

Health Insurance for Stanford Students Information and Requirements



Insure your health; protect your education

L.A. Cicero/Stanford News Service

Cardinal Care – Stanford University's Student Health Insurance

2011–2012 Academic Year

Stanford requires all students to have health insurance coverage. To help you meet this requirement, we offer Cardinal Care – an annual comprehensive health insurance plan covering a wide range of services. This guide explains the features and cost of Cardinal Care, and where to find more information.



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CARDINAL CARE
STANFORD UNIVERSITY

Insurance and Referral Office
Vaden Health Center
866 Campus Drive
Stanford, CA 94305-8580
Phone: (650) 723-2135
Email: healthinsurance@stanford.edu
Web: <http://vaden.stanford.edu/insurance/index.html>

How Cardinal Care Works with the Campus Health Service Fee

Cardinal Care complements the on-campus services by covering off-campus health care for a wide array of services such as major medical care (e.g., hospitalization, emergency room visits), annual eye examinations, prescription drugs, diagnostic X-rays and laboratory tests, and mental health and substance abuse treatment.

The Campus Health Service Fee supports on-campus services at Vaden Health Center (<http://vaden.stanford.edu/fees>). The on-campus services at Vaden Health Center include primary care medical visits, counseling and psychological evaluations, short-term therapy and health and wellness programs.

Cardinal Care Features

- **A partnership with Health Net for off-campus medical care**
 - Being part of Health Net means that you have access to an extensive nationwide network of providers and pharmacies.
- **Tier 1** – When you receive treatment from Stanford University Medical Center or Menlo Medical Clinic with a referral from a Vaden Health Center clinician, you pay only a \$20 copay.
- **Tier 2** – When you receive treatment from any Health Net PPO preferred provider in California or First Health® provider outside of California, Cardinal Care pays 80% of eligible expenses after you pay a \$200 annual deductible. This tier allows you to use Stanford University Medical Center without a referral from a Vaden Health Center clinician. If you do not have access to a Health Net PPO preferred provider in California or First Health provider outside of California, within 100 miles of where you are located, or when studying or traveling outside the United States, non-emergent treatment will be covered under Tier 2.
- **Prescription drugs** – When you purchase prescription drugs at the Vaden pharmacy, or any other participating Health Net pharmacy nationwide, you only pay a \$10 copay for generic drugs or a \$25 copay for brand-name drugs.
- **A partnership with ValueOptions for off-campus mental health and substance abuse benefits** – Counseling and Psychological Services will coordinate your care with ValueOptions, a nationwide company that specializes in managing treatment for mental health and substance abuse problems.
- **Year-round, worldwide coverage with On Call International** – Cardinal Care provides coverage to all enrollees while at a primary residence, on break, or traveling anywhere in the world.

If you experience a medical emergency while traveling more than 100 miles from your primary residence or campus, or are in a foreign country, you have access to a comprehensive group of emergency assistance services provided by On Call International.¹ Some of these services include:

- Emergency medical evacuation²
- Unlimited medical repatriation²

- Medical/dental/pharmacy/hospital referral and deposit arrangements
- Prescription drug replacement assistance

Print an On Call member ID card and brochure from www.healthnet.com/cardinalcare.

¹Travel period must not exceed one year.

²Medical evacuation and repatriation services must be pre-approved and arranged by On Call International. This is only an outline of your plan's benefits. Please contact On Call International for conditions, limitations and exclusions. Call toll-free within the U.S. at 1-877-318-6891 or when outside the U.S., call collect by dialing (603) 328-1901.

Personalized Identification Card

All newly enrolled Cardinal Care members will receive a Health Net ID card. This card identifies you as a Cardinal Care member and gives you access to preferred providers and pharmacies nationwide. Keep it with you and present it whenever you receive medical care. ID cards will be sent to the mailing address listed in your Axxess account. Please note that your identification number will be your Stanford University ID with a prefix of "U."

Health Net offers several options for accessing an image, printing a copy, or ordering a replacement of your ID card:

- via smart phone with Health Net Mobile; or
- online at www.healthnet.com/cardinalcare; or
- call 1-800-250-5226.

Cardinal Care coverage begins on September 1 and ends on August 31.

More details can be found at <http://vaden.stanford.edu/insurance> or contact the Vaden Health Center Insurance and Referral Office at (650) 723-2135 or healthinsurance@stanford.edu.



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Summary of Benefits

The tables below and on the opposite page summarize the Cardinal Care medical, mental health and substance abuse benefits. **There may be limitations and conditions, which must be reviewed prior to the application of benefits. We encourage you to reference this list of covered services, as well as plan definitions and exclusions in the detailed plan contract.**

	TIER 1	TIER 2 ³
MEDICAL BENEFITS ¹	TYPE OF PROVIDER	
Plan provision	Stanford University Medical Center (with a referral from Vaden Health Center) ²	Health Net PPO Providers in California and First Health Providers outside California ⁴
Deductibles Annual deductible (for all services)	None	\$200
Outpatient hospital emergency care services deductible	\$50 per visit (waived if admitted, no referral necessary)	\$50 per visit (waived if admitted)
Precertification Penalty for not precertifying treatment (Health Net requires precertification for inpatient services such as admission to a hospital, surgery or maternity stay.)	Coinsurance level reduced to 50%	Coinsurance level reduced to 50%
Annual Out-of-Pocket Maximum (Excluding mental health, substance abuse treatment, prescription drugs, some family planning services, expenses related to non-certified services, and services not covered under the plan.)	\$500	\$1,500
Lifetime maximum for medical coverage	Unlimited	\$5 million
Preventive care OB/GYN examinations	100% after a \$20 copay for each visit	80% after you meet the plan year deductible
Surgery Surgeon or assistant surgeon services	100%	80% after you meet the plan year deductible
Hospital and Skilled Nursing Facility stays⁵ Semiprivate hospital room or intensive care unit with ancillary services (includes acute care detoxification admissions)	100%	80% after you meet the plan year deductible
Physician medical services Primary care physician office visit	Provided by the Vaden Health Center ⁶	80% after you meet the plan year deductible
Outpatient specialist and consultant visits	100% after a \$20 copay for each visit	80% after you meet the plan year deductible
Rehabilitative therapy (including physical, speech, occupational, respiratory and cardiac therapy)	100% after a \$20 copay for each visit	100% after a \$40 copay for each visit (maximum of 60 visits per plan year)
Hospital visits	100%	80% after you meet the plan year deductible
General medical services Chemotherapy/radiation therapy/nuclear medicine ⁵ (Professional service only)	100% after a \$20 copay for each visit	80% after you meet the plan year deductible
Organ transplants (nonexperimental and noninvestigational)	100%	80% after you meet the plan year deductible
Blood, blood plasma, blood derivatives and blood factors	100%	80% after you meet the plan year deductible
X-ray and laboratory	100%	80% after you meet the plan year deductible

	TIER 1	TIER 2 ³
MEDICAL BENEFITS ¹ (continued)	TYPE OF PROVIDER	
Plan provision	Stanford University Medical Center (with a referral from Vaden Health Center) ²	Health Net PPO Providers in California and First Health Providers outside California ⁴
Pregnancy and maternity care Normal delivery, cesarean section and complications of pregnancy	100%	80% after you meet the plan year deductible
Prenatal and postnatal office visits	100% after a \$20 copay for each visit	80% after you meet the plan year deductible
Genetic testing of fetus	100%	80% after you meet the plan year deductible
Reproductive health⁵ Infertility services and supplies	50%	50% after you meet the plan year deductible
Sterilization: Vasectomy	100% after a \$50 copay	100% after a \$100 copay
Tubal ligation	100% after a \$150 copay	100% after a \$300 copay
Annual eye exam	100% after a \$20 copay	80% after you meet the plan year deductible
Prescription drugs	100% after you pay a \$10 copay for generic drugs or \$25 for brand-name drugs that you purchase at Vaden Health Center or another Preferred Health Net pharmacy. You receive no coverage for prescriptions filled at non-preferred Health Net pharmacies. Call your local pharmacy to verify membership in the network or call Health Net at 1-800-250-5226 .	

MENTAL HEALTH BENEFITS ⁷	TYPE OF PROVIDER	
Plan provision	ValueOptions Network Provider	Non-Preferred Provider
Psychotherapy		
Inpatient care	100% (precertification by ValueOptions is required)	Not covered
Outpatient care	\$20 copay (precertification by ValueOptions is required)	Not covered
Alcohol and drug abuse treatment	100% (precertification by ValueOptions is required)	Not covered

¹The Cardinal Care plan may not cover all your health care expenses. The Plan excludes coverage for certain services and contains limitations on the amounts it will pay.

²For services to be covered at Stanford University Medical Center under Tier 1, you must be referred by a Vaden Health Center clinician.

³Health Net First Health providers are made available to members outside of CA. To search for a Health Net First Health provider, go to www.healthnet.com/cardinalcare or call 1-800-250-5226.

⁴Providers include doctors, hospitals and pharmacies, including Stanford University Medical Center.

⁵For full coverage, these services must be precertified.

⁶Primary care is provided at Vaden Health Center if you have been charged the Campus Health Service Fee.

⁷This table is only a summary of benefits. For complete information, please refer to the Evidence of Coverage available at <http://vaden.stanford.edu/insurance/cardinalcare.html>.

Preferred providers are independent contractors and are neither employees nor agents of Stanford University or Health Net.

Cost of Coverage

The cost of Cardinal Care is \$3,384 for the 2011–2012 academic year. The annual fee for Cardinal Care will be billed over 3 quarters for 4 quarters of coverage. Students will be charged \$1,128 in Autumn, Winter and Spring quarters and will not be billed in Summer quarter. Students enrolled in Cardinal Care will be covered during leaves of absence, breaks, quarters in which they are not registered (including summers), and immediately following graduation.

Enrolling in Cardinal Care

All students are required to have health insurance coverage and are automatically enrolled in Cardinal Care at the beginning of each academic year. **Upon enrollment in Cardinal Care in Autumn, your coverage begins September 1 and ends on August 31.** You will be covered the entire academic year.

Waiving Cardinal Care

The process to opt-out of Cardinal Care differs for domestic and international students. Details can be found at <http://vaden.stanford.edu/insurance/index.html>. The decision to waive Cardinal Care coverage is binding for the entire academic year.

Domestic students who have comparable health insurance coverage can opt-out of Cardinal Care for the annual period by providing information about the alternative insurance plan as part of the waiver process in Axess. The waiver screens are located at <http://axess.stanford.edu> and the **deadline to waive for Autumn quarter is September 15.**

International students must have health insurance benefits that meet or exceed minimum standards in

order to opt out of Cardinal Care. International students may request an exception to Cardinal Care enrollment each year by working with their insurance company to complete an Insurance Coverage Certification Form. The alternative insurance policy must cover the entire academic period of September 1 through August 31.

The deadline to submit the Insurance Coverage Certification Form is August 15 for Autumn quarter. Additional details and the form can be found at http://vaden.stanford.edu/insurance/2011_cardinalcare.html.

Dependent Health Care

A separate health insurance plan is available for children and spouses/domestic partners of Stanford students. Students can enroll their dependents only at the beginning of their academic career at Stanford or upon a qualifying life event for the dependent. For more details and the application, contact the Vaden Health Center Insurance and Referral Office at (650) 723-2135 or healthinsurance@stanford.edu or visit <http://vaden.stanford.edu/insurance/index.html>.

Dental and Vision Care Options

Cardinal Care covers your initial visit to a dentist to stabilize an injury to natural and sound teeth, but not other types of dental care. The Vaden Health Center Insurance and Referral Office provides information about both dental plans and a discount program through OptumHealth Allies.

Cardinal Care covers one routine eye exam per year.

To request information about the dental and vision options available to you, stop by the Insurance and Referral Office, call (650) 723-2135, or email healthinsurance@stanford.edu.



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Cardinal Care Resources

Issue	Resource	Contact Information
Medical benefits	Health Net	1-800-250-5226 www.healthnet.com/cardinalcare
Mental health and substance abuse benefits	ValueOptions	1-800-667-7374
Cardinal Care enrollment information	Vaden Insurance and Referral Office	(650) 723-2135 http://vaden.stanford.edu/insurance/index.html email: healthinsurance@stanford.edu

Benefits of Health Net Membership – Online 24/7

Health Net has created a dedicated custom website exclusively for Stanford students. It's our way of making it easier for you to get things done.

When you become a Health Net member, go online to www.healthnet.com/cardinalcare, click *Register Now* and fill out the registration form. It's that simple. Be sure to have your ID card handy. As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health information you need most. You can:

- View your benefit details and copay amounts.
- Print a temporary ID card or order a new one.
- Participate in Health Improvement programs.
- Look up specific health conditions using our Health Encyclopedia.
- Chat live with a Health Net Customer Service agent Monday through Friday, 8:00 a.m. to 6:00 p.m. PST.
- And so much more!

www.healthnet.com/cardinalcare – an easy way to get more done at your convenience!

Health Net Mobile

All of Health Net in the palm of your hand.

Health Net is paving the way with our new, innovative Health Net Mobile – available for Apple and Android™ smartphones, and coming soon to other web-enabled mobile devices! Health Net Mobile is the easiest way to connect to a HealthNet.com online account, and is designed to help our members on the go. Registered members can use this application to quickly get plan, copay and deductible information, as well as access to a Mobile ID card to verify eligibility. Visit www.healthnet.com for more information.

Decision Power® Healthy Discounts

Our Decision Power Healthy Discounts program supports your good health with valuable discounts on health-related products and services, such as:

- Fitness club memberships
- Vitamins
- Eyewear
- Weight management programs (including Weight Watchers® and Jenny Craig®)
- And more

All Healthy Discount programs are subject to change. This information is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions. Health Net Decision Power Healthy Discounts offers discounts on health products and reduced-fee health services. Decision Power Healthy Discounts is not part of your Health Net benefit program and is not intended to take the place of any covered benefits and is offered to the member in addition to, rather than instead of, covered benefits.

Decision Power Healthy Discounts providers are independent businesses. Members purchase services and/or supplies directly from these providers. Questions regarding the Decision Power Healthy Discounts program should be directed to Health Net's Member Services Department. Questions regarding a Decision Power Healthy Discounts provider should be directed to that provider.

This overview provides highlights of benefit information about Cardinal Care, the Stanford Student's health insurance plan. Your plan contract, which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage. If there is a discrepancy between the information provided in this brochure and the provisions of the plan documents, the plan documents will govern.

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