

## Other Insurance Options

Cardinal Care has broad coverage that has worked well for our students in many diverse scenarios over time. Other ways in which the requirement for adequate health insurance can be met are:

- Coverage through a parent’s employer plan
- Coverage through a spouse’s plan if you are married
- Coverage with a plan purchased through the Health Insurance Marketplace

We have provided a tool below for your use in comparing any plan you may be considering to Cardinal Care. You’ll need to decide which plan, ultimately, is best for you to obtain necessary care while at Stanford.

The following chart will help you compare Cardinal Care with your family health insurance policy, or any other plan you might be considering, so that the best decision can be made to protect your health while at Stanford. These questions assume that the plan you are comparing meets minimum essential coverage as defined under the Affordable Care Act. International plans may not adhere to the minimum essential coverage mandates that U.S. plans are subject to, so international students must have health insurance that meets or exceeds minimum standards outlined by the university in order to waive coverage through Cardinal Care. See the ‘Waiving Cardinal Care Coverage—for International Students’ section on page 40 for additional information.

### Comparison Worksheet for Use in Choosing Health Insurance Coverage for 2021–2022

Points of Comparison	Cardinal Care	Alternative Insurance Plan
Annual (premium) cost for the plan	\$6,192	?
Annual deductible of \$1,000 or less	YES	?
Annual out of pocket maximum of \$2,000 or less (Tier 1)	YES	?
Covers inpatient and outpatient medical care (including specialty visits and follow up care) in the San Francisco Bay Area with access to providers at Stanford University Medical Center. <b>*See note below.</b>	YES	?
Covers inpatient and outpatient mental health care in the San Francisco Bay Area with access to providers at Stanford University Medical Center. <b>*See note below.</b>	YES	?
Includes dental coverage?	YES	?
Provides worldwide coverage and international assistance locating qualified medical care?	YES	?
Provides international assistance for emergency medical evacuation?	YES	?
Has a local office that provides customer assistance specifically for Stanford students? (Vaden Health Center’s Insurance and Referral Office staff can help with enrollment, answer questions, handle referrals, etc.)	YES	?

**\* Caution:** many HMO and POS managed care plans require a visit with a participating primary care physician in order to access specialist care. If that provider is not in the area and/or if Stanford University Medical Center is not in network, you might not be able to get needed specialist (or other) care during your time at Stanford. Consider carefully whether a limited network plan will serve you well while at Stanford.