

Comparison Worksheet for Health Insurance Plans 2007 - 2008

Of course, health insurance plans vary in the coverage they offer. This chart will help you “do your homework” about Cardinal Care, your family health insurance policy, or any other plan you might consider, so you can make the best decision to protect your student’s health while being cognizant of your finances. Please note our recommendations (noted with asterisks* below) to ensure that your selection provides adequate coverage for your student’s anticipated and unanticipated health care needs.

Points of Comparison	Cardinal Care	Other Plan	Notes
Annual cost for individual plan	\$2,736	?	Comparable, self-purchased plan cost: up to \$4000
Maximum benefit of at least \$500,000 per year *	YES	?	Cardinal Care provides unlimited coverage (tier 1) or \$5 million (tiers 2 & 3)
Provides year-round and worldwide coverage (even while you are away from Stanford for academics, research, work, or vacation)	YES	?	Most managed care plans will not. This coverage (and worldwide emergency medical transportation & evacuation) is very important for mobile Stanford students.
Created specifically for the local student community's health care needs.	YES	?	Cardinal Care includes on-campus primary care as well as referrals to the Stanford University Medical Center and its faculty physicians.
Covers health care expenses in the Stanford area*	YES	?	Many managed care plans (HMO or POS) require a visit with a primary care physician in your local area for all non-emergency care and referrals.
Covers your student as long as he or she is a registered student at Stanford*	YES	?	Most employer plans drop dependents at a certain age.
Covers pre-existing conditions*	YES	?	
Is provided by a company licensed to do business in the United States*	YES	?	Stanford recommends that your health insurance carrier be based in the U.S.
Covers mental health services*	YES	?	Cardinal Care covers inpatient and outpatient mental health services.
Covers your student should he or she need to take a leave-of-absence from Stanford for any reason	YES	?	Most employer plans drop young adults who are not registered students (even on a medical leave).
Covers your student if there is a change in your job status or insurance coverage	YES	?	
Provides unlimited-dollar amount worldwide assistance locating qualified medical care and emergency medical transportation and evacuation	YES	?	
Includes national provider network*	YES	?	Many managed care plans have local networks only. Cardinal Care is connected to the Aetna/U.S. Healthcare national provider network.
Includes pharmacy coverage*	YES	?	Cardinal Care provides an unlimited prescription benefit for \$10 copayment (generic) and \$25 copayment (brand name).
Local office that provides customer assistance for Stanford students	YES	NO	The Vaden Health Center Insurance Office provides in-person customer assistance for Stanford students. Vaden does not directly bill insurance plans.