



# Caltech

**CAMPUS AND JPL RETIREE WEBINAR** NOVEMBER 4, 2024

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# MEET OUR SPEAKERS

# AGENDA



## **1. 2025 Annual Open Enrollment**

- **What Do You Need to Review During Annual Enrollment**
- **What is New for 2025**
- **What is NOT changing in 2025**
- **What Do You Need to Know About Turning 65 in 2025**

## **2. Meet Your Carriers**

## **3. Key Contact Information**

## **4. Questions and Answers**



## ▶ **NOVEMBER 1 – 15**

- ▶ **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 2025 you can do so by calling the Caltech Retiree Service Center. Changes must be done by November 15.**
- ▶ **Join us to learn more! A Retiree Social Hour and Vendor Fair will be held Wednesday, Nov. 6 from 10 a.m. to noon PT at the Caltech Athenaeum. Valet parking will be provided. Please RSVP today.**
  - ▶ Scan the QR code, call the service center, visit the website



# **BENEFITS ANNUAL OPEN ENROLLMENT**

## **RETIREES AND SURVIVING SPOUSES**

# ANNUAL OPEN ENROLLMENT IS A GOOD TIME TO:



**Sign up to have the Caltech Retiree Service Center automatically deduct the monthly premium from your bank account.**



**Review your personal contact information and add/update your email address**



**Review/update your beneficiary information**



**Submit claims for HRA reimbursement**

# WHAT IS NOT CHANGING IN 2025



- ▶ **The Caltech Retiree Service Center administers your retiree plans, billing, and website. Service Center employees are available to take your calls Monday – Friday 5:30 a.m. to 6:00 p.m. PT.**
- ▶ **WEX administers your HRA**
- ▶ **There will be no changes to the Caltech Medical, Dental and Vision health insurance carriers.** You will keep your same Aetna, Kaiser or HRA plan that you are enrolled in unless you decide to make a change during Annual Open Enrollment.
- ▶ **Your Caltech Retiree Life Insurance policy will not change**
- ▶ **Monthly maintenance fee of (\$13.40) included in your medical rates or deducted from your ongoing monthly HRA account will remain the same.**



- ▶ **Defined Dollar Credits (DDCs) will increase by 3%.**
- ▶ **Kaiser non-Medicare plan has an added hearing aid benefit.**
- ▶ **Kaiser's Medicare Advantage Plan will now include OnePass instead of Silver & Fit.**
- ▶ **All Medicare plans (includes Aetna & Kaiser) will have a \$2,000 out of pocket maximum for prescription drugs.**
- ▶ **Premiums have changed for 2025. Please review the "Premium Rates At-A-Glance" on page 8 of your Open Enrollment Guide.**

**WHAT IS  
NEW IN  
2025**



## Medicare Part A & B

- ▶ All Caltech sponsored Medicare plans **require** enrollment in both Medicare Parts A and B
- ▶ If you are turning 65 in 2025, be sure to enroll in Medicare **PRIOR** to your 65 birthday.
  - ▶ You can enroll online at [www.ssa.gov](http://www.ssa.gov) or by visiting or calling your local Social Security office
  - ▶ You should begin the enrollment process three months prior to your 65 birthday.
  - ▶ It can take up to 10 weeks for Medicare to process your application for Medicare Part B.  
**To ensure you have Part B by the first of the month you turn 65 submit your enrollment form to Social Security early!**



# ARE YOU TURNING 65 IN 2025



# MEDICARE PART D



- ▶ If you enroll in a Caltech sponsored Medicare plan; it is important you do not enroll in a separate Medicare Part D plan because:
  - ▶ Part D benefits are integrated into all 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 sponsored Medicare plan, you will be automatically dis-enrolled from your Caltech sponsored medical plan.
- ▶ In 2025, there is a change to Medicare Part D which includes:
  - ▶ Your yearly Part D out-of-pocket costs will be capped at \$2,000.
  - ▶ Medicare Prescription Payment Plan (MP3) will help manage out of pocket prescription drug costs.

If you do not participate in a Caltech sponsored medical plan, the 2025 Medicare changes could impact you differently. Please visit [www.medicare.gov](https://www.medicare.gov) for more information.

# CONTACT INFORMATION



**Caltech Retiree Service Center:**  
**1-855-251-0910**  
**M-F 5:30 am to 6:00 pm PT**



**Visit:**  
**[www.caltechretireebenefits.com](http://www.caltechretireebenefits.com)**



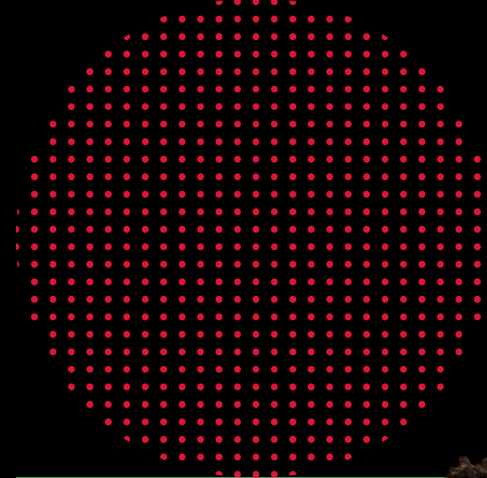
## **Visit the website for:**

- Enrollments, eligibility and changes
- Billing & premium questions
- Health Reimbursement Arrangement (HRA) questions.
- Life insurance beneficiary updates
- Death notifications
- Address, phone number and email updates



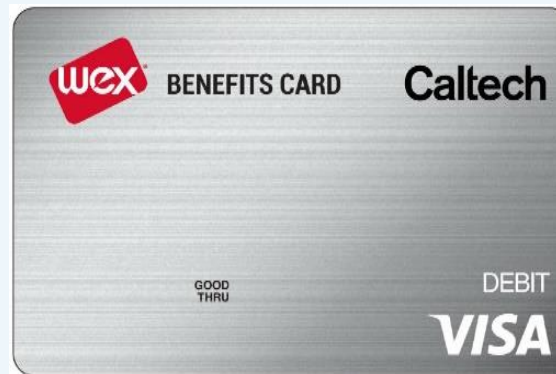
# CALIFORNIA INSTITUTE OF TECHNOLOGY

## HEALTH REIMBURSEMENT ARRANGEMENT (HRA)



# What is a health reimbursement arrangement (HRA)?

- Spending Funds – you can use your HRA dollars on eligible healthcare expenses at stores such as Amazon, Target, CVS, Walgreens. Simply swipe your debit card at point of purchase
- Benefits Card – use your co-branded WEX/Caltech card to make purchases or payments



- Medical Premiums – you can use your HRA dollars to pay Medicare premiums
- Funds Carryover – all remaining funds from 2024 will rollover into new HRA Plan Year. You can expect to see the funds in your 2025 plan year within the first couple weeks in January.

## How do I have an HRA?

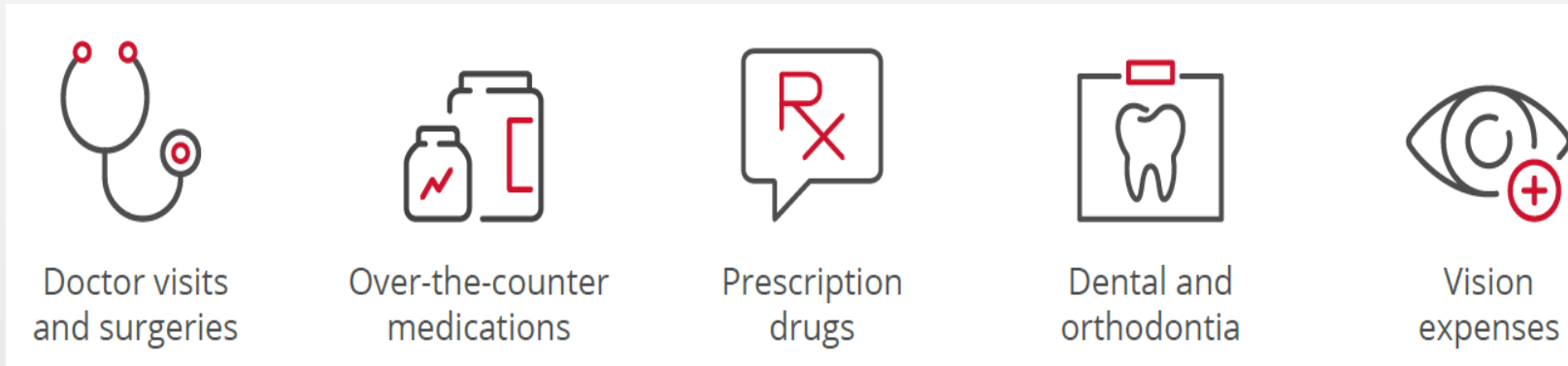
- You have defined dollar credits left over/remaining
- If you haven't elected a Caltech medical plan



# What's Reimbursable?

What does it cover?

There are thousands of eligible items. [Wexinc.com/insights/benefits-toolkit/eligible-expenses](https://wexinc.com/insights/benefits-toolkit/eligible-expenses) and you can access the eligible expensive interactive chart



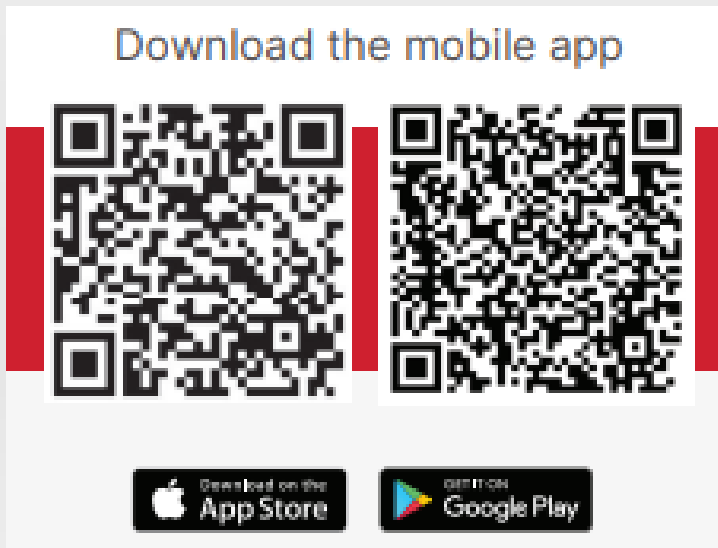
- You can use your HRA dollars to cover Medicare premiums
- You will need to submit a new claim in 2025 for the annual/monthly premiums
- An approved claim that exhausted your 2024 balance and could still pay out would need to be filed again in 2025 to pay out the remaining balance

# Submitting Claims for HRA Reimbursements

## Online Account & Mobile App

- View your balance
- Review pending and completed claims
- Change profile information
- Upload receipts

Benefits by WEX in the  
App Store or Google Play



## Claim Form

- Utilized for eligible out of pocket expenses
- Available on the Caltech Retiree website
- Complete the form, provide receipts and submit to WEX
- Mail: PO Box 2926; Fargo, ND 58108-2926
- Fax: 1-866-451-3245
- Email: [forms@wexhealth.com](mailto:forms@wexhealth.com)

## Automatic Premium Reimbursement Request Form

- Utilized for recurring medical premiums
- Available on your online account & Caltech Retiree website
- Complete the form Annually, provide proof of premium amount & type of insurance and submit to WEX
- Mail: PO Box 2926; Fargo, ND 58108-2926
- Fax: 1-866-451-3245
- Email: [forms@wexhealth.com](mailto:forms@wexhealth.com)





# Substantiation

## What needs to be included on the receipt?

Receipts that accompany the claim form for out-of-pocket expenses should include:

1. Date of Service
2. Description of service or item purchased
3. Dollar amount (your responsibility only)
4. Name of Provider

**Why do I have to substantiate claims?** The IRS requires participants to provide documentation to make sure the expenses are eligible for pre-tax benefit plans

**If I used my card at a hospital or dental office, shouldn't my claim be automatically approved?** Not all expenses from a hospital or dental office are eligible under your plan. For example, some dental offices provide elective services like teeth whitening that could be coded as dental expense and unfortunately, that is not eligible. By obtaining supporting documentation, we're able to verify the eligibility of the expense to maintain compliance with IRS regulations.

# Are you a New HRA Participant?

Once you have enrolled in the Retiree HRA you will receive a WEX debit card in the mail along with simple steps to access your account. You can reach a representative for assistance by calling the Caltech Dedicated Line at 844-561-1334.



## Step 1: A pin isn't required

Simply run your card as credit for any eligible products or services. Keep documentation (an explanation of benefits, or EOB, typically has the IRS-required information) in case we need them to approve your charges.



## Step 2: Get the app

Download our mobile app (search "Benefits by WEX" in your app store or use the QR code provided) or log into your online account at <https://www.wexinc.com/login/benefits-login/> to:

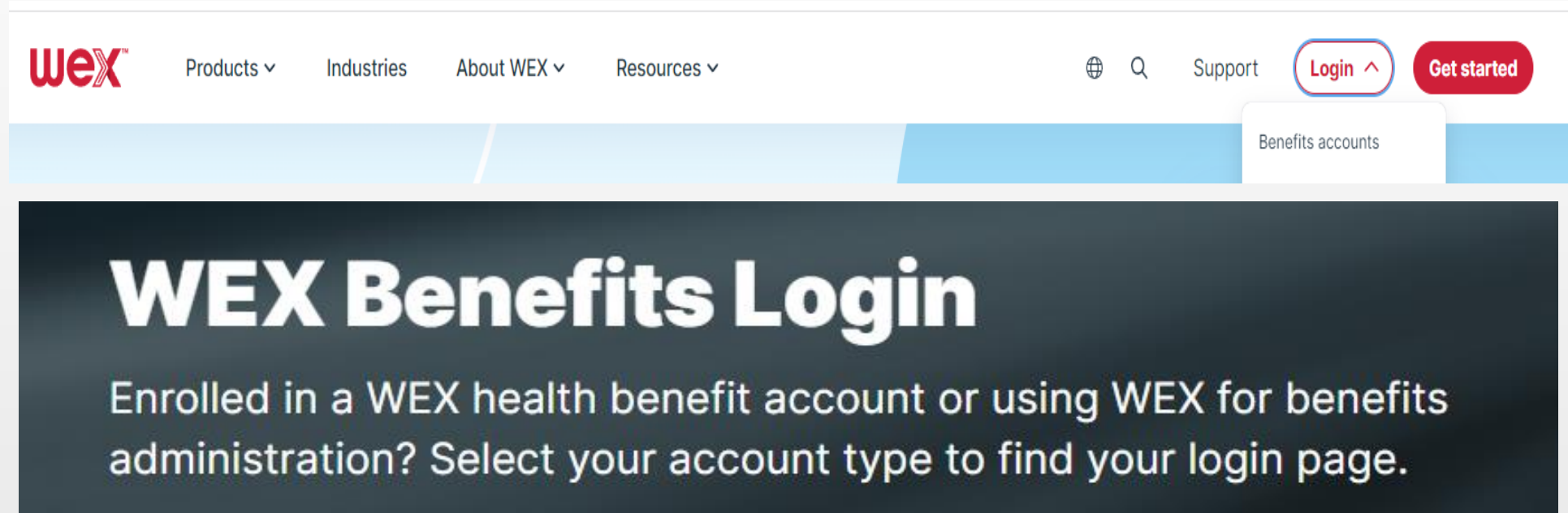
- Review your account balance
- File a claim
- Scan an item for eligibility
- Set up direct deposit

Use your online account to:

- Sign up for text alerts
- Update notification preferences



# WEX Online Account Login



The screenshot shows the WEX website's navigation bar with the logo and links for Products, Industries, About WEX, and Resources. On the right, there are links for Support, a Login button with an upward arrow, and a Get started button. A dropdown menu for the Login button is open, showing a link to Benefits accounts. Below the navigation bar is a dark blue banner with the text 'WEX Benefits Login' and a message: 'Enrolled in a WEX health benefit account or using WEX for benefits administration? Select your account type to find your login page.'

wex™ Products ▾ Industries About WEX ▾ Resources ▾

Support Login ^ Get started

Benefits accounts

## WEX Benefits Login

Enrolled in a WEX health benefit account or using WEX for benefits administration? Select your account type to find your login page.

### Participants Accounts

**HSA, FSA, HRA/Wellness & Commuter >**

Plans offered through your employer

# WEX Login and Home Page Preview

## Login

### Existing User

Username jstaigle130170

[Change Account?](#)

Password



[Forgot Password?](#)

Login

### New User

New users can create a new account to get started.

Get Started

Home

Accounts

Videos & Forms

Message Center

### I Want To:


Get Help

Reimburse Myself

Send Payment

Manage My Expenses

# Substantiation Follow Up Process





Home

Accounts

Videos & Forms

Message Center

 2 receipt(s) needed to approve your debit card transaction(s) or claim(s) [View More](#)



## Tasks 3

 2 receipt(s) needed to approve your debit card transaction(s) or claim(s) 



# Substantiation Follow Up Process

**WEX Follow Up Process:** Receipt Reminders are sent to retirees if additional information to substantiate is needed.

1. First Receipt Reminder will be on Day 1 after the transaction settles
2. Second Receipt Reminder will be sent 20 days after the first request
3. Overdue Notice will be sent 20 days after the second request
4. Denial and Request Repayment Notice sent 20 days after Overdue Notice

Debit card will be suspended immediately after the Denial and Request Repayment Notice

**\*\*If there are denied claims in any previous plan years, your debit card will continue to be suspended until all claims have been resolved.**

**\*\*\*When debit card transactions remain unsubstantiated when the plan year closes it becomes TAXABLE INCOME\*\*\***



# Contact Participant Services

Our Participant Services team is available Monday through Friday, from 5:30 a.m. to 5 p.m. PT, except holidays.



## Live Chat

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Log into your online account



## Website

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[www.wexinc.com](http://www.wexinc.com)



## Phone

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**Caltech Dedicated  
Phone:**

844-561-1334



**Additional Resources for  
Aetna Medicare Advantage Plan  
Members**

# What's new for 2025

- ✓ **Out-of-pocket maximum for Part D drugs will be capped at \$2,000 effective January 1, 2025.**
- ✓ **Medicare Prescription Payment Plan**
  - Allows Medicare beneficiaries enrolled in Medicare Advantage plans with Part D coverage (MAPD plans) or standalone Medicare prescription drug plans (PDPs) to spread out-of-pocket (OOP) costs throughout plan year, effective 1/1/2025.
  - Renewing members informed in ANOC/EOC; likely-to benefit notices will be sent to targeted members in early December.
  - Members may opt-in through online portal, call Customer Service or mail-in requests.
  - Monthly billing and payment payable through online member portal, Customer Service or mailing check

# How the plan supports the whole you



## Wellness

Healthy Home Visits

24/7 Nurse Line

Hearing reimbursements

Healthy Lifestyle Coaching

Teladoc® Health

Telehealth

SilverSneakers® fitness program

Nonemergency transportation



## Support

Resources For Living®

Chronic health condition support

Readmission Avoidance program

Meal Home Delivery program

Aetna Compassionate Care<sup>SM</sup>

Healthy Aging Support program



## Prevention

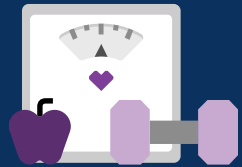
Eye and hearing exams

Annual physicals

Flu shots and other vaccines

Women's annual health reminder

Cancer screening reminder



# Wellness

## Discover wellness

### Healthy Home Visits

Get a home visit from a licensed doctor or nurse to assess your health and safety needs.

### Hearing reimbursement

**\$500** reimbursement every 36 months on hearing aids.

### SilverSneakers® fitness program

Join any participating location nationwide or take online classes at home. Use Apple Fitness+<sup>SM</sup> on your iPhone® to enjoy access to workouts from anywhere, anytime. At no extra additional cost to you!

### Nonemergency transportation

Access up to 24 one-way rides for nonemergency transportation to your medical appointments.

### Teladoc Health®

Connect with a **Teladoc Health primary care provider 24/7 by web, phone or mobile app** from home, for nonemergency medical needs.



## Support

# Support to make life easier

### Resources For Living®

A Resources For Living life consultant can connect you with a wide-range of cost-effective and reliable services in your area.

### Meal Home Delivery program

Get delicious and nutritious meals delivered to your home after your hospital stay.

### In-Home Support

Get help with activities of daily living (ADL) such as meal preparation, light housekeeping and personal care while recovering from an inpatient stay.

### Aetna Compassionate Care<sup>SM</sup>

Helps with treatment and decision support to members, families and caregivers for advanced illnesses.

### Healthwise® Knowledgebase

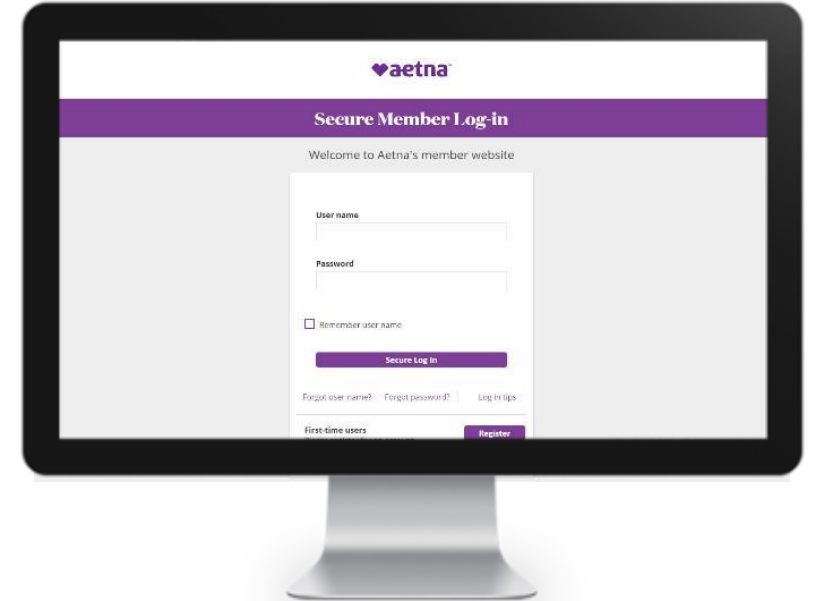
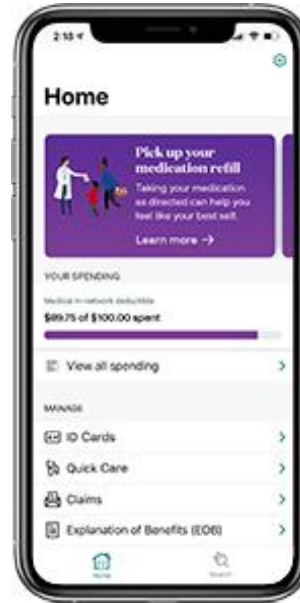
Discover online tools and resources to help you live healthier and manage your conditions.



# Aetna® Medicare member website

Use our **secure member website** to:

- Connect with care
  - Find walk-in clinics
  - Search for a PCP
  - View provider ratings and reviews
- Manage your benefits
  - View plan details
  - See progress toward your deductible
  - Access your digital ID card
- Review your claims
  - Receive your Medical EOB statement
  - Get detailed cost breakdown of claims
- Stay healthy
  - Take a health assessment
  - Try health coaching
  - Start a wellness program
  - Get treatment options



**AetnaRetireePlans.com**

Log in or register for an account using your member ID.

You can also manage your benefits right from your phone with the Aetna Health<sup>SM</sup> app.

Care for all that is you



## Integrated care centered around you

Quality care begins with our integrated care delivery system, which offers you:

- Care and coverage together in one package
- A coordinated, connected care team
- Many convenient services under one roof

Learn more about our doctors at [kp.org/doctors](https://kp.org/doctors).



## Mental health & emotional wellness apps and resources for everyday wellness

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges and make small changes to improve sleep, mood, relationships, and more.<sup>1</sup>



### Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



### ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



### Headspace care

On-demand emotional support through the Ginger app — Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

Go to [kp.org/selfcare](https://kp.org/selfcare) to learn more and download apps.



### Acupuncture

Acupuncture, massage therapy, and chiropractic care



### Wellness Coaching

by Phone is available at no cost to Kaiser Permanente members — and no referral is required. **Call 1-866-862-4295**



<sup>1</sup> These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. Only available to Kaiser Permanente members with medical coverage. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process.



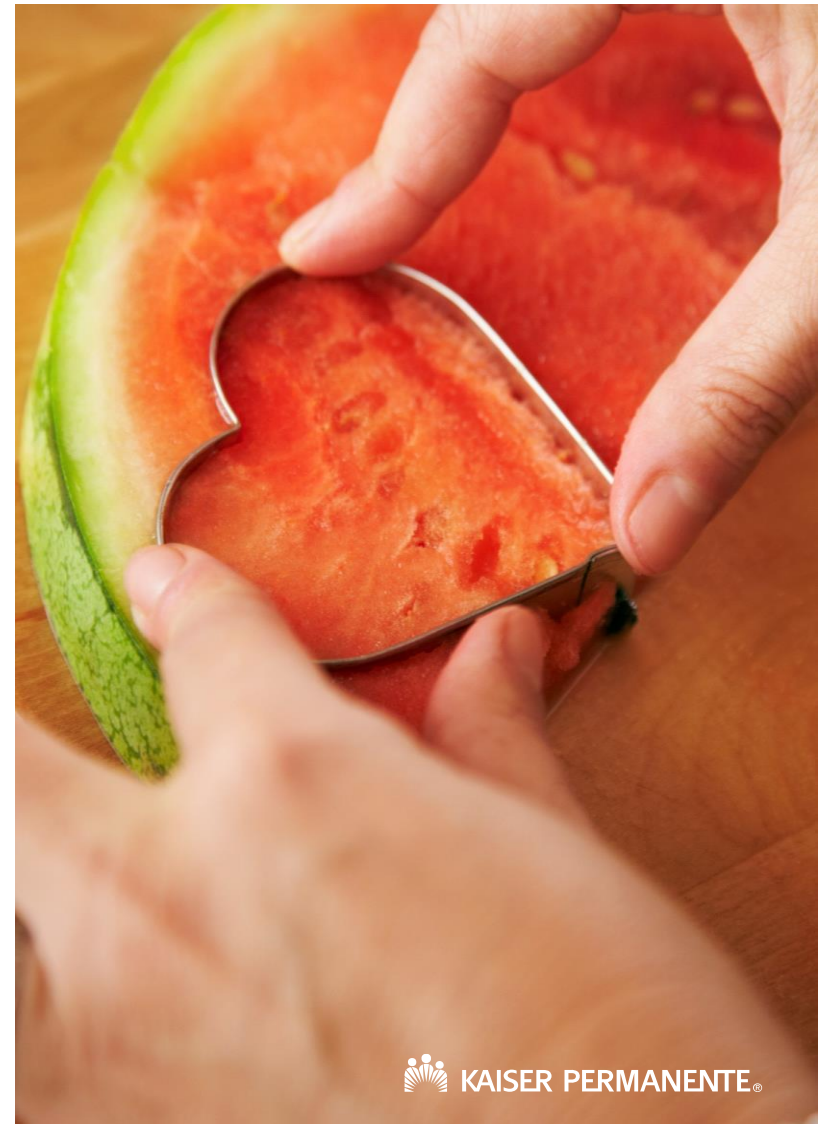
# Get fresh, nutritious meals delivered to your home at no charge

As a Kaiser Permanente Medicare health plan member, you can get fresh, healthy meals delivered to your home immediately following an inpatient stay at a plan hospital or skilled nursing facility.

## How does the meal plan work?

- 1 Upon discharge from an inpatient stay at a plan hospital or skilled nursing facility, a representative from the meal provider will call you to talk about available menu options and schedule delivery.
- 2 You can choose from over 70 entrées to support your dietary needs, including heart-healthy, diabetic-friendly, gluten-free, and more
- 3 You can get 3 meals per day for up to 4 weeks, for a total of 84 meals

## Meal Delivery



## Need a ride to the doctor? Your plan covers that

You can get a ride to and from your doctor visits at no charge.\*

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### You can get a ride for:

- Doctor appointments
- Medical services, such as labs or X-rays
- Picking up medications or medical equipment

### Types of transportation available:

- Rideshare, taxi, or other private transportation (can accommodate wheelchairs and walkers that collapse and fit into the trunk)
- Wheelchair van or gurney van service available for those who are unable to sit in a private vehicle for the duration of the ride

\*Your plan covers up to <24 one-way trips> (<50 miles per trip>) per calendar year.





## Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

### **At the gym**

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

### **At home**

Work out at home with live, digital fitness classes or on-demand workouts.

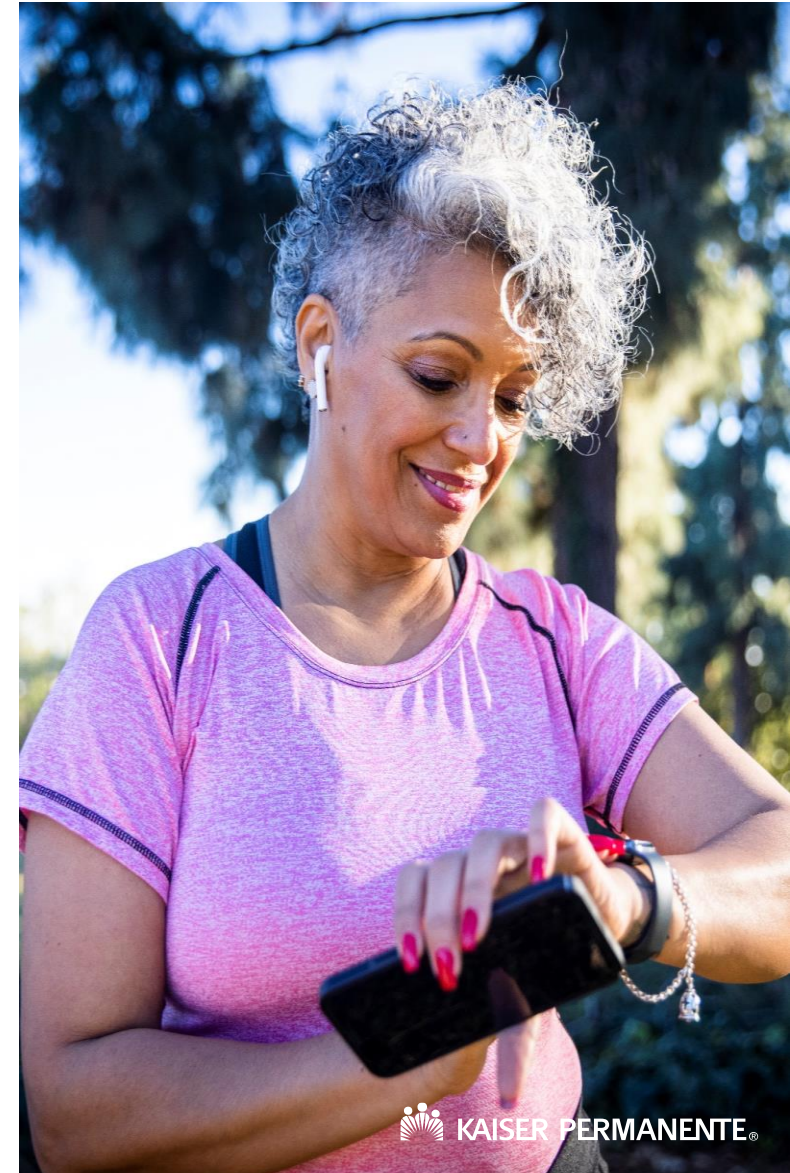
### **Brain training**

With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

### **With new friends**

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.



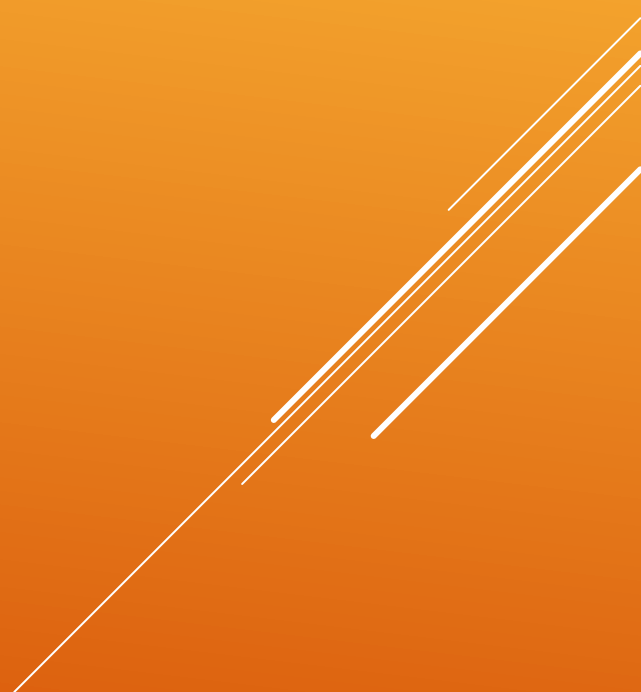
May you live well, be well and Thrive!

Thank you!





QUESTIONS



## **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.