prompt Entry – Last 4 digits of SSN
 - ID prompt Entry – Mailing Zip Code
 - Press 1 – (Hear Your Available Balance)
 - Press 1 – (Hear Current Plan Year Balance)
 - **Online Account:** Your balance is on the main page upon logging in or under the “Account Summary” section of the “Accounts” tab
 - **Mobile App:** Your balance is on the main page upon logging in to the mobile app
-

Health Reimbursement Account (HRA)(continued)

FAQs

Question:

Why is my debit card not working?

Answer:

Typically this relates to the documentation needed to validate charges.

Failure to submit documentation within the requested time frame (200 days from the date of the transaction) will result in the **temporary suspension** of your debit card. This is an IRS directed action. Upon submission of documentation, DBI will unlock your card for use again.

IRS Regulations require debit card transactions be substantiated as having been for valid approvable expenses. While DBI is able to capture a high percentage of transactions through auto-substantiation methods, occasionally you may need to submit documentation.

At no time will you lose access to your available balance. You will still be able to submit paper claims even if your debit card is temporarily locked.

Health Reimbursement Account (HRA) (continued)

FAQs

Question:

Why do some debit card charges require additional receipts to be submitted?

Answer:

The IRS requires HRA administrators to validate HRA claims.

When using the debit card there are times when additional information is needed in order for DBI to validate.

For Example: You are at your dental services provider and swipe your card for services totaling \$78.36. In this instance, substantiation would likely be required to be submitted in order to verify the eligibility of this transaction. While a dental provider is likely to have services covered by the plan, it could be for services that aren't covered (veneers or teeth whitening).

Health Reimbursement Account (HRA)(continued)

FAQs

Question:

Can I file a claim for my child, I don't see them listed?

Answer:

Yes, if you have a “tax” qualifying dependent, claims can be filed for them. Please notify the Caltech Retiree Service Center (1-855-251-0910) if your qualified dependent is not listed on your account.

You will need to provide the dependents name and social security number to have them added to your account. Once you have contacted the Caltech Retiree Service Center it can take 7 to 10 business days for the DBI system to update.

Health Reimbursement Account (HRA) (continued)

You may send in receipts online to validate a claim:

- Documentation for submission must include:
 - Date of Service
 - Description of Service
 - Dollar Amount
 - Provider or Merchant Name
- Substantiation must be made within 200 days of the transaction

RECEIPT
STATUS

Required

View Confirmation

Upload
Receipt(s)

Health Reimbursement Account (HRA)(continued)

VIEW OUR RESOURCE CENTER AND
KNOWLEDGBASE FOR MORE INFORMATION!

You can also find information at Caltechretireebenefits.com



The screenshot shows the top navigation bar of the Discovery Benefits website. It includes a search bar with the placeholder text "keywords...", a green "SEARCH" button, a green "LOGIN" button, and a blue "GET HELP" button. Below the navigation bar is the Discovery Benefits logo, which includes the text "Discovery Benefits" and "a LUCAS company". To the right of the logo is a navigation menu with the following items: "EMPLOYEES", "EMPLOYERS", "PARTNERS", "PRODUCTS", "ABOUT US", and "BLOG". A white arrow points to the "BLOG" link. Below the navigation bar is a large blue-tinted image of a person's hands typing on a laptop keyboard. Overlaid on this image is the text "EMPLOYEES" in a light blue font and "RESOURCE CENTER" in a large, bold, white font.

Aetna Medicare Advantage Plan Members

SilverSneakers



**SilverSneakers
helps members
experience their
best health in mind,
body and spirit.**





A no-added-cost fitness benefit with access to thousands of locations nationwide



The ability to enroll at multiple locations at any time – national reciprocity



Signature SilverSneakers classes designed for all fitness levels and led by trained instructors



Guidance from dedicated fitness staff



SilverSneakers FLEX classes offered outside the traditional gym setting



Adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, find convenient locations and more with the SilverSneakers GO™ app



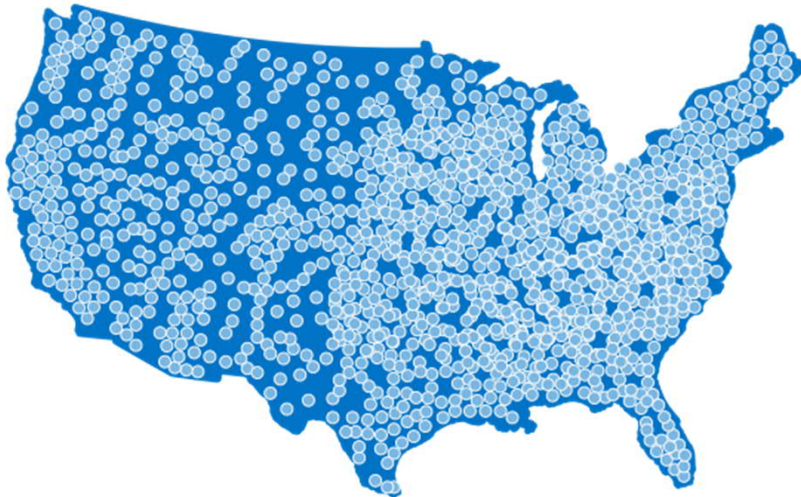
Online resources (fitness location directory, articles, SilverSneakers.com, SilverSneakers On-Demand™ and more)



Social connections through events such as shared meals, holiday celebrations, and class socials

16,000+ LOCATIONS

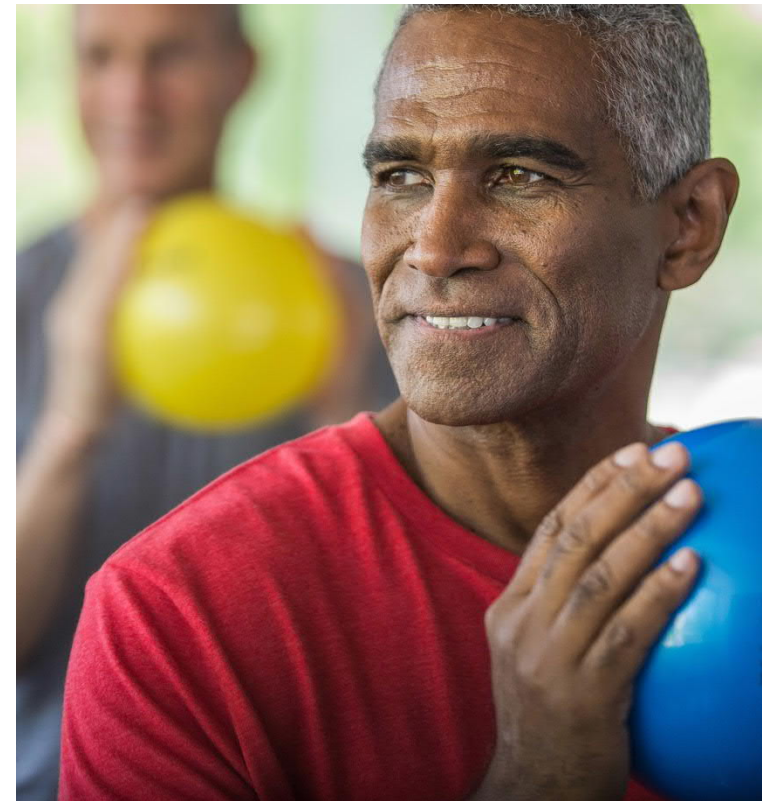
INCLUDING MANY NATIONALLY RECOGNIZED CHAINS





ENROLLING IN SILVERSNEAKERS IS AS EASY AS 1, 2, 3!

- 1. At [SilverSneakers.com](https://www.silversneakers.com), or call 1-888-423-4632 to get your SilverSneakers ID number and find a location or SilverSneakers FLEX class.**
- 2. Take your ID number to the location or SilverSneakers FLEX class and complete the simple enrollment forms.**
- 3. Start getting active!**



Kaiser Senior Advantage Plan Members

Silver&Fit

	Fitness Center Annual Member Fee	Home Fitness Annual Member Fee
Silver&Fit Healthy Aging and Exercise	\$0	\$0

- One Fitness Center location per month, members can choose a new location each month if they wish
- Members can switch between the Fitness Center and Home Fitness Kits on a monthly basis — up to two kits per year

Members who prefer a home solution in lieu of a fitness membership can select 2 of 35 Home Fitness Kits:



- Aquatics
- Athletic Conditioning
- Barre Fitness
- Barre Fitness for All Levels
- Cardio & Strength
- Cardio Blast
- Cardio Pump
- Cardio Quick Fix
- Chair Aerobics
- Chair Boxing
- Chair Dancing
- Chair Dancing Celebration
- Chair Pilates
- Chair Resistance Band
- Chair Tai Chi
- Chair Yoga
- Circuit Burn
- Diabetes Workout
- Exercises for the Bedridden
- Fitbit Connected!
- High Energy Cardio
- High Intensity Bootcamp
- Lean Body Circuits
- Signature Series: Excel
- Signature Series: Experience
- Signature Series: Explore
- Split Sessions
- Strength & Stamina
- Stress Management
- Tai Chi (Beginner)
- Tai Chi for Balance
- Total Body Workout
- Walking
- Yoga
- Your Best Body

1. Go to www.SilverandFit.com

Members can search for a participating center online and can take their promotional flier directly to the fitness center to sign up, or they can enroll online and take their Silver&Fit welcome letter with them to the fitness center to sign up.

2. Call the toll-free customer service (877) 750-2746

The Silver&Fit customer service agent will help the member locate a fitness center near them that meets their needs and will enroll them. The member just takes the Silver&Fit welcome letter with them to the fitness center to sign up.

Note: Members with Existing Gym Membership
Notify center to freeze or cancel their membership



In Closing

In Closing...

THANK YOU FOR ATTENDING THE TOWN HALL TODAY.

Around the room you will find representatives from the following organizations who can help answer your questions:

Caltech

JPL

Aetna & SilverSneakers

Kaiser & Silver&Fit

Caltech Retiree Service Center

Discovery Benefits (DBI)

TIAA

Disclaimers

This presentation provides only highlights of your benefits. It is not a contract. It does not change the terms of your benefit plans or the official documents that control them. Consult the individual plan booklets for specific details of benefit coverage. To permit a brief summary of benefits and services, use of actual contract language has been minimized. This summary comparison does not replace the legal documents that establish the plans. Final interpretation of any provision of the plans will be governed by the master policies and service agreements, which are on file in the office of the plan administrator. Caltech reserves the right to change, suspend or terminate its benefits programs, in whole or in part, at any time and for any reason.