Caltech



2026-27 Benefits and Waiver Guide

Enrollment/Waiver Period for 2026-27:
MONDAY, JULY 13 - FRIDAY, AUGUST 14, 2026

mycaltechbenefits.com/students

It starts here.

This guide is designed to help you understand your coverage options, compare plans, and make an informed decision about enrolling in or waiving Caltech student health insurance. It includes details about medical, dental, and vision benefits, waiver requirements, costs, and next steps.

Caltech requires all registered students to have medical and dental insurance, either through the Caltech Student Health Plan or qualifying coverage from another source. Vision coverage is also offered through Caltech as an optional plan.

Please read this guide carefully before making your 2026-2027 insurance decisions, and use it as a reference as you take your next steps.

TABLE OF CONTENTS

WAIVER REQUIREMENTS 03

MEDICAL 05

DENTAL 07

VISION 09

YOUR NEXT STEPS 11



Waiver Requirements

If you want to use qualifying medical insurance through an employer, parent, or spouse instead of the Caltech Student Medical Plan, your existing coverage must meet federal Minimum Essential Coverage (MEC) requirements. To see if your health plan qualifies for a waiver, look for your plan type on the CMS **Minimum Essential Coverage List**.

TIP

When deciding what works for you, consider the care you may need this year, which doctors or dentists you can see, your prescriptions, whether you need dependent coverage, and your true total costs beyond just the premium.

If you waive the Caltech Student Medical Plan, make sure you know:

- How does your insurance company define urgent care vs. emergency care?
- After an urgent or emergency situation, will the plan cover follow-up medical care provided by doctors near Caltech?
- Does the plan require you to get permission (known as a referral) from a primary care provider before you can receive specialty care or see a provider away from home?
- Does the plan restrict you to certain designated doctors or hospitals? If so, check whether those providers are realistically accessible from campus. A doctor or hospital listed as “nearby” or within a few miles may take much longer to reach due to traffic, transportation availability, or appointment access.

IMPORTANT

Remember to bring your insurance card to Caltech and carry it with you at all times or have the information available via your medical carrier’s mobile app.

Dental Waiver Requirements

You may waive dental if you have other dental insurance; there are no specific requirements.

Insurance Requirements: International Students

International Students and Dependents in J-1 and J-2 Status

IMPORTANT

J-1 exchange visitors and their J-2 dependents who willfully fail to maintain insurance coverage that meets the Department of State requirements while participating in Caltech's visitor program or who make material misrepresentations to Caltech concerning coverage will be deemed in violation of the regulations and will be subject to termination as an exchange visitor.

If you are an international student in J-1 status, your other health insurance must meet **Department of State insurance requirements**.

The Caltech Student Medical Plan meets all of the federal requirements.



Student Medical Plan

This plan, provided by **Anthem Student Advantage (ASA)**, is designed specifically for Caltech students and covers all types of medical and mental healthcare – routine, urgent, and emergency – while you are on campus, at home, and even while traveling abroad.

When You Need Medical Care On Campus

Regardless of whether or not you choose to elect Caltech medical coverage, you have access to **Student Wellness Services** for medical support and counseling services on campus. Student Wellness Services is an easy option for things like primary care, referrals, mental health, x-rays, and labs. Student Wellness Services should be your first stop for any on-campus care needs.

When You Need Medical Care Off Campus

1. Find Anthem PPO providers by searching the **online directory**.
2. When you visit your doctor, pharmacy, mental health counselor, or other health provider, show your Anthem ID card.
   - ***NOTE:*** Soon after enrolling in the plan, you'll receive instructions via email from Anthem on how to get your ID card.
3. If you're responsible for any of the cost, you'll either pay your health provider at the time you receive care or your provider will send you a bill.

IMPORTANT

You may receive care from any licensed health provider; however, you have greater cost savings when you use a provider in the Anthem PPO network.

Services While Away from Home

Anytime you're more than 100 miles away from home – even out of the country while traveling or studying abroad – you are covered under the Caltech medical plan, you're eligible for services through Anthem's Geoblue Program. These services include emergency medical, travel, and evacuation assistance. To ensure coverage, you (or a family member or Caltech representative) must call the number on your Anthem Health ID card before you receive these services.

Virtual Care

In addition to **virtual care through Student Wellness**, the Anthem Student Advantage plan offers access to LiveHealth Online. Through **LiveHealth Online**, you can connect with a U.S. board-certified doctor 24/7, 365 days a year via your phone, tablet, or computer, usually within an hour at no cost to you.

Student Medical Plan Provider: Anthem Student Advantage

Website: **studentca.anthem.com/student/schools/caltech**

Download the mobile app: Download on the App Store | GET IT ON Google Play
Phone: **(833) 332-0797**

Anthem Concierge - Ruben Rodriguez
Phone: **(626) 395-6628**
Email: **caltech_anthem_concierge@caltech.edu**

Plan Summary

POLICY YEAR SEPTEMBER 1-AUGUST 31

	Cost – Anthem PPO Providers	Cost – Out-of-Network Providers
Preventive Care	100% covered, no deductible	40% of reasonable charge after deductible
Deductible Amount you pay before plan provides coverage	$250 per person per policy year	$1,000 per person per policy year
Out-of-Pocket Maximum Once you reach this amount, the plan pays 100% for covered services for the rest of the policy year	$2,000 per person/ $4,000 per family	$11,000 per person/ $22,000 per family
Physician's Office Visit (Including specialists)	$15 copay per visit (no deductible)	40% of reasonable charge after deductible
Outpatient Mental Health Visit	No copay for 25 visits* $15 copay for additional visits (no deductible)*	40% of reasonable charge after deductible
Telehealth	$0 through LiveHealth Online	Not covered
Emergency Room	20% of negotiated charge after $150 copay (copay waived if admitted) – no deductible	20% of reasonable charge after $150 copay (copay waived if admitted) – no deductible
Urgent Care	$15 copay per visit (no deductible)	40% of reasonable charge after deductible
Hospital and Inpatient Mental Health Stay	20% of negotiated charge after deductible	40% of reasonable charge after deductible
Retail Pharmacy (30-day supply)	Lesser of the drug cost or flat copays – no deductible $10 tier 1 drugs $30 tier 2 drugs $50 tier 3 drugs	$10 copay tier 1 drugs $30 copay tier 2 drugs
Mail-Order Pharmacy (90-day supply)	Lesser of the drug cost or flat copays – no deductible $20 tier 1 drugs $60 tier 2 drugs $100 tier 3 drugs	Not covered

**Any extra care, such as lab work or X-rays, is subject to the deductible and coinsurance.*

Plan Costs (Per Term Cost)

The cost will be added to your student billing account through the Bursar's Office for each term – Fall (September 1-December 31, 2026), Winter (January 1-April 30, 2027), and Spring (May 1-August 31, 2027).

Undergraduate Student	Graduate Student	Graduate Student + 1 Dependent	Graduate Student + 2 or More Dependents
$1,796.00	$179.60	$1,077.60	$1,975.60

Student Dental Plan

This plan, offered through Anthem, covers routine dental exams and cleanings as well as non-routine care, such as oral surgery and crowns.

When You Need Dental Care

1. Find an Anthem PPO dentist by searching the online directory.
2. When you visit your dentist's office, provide your name, date of birth, and student ID number preceded by V0. For example: John Doe, 01/01/2010, V0123456. If you'd prefer a physical dental ID card, you can print one from the Anthem website or access it on the Sydney app.
3. If you're responsible for any of the cost, you'll either pay your dentist at the time you receive care or your dentist will send you a bill.

IMPORTANT

You may receive care from any dental provider; however, you have greater cost savings when you use a provider in the Anthem PPO network.

Plan Summary

POLICY YEAR SEPTEMBER 1-AUGUST 31

	Cost – Anthem PPO Providers	Cost – Out-of-Network Providers*
Deductible What you pay before the policy begins to pay; does not apply to diagnostic, preventive, and orthodontic care	$50 per person per policy year $100 per family per policy year	
Benefits Maximum The most the plan pays each policy year	$1,500 per person	$1,000 per person
Diagnostic and Preventive Care Oral exams, cleanings, X-rays, examinations of tissue biopsy, fluoride treatment	Covered at 100%	
Basic Care Extractions, filings, root canals, gum treatment	20% coinsurance	
Major Services Crowns, partial, implants, complete dentures	50% coinsurance	
Orthodontic Care Adults and dependent children	Plan pays 50% up to $500 per person (lifetime max)	

**Your dental plan will pay a set amount for care provided by a dentist outside your plan's network. You will be responsible for paying the difference between what the plan pays and what the dentist charges.*

Dental Plan Costs (Annual Cost)

The full cost will be billed to your student account once per plan year. There is no cancellation refund and the amount is not prorated.

Undergraduate Student	Graduate Student	Graduate Student + 1 Dependent	Graduate Student + 2 or More Dependents
$135.00	$21.48	$128.88	$236.28

Student Dental Plan Provider: Anthem Student Advantage

Website: studentca.anthem.com/student/schools/caltech

Download the mobile app:

Download on the App Store GET IT ON Google Play

Phone: **(844) 729-1565**

Anthem Concierge - Ruben Rodriguez
Phone: **(626) 395-6628**

Email: caltech_anthem_concierge@caltech.edu



Student Vision Plan

This optional plan, offered through EyeMed, covers routine exams and includes annual allowances for eyeglass frames and lenses or contact lenses.

When You Need Vision Care

1. Find and use a vision care provider in the EyeMed Network by searching the **online directory** (choose the Insight Network) or search providers on the app.
2. When you visit your provider's office, provide your name and date of birth – no ID card needed. Be sure your provider references our correct group number: 1006296.
3. If you use an in-network provider, you'll pay your provider at the time of service for anything you owe, after EyeMed discounts are applied.

IMPORTANT

You may receive care from any eyecare provider; however, you have greater cost savings when you use a provider in the EyeMed Insight Network.

Plan Summary

POLICY YEAR SEPTEMBER 1-AUGUST 31

	Cost – EyeMed Providers	Cost – Out-of-Network Providers
Eye exam Once per policy year	$10 copay	Plan pays up to $49; you pay the rest
Frames Once per policy year	$100 allowance, you pay the balance (with a 20% discount)	Plan pays up to $70; you pay the rest
Single Vision Eyeglass Lenses Once per policy year	$25 copay	Plan pays up to $25; you pay the rest
Contact lenses Once per policy year in lieu of eyeglass lenses	$115 allowance, you pay the balance (with a 15% discount)	Plan pay up to $92; you pay the rest
Medically Necessary Contact Lenses	Plan pays in full	Plan pays up to $300; you pay the rest
Additional Discounts	40% off additional pairs 20% of non-covered items 20% off non-prescription sunglasses	N/A

Vision Plan Costs (Annual Cost)

The full cost will be billed to your student account once. There is no cancellation refund and the amount is not prorated.

Undergraduate Student	Graduate Student	Graduate Student + 1 Dependent	Graduate Student + 2 or More Dependents
$30.96	$3.10	$18.58	$34.06

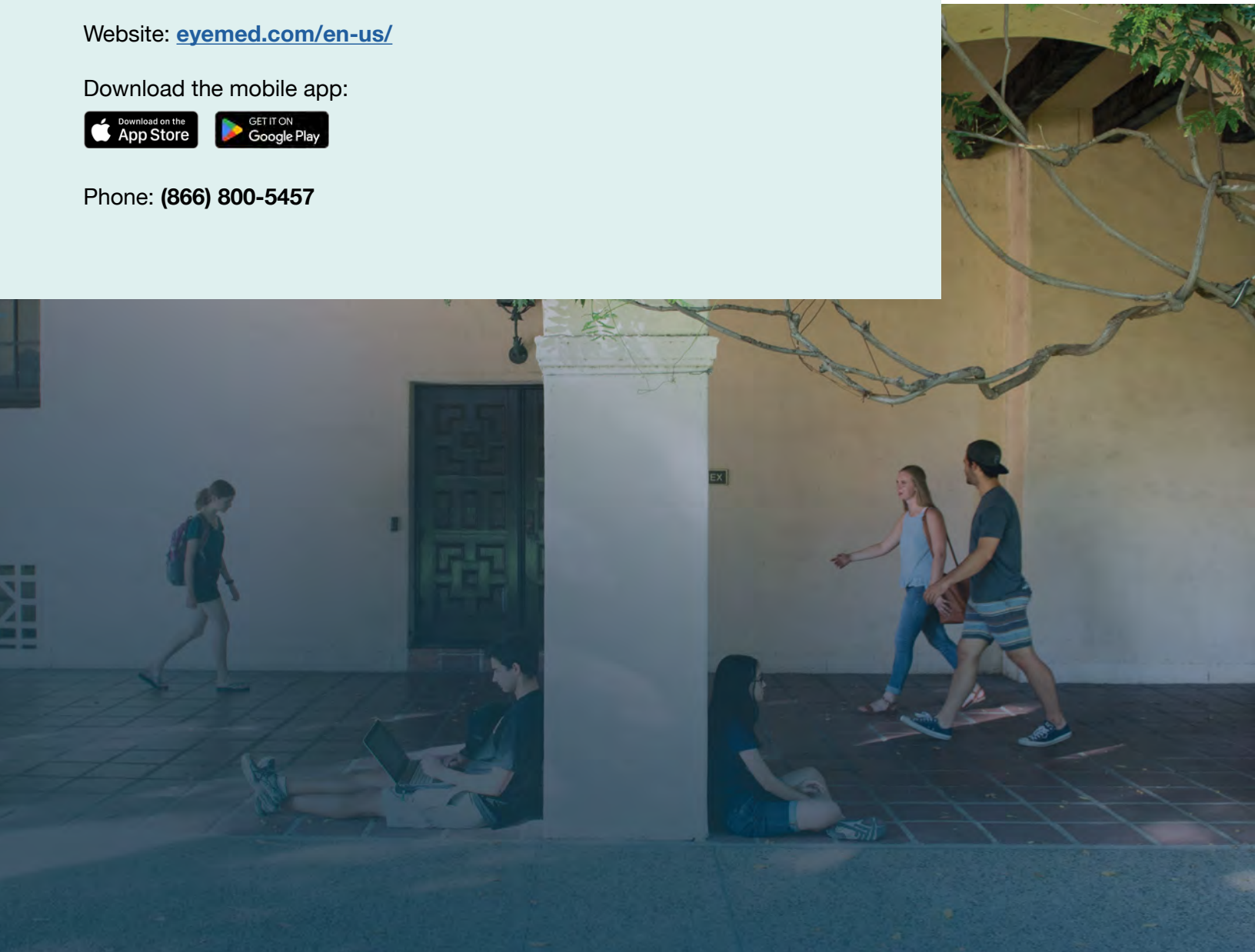
Student Vision Plan Provider: EyeMed

Website: eyemed.com/en-us/

Download the mobile app:

Download on the App Store GET IT ON Google Play

Phone: **(866) 800-5457**



Your Next Steps

Enrollment Checklist

1. **Review your options**
   Visit mycaltechbenefits.com/students to learn more about the Caltech student medical, dental, and vision plans.

2. **Consider your needs**
   Think about what care you may need this year, which doctors or dentists you can see, your prescriptions, whether you need dependent coverage, and what you may pay when you get care.

3. **Decide what works for you**
   If you want to use existing coverage instead of Caltech medical and/or dental coverage, you must submit a waiver by August 14.

   If you want dependent coverage or vision insurance under the Caltech plan, you must enroll by August 14.

Enrollment/Waiver Period for 2026-2027: Monday, July 13-Friday, August 14, 2026
For newly registered students starting in the Winter, Spring, or Summer term: You must take the same action requirements (actively waive medical/dental and/or enroll in vision) within 30 days of receiving notification from the Benefits Office.

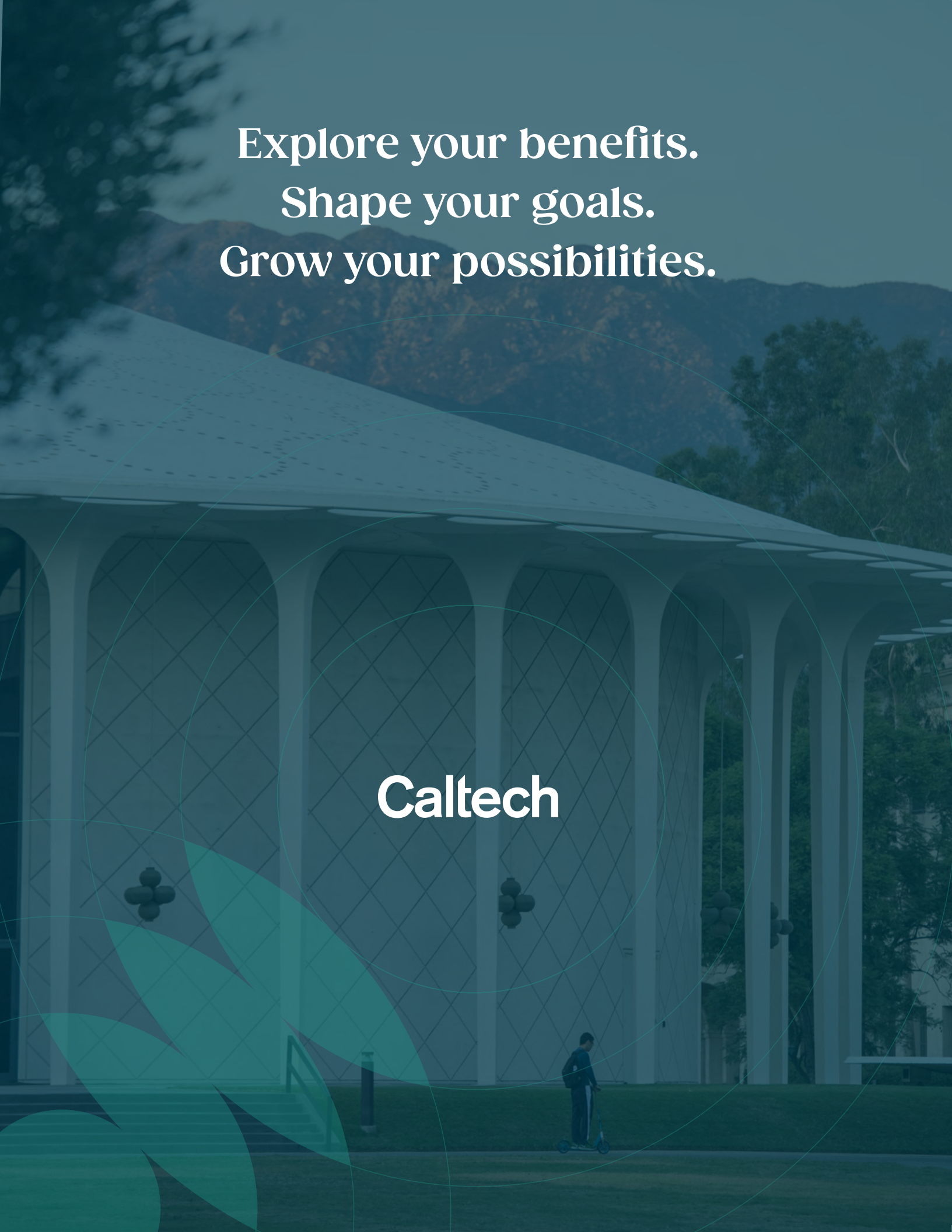
Explore Additional Information and Resources

The Caltech Student Benefits website at mycaltechbenefits.com/students offers additional information and resources, including:

- Additional details on your medical, dental, and vision benefits.
- A page dedicated to how to enroll or waive coverage.
- Resources such as frequently asked questions and who to contact with questions.

Important Reminders

- All of Caltech's student plans are effective from September 1 to August 31.
- If you don't submit a waiver by August 14, you will be enrolled in Caltech medical and dental coverage for the school year and the cost will be added to your student billing account through the Bursar's Office.
- Dependents must be actively enrolled each year. Dependents will not be automatically enrolled regardless of previous enrollment.
- You may only enroll or waive coverage outside of the enrollment period if you experience a qualifying life event (e.g., loss of coverage, marriage, or birth of a child). You have 60 days from a qualifying life event to make changes to your coverage.


Explore your benefits.
Shape your goals.
Grow your possibilities.
Caltech