Don’t Miss Your Deadlines!

Complete Entrance Health Requirements
(including submission of forms)

THE FOLLOWING DEADLINES APPLY TO
New Students entering Stanford Autumn Quarter* 2019

Freshmen (‘Frosh’):
June 30, 2019

Graduate, Professional, Medical, Physician Assistant and Transfer Students:
August 15, 2019

See page 10 for more information.

Make an Informed Health Insurance Decision
(waive or acknowledge Cardinal Care coverage)

THE FOLLOWING DEADLINE APPLIES TO
All students enrolled for Autumn Quarter* 2019:

September 15, 2019

See page 20 for more information.

* Students entering Stanford in quarters other than Autumn Quarter: check page 6 for deadlines.
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Read about and complete the required actions below by the corresponding deadlines:

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All Students Must Make an Informed Decision About Health Insurance and Take Action Each Academic Year
Page 20
At Stanford University, student health matters. Whether you are new to Stanford or returning to continue your studies, our goal is to support your health and well-being.

Vaden Health Center is a multidisciplinary outpatient clinic serving registered Stanford students. Our staff of nearly 100 professionals offers primary care medical services, psychiatric and counseling services, confidential support for those impacted by sexual/relationship abuse, wellness promotion, and health insurance and referral services. Additional clinical services include radiography, laboratory, injection and immunization, travel medicine, nutrition counseling, pharmacy, physical therapy, and some specialty care. (Some services are provided at Kingscote Gardens and additional sites other than the Vaden Health Center facility.) Vaden Health Center is nationally accredited through the Accreditation Association for Ambulatory Health Care.
Dear Students of Stanford University,

Welcome to the 2019–2020 edition of Student Health Matters, Vaden Health Center’s guide to medical, counseling, health promotion, and insurance services available to Stanford undergraduate, graduate, and professional students.

Because your health and well-being are an institutional priority as you strive for academic and personal success, we have compiled this resource to help you navigate healthcare at and around Stanford. This edition focuses on three key objectives. Please read these materials carefully so that you will:

1. Understand and be able to comply with the university’s entrance Health Requirements,
2. Understand Vaden Health Center’s role in caring for students and how to make use of the services,
3. Understand why having useable health insurance is so very important. (We offer guidance for decisions that need to be made about health insurance coverage while at Stanford.)

As you browse this guide, you’ll learn that the university’s mandatory Campus Health Service Fee covers the cost of many (but not all) of the services provided through Vaden Health Center and that for some of the on-site services (such as specialty care, laboratory tests, and pharmacy), and for care provided outside of Vaden Health Center (such as at Stanford Hospital), additional out-of-pocket expense will most likely apply. For this reason, it is critical that you determine whether the personal health insurance you plan to use while at Stanford will provide adequate coverage for the clinicians and facilities in the Palo Alto vicinity, especially at Stanford Health Care (which includes Stanford’s hospitals and clinics).

My colleagues and I want you to flourish during your time at Stanford. If there is a way for us to assist, please call on us.

Sincerely,

James R. Jacobs, MD, PhD
Executive Director, Vaden Health Center
Associate Vice Provost for Student Affairs
Associate Professor of Psychiatry and Behavioral Sciences
and (by courtesy) Emergency Medicine
Important Must-Dos and Deadlines at a Glance

**ACTION ITEM**  Complete Entrance Health Requirements (see page 10)

Students entering Stanford for the first time must complete the Entrance Health Requirements, including required immunizations, screening, and in some cases testing, and submission of all required forms by the following deadlines:

<table>
<thead>
<tr>
<th>For...</th>
<th>Quarter entering Stanford</th>
<th>Deadline for Completion of Entrance Health Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming Frosh</td>
<td>Autumn Quarter</td>
<td>June 30</td>
</tr>
<tr>
<td>Incoming transfer and graduate students</td>
<td>Autumn Quarter</td>
<td>August 15</td>
</tr>
<tr>
<td>Students (any type) entering in a quarter other than Autumn Quarter</td>
<td>Winter Quarter</td>
<td>December 1</td>
</tr>
<tr>
<td></td>
<td>Spring Quarter</td>
<td>March 1</td>
</tr>
<tr>
<td></td>
<td>Summer Quarter</td>
<td>June 1</td>
</tr>
</tbody>
</table>

**ACTION ITEM**  Acknowledge or Waive Cardinal Care Health Insurance Coverage (see page 36–39)

Students, while attending Stanford University, must be covered by health insurance that meets specific parameters.

- Students are automatically enrolled in Cardinal Care. Coverage begins the quarter you enter Stanford and ends August 31.
- If you opt to use alternate health insurance coverage, you must formally waive Cardinal Care by the applicable deadline below, or you will be automatically enrolled from your quarter of entry until the end of the plan year (August 31) and will be responsible for paying the corresponding costs, which can be significant.

<table>
<thead>
<tr>
<th>For...</th>
<th>Quarter entering Stanford</th>
<th>Deadline to Acknowledge or Waive Cardinal Care Health Insurance Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Students</td>
<td>Autumn Quarter</td>
<td>September 15</td>
</tr>
<tr>
<td>International Students</td>
<td></td>
<td>August 15</td>
</tr>
<tr>
<td>Domestic Students</td>
<td>Winter Quarter</td>
<td>December 15</td>
</tr>
<tr>
<td>International Students</td>
<td></td>
<td>November 15</td>
</tr>
<tr>
<td>Domestic Students</td>
<td>Spring Quarter</td>
<td>March 15</td>
</tr>
<tr>
<td>International Students</td>
<td></td>
<td>February 15</td>
</tr>
<tr>
<td>Domestic Students</td>
<td>Summer Quarter</td>
<td>June 15</td>
</tr>
<tr>
<td>International Students</td>
<td></td>
<td>May 15</td>
</tr>
</tbody>
</table>
Other Deadlines and Information for Consideration

Dependent Health Insurance
Students entering the university who need health insurance coverage for dependents, can enroll them in the Stanford Student Dependent Health Insurance Plan (which is separate from Cardinal Care) if the student is enrolled in Cardinal Care. Dependents are eligible for enrollment in the Dependent Plan ONLY during the first 30 days of the student’s matriculation, unless a qualifying life event occurs at a later date (see below).

Cancellation of Cardinal Care Coverage for Students Graduating in Autumn Quarter or Winter Quarter
Returning students who are enrolled in Cardinal Care and who plan to confer a degree at the end of either Autumn Quarter or Winter Quarter are eligible to submit a Petition for Early Cancellation to have health insurance coverage terminate at the end of the applicable coverage period instead of August 31 if the coverage is not needed.

<table>
<thead>
<tr>
<th>For…</th>
<th>Quarter Graduating Stanford</th>
<th>Deadline to submit Petition for Early Cancellation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduating students</td>
<td>Autumn Quarter</td>
<td>December 15</td>
</tr>
<tr>
<td></td>
<td>Winter Quarter</td>
<td>April 15</td>
</tr>
</tbody>
</table>

Qualifying Life Events

- Students who lose health insurance coverage or age out of a parent’s health insurance plan at age 26, and wish to have coverage through Cardinal Care, have 30 days to notify Vaden Health Center’s Insurance and Referral Office. In most instances, coverage will commence at the start of the next identified coverage period.

- Similarly, if your dependent loses health insurance coverage and you wish to enroll him/her/them in the Stanford Student Dependent Health Insurance Plan, you have 30 days to notify Vaden Health Center’s Insurance and Referral Office and submit the appropriate enrollment paperwork in order to be eligible for coverage through the plan. Note that students must be enrolled in Cardinal Care to enroll dependents in the Stanford Student Dependent Health Insurance Plan.

I love working with Stanford students as they are such a diverse group, they’re from all over the world and all walks of life—and interested in all things interesting. They make me hopeful about our future since most are committed to working on ideas that will add value and benefit others. They’re also reminders of life’s important lessons. On occasion, I encounter a student, so young and yet grappling with such devastating illness or injuries with sublime strength and grace, and I’m humbled in their presence.

Julie Richards, NP
Family and Women’s Health Nurse Practitioner
Certificate in Travel Health™
Immediate Past President, American Travel Health Nurses Association
Vaden Health Center
All individuals who are new to Stanford—freshmen, undergraduate transfers, graduate students, and others—must meet certain Health Requirements before joining the campus community. These requirements are in place to ensure that students have the proper immunity to help prevent the spread of disease and are protected in case of an outbreak on campus.

If you are a new student, regardless of quarter of entry, you have a number of steps to take to comply with the Health Requirements before your arrival on campus. Please read this next section carefully and pay special attention to the ‘ACTION ITEMS’ you need to complete along with the deadline that corresponds to your quarter of entry to the university.

If you are a returning student, most likely you have already complied with the Health Requirements that were in place when you originally entered the university. However, because the requirements may have changed over time, we encourage you also to review this section, to make sure you are compliant with the current required and recommended immunizations. If you don’t remember what immunizations you have had, you can review your health record on the VadenPatient secure web portal found at vadenpatient.stanford.edu.
All individuals who are new to Stanford—freshmen, undergraduate transfers, graduate students, and others—must meet certain Health Requirements before joining the campus community. These requirements are in place to ensure that students have the proper immunity to help prevent the spread of disease and are protected in case of an outbreak on campus.

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Getting Started

If You Are New to Stanford
Before you tackle the Health Requirements from the checklist on the following page, take a moment to gather your health information, both historical and current, including names and dosages of any medications you take, immunization records, allergies or other conditions you may have or have had, surgeries you’ve undergone, and other relevant data. Review the health history of your family members, as well. Once you’ve done this, you are ready to begin.

Can’t Find Your Immunization Records?
If you cannot locate immunization records, you have two options:

1. Be re-immunized, or
2. Have a blood test (titer) to determine presence of antibodies. If your blood test indicates an inadequate antibody titer, you’ll need to be re-immunized.
Health Requirements Checklist

If you are a new student, you are required to complete the following before attending Stanford University:

1. Submit the following three forms:
   - **Consent for Treatment**
     Completing the Consent for Treatment document gives Vaden Health Center permission to treat you, should you need care during your academic career.
   - **Health History**
     The Health History document is used to capture health information about you and your family.
   - **Vaden Health Center Notice of Privacy Practices**
     Vaden Health Center takes its privacy and confidentiality responsibilities very seriously. Our Notice of Privacy Practices outlines our commitment to protect your health information and describes circumstances under which it can be released.

   **ACTION ITEM** Go to the VadenPatient secure web portal and click on the ‘Forms’ section on the left side of the page. Read and submit/acknowledge the three forms online.

2. Complete an immunization form with your health care provider

   There are different immunization forms (and requirements) for non-medical students and medical/physician assistant students:
   - **Immunization Form for Non-Medical Students**
   - **Immunization Form for Medical and Physician Assistant Students**

   Each of these forms can be found in the back of this brochure and on the Vaden Health Center website at [vaden.stanford.edu](http://vaden.stanford.edu). Be sure to use the correct form.

   **ACTION ITEM** Find the immunization form that applies to you. See pages 12–14 for further information and instructions on completing the form.

3. Get cleared for Tuberculosis (TB)

   Answers to the Tuberculosis (TB) Screening Questions are used to assess your risk for TB and are required of all students. Some students may need to undergo testing.

   **ACTION ITEM** Go to the VadenPatient secure web portal. Complete and submit the Tuberculosis (TB) Screening Questionnaire online.

   If you answer ‘YES’ to ANY of the Tuberculosis Screening Questions (including birth in a high-risk country), you must proceed with TB testing. (see page 11)
# Tuberculosis (TB) Testing *(only required for some students)*

**Do You Need to Be Tested for TB?**

<table>
<thead>
<tr>
<th>Did You Answer ‘YES’ to Any of the questions on the Tuberculosis Screening Questionnaire?</th>
<th>NO.</th>
<th>YES.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I answered ‘NO’ to ALL of the questions on the Tuberculosis Screening Questionnaire.</td>
<td>You are cleared for TB. No further action is required.</td>
<td>Choose the option below that describes your history with TB.</td>
</tr>
</tbody>
</table>

### Option 1
- I answered ‘YES’ to at least one question on the Tuberculosis Screening Questionnaire, but I have never had a positive TB test result (skin or blood).

**You Will Need To Be Tested for TB**

Acceptable tests are QuantiFERON-TB Gold or T-Spot TB. A history of BCG vaccination does not fulfill this requirement.

If your blood test is equivocal or positive, proceed to **Option 2**.

### Option 2
- I have a history of a positive TB test result (skin or blood).

**You Will Need To Have a Chest X-Ray**

If you have had a positive TB skin or blood test, you must obtain a chest x-ray.

### Option 3
- I have had treatment for TB infection; e.g., Isoniazid (INH) Therapy.

**Submit Your Evidence of Treatment and Chest X-Ray Report to Stanford**

If you have had treatment for TB at any time, you must obtain a chest x-ray.

Worldwide tests and results are accepted but must be completed within the 6 months prior to your Stanford University start date and translated into English.

Only x-rays performed in the United States or Canada, and within the 6 months prior to your Stanford University start date, will be accepted.

**Submission of TB Testing Information to Vaden Health Center**

If your blood test is negative, submit the results to Vaden Health Center. Make sure your name, date of birth, and student ID are present on the submission. You have completed this requirement and no further action for TB Clearance is needed.

Once you have had the chest x-ray, submit the x-ray report and the positive skin or blood TB test results to Vaden Health Center.

Do not send x-ray films.

Once you have had the chest x-ray, submit the x-ray report and evidence of treatment (including, if possible, medication dose and dates of therapy duration) to Vaden Health Center.

Do not send x-ray films.

All results and reports must be translated into English and may be submitted via direct upload into the VadenPatient secure web portal (preferred), fax, email, or postal mail. *(see page 14)*
Immunization Information for All Entering Students

The following grid shows a summary of the immunizations that are required before you arrive at Stanford, based on the type of student you are: non-medical vs. medical/physician assistant. It also lists other immunizations that are recommended for your well-being on campus. Additional information about each of the vaccines listed follows on page 13. These requirements and recommendations are subject to change. Please check the Vaden Health Center website at vaden.stanford.edu for the most up-to-date information.

<table>
<thead>
<tr>
<th>Immunization for</th>
<th>Type of Student</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Medical (Most Students)</td>
</tr>
<tr>
<td>Measles, Mumps, Rubella (MMR)</td>
<td>Required</td>
</tr>
<tr>
<td>Hepatitis B</td>
<td>Recommended</td>
</tr>
<tr>
<td>Tetanus, Diphtheria, Pertussis (Tdap)</td>
<td>Recommended</td>
</tr>
<tr>
<td>Varicella</td>
<td>Recommended</td>
</tr>
<tr>
<td>Meningococcal ACWY</td>
<td>Recommended</td>
</tr>
<tr>
<td>Meningococcal B</td>
<td>Recommended</td>
</tr>
<tr>
<td>Human Papillomavirus (HPV)</td>
<td>Recommended</td>
</tr>
<tr>
<td>Hepatitis A</td>
<td>Recommended</td>
</tr>
<tr>
<td>Pneumococcal</td>
<td>Recommended*</td>
</tr>
<tr>
<td>Polio</td>
<td>Recommended</td>
</tr>
</tbody>
</table>

* This vaccine is recommended for higher-risk populations only. (see page 13)

Exemption from Immunizations

You may request a religious or philosophical exemption from the immunization requirement(s) prior to June 30 for frosh and prior to August 15 for graduate and undergraduate transfer students. Purely personal attitudes, beliefs, or preferences are not acceptable grounds for exemption. Instructions and the Request for Religious/Philosophical Exemption from Required Immunizations form can be found on the Vaden Health Center website at vaden.stanford.edu.

For students entering Stanford in quarters other than Autumn Quarter, exemptions must be requested one month prior to the applicable Health Requirement deadline. (see page 14)

Fees

Students are responsible for the cost of the required (and recommended) vaccines listed here. Those that are considered preventive should be covered by insurance.
**Hepatitis A Vaccine**

If you were born after 1956, Stanford requires written documentation of one of the following:

- Proof of TWO doses of MMR at least 28 days apart after 12 months of age, or
- Laboratory evidence of antibodies (requires a separate blood titer for each).*

**Hepatitis B Vaccine**

If you are a medical or physician assistant student, Stanford requires written documentation of one of the following:

- Proof of THREE doses of Hepatitis B vaccine, or
- Laboratory evidence of antibodies.*

**Hepatitis B Vaccine**

If you are a medical or physician assistant student, Stanford requires written documentation of one of the following:

- Proof of TWO doses of Hepatitis B vaccine, or
- Laboratory evidence of antibodies.*

**Varicella Vaccine**

Varicella is more commonly known as chicken pox. If you are a medical or physician assistant student, Stanford requires written documentation of one of the following:

- Proof of TWO doses of Varicella vaccine, or
- Laboratory evidence of antibodies.*

**Pneumococcal Vaccines**

These vaccines are recommended for certain high-risk individuals; e.g., those with asthma and/or smokers.

**Meningococcal ACWY Vaccine**

This vaccine is not required for incoming students but is recommended for undergraduate dormitory residents, especially frosh, or others who may live in close quarters.

**Measles, Mumps, and Rubella (MMR) Vaccine**

If you were born after 1956, Stanford requires written documentation of one of the following:

- Proof of TWO doses of MMR at least 28 days apart after 12 months of age, or
- Laboratory evidence of antibodies (requires a separate blood titer for each).*

**Tetanus Diphtheria Pertussis (Tdap) or Tetanus Diphtheria (Td) Vaccine**

If you are a medical or physician assistant student, Tdap must have been given within the past 10 years. If your Tdap was given more than 10 years ago, you must have another Td.

**Polio Vaccine**

It is highly recommended that you complete an initial series.

**Human Papillomavirus (HPV) Vaccine**

TWO or THREE doses are needed for immunity, depending on the type of vaccine and based on age and risk.

**Vaccines**

- Measles, Mumps, and Rubella (MMR)
- Tetanus Diphtheria Pertussis (Tdap) or Tetanus Diphtheria (Td)
- Hepatitis B
- Polio
- Human Papillomavirus (HPV)
- Pneumococcal
- Meningococcal ACWY

**What Is an Antibody Titer?**

An antibody titer is a blood test that provides a surrogate indication of your protection against the particular infection. You must have a positive result on your antibody titer to meet our requirements.
Deadlines to Complete Your Health Requirements

<table>
<thead>
<tr>
<th>If you are a newly incoming...</th>
<th>in the following quarter...</th>
<th>Your deadline is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frosh</td>
<td>Autumn Quarter</td>
<td>June 30</td>
</tr>
<tr>
<td>Graduate, professional, medical, physician assistant, or transfer student</td>
<td>Autumn Quarter</td>
<td>August 15</td>
</tr>
<tr>
<td>International students</td>
<td>Autumn Quarter</td>
<td>Above dates apply, but you have until September 15 to submit your TB test results (if applicable)</td>
</tr>
<tr>
<td>Students (any type) entering in a quarter other than Autumn Quarter</td>
<td>Winter Quarter</td>
<td>December 1</td>
</tr>
<tr>
<td></td>
<td>Spring Quarter</td>
<td>March 1</td>
</tr>
<tr>
<td></td>
<td>Summer Quarter</td>
<td>June 1</td>
</tr>
</tbody>
</table>

If you cannot complete the Health Requirements by the applicable deadline, please notify us as soon as possible at vaden-emr@stanford.edu.

**What if I Miss the Deadline?**

If you do not complete your Health Requirements or resolve all deficiencies within 30 days after the start of classes, you will have a hold placed on your registration.

A hold means you won’t be able to register for classes for the next quarter. You may incur additional registration fees, lose pre-selected classes, and face interruption of loan and stipend checks.

**If a Hold Is Placed on Your Registration**

Take immediate steps to complete any unmet Health Requirements.

Contact Vaden Health Center at (650) 498-2336 or email us at vaden-emr@stanford.edu if you have any questions. We will explain what you will need to do to get the hold resolved.

The Health Requirements process involves protected health information, and we are unable to discuss results or personal specifics with third parties without your explicit consent.

On the VadenPatient secure web portal, complete and submit the Consent for Treatment, Health History and Notice of Privacy Practices forms, and complete the Tuberculosis (TB) Screening Questionnaire.

Make an appointment with your health care provider to obtain any needed immunizations or testing, or if not needed, simply ask your provider to complete the form.

Find the applicable immunization form (medical vs. non-medical student) in the back of this booklet and have it completed and signed by your health care provider.

Enter immunization information on the VadenPatient secure web portal.

Once you have your completed and signed immunization form, enter each vaccine and date into the ‘Immunization’ section of your electronic health record through the VadenPatient secure web portal at vadenpatient.stanford.edu.

Submit your immunization form to Vaden Health Center.

After you have entered your immunization information, take a photo of the signed form, save it on your computer, and upload it directly into the portal (preferred method). Though we prefer to receive your immunization form via upload, you may also submit the immunization form by:

Fax: 650-498-1118
Email: vaden-emr@stanford.edu

Postal Mail: Vaden Health Center
Attn: Medical Records
866 Campus Drive
Stanford, CA 94305-8580

Submit TB test results if you were required to have testing.

Stanford is not able to individually confirm receipt of your document(s); however, you can check to see if your submission has been verified on the VadenPatient secure web portal at vadenpatient.stanford.edu under the ‘Immunization’ section. You will need your SUNet ID and password and your student ID number. It can take up to 30 days for health center staff to verify your information.
Additional Considerations before Your Arrival on Campus

Below, we’ve listed a few tips that may help make your transition to Stanford a smooth one.

- Place your health insurance card in your wallet. Plan to carry the card with you. Alternatively, you can download/scan to your phone.
- Make an appointment with your physician to discuss, complete, or transfer any treatments in progress. If you have a condition requiring ongoing treatment, ask your current provider to supply a written summary of your care needs.
- Assemble a copy of your important medical records to bring with you to Stanford.
- Gather any basic over-the-counter medications you routinely use. Assemble a basic first aid kit (bandages, scissors, thermometer etc.).
- Invest in a back-up pair of eyeglasses and/or contact lenses, and bring a copy of your vision-related prescription(s) with you.
- Make sure to pack your bike helmet.
- Visit your dentist.
Being as healthy as possible is an integral component to achieving both your educational and personal goals. While at Stanford, you’ll be able to count on two resources for managing your health. The first is the care available at Vaden Health Center, the student health facility on campus, much of which is covered under the Campus Health Service Fee (‘Health Fee’). The second is the care available through health insurance that you, as a Stanford student, are required to have. Both resources are described in more detail in the following sections.
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Care Provided at Vaden Health Center: How Your Health Fee Works

Vaden Health Center is conveniently located on the southeast side of campus across from Wilbur Field. Our facility offers high quality health care services with special attention to privacy, comfort, and convenience. Our goal is to be your go-to resource for most, if not all, of the services you’ll need while a student at Stanford. Our team of health care providers specializes in student health and understands the challenges that students sometimes face.

The Health Fee is a quarterly, mandatory fee charged to all students who are enrolled on the main Stanford campus. It covers many of the services that are available at Vaden Health Center. These services include primary medical care, counseling and psychological care (including short term therapy), and health and wellness programs, among others. Matriculated students studying away from the main campus might not be assessed the Health Fee.

Health Fee Cost

For the 2019–2020 academic year, the Health Fee will be $224 per quarter. The charge is included in the student’s university bill for each quarter that tuition is charged.

Care Provided at Vaden Health Center Under the Health Fee

Vaden Health Center offers a wide array of medical, mental health, and health promotion services on site, many of which are covered under the Health Fee. These include:

Primary Care Medical Services

- Medical appointments during weekday hours (with web-based booking capability)
- Some weekend and evening hours (see the Vaden Health Center website at vaden.stanford.edu for services offered)
- 24-hour telephone medical advice for urgent conditions
- Medical care management
- Confidential web-based messaging with clinicians

Wellness and Health Promotion Services

- Nutrition counseling and education
- Sexual health and relationship consultation and education
- Peer health education programs and services
- Health and wellness programs and events
- Alcohol and substance use counseling

Counseling and Psychological Services (CAPS)

- Initial evaluations and short-term therapy
- 24-hour crisis counseling services (after-hours crisis support by phone)
- Care management and referral services
- Groups and workshops that focus on a range of mental health and well-being needs for students

Confidential Support Team (CST) at Kingscote Gardens

CST, located at Kingscote Gardens (419 Lagunita Drive), offers confidential support to Stanford students impacted by sexual, intimate partner, or gender-based violence, stalking, and sexual or gender-based harassment. CST services include brief emotional support and ongoing individual therapy. CST provides information about rights and reporting options, safety planning, and support accessing resources such as medical care or academic accommodations.

Appointments are intended to provide confidential support for students who have experienced sexual/relationship violence as well as for those who have questions about how to help a survivor of sexual/relationship violence. CST is staffed by licensed psychologists and licensed clinical social workers. There is no charge for Stanford students.

vaden.stanford.edu
Care Provided at Vaden Health Center but Not Covered by the Health Fee

The following services are provided at Vaden Health Center but are not covered under the Health Fee. We offer these services at Vaden Health Center as a convenience to our students. In most instances, charges will apply. The out-of-pocket cost will depend on the type of health insurance coverage the student has; the payment due at the time of service will typically range from the amount of an insurance copay to the full cost of the service. Under some circumstances, students may be able to recapture some or all of the cost if the service is covered by a private health insurance plan.

- Pharmacy prescriptions and other medications
- Physical Therapy treatment
- Travel Clinic visits and travel-related vaccinations
- Allergy, Immunization, and Injection Clinic services
- Immunizations and tests to meet Stanford’s entrance Health Requirements
- Most laboratory testing (Most specimens collected at Vaden Health Center are sent to Stanford Health Care or Quest Diagnostics, Inc., for testing.)
- Professional interpretation of diagnostic radiology images (X-rays taken at Vaden Health Center will be read by a Stanford Health Care radiologist.)
- Ongoing individual therapy sessions at CAPS which exceed a brief treatment model (providers will discuss any applicable fees with students before billing occurs)
- Psychiatric medication management
- Physical examinations (and associated lab tests and x-rays) for employment, special programs, or other purposes
- Medical specialty consultations (those offered at Vaden Health Center currently include Dermatology, Optometry, Sports Medicine, and Eating Disorder Care)

How Do I Access Care at Vaden Health Center?

For routine, non-urgent care, Vaden Health Center hosts a secure web portal called ‘VadenPatient’ that allows you to:

- Make general medical appointments*
- Make nutrition counseling appointments
- Make new Travel Clinic appointments
- Make Immunization and Injection Clinic appointments
- Make allergy shot appointments (excluding the first appointment)
- Make appointments with the Confidential Support Team (office located at Kingscote Gardens)
- Cancel appointments
- Communicate with your clinician

To access VadenPatient you will need your SUNet ID and password, as well as your student ID number. You may also call Vaden Health Center at 650-498-2336 to request an appointment.

Once You’ve Made Your Appointment…

- Plan to arrive 15 minutes ahead of your scheduled appointment time.
- Bring a list of medications you are currently taking and any medical records that are relevant to your visit.
- For a visit where no fees apply, check in at the computer in our lobby and then proceed to the appropriate reception area.
- For a visit where fees do apply (e.g., CAPS medication management or injections), check in first with the receptionist in our lobby and then proceed to the appropriate reception area.

* For an urgent need that cannot wait for an appointment, you may come directly to Vaden Health Center during weekday clinic hours, evening clinic hours, or weekend clinic hours. Be sure to check the Vaden Health Center website at vaden.stanford.edu for the most current hours of operation. Look to the back cover of this brochure for information about what to do when Vaden Health Center is closed.
Vaden Health Center is pleased to announce the opening of **Walgreens at Vaden** in late June 2019! Experience the benefits of having the second-largest pharmacy store chain in the United States conveniently located in our health center.

**Walgreens at Vaden: Meeting Your Pharmacy Needs Right on Campus**

Fill your prescriptions, obtain over-the-counter products, and get your general pharmacy needs met all at **Walgreens at Vaden**.

Proudly serving all Stanford University students, **Walgreens at Vaden** provides convenient access and comprehensive services, including:

- Personalized attention; education and answers for all your prescription needs
- Coordination of care between pharmacist and health care provider
- Efficient, easy processing of refills
- Discounted rates on over-the-counter products

Reach us at 650-498-2366, option #3.

Out of an abundance of caution for students’ privacy, prescription refills are not being automatically transferred from the former Vaden Health Center pharmacy to **Walgreens at Vaden**. If you wish to have your prescription refills transferred to **Walgreens at Vaden**, please contact us.

Be sure to have your insurance card (or an image of it) with you when you fill your prescription(s).
What happens if you need care that isn’t offered at Vaden Health Center or isn’t covered by the Health Fee?

Over the next several sections, we’ll explain why it’s so important to have good health insurance coverage while you are a student and discuss what you should be considering as you make decisions about the type of coverage you are going to carry while at Stanford.

We’ll introduce the university’s student health insurance plan, Cardinal Care, and also tell you about options for your dependents. You’ll see some important ‘ACTION ITEMS’ starting on page 36; pay close attention to them because there are deadlines and costs involved.
The Importance of Health Insurance

What happens if you need care that isn’t offered at Vaden Health Center or isn’t covered by the Health Fee?

Over the next several sections, we’ll explain why it’s so important to have good health insurance coverage while you are a student and discuss what you should be considering as you make decisions about the type of coverage you are going to carry while at Stanford.

We’ll introduce the university’s student health insurance plan, Cardinal Care, and also tell you about options for your dependents. You’ll see some important ‘ACTION ITEMS’ starting on page 36; pay close attention to them because there are deadlines and costs involved.

How Health Insurance in the United States Works

Health care in the United States can be very expensive. A single doctor’s office visit may cost several hundred dollars and an average three-day hospital stay can cost tens of thousands of dollars (or even more) depending on the type of care provided. Most of us could not afford to pay such large sums when we get sick, especially since we don’t know when we might become ill or injured or how much care we might need. Health insurance offers a way to reduce such costs to more reasonable, affordable amounts. The way it typically works is that the consumer (you) pays an up front premium to a health insurance company and that payment allows you to share ‘risk’ with lots of other people (enrollees) who are making similar payments. Since most people are healthy most of the time, the premium dollars paid to the insurance company can be used to cover the expenses of the (relatively) small number of enrollees who get sick or are injured. Insurance companies, as you can imagine, have studied risk extensively, and their goal is to collect enough premium to cover medical costs of the enrollees. There are many, many different types of health insurance plans in the United States and many different rules and arrangements regarding care. Following are three important questions you should ask when selecting health insurance:

Key Question #1: Where Can I Receive Care Using My Health Insurance Plan?

One way that health insurance plans control their costs is to influence access to providers. Providers include physicians, hospitals, laboratories, pharmacies, and other entities. Many insurance companies contract with a specified network of providers that has agreed to supply services to plan enrollees at more favorable pricing. If a provider is not in a plan’s network, the insurance company may not pay for the service(s) provided or may pay a smaller portion than it would for in-network care. This means the enrollee who goes outside of the network for care may be required to pay a much higher share of the cost.

If you have a plan through a parent, for example, and that plan’s network is in your hometown, you might not be able to get the care you need in the Stanford area, or you might incur much higher costs to get that care in the Stanford vicinity.

Key Question #2: What Does My Health Insurance Plan Cover?

Under the Affordable Care Act, plans in the United States are required to offer a number of ‘essential health benefits’ which include:

- Ambulatory patient services (those you would typically receive outside of a hospital)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Pediatric services, including oral and vision care
- Mental health and substance-use disorder services
- Preventive services (e.g., some immunizations) and chronic disease management
- Rehabilitative and habilitative services
- Some laboratory services
- Prescription drugs

For our international students, who might be considering coverage through a plan not based in the U.S., asking the question, ‘what does the plan cover?’ is extremely important.

Key Question #3: How Much Will My Health Insurance Cost?

As a general rule of thumb, the more you pay in premium upfront, the less you will pay in the form of deductibles, copayments, and coinsurance when you access care. The less you pay in premium, the more you will pay when you access care.

The question for our students is pay a larger share now?
Or, pay a larger share later?

Consider that anticipated costs at the time of service may discourage students from getting needed care.
Important Insurance Terms and Concepts

Out-of-Pocket Expenses
The terms ‘out-of-pocket cost’ and ‘cost sharing’ refer to the portion of your medical expenses you are responsible for paying at the time you receive health care. Out-of-pocket costs are additional to the monthly health insurance premium you pay.

Annual Deductible
The amount you pay each plan year before the insurance company starts paying its share of the costs. For example, if the deductible is $2,000, then you would be responsible for paying the first $2,000 in health care you receive each year out of pocket, after which the insurance company would start paying its share.

Copayment (or ‘Copay’)
A fixed, up front amount you pay each time you receive care when that care is subject to a copay. For example, a copay of $30 might be applicable for a doctor visit, after which the insurance company picks up the rest. Plans with higher premiums generally have lower copays, and vice versa. Plans that do not have copays typically use other methods of cost sharing.

Coinsurance
A percentage of the cost of your medical care. For example, you might pay $200 (20 percent) for an MRI that costs $1,000. Your insurance company will pay the other $800 (80 percent). Plans with higher premiums typically have lower coinsurance.

Annual Out-of-Pocket Maximum
The most cost-sharing you will be responsible for in a year. It is the total of your deductible, copays, and coinsurance (but does not include your premiums). Once you hit this limit, the insurance company will pick up 100 percent of your covered costs for the remainder of the plan year. Most enrollees never reach the out-of-pocket limit but it can happen if a lot of costly treatment for a serious accident or illness is needed. Plans with higher premiums generally have lower out-of-pocket limits.

What It Means to Be a ‘Covered Benefit’
The terms ‘covered benefit’ and ‘covered’ are used regularly in the insurance industry, but can be confusing. A ‘covered benefit’ generally refers to a health service that is included (i.e., ‘covered’) under the premium for a given health insurance policy that is paid by, or on behalf of, the enrolled patient. ‘Covered’ means that some portion of the allowable cost of a health service will be considered for payment by the insurance company. It does not mean that the service will be paid at 100%.

For example, in a plan under which urgent care is ‘covered,’ a copay might apply. The copay is an out-of-pocket expense for the patient. If the copay is $100, the patient has to pay this amount (usually at the time of service), and then the insurance plan ‘covers’ the rest of the allowed cost for the urgent care service.

In some instances, an insurance company might not pay anything toward a ‘covered benefit.’ For example, if a patient has not yet met an annual deductible of $1,000, and the cost of the covered health service provided is $400, the patient will need to pay the $400 (often at the time of service). What makes this service ‘covered’ is that its cost counts toward the annual deductible, so only $600 would remain to be paid by the patient for future services before the insurance company starts to pay its share.

Please keep these terms and concepts in mind as you consider your health insurance options.
Choosing the Right Health Insurance Plan

For the services that Vaden Health Center can’t or doesn’t provide, such as emergency care, hospitalization, or care when a student is traveling away from campus, or for those services that are offered at Vaden Health Center but not covered under the Health Fee, such as specialty care, physical therapy, or prescriptions, health insurance is needed.

Because no one can accurately predict what type of medical care might be needed in the future, and because unforeseen scenarios can crop up in the course of an academic career, Stanford University requires that every registered student carry adequate health insurance. This requirement can be met either through Cardinal Care, Stanford’s student health insurance plan, or through an alternative insurance plan that has comparable benefits.

The key is deciphering whether coverage you may already have, or are planning to purchase, will serve you well in the Stanford vicinity and/or wherever else you may be studying or traveling.

You are automatically enrolled in Cardinal Care.

As part of the university’s requirement that all students have adequate health insurance coverage, every registered student is automatically enrolled in Cardinal Care in his/her first registered quarter of each academic year.

ALL STUDENTS MUST TAKE ACTION

Failure to do so can result in significant costs associated with coverage.

You must tell Stanford whether you want to remain enrolled in Cardinal Care or waive coverage.

Whatever you decide about coverage, you will need to take action before the applicable deadline to either acknowledge or waive enrollment in Cardinal Care.

YOU MUST

Acknowledge or Waive

Enrollment in Cardinal Care
Stanford University’s Student Health and Dental Insurance Plan

Cardinal Care is a comprehensive health insurance plan specifically designed for Stanford students. Medical benefits are administered by Health Net of California, mental health benefits are administered by Managed Health Network (MHN), a Health Net company, and dental benefits are administered by Delta Dental of California.

Cardinal Care offers robust coverage at school, at home, and while traveling or studying abroad. This is important for Stanford students, many of whom are on the move. Cardinal Care also provides coverage for enrollees during leaves of absence, school breaks, immediately following graduation, and during quarters when students might not be registered for classes, such as Summer Quarter. Students enrolled in Cardinal Care have access to Stanford faculty specialists and hospital and emergency care at the university’s medical center.

We’ll give you a brief overview of Cardinal Care here, but we encourage you to review details of the benefits that are available from each health care provider. Contact and website information is at the back of this booklet. (see page 59)
Cardinal Care Overview

Overview of Cardinal Care Medical Benefits
Cardinal Care is structured to complement the care that is available to students through Vaden Health Center. It has two tiers of coverage that let you decide where to get medical care, while managing cost.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Health Care Providers</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1</strong></td>
<td>Stanford University Medical Center and Menlo Medical Clinic</td>
<td>Tier 1 coverage allows students to be seen at Stanford University Medical Center or Menlo Medical Clinic with a referral from a Vaden Health Center clinician. For office visits and most outpatient services (excluding surgery), you pay only a $25 or $35 copayment, and Cardinal Care covers the balance. For inpatient care at Stanford Hospital, once a $100 annual deductible is met, coverage is at 100% after a $500 copay per admission.</td>
</tr>
<tr>
<td><strong>Tier 2</strong></td>
<td>Any Health Net Preferred Provider (including Stanford University Medical Center and Menlo Medical Clinic)</td>
<td>Tier 2 coverage allows students to receive care from any Health Net preferred provider. This flexibility can come in especially handy when traveling since Health Net offers coverage locally, nationally, and internationally. When Tier 2 is in effect, Cardinal Care pays 70% of eligible expenses after you pay a $500 annual deductible. This tier allows you to use Stanford University Medical Center or Menlo Medical Clinic without a referral from your Vaden Health Center clinician. It’s important to follow the directions on your individualized health insurance ID card when accessing health care off campus.</td>
</tr>
</tbody>
</table>

* Students may seek care at Stanford Health Care’s Express Care or Walk-In Clinic directly without a referral from a Vaden Health Center clinician. A $25 copay will apply. See back cover for location and contact information.

Overview of Cardinal Care Mental Health Benefits
MHN administers Cardinal Care’s mental health benefits through a local and national network of mental health clinicians. Students do not need a referral from Vaden Health Center’s Counseling and Psychological Services (CAPS) unit to seek care with an MHN provider in the community, but may want to contact CAPS for recommendations on community providers who could be a good fit for specific needs. For more information, visit the Health Net site at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare).

Overview of Cardinal Care Dental Benefits
Delta Dental of California administers Cardinal Care’s dental coverage, which includes diagnostic and preventive care at 100% (up to $1,000 annually) when a Delta Dental PPO dentist is used. Basic restorative services are covered at 80% after a $25 deductible when services are provided by a PPO in-network dentist. **Dental benefits are bundled with Cardinal Care’s medical and mental health benefits, and are not available separately.**

ALL Students Are Automatically Enrolled in Cardinal Care, And Must Take Action to either Acknowledge or Waive Coverage by the Corresponding Deadline

As part of the university’s requirement that all students have adequate health insurance coverage, every registered student is automatically enrolled in Cardinal Care in his/her first registered quarter of each academic year. See pages 36–39 for more information.
Other 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.

Year-Round, Worldwide Assistance with International SOS
If you need assistance for a medical emergency or behavioral health issue while traveling more than 100 miles from your permanent residence, Cardinal Care offers access to comprehensive emergency assistance services provided by International SOS. Some of these services include:

- Emergency medical evacuation
- Medically necessary repatriation
- Medical/behavioral health/dental/pharmacy/hospital referral and deposit arrangements
- Prescription drug replacement assistance

Print an International SOS member ID card, Description of Services, and brochure from www.healthnet.com/cardinalcare.

Students enrolled in Cardinal Care can call International SOS at 215-942-8478 or download the app at app.internationalsos.com.

Health Net Mobile
Health Net Mobile is the easiest way to connect to your HealthNet.com online account. Access plan, copay and deductible information on the go, as well as check your Mobile ID card to verify eligibility—available for Apple and Android devices!

Visit www.healthnet.com/cardinalcare for more information.

Decision Power Healthy Discounts
Health Net’s 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, and weight management programs (including Weight Watchers and Jenny Craig).

Health Net’s Website Is a Time-Saving Option
Health Net has created a dedicated custom website exclusively for Stanford students. When you become a Health Net member, go online to www.healthnet.com/cardinalcare, click Register 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 medical benefit details and copay amounts.
- Print a temporary ID card or order a new one.
- Participate in Health Promotion programs.
- Chat live with a Health Net Customer Contact Center agent Monday through Friday, 8:00 a.m. to 6:00 p.m. Pacific time.

On-Demand Doctor House Calls Through Heal
Can’t get to the doctor? Schedule a visit for primary, preventive, or urgent care services and have the doctor come to you. Heal providers are part of the Cardinal Care network and are available to Cardinal Care members from 8:00 am to 8:00 pm seven days per week. Scheduling can be done using the free heal app (found at heal.com/healthnet) or by calling 844-644-4325. Cardinal Care Tier 2 benefits, subject to deductible, will apply.
Personalized Identification Card
All Cardinal Care enrollees 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.

For Autumn Quarter entry students, cards will be sent out in late September/early October. For students entering the university in other quarters, cards will be sent out shortly after the respective waiver deadline.

ID cards are sent to the campus mailing address listed in your Axess account. Please make sure this listing is current. Your identification number will be your 8-digit Stanford University ID with a prefix of ‘U.’

If you need your health insurance ID card prior to receiving it in the mail, you can print it out. Health Net offers several options for accessing an image, printing a copy, or ordering a replacement of your ID card:

- via smartphone with Health Net Mobile;
- online at www.healthnet.com/cardinalcare;
- by calling 800-250-5226.

For Students Entering the University in Autumn Quarter, Cardinal Care Coverage Begins on September 1 and Ends on August 31
More details can be found at vaden.stanford.edu/insurance or contact the Vaden Health Center Insurance and Referral Office at (650) 723-2135 or submit a ServiceNow ticket at stanford.service-now.com/student_services.

1 This is only an outline of your plan benefits. Please refer to the Description of Services which can be downloaded at www.healthnet.com/cardinalcare for conditions, limitations and exclusions.

2 Medical evacuation and repatriation services must be pre-approved and arranged by International SOS.

This overview, on pages 25–27, provides highlights of benefit information about Cardinal Care, the Stanford student 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.

You have access to Decision Power through your current enrollment with Health Net Life Insurance Company. Decision Power is not part of Health Net’s commercial medical benefit plans. It is not affiliated with Health Net’s provider network, and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net Life Insurance Company.

Health Net Life Insurance Company, Inc. and Managed Health Network, Inc. (MHN) are subsidiaries of Health Net, Inc.

The MHN family of companies includes Managed Health Network, MHN Services and MHN Government Services. Health Net, Decision Power and Managed Health Network are registered service marks of Health Net, Inc. or its affiliates. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.
Summary of Cardinal Care Medical Benefits

The following tables summarize the Cardinal Care medical, mental health and substance use disorder benefits for 2019–2020. For additional detail regarding the Cardinal Care Health Net plan benefits, a Summary of Benefits and Coverage (SBC) is available online at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare). You can download a PDF copy or contact Health Net for a hard copy.

Limitations and conditions, which must be reviewed by Health Net prior to utilizing a specific benefit, do exist. Reference the full list of covered services and complete description of plan definitions and exclusions in the Student Handbook at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare).

<table>
<thead>
<tr>
<th>Plan provision</th>
<th>TIER 1</th>
<th>TIER 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Stanford University Medical Center and Menlo Medical Clinic (with a referral from Vaden Health Center)²</td>
<td>Health Net PPO Providers in California and First Health Providers outside California⁴</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$100 (applies to inpatient admissions, outpatient surgery, and infertility treatment)</td>
<td>$500 (applies to all services)</td>
</tr>
<tr>
<td>Precertification Penalty for not precertifying treatment (Health Net requires precertification for inpatient services such as admission to a hospital, surgery or maternity stay.)</td>
<td>Coinsurance level reduced to 50%</td>
<td>Coinsurance level reduced to 50%</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum (Excludes some family planning services, expenses related to noncertified services, and services not covered under the plan.)</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Lifetime maximum for medical coverage</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Preventive care³</td>
<td>$0</td>
<td>$0 (deductible waived)</td>
</tr>
</tbody>
</table>

Emergency and urgent care services

| Emergency room | $100 per visit (waived if admitted, no referral necessary) | $100 per visit (waived if admitted) |
| Urgent care | $50 copay | $50 copay |

Referenced footnotes can be found on page 31.
### Summary of Cardinal Care Medical Benefits

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<tr>
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<td></td>
<td><strong>Health Net PPO Providers in California and First Health Providers outside California</strong></td>
</tr>
<tr>
<td><strong>Surgery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgeon or assistant surgeon service</td>
<td>100%</td>
<td>70% after you meet the plan year deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$250 copay after you meet the plan year deductible</td>
<td></td>
</tr>
<tr>
<td>Hospital and skilled nursing facility stays*</td>
<td>100% after a $500 copay per admission and after you meet the plan year deductible</td>
<td>70% after you meet the plan year deductible</td>
</tr>
<tr>
<td>Primary care physician office visit*</td>
<td>No charge if provided by Vaden Health Center</td>
<td>No charge if provided by Vaden Health Center</td>
</tr>
<tr>
<td></td>
<td>$25 copay for services provided outside Vaden Health Center</td>
<td>$25 copay for services provided outside Vaden Health Center (deductible waived)</td>
</tr>
<tr>
<td>Outpatient specialist and consultant visits</td>
<td>100% after a $35 copay for each visit</td>
<td>70% after you meet the plan year deductible</td>
</tr>
<tr>
<td>Rehabilitative therapy (including physical, speech, occupational, respiratory and cardiac therapy)</td>
<td>100% after a $35 copay for each visit</td>
<td>100% after a $40 copay for each visit (deductible applies)</td>
</tr>
<tr>
<td><strong>General medical services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chemotherapy/radiation therapy/nuclear medicine† (professional service only)</td>
<td>100% after a $35 copay for each visit</td>
<td></td>
</tr>
<tr>
<td>Organ transplants† (nonexperimental and noninvestigational)</td>
<td>100% after you meet the plan year deductible</td>
<td></td>
</tr>
<tr>
<td>Blood, blood plasma, blood derivatives, and blood factors‡</td>
<td>100%</td>
<td>70% after you meet the plan year deductible</td>
</tr>
<tr>
<td>X-ray and laboratory (excluding complex radiology)</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complex radiology‡ (e.g., MRI, CT, PET, SPECT, MUGA, ultrasound)</td>
<td>100% after $50 copay per test</td>
<td></td>
</tr>
</tbody>
</table>

* If you see a non-Vaden provider for a primary care office visit who then refers you to a specialist, the specialist care will be covered at Tier 2.

† Referenced footnotes can be found on page 31.
## Summary of Cardinal Care Medical Benefits

<table>
<thead>
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<td></td>
<td><strong>Health Net PPO Providers in California and First Health Providers outside California</strong></td>
</tr>
<tr>
<td><strong>Pregnancy and maternity care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Normal delivery, cesarean section and complications of pregnancy</td>
<td>100% after a $500 copay</td>
<td>70% after you meet the plan-year deductible</td>
</tr>
<tr>
<td>Prenatal office visits</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Postnatal office visits</td>
<td>100% after a $25 copay for each visit</td>
<td>70% after you meet the plan-year deductible</td>
</tr>
<tr>
<td>Genetic testing of fetus</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td><strong>Reproductive health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infertility (services that diagnose or evaluate infertility)</td>
<td>50% after you meet the plan-year deductible</td>
<td>50% after you meet the plan-year deductible</td>
</tr>
<tr>
<td>Female Sterilization</td>
<td>100%</td>
<td>100% covered; deductible waived</td>
</tr>
<tr>
<td>Male Sterilization</td>
<td>100% after a $50 copay</td>
<td>100% after a $100 copay (deductible applies)</td>
</tr>
<tr>
<td>Annual refractive eye exam</td>
<td>100% after a $35 copay</td>
<td></td>
</tr>
<tr>
<td>Prescriptions filled at Walgreens at Vaden or another preferred Health Net pharmacy</td>
<td>$10 copay for generic drugs</td>
<td>$35 copay for brand formulary drugs</td>
</tr>
<tr>
<td></td>
<td>$35 copay for brand non-formulary and specialty drugs</td>
<td>$50 copay for brand non-formulary and specialty drugs</td>
</tr>
</tbody>
</table>

Referenced footnotes can be found on page 31.
Summary of Cardinal Care Behavioral Health Benefits

<table>
<thead>
<tr>
<th>Mental and Substance Use Disorder Treatment</th>
<th>MHN Network Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient treatment</strong></td>
<td>$25 copay per visit</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Inpatient treatment in a hospital or residential facility</strong></td>
<td>100% after a $500 copay per admission</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

1. Cardinal Care may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Out-of-network providers are not covered.

2. For services to be covered at Stanford University Medical Center under Tier 1, you must be referred by a Vaden Health Center clinician. (Stanford’s Express Care and Walk-In Clinic are exceptions.)

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

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

5. Preventive care includes services that have been identified as preventive in the following areas: annual exams, vision/hearing screenings, newborn and well-woman care, and lab and x-ray services.

6. These services require precertification.

7. This table is only an overview. For complete information, refer to the Summary of Benefits and Coverage available at www.healthnet.com/cardinalcare.

Stanford Students are extremely competent and achieved in an academic setting AND when it comes to maintaining physical health, mental health and wellness, they struggle like everyone else, if not more. In my role as a health educator, it is deeply rewarding when, after sharing a psychological concept, life strategy, piece of wisdom, or alternative perspective, a student’s ears perk up, their shoulders relax and they may even become teary eyed as they are thinking something like, ‘You mean my fears and worries are normal?’ or ‘Now that I can name it, I feel confident that I can ‘tame’ it’ and ‘I only wish someone had told me sooner.’

Donnovan Somera Yisrael, MA (’89)
Emotional & Sexual Health Education
iThrive @ Stanford/Student Wellness Services
Vaden Health Center
With Cardinal Care and Delta Dental PPO℠
Your Smile Is Covered!

Go PPO!
You can visit any licensed dentist under Cardinal Care’s dental plan, but you’ll maximize plan value by selecting a Delta Dental PPO1 dentist. PPO network dentists have agreed to reduced contracted rates and can’t ‘balance bill’ you for additional fees.2 Find a dentist at deltadentalins.com.3

Convenient Online Services:
deltadentalins.com
• Create a free Online Services account from your PC or smartphone to view benefits, eligibility and claims status or check average dental costs in your area.
• Update your dental benefit statement delivery preference: Go paperless!
• Find a Delta Dental PPO dentist near you.

No ID Card Necessary
Just provide your dental office with your name, birth date and enrollee ID or social security number. Register for Online Services to print an ID card or pull it up on your smartphone at the dentist’s office. Your enrollee ID is your 8-digit Stanford University ID number.

Hassle-Free Transition and Easy Benefits Coordination
New to Delta Dental PPO? This plan covers treatment started and completed after your plan’s effective date of coverage.4 If you’re covered under two plans, ask your dentist to include information about both plans with your claim, and Delta Dental will handle the rest.

LEGAL NOTICES:
Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html
1 In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.
2 Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services.
3 Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.
4 Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier will be responsible for any costs. Group- and state-specific exceptions may apply. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.
### Summary of Cardinal Care Dental Benefits

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Student Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td></td>
</tr>
<tr>
<td>Delta-Dental-PPO dentists:</td>
<td>$25 per student each plan year</td>
</tr>
<tr>
<td>Non-Delta-Dental-PPO dentists:</td>
<td>$50 per student each plan year</td>
</tr>
<tr>
<td><strong>Deductibles waived for diagnostic and preventive dental care?</strong></td>
<td></td>
</tr>
<tr>
<td>Delta-Dental-PPO dentists: Yes</td>
<td></td>
</tr>
<tr>
<td>Non-Delta-Dental-PPO dentists: No</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Delta-Dental-PPO dentists:</td>
<td>$1,000 per person each plan year</td>
</tr>
<tr>
<td>Non-Delta-Dental-PPO dentists:</td>
<td>$750 per person each plan year</td>
</tr>
<tr>
<td><strong>Waiting Period for Basic Benefits</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits and Covered Services*</th>
<th>Delta-Dental-PPO Dentists**</th>
<th>Non-Delta-Dental-PPO Dentists**</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exams, cleanings, x-rays and sealants</td>
<td>100%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings and simple extractions</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Endodontics</strong> (root canals) Covered under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Periodontics</strong> (gum treatment) Covered under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Oral Surgery</strong> (simple extractions only) Covered under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Major Services</strong> Crowns, inlays, onlays and cast restorations</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Prosthodontics</strong> Bridges and dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

* Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist’s submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists and the program allowance for non-Delta Dental dentists. Please note that Delta Dental Premier® dentists are paid at the out-of-network level of benefits.

This benefit information is not intended or designed to replace or serve as the plan’s Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult the Vaden Health Center Insurance and Referral Office.

See back inside cover for Cardinal Care contact information and resource guide.
Cost and Coverage Dates for Cardinal Care

Cost is a major consideration for many of our students. Cardinal Care has comprehensive benefits that provide exceptional coverage. Taxes and fees imposed by health care reform have contributed to the price. In some instances, subsidies and other aid may be available to help offset the premium.

Cardinal Care is an annual health insurance plan which runs September 1 through August 31 each year. It includes coverage in Summer Quarter (whether the student is registered that quarter or not). For most students (i.e., those who enter the university in Autumn Quarter), the annual premium is billed over 3 quarters for 4 quarters of coverage.

The annual cost for Cardinal Care for the 2019–2020 academic year is $5,592. Students are charged $1,864 in Autumn Quarter, $1,864 in Winter Quarter, and $1,864 in Spring Quarter for the annual period and are not billed in Summer Quarter.

The 2019–2020 Cardinal Care Cost and Coverage Table below provides information about the charges enrollees will see on the university bill, as well as other important details, by quarter, based on the student’s first registered quarter at Stanford.

### 2019–2020 Cardinal Care Cost and Coverage Based on Quarter of Entry

<table>
<thead>
<tr>
<th>First Quarter of enrollment at Stanford</th>
<th>Cardinal Care Coverage Period</th>
<th>Total Cost</th>
<th>Autumn Quarter</th>
<th>Winter Quarter</th>
<th>Spring Quarter</th>
<th>Summer Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>Sep 1 – Aug 31</td>
<td>$5,592</td>
<td>$1,864</td>
<td>$1,864</td>
<td>$1,864</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maximum grad subsidy $932</td>
<td>$932</td>
<td>$932</td>
<td>$0</td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>Jan 1 – Aug 31</td>
<td>$3,728</td>
<td>$1,864</td>
<td>$1,864</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maximum grad subsidy $932</td>
<td>$932</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>Apr 1 – Aug 31</td>
<td>$2,330</td>
<td></td>
<td>$2,330</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maximum grad subsidy $932</td>
<td></td>
<td>$932</td>
<td>$0</td>
</tr>
<tr>
<td>Summer Quarter</td>
<td>Jun 1 – Aug 31</td>
<td>$1,398</td>
<td></td>
<td></td>
<td>$1,398</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maximum grad subsidy</td>
<td></td>
<td>$699</td>
<td></td>
</tr>
</tbody>
</table>

### Health Insurance Coverage Periods Based on Quarter of Entry

<table>
<thead>
<tr>
<th>Quarter of Entry</th>
<th>Coverage Period</th>
<th>Coverage Dates</th>
<th>When Charges Occur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>12 months</td>
<td>Sep 1 – Aug 31</td>
<td>Charges divided between Autumn Quarter, Winter Quarter, and Spring Quarter for the full annual period.</td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>8 months</td>
<td>Jan 1 – Aug 31</td>
<td>Charges divided between Winter Quarter and Spring Quarter for the 8-month period.</td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>5 months</td>
<td>April 1 – Aug 31</td>
<td>Charged in Spring Quarter for the 5-month period.</td>
</tr>
<tr>
<td>Summer Quarter</td>
<td>3 months</td>
<td>Jun 1 – Aug 31</td>
<td>Charged in Summer Quarter for the 3-month period.</td>
</tr>
</tbody>
</table>

ALL registered students are automatically enrolled in Cardinal Care and must take action to acknowledge or waive coverage.

As part of the university’s requirement that all students have adequate health insurance coverage, all registered students are automatically enrolled in Cardinal Care in their first registered quarter of each academic year.
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 38 for additional information.

Comparison Worksheet for Use in Choosing Health Insurance Coverage for 2019–2020

<table>
<thead>
<tr>
<th>Points of Comparison</th>
<th>Cardinal Care</th>
<th>Alternative Insurance Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual (premium) cost for the plan</td>
<td>$5,592</td>
<td>?</td>
</tr>
<tr>
<td>Annual deductible of $1,000 or less</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Annual out of pocket maximum of $2,000 or less (Tier 1)</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>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. <em>See note below.</em></td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Covers inpatient and outpatient mental health care in the San Francisco Bay Area with access to providers at Stanford University Medical Center. <em>See note below.</em></td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Includes dental coverage?</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Provides worldwide coverage and international assistance locating qualified medical care?</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Provides international assistance for emergency medical evacuation?</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Provides coverage in the event of a change in job status?</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>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.)</td>
<td>YES</td>
<td>?</td>
</tr>
</tbody>
</table>

* 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.
For Domestic and International Students

Choose to Remain Enrolled in Cardinal Care Coverage (‘Acknowledge’)

If you decide you want to retain health insurance coverage through Cardinal Care, you must acknowledge your understanding that coverage will remain in effect through the academic year in Axess by the applicable deadline. The decision made at the start of the first registered quarter of each academic year (Autumn Quarter for most students) is binding for the remainder of that academic year. This means that if you choose to be in Cardinal Care, you will not be able to leave the plan until the end of the plan year (August 31). The process for retaining Cardinal Care coverage is the same for domestic and international students.

**Deadlines to Acknowledge Cardinal Care Coverage in Axess:**

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Deadline</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn</td>
<td>September 15</td>
<td>Only for students entering Stanford in Autumn Quarter. (Axess opens August 1 for Autumn Quarter.)</td>
</tr>
<tr>
<td>Winter</td>
<td>December 15</td>
<td>Only for students entering Stanford in Winter Quarter. (Axess opens October 27 for Winter Quarter.)</td>
</tr>
<tr>
<td>Spring</td>
<td>March 15</td>
<td>Only for students entering Stanford in Spring Quarter. (Axess opens February 9 for Spring Quarter.)</td>
</tr>
<tr>
<td>Summer</td>
<td>June 15</td>
<td>Only for students entering Stanford in Summer Quarter. (Axess opens April 5* for Summer Quarter.)</td>
</tr>
</tbody>
</table>

*Axess opens on April 5, but acknowledge functionality will not be available until late May.

**To Remain Enrolled In Cardinal Care:**

Go to axess.stanford.edu and follow the instructions to acknowledge enrollment. You will need your SUNet ID and password to access the acknowledgment screen in Axess.

If you take no action to acknowledge or waive Cardinal Care coverage by the applicable deadline, you will remain in the plan.

Given the varied backgrounds of our diverse community of students at Stanford, I love being able to provide nursing care that promotes high level health and wellness, teaches customized self-care, and supports life-long positive health behaviors. By providing comprehensive and compassionate care, our staff better equips students to reach their academic and career goals.

Camelia T. Sutorius, RN, MSN
Vaden Health Center
For Domestic Students

Waiving Cardinal Care Coverage

Your Alternative Health Care Plan Must Have Comparable Benefits
In order to waive Cardinal Care coverage, you must select an alternative plan with comparable benefits. Especially, the alternative plan must:

• Cover the entire academic year. You may not have gaps in coverage.

• Cover inpatient and outpatient medical and mental health care in the San Francisco Bay Area with strong preference for access to providers at Stanford University Medical Center.

Your Decision Lasts the Full Academic Year
Review your policy carefully before deciding to waive. Waiving coverage means that you will not be eligible to have insurance through Cardinal Care for the remainder of the academic year unless you have a pre-defined, qualifying life event.

Don’t Miss the Deadline
If you do not need Cardinal Care health insurance, you must waive coverage and provide documentation of comparable health insurance coverage by the deadline that is applicable to you (see table at the right).

You Must Waive Every Academic Year
Please note that the waiver is only applicable for one academic year and must be repeated in any subsequent year for which you choose not to be enrolled in Cardinal Care.

Deadlines to Waive Cardinal Care Coverage for Domestic Students

<table>
<thead>
<tr>
<th>Only for students entering Stanford in:</th>
<th>Axess Opens</th>
<th>Final Deadline to Request Waiver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>August 1</td>
<td>September 15</td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>October 27</td>
<td>December 15</td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>February 9</td>
<td>March 15</td>
</tr>
<tr>
<td>Summer Quarter</td>
<td>April 5*</td>
<td>June 15</td>
</tr>
</tbody>
</table>

*Axess opens on April 5, but waiver functionality will not be available until late May.

For DOMESTIC Students Who Want to Waive Cardinal Care Coverage:

Go to axess.stanford.edu and follow the instructions to waive. You will need your SUNet ID and password. You will also need information about your alternative health insurance coverage including the plan name, group policy number, and phone number.

Caution: limited-network plans, such as HMOs, might not be a good alternative.

If you are considering retaining your own insurance AND that insurance is Medicaid, Medi-Cal, an HMO, or another limited network plan, we strongly encourage you to contact Vaden Health Center’s Insurance Office prior to making a decision to waive Cardinal Care. Benefits under these plans can be quite limited and might not serve students well while at Stanford.
For International Students

Waiving Cardinal Care Coverage

Your Alternative Health Care Plan Must Have Comparable Benefits

To receive an exemption from Cardinal Care coverage, you must have health insurance coverage that meets or exceeds Stanford’s minimum standards. These requirements ensure that your health care needs will be adequately covered while you are at Stanford.

Your alternative health insurance policy must meet or exceed the following minimum standards:

- Covers the entire academic period of September 1 through August 31. Lapses in coverage are not allowed.
- Annual deductible less than $1,000 USD
- Lifetime aggregate maximum benefit of at least $2,000,000 USD OR a maximum per condition/per lifetime benefit of $500,000 USD
- Coverage for inpatient and outpatient medical and mental health care in the San Francisco Bay Area and the U.S. with strong preference for access to providers at Stanford University Medical Center
- Prescription drug coverage
- Coverage for non-emergency as well as emergency care
- Coverage for pre-existing conditions or you have met applicable waiting periods

Additionally, the United States requires that J1 visa holders have an insurance policy with minimum coverage of $25,000 USD for repatriation of remains and $50,000 USD for medical evacuation.

Your Decision Lasts the Full Academic Year

Review your policy carefully before deciding to request an exemption from Cardinal Care coverage. If you obtain an exemption, you will not be eligible to be insured through Cardinal Care for the remainder of the academic year unless you have a pre-defined qualifying life event.

Don’t Miss the Deadline

You must request to waive coverage by the deadline that is applicable to you (see table at the right). The deadlines for submission are earlier than the domestic student waiver deadlines to allow for adequate processing time. If you do not submit your form by the applicable deadline, your request for exemption might be denied.

Find and Submit the Form

In order to request an exemption from Cardinal Care coverage, you must work with your insurance company to complete the International Student Insurance Coverage Certification Form, found in the back of this brochure, or online at vaden.stanford.edu.

You Must Waive Every Academic Year

If you choose not to participate in Cardinal Care, you’ll need to request an exemption from coverage each academic year by the applicable deadline.

Stanford University is such a great community of people working together to bring the best out of each other. I’m so fortunate for the opportunity to provide care to such active and motivated students on campus!

Douglas Dizon Marania, MD
Board Certified: Sports Medicine / Family Medicine
Clinical Assistant Professor of Medicine & Staff Physician
Vaden Health Center
Deadlines to Submit the *International Student Insurance Coverage Certification Form*

<table>
<thead>
<tr>
<th>Only for students entering Stanford in:</th>
<th>Submission Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>August 15</td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>November 15</td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>February 15</td>
</tr>
<tr>
<td>Summer Quarter</td>
<td>May 15</td>
</tr>
</tbody>
</table>

Once you submit the *International Student Insurance Coverage Certification Form*, the Vaden Health Center Insurance and Referral Office staff will review your request.

- If the staff determines that your alternative insurance policy meets the minimum standards for coverage, they will process a waiver in Axess to remove you from Cardinal Care.
- If the staff determines that your insurance policy does not meet the required minimum standards, a waiver will not be processed. The staff will assist you with determining why your coverage does not meet the requirements. You may opt to take additional action based on the identified gaps, but if you do not, you will remain enrolled in Cardinal Care for the remainder of the academic year.

In either scenario, you will receive an email notification within 10 business days of your submission with the status of your request.

For **INTERNATIONAL** Students Who Want to **Waive** Cardinal Care Coverage:

1. **Find the *International Student Insurance Coverage Certification Form* in the back of this brochure or on the Vaden Health Center website at vaden.stanford.edu.**

2. **Work with your insurance company to complete the form.**

3. **Submit your completed form to Vaden Health Center’s Insurance and Referral Office no later than the applicable deadline:**

   **Postal Mail**
   Vaden Health Center
   Attn: Insurance and Referral Office
   866 Campus Drive
   Stanford, CA 94305-8580

   **Fax**
   650-725-9970

   **Using a ServiceNow Ticket:**
   1. Go to [stanford.service-now.com/student_services](http://stanford.service-now.com/student_services)
   2. Select ‘Student Health’
   3. Select ‘Waive Cardinal Care for International Students’
   4. Attach your completed form or enter your question
Once you’ve made a decision about health insurance, to acknowledge coverage and remain enrolled in Cardinal Care or to waive coverage and use an alternative plan, it’s time to make sure you understand how everything will fit together. Over the next few pages, we will explain, a bit more thoroughly, what it means to access care through the Health Fee versus what it means to access care using your chosen health insurance. We will also talk about two special scenarios specific to Cardinal Care: how the plan works for students who go on leaves of absence and coverage decisions/options for students who confer a degree in Autumn Quarter or Winter Quarter.

Health Fee
Remember, all students who are enrolled on the main Stanford campus are assessed a quarterly Health Fee, regardless of the type of insurance chosen, that conveys access to care through Vaden Health Center. The Health Fee covers many of the services available through Vaden Health Center, including primary medical care, counseling and psychological care, and health and wellness programs, among others. For services covered by the Health Fee, students will have no additional out-of-pocket expense. What can be a bit confusing, is that some of the services offered through Vaden Health Center are not covered under the Health Fee.

Insurance
For services not covered by the Health Fee (for example, those offered at Vaden Health Center such as Pharmacy or Physical Therapy or for care not offered at Vaden Health Center, such as inpatient care/hospitalization, or emergency care) students will need to use their chosen insurance. Students who chose to remain enrolled in Cardinal Care will want to coordinate medical specialty care through Vaden Health Center to realize maximum (i.e., Tier 1) benefits at Stanford University Medical Center and Menlo Medical Clinic. Students who chose alternative insurance will want to access care according to the terms of their plan.
Health Fee versus Health Insurance—Which Do I Use?

The chart below is intended to show examples of services offered at Vaden Health Center that are covered under the Health Fee versus services offered at Vaden Health Center that are not covered under the Health Fee. Many of the services listed that are not covered under the Health Fee are covered routinely by insurance plans, but students with alternative insurance should seek insurance-covered care according to the terms of their plan in order for it to be covered. For the services not covered under the Health Fee, students may be asked to show their insurance card, or, if not enrolled in Cardinal Care, may be asked to make payment upfront and seek reimbursement from their alternative plan.

<table>
<thead>
<tr>
<th>Vaden Health Center Services covered under the Health Fee</th>
<th>Vaden Health Center Services not covered under the Health Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Medical Services</td>
<td>• Pharmacy prescriptions and other medications</td>
</tr>
<tr>
<td>• Medical appointments during weekday hours (with web-based booking capability)</td>
<td>• Physical Therapy treatment</td>
</tr>
<tr>
<td>• Some weekend and evening hours (see the Vaden Health Center website at vaden.stanford.edu for services offered)</td>
<td>• Travel Clinic visits and travel-related vaccinations</td>
</tr>
<tr>
<td>• 24-hour telephone medical advice for urgent conditions</td>
<td>• Allergy, Immunization, and Injection Clinic services</td>
</tr>
<tr>
<td>• Medical care management</td>
<td>• Immunizations and tests to meet Stanford’s entrance Health Requirements</td>
</tr>
<tr>
<td>• Confidential web-based messaging with clinicians</td>
<td>• Most laboratory testing (Most specimens collected at Vaden Health Center are sent to Stanford Health Care or Quest Diagnostics, Inc., for testing.)</td>
</tr>
<tr>
<td>Wellness and Health Promotion Services</td>
<td>• Professional interpretation of diagnostic radiology images (X-rays taken at Vaden Health Center will be read by a Stanford Health Care radiologist.)</td>
</tr>
<tr>
<td>• Nutrition counseling and education</td>
<td>• Physical examinations (and associated lab tests and x-rays) for employment, special programs, or other purposes</td>
</tr>
<tr>
<td>• Sexual health and relationship consultation and education</td>
<td>• Medical specialty consultations (those offered at Vaden Health Center currently include Dermatology, Optometry, Sports Medicine, and Eating Disorder Care)</td>
</tr>
<tr>
<td>• Peer health education programs and services</td>
<td>• Ongoing individual therapy sessions at CAPS which exceed a brief treatment model (providers will discuss any applicable fees with students before billing occurs)</td>
</tr>
<tr>
<td>• Health and wellness programs and events</td>
<td>• Psychiatric medication management</td>
</tr>
<tr>
<td>• Alcohol and substance use counseling</td>
<td>Many of these services are routinely covered by insurance, and may have fees or cost share associated with them at the time of service when performed at Vaden Health Center. In some instances, students may need to cover the entire cost and seek reimbursement from insurance, although there is no guarantee of payment.</td>
</tr>
<tr>
<td>Counseling and Psychological Services (CAPS)</td>
<td></td>
</tr>
<tr>
<td>• Initial evaluations and short-term therapy</td>
<td></td>
</tr>
<tr>
<td>• 24-hour crisis counseling services (after-hours crisis support by phone)</td>
<td></td>
</tr>
<tr>
<td>• Care management and referral services</td>
<td></td>
</tr>
<tr>
<td>• Groups and workshops that focus on a range of mental health and well-being needs for students</td>
<td></td>
</tr>
</tbody>
</table>
Health Fee versus Health Insurance—Learn How They Fit Together

From the chart on the previous page, you can see that Vaden Health Center offers a mix of services covered by the Health Fee and a mix of services not covered by the Health Fee (which may, or may not be, covered by health insurance). Below are some example of services that can be confusing to navigate and explanations of how they work.

Specialty Care at Vaden Health Center

When students need specialty medical care, the Vaden Health Center providers will, in most cases, refer to specialists outside of Vaden Health Center, typically to Stanford Health Care or Menlo Medical Clinic. Services provided by Stanford Health Care or Menlo Medical Clinic are not covered under the Health Fee; they will be charged to the student’s health insurance (which is why it is so important that students have health insurance that is in network for the affiliated providers of Stanford University Medical Center).

However, for a select few specialties that are more relevant to our student population, such as Dermatology, Optometry, Sports Medicine, and Eating Disorders, specialists actually come to Vaden Health Center to provide care. (Space is made available at the Vaden Health Center site as a convenience to students.) Even though this specialty care is provided at Vaden Health Center, it is not covered under the Health Fee. These Stanford Health Care and Menlo Medical Clinic specialists will bill their services to the student’s health insurance (which is why it is so important that students have health insurance that is in network for the affiliated providers of Stanford University Medical Center).

Laboratory Services at Vaden Health Center

Vaden Health Center houses a laboratory space on-site where blood and certain other specimens are collected and processed. If a Vaden Health Center clinician orders labs as part of a student’s care, the student can use the on-site laboratory to have blood drawn or urine collected, for example. This collection of the specimen, if performed at Vaden Health Center, is covered under the Health Fee. Once the specimen has been collected, with a few exceptions, Vaden Health Center will send it out to a reference laboratory, typically Quest Diagnostics, Inc., or the Stanford Health Care laboratory, for analysis. In most instances, the analysis/testing of the specimen that is performed by Quest Diagnostics, Inc., or Stanford Health Care is billed to the student’s insurance. For students enrolled in Cardinal Care, lab testing is covered at 100% at Tier 1. For students who have who have coverage through an alternative health insurance plan, it’s a good idea to make sure that Quest Diagnostics, Inc. and/or Stanford University Medical Center are in network and what the terms of coverage for laboratory services are.

Radiology Services

Academic Year

Vaden Health Center houses a digital radiology suite on-site where x-rays are taken. If a Vaden Health Center clinician orders an x-ray as part of a student’s care, the student can have the image(s) made at Vaden Health Center. The taking of the x-ray and its processing, if performed at Vaden Health Center, is covered under the Health Fee. Once the image(s) has been taken, Vaden Health Center will transmit it (or them) to Stanford Health Care to be read by a radiologist. The analysis that is performed by the Stanford Health Care radiologist is billed to the student’s insurance. For students enrolled in Cardinal Care, the analysis of images is covered at 100% at Tier 1. Students who have coverage through an alternative health insurance plan should make sure that Stanford Health Care is in network and should understand what the terms of coverage for diagnostic interpretation of x-rays are. Important to note—Vaden Health Center does not offer complex radiology services (such as MRI or ultrasound). Students who need complex radiology services will be referred to Stanford Health Care in most instances.
Summer Quarter

Vaden Health Center does not offer radiology services over the summer, typically starting July 1 and continuing through Labor Day in September. During this period, students who come to Vaden Health Center and need radiology services are referred to Stanford Health Care. Stanford Health Care will bill the student’s health insurance for all radiology services provided. For students enrolled in Cardinal Care, non-complex radiology services performed at Stanford Health Care are covered at 100% at Tier 1. Students who have who have coverage through an alternative health insurance plan should either make sure that Stanford Health Care is in network (and understand the terms for coverage of radiology services), or should have radiology services performed elsewhere according to the terms of their coverage.

Health Fee versus Health Insurance—When Insurance Matters Most

While it would be great if Vaden Health Center could meet all of your health care needs during your time at Stanford through services covered under the Health Fee, the reality is you could need care that the health center can not or does not provide. For these scenarios, some of which are listed below, you will need to use your health insurance.

• Emergency care
• Inpatient care/hospitalization
• Mental health services or substance use care requiring inpatient treatment in a hospital or residential facility
• Outpatient specialty care
• Diagnostic testing
• Care while you are away from campus such as when traveling
• Care when Vaden Health Center is closed

We know that these scenarios will be covered under Cardinal Care, either at Tier 1 or Tier 2, as long as the terms of the plan are followed, but what we don’t know is whether your alternative insurance will provide coverage (or if it does, how good that coverage will be). The Vaden Health Center staff, especially the professionals in the Insurance and Referral Office, are able help you navigate care you may receive using Cardinal Care benefits, but they won’t be knowledgeable about alternative health insurance plan benefits.

Consider for a moment, a scenario in which a student is unexpectedly diagnosed with an illness or condition that requires a short hospital stay. If this student has Cardinal Care, the needed treatment could, most likely, occur at Stanford Health Care, in a hospital right on the Stanford campus. If this student has chosen an alternative health plan, and Stanford Health Care is not in network, the student may need to go home to get care, in order for the services to be covered. What might be a short interruption to studies in the first situation, could be a much longer disruption in the second.

Or, consider a less acute example, in which a student needs ongoing specialty support for a chronic medical or mental health condition, but whose alternative health insurance plan does not cover needed services in the immediate Stanford area. This student might be forced to travel a significant distance to obtain care that is covered by insurance, which could impact time spent on studies and other activities and incur travel costs.

Scenarios such as these are why we insist that alternative health insurance plans need to cover care at Stanford.

In Case of Emergency...

If you have a life-threatening emergency, call 911 from your mobile phone, (9)911 from a campus phone, or use a blue campus emergency phone.

If you have an acute health issue that is not life threatening, turn to the back cover of this brochure for instructions.
Special Scenarios

Cardinal Care Coverage and Leaves of Absence

If you are covered by Cardinal Care and contemplate taking a leave of absence at any point in your academic career, be sure to contact Vaden Health Center’s Insurance and Referral Office for guidance about coverage, in advance, if possible. As you’ll see below, timing can be a driver as to whether coverage will be preserved.

A student who is granted a Leave of Absence in Autumn Quarter for which the effective date of the leave is prior to the first day of class will not be charged tuition or any associated fees for the quarter. Upon reversal of the tuition, the student’s eligibility for enrollment in Cardinal Care will be canceled retroactive to September 1. (The student’s eligibility for enrollment in Cardinal Care will resume upon return to the university and tuition is reinstated.)

A student who is enrolled in Cardinal Care as of Autumn Quarter, and who is granted a Leave of Absence for a subsequent quarter (i.e., Winter Quarter, Spring Quarter, or Summer Quarter) will remain enrolled and covered by Cardinal Care through the end of the plan year (August 31) and applicable fees will apply.

A student who is granted a Leave of Absence in Autumn Quarter for which the effective date of the leave is on or after the first day of class but before the term withdrawal deadline will be charged (prorated) tuition and associated fees for the quarter. If enrolled in Cardinal Care, the student will remain enrolled through the end of the plan year (August 31) and applicable fees will apply.

A student who returns to the university in Winter Quarter or Spring Quarter, and who is subsequently granted a Leave of Absence for the entry quarter, will be subject to the same guiding principles as a student who enters in Autumn Quarter, i.e., if the effective date of the leave is prior to the first day of class, tuition and any associated fees for the quarter will be reversed. Upon reversal of the tuition, the student’s eligibility for enrollment in Cardinal Care will be canceled retroactively to the start of the applicable coverage period (January 1 for Winter Quarter entry students and April 1 for Spring Quarter entry students). If the effective date of the leave is on or after the first day of class but before the respective term withdrawal deadline, the student will be charged (prorated) tuition and associated fees for the quarter. If enrolled in Cardinal Care, the student will remain enrolled through the end of the plan year (August 31) and applicable fees will apply.

I am passionate about helping students use their strengths and talents to work through emotional and mental health challenges. I am grateful for the meaningful connections co-created with students of diverse backgrounds and identities, even in the brief time that we have. I am inspired by students who are trying to improve not only their lives but also the lives of others. I am lucky to work with the students at Stanford.

Oliver Lin, PhD
Psychologist
Counseling and Psychological Services
Vaden Health Center
**Special Scenarios**

**Cardinal Care Coverage When You Confer Your Degree**

Cardinal Care is an annual plan—that is, if you are returning to Stanford in the Autumn Quarter (and do not take steps to opt out of Cardinal Care by the applicable deadline) you’ll have coverage for the entire year and be charged accordingly. Similarly, if you enter Stanford in another quarter (and do not take steps to opt out of Cardinal Care by the applicable deadline) you’ll have coverage for the remainder of the plan year and be charged accordingly.

The one exception to this rule applies to students who graduate at the end of Autumn Quarter or Winter Quarter. Students who plan to end their relationship with the University, through conferral of a terminal degree at the end of Autumn Quarter or Winter Quarter, may request to be taken off the plan at the end of the corresponding Cardinal Care coverage period; December 31 for Autumn Quarter graduates and April 30 for Winter Quarter graduates. To initiate a request, you must complete the Petition for Early Cancellation of Cardinal Care Health Insurance form, found in the back of this brochure or on the Vaden Health Center website at vaden.stanford.edu, and submit it to Vaden Health Center’s Insurance and Referral Office by the applicable deadline; December 15 for Autumn Quarter graduates and April 15 for Winter Quarter graduates.

Students who graduate at the end of Spring Quarter do not have the option to leave the plan early, and coverage remains in effect through August 31.

### 2019–2020 Cardinal Care Cost and Coverage Options Based on Quarter of Graduation

<table>
<thead>
<tr>
<th>Quarter Grading</th>
<th>Cardinal Care Coverage Period</th>
<th>Total Cost</th>
<th>Autumn Quarter</th>
<th>Winter Quarter</th>
<th>Spring Quarter</th>
<th>Summer Quarter</th>
<th>Petition Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>Sep 1 – Dec 31 (4 months)</td>
<td>$1,864</td>
<td>$1,864</td>
<td></td>
<td></td>
<td></td>
<td>Petition must be received by Dec 15—with no exceptions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1,864</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$932</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>Sep 1 – Apr 30 (8 months)</td>
<td>$3,728</td>
<td>$1,864</td>
<td>$1,864</td>
<td></td>
<td></td>
<td>Petition must be received by April 15—with no exceptions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$932</td>
<td>$932</td>
<td></td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>Sep 1 – Aug 31 (12 months)</td>
<td>$5,592</td>
<td>$1,864</td>
<td>$1,864</td>
<td>$1,864</td>
<td>$0</td>
<td>There is no option to exit the plan early for Spring Quarter or Summer Quarter graduates.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$932</td>
<td>$932</td>
<td></td>
</tr>
</tbody>
</table>

**If You Want Your Coverage to Continue…**

Students enrolled in Cardinal Care who confer a degree at the end of Autumn Quarter or Winter Quarter and who wish to continue coverage do not need to take any action to stay in Cardinal Care through the end of the plan year (August 31).
Stanford University offers the Stanford Student Dependent Health Insurance Plan for the dependents of Stanford students who are enrolled in Cardinal Care.

The Stanford Student Dependent Health Insurance Plan (‘Dependent Plan’) is a PPO plan (separate from Cardinal Care), and is also administered by Health Net of California. The policy year is September 1 through August 31. Eligible dependents include:

- Spouse (unless you are legally separated or divorced)
- Unmarried children up to age 26
- Unmarried children 26 or older who are unable to support themselves because of a physical or mental handicap that occurred before age 26

Please refer to the Stanford Student Dependent Health Insurance Plan brochure on the Vaden Health Center website for highlights of the plan. Greater detail about benefits is available in the Dependent Plan’s Summary of Benefits and Coverage (SBC) located at www.healthnet.com/cardinalcare. You may also contact Health Net directly at (800) 250-5226 with questions.
Dependent Plan Enrollment Guidelines

You may enroll dependents in the Dependent Plan only if you’re enrolled in Cardinal Care and only when you first matriculate at Stanford. This is the one and only time during your entire academic career at Stanford when you can purchase the plan for your dependents unless you have a qualifying life event (see below).

Open enrollment timelines, based on the first quarter of matriculation for a new student, are displayed in the following table:

<table>
<thead>
<tr>
<th>If your first quarter is:</th>
<th>Open enrollment period for your dependents is:</th>
<th>The Dependent Plan coverage effective date is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Quarter</td>
<td>September 1–30</td>
<td>September 1 or October 1, based on date of application</td>
</tr>
<tr>
<td>Winter Quarter</td>
<td>January 1–30</td>
<td>January 1 or February 1, based on date of application</td>
</tr>
<tr>
<td>Spring Quarter</td>
<td>April 1–30</td>
<td>April 1 or May 1, based on date of application</td>
</tr>
<tr>
<td>Summer Quarter</td>
<td>June 1–30</td>
<td>June 1 or July 1, based on date of application</td>
</tr>
</tbody>
</table>

How To Enroll Your Dependents

If you are a student who is enrolled in Cardinal Care, you may enroll your dependent(s) in the Dependent Health Insurance Plan by completing the enrollment application located at [vaden.stanford.edu](http://vaden.stanford.edu). The completed form should be submitted to Vaden Health Center’s Insurance and Referral Office. Once enrolled, all billing and payment activity occurs directly through Health Net.

Continued enrollment in the plan is contingent on timely payment of the monthly premium to Health Net.

Cost and Billing

Enrollees in the Dependent Plan pay the premium directly to Health Net of California on a monthly basis. For the 2019–2020 plan year, the monthly premium charges for dependents are:

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>Monthly Premium for the 2019–2020 Plan Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>$461.63</td>
</tr>
<tr>
<td>Child</td>
<td>$240.04</td>
</tr>
<tr>
<td>Children (2 or more)</td>
<td>$432.07</td>
</tr>
<tr>
<td>Spouse + Child</td>
<td>$701.69</td>
</tr>
<tr>
<td>Spouse + Children</td>
<td>$893.69</td>
</tr>
</tbody>
</table>

Qualifying Life Events

Once the open enrollment period has expired, the only other time you may purchase coverage through the Dependent Plan is when you have a ‘qualifying life event.’ Examples of qualifying life events are:

- Marriage
- Birth of a child or children
- Loss of prior coverage

Enrollment must occur within 30 days of the qualifying event. Submission of proof associated with the qualifying event is required. Contact Vaden Health Center’s Insurance and Referral Office staff for more information.

Seeking Care

To maximize the benefits under the Dependent Plan, dependents should utilize a Health Net contracted provider when seeking care. The use of non-contracted providers is also an option on this plan, but such care will have higher out-of-pocket associated costs.

Dropping Enrollment in the Dependent Plan

Your dependent(s) may choose to drop Dependent Plan coverage at any time, but will not have the option to be re-enrolled unless a qualifying life event occurs.

vaden.stanford.edu
Frequently Asked Questions

Following are answers to some of the more common queries we receive. If you don’t see yours addressed, please visit the Vaden Health Center website at vaden.stanford.edu or contact us directly. A full listing of contact information is included on the back inside page of this brochure.

Can I request an exemption from paying the Health Fee?
The Health Fee is mandatory for all students who are enrolled on the main Stanford campus. However, an exemption may be requested, using Service-Now, by any student who is living outside of the Bay Area for the entire quarter and who therefore cannot reasonably access care at Vaden Health Center. The Bay Area is defined as Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma counties.

How does the Health Fee work if I study abroad?
While you are enrolled at another Stanford campus, such as through the Bing Overseas Studies Program, or Bing Stanford in Washington, you won’t be charged the Health Fee, even though you may be paying other Stanford fees, such as tuition. If you want or need to have care at Vaden Health Center, you can choose to pay the health fee or a comparable Access Charge.

Are there any university resources to help me pay the Health Fee?
If you are a student that needs help with paying the Health Fee, Stanford has options for you. Please see below:

- Some students may qualify for aid with university fees if they pose significant hardship. If applicable to you, the best thing to do is to review the information about your specific situation at financialaid.stanford.edu and then contact the Financial Aid Office directly at (650) 723-3058 for further assistance.

- Graduate students with funding from a program, department, or fellowship may be eligible for support. Be sure to consult with your department’s student services administrator.

If I don’t register for classes in Summer Quarter but will be in the area, can I access care at Vaden Health Center?
If you are not registered for classes in Summer Quarter, you will not be automatically charged the Health Fee. If you want to be seen at Vaden Health Center, you will be asked pay an Access Charge (comparable to the amount of the Health Fee) at the health center.

I am a student with dependent(s). Can dependents access care at Vaden Health Center?
Dependants of students are not charged the Health Fee, and Vaden Health Center is not set up to care for all age groups. Dependents who have insurance coverage through the Stanford Student Dependent Health Insurance Plan should access care through a networked provider to minimize costs.

I have my own private insurance plan. Will Vaden Health Center bill my private insurance for primary medical care visits?
No. Vaden Health Center does not perform any billing to private insurance carriers (other than for the Cardinal Care plan). Primary care visits at Vaden Health Center are covered under the Health Fee.

I intend to keep Cardinal Care coverage and know I will be traveling away from campus over the year. If I am out of the area and need care, what do I do?
Within California, you can go to any Health Net contracted provider under Tier 2 of the plan. If you are outside of California, the provider network is First Health. To find a Health Net or First Health contracted provider in your area, visit www.healthnet.com/cardinalcare or call Health Net Customer Service at (800)-250-5226.

What if I need insurance coverage before September 1?
The university offers one month of Early Start coverage in Cardinal Care for students who must arrive early on campus in August for official university business. Early Start is only available to students who will have Cardinal Care coverage for the entire upcoming academic year. If you are qualified, please contact the Vaden Health Center Insurance and Referral Office for additional information.

Does Cardinal Care include vision benefits?
Cardinal Care covers one regular annual eye examination. Cardinal Care enrollees can schedule this exam directly with a Health Net PPO provider and pay only a $35 copay. See a list of Health Net PPO providers within three miles of campus at vaden.stanford.edu.

You may also visit the Vaden Health Center website for a list of local opticians, optometrists, and ophthalmologists who extend discounts to Stanford students and their dependents.
# Immunization Form for Stanford Non-Medical Students

See instructions on page 14 for entering collected information and uploading this form through the VadenPatient secure web portal at vadenpatient.stanford.edu.

<table>
<thead>
<tr>
<th>LAST NAME</th>
<th>FIRST NAME</th>
<th>MIDDLE INITIAL</th>
<th>DATE OF BIRTH (MM/DD/YYYY)</th>
<th>STANFORD UNIVERSITY IDENTIFICATION NUMBER (IF KNOWN)</th>
</tr>
</thead>
</table>

## DO NOT SEND IMMUNIZATION RECORDS: USE THIS FORM ONLY.

### MMR
- **2 DOSES REQUIRED OR INDIVIDUAL VACCINES AS LISTED BELOW**
  - MEASLES (RUBEOLA)
    - **2 DOSES REQUIRED FOR ALL STUDENTS BORN AFTER 1956**
      - DATE #1
      - DATE #2
      - **OR LABORATORY EVIDENCE OF IMMUNITY**
      - INCLUDE REPORT
      - **REVACCINATE FOR EQUIVOCAL TITER**
  - MUMPS
    - **2 DOSES REQUIRED FOR ALL STUDENTS REGARDLESS OF AGE**
      - DATE #1
      - DATE #2
      - **OR LABORATORY EVIDENCE OF IMMUNITY**
      - INCLUDE REPORT
      - **REVACCINATE FOR EQUIVOCAL TITER**
  - RUBELLA (GERMAN MEASLES)
    - **1 DOSE REQUIRED FOR ALL STUDENTS REGARDLESS OF AGE**
      - DATE #1
      - **OR LABORATORY EVIDENCE OF IMMUNITY**
      - INCLUDE REPORT
      - **REVACCINATE FOR EQUIVOCAL TITER**

### Hepatitis B
- **3 DOSES REQUIRED**
  - DATE #1
  - DATE #2
  - DATE #3
  - **OR LABORATORY EVIDENCE OF IMMUNITY**
  - INCLUDE REPORT
  - **REVACCINATE FOR EQUIVOCAL TITER**

### Tetanus-Diphtheria-Pertussis (Tdap)
- **ONE-TIME DOSE AFTER AGE 10**
  - DATE

### Varicella (Chicken Pox)
- **2 DOSES REQUIRED**
  - DATE #1
  - DATE #2
  - **OR LABORATORY EVIDENCE OF IMMUNITY**
  - INCLUDE REPORT
  - **REVACCINATE FOR EQUIVOCAL TITER**

### Hepatitis A
- **2 DOSES REQUIRED**
  - DATE #1
  - DATE #2

### Meningitis ACWY
- **LIST TYPE**
  - DATE #1
  - DATE #2

### Meningitis B
- **LIST TYPE**
  - DATE #1
  - DATE #2
  - DATE #3 (IF TRUMEMA)

### HPV
- **LIST TYPE**
  - DATE #1
  - DATE #2
  - DATE #3

### Pneumococcal
- DATE AND TYPE OF VACCINE #1
  - DATE AND TYPE OF VACCINE #2

### Japanese Encephalitis
- DATE #1
  - DATE #2
  - DATE #3

### Rabies
- DATE #1
  - DATE #2
  - DATE #3
  - DATE #4

### Typhoid
- DATE
  - INJECTABLE
  - ORAL

### Yellow Fever
- DATE

### Primary Polio Series
- DATE #1
  - DATE #2
  - DATE #3
  - DATE #4

### Adult Polio Booster
- DATE

### Primary Tetanus (DTaP) Series
- DATE #1
  - DATE #2
  - DATE #3
  - DATE #4
  - DATE #5

### Other
- DATE(S)

---

SIGNATURE OF HEALTH PROVIDER

***SIGNING PROVIDER IS VERIFYING ALL DATES ABOVE ARE ACCURATE***

PHYSICIAN/MEDICAL PROVIDER NAME (PLEASE PRINT OR USE CLINIC STAMP)

ADDRESS

TELEPHONE NUMBER

FAX NUMBER

4.2019
# Immunization Form for Stanford Medical and Physician Assistant Students

See instructions on page 14 for entering collected information and uploading this form through the VadenPatient secure web portal at [vadenpatient.stanford.edu](http://vadenpatient.stanford.edu).

## LAST NAME FIRST NAME MIDDLE INITIAL

DATE OF BIRTH (MM/DD/YYYY) STANFORD UNIVERSITY IDENTIFICATION NUMBER (IF KNOWN)

---

## Immunization Requirements

- **MMR**
  - 2 doses required or individual vaccines as listed below
  - Date #1 (given on or after 12 months of age) Date #2 (given 28 days or more after #1 dose)

- **Measles (Rubeola)**
  - 2 doses required for all students born after 1956
  - Date #1 Date #2

- **Mumps**
  - 2 doses required for all students regardless of age
  - Date #1 Date #2

- **Rubella (German Measles)**
  - 1 dose required for all students regardless of age
  - Date #1

- **Hepatitis B**
  - 3 doses required
  - Date #1 Date #2 Date #3

- **Tetanus-Diphtheria-Pertussis (Tdap)**
  - One-time dose after age 10
  - TDAP Date

- **Varicella (Chicken Pox)**
  - 2 doses required
  - Date #1 Date #2

- **Hepatitis A**
  - Date #1 Date #2

- **Hepatitis A**
  - The vaccines listed below are recommended based on age or disease criteria. Please check with your clinician.

  - **Meningitis ACWY** (List Type)
    - Date #1 Date #2

  - **Meningitis B** (List Type)
    - Date #1 Date #2 Date #3 (if Trumeba)

  - **HPV** (List Type)
    - Date #1 Date #2 Date #3

  - **Pneumococcal**
    - Date and type of vaccine #1 Date and type of vaccine #2

- **Japanese Encephalitis**
  - Date #1 Date #2 Date #3

- **Rabies**
  - Date #1 Date #2 Date #3 Date #4

- **Typhoid**
  - Injectable
  - Oral

- **Yellow Fever**
  - Date

- **Primary Polio Series**
  - Date #1 Date #2 Date #3 Date #4

- **Adult Polio Booster**
  - Date

- **Primary Tetanus (DTaP) Series**
  - Date #1 Date #2 Date #3 Date #4 Date #5

- **Other** (List Here)
  - Date(s)

---

**Signature of Health Provider**

***Signing provider is verifying all dates above are accurate***

---

**Physician/Medical Provider Name (Please print or use clinic stamp)**

**Address**

**Telephone Number**

**Fax Number**

---

4.2019

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TO REMOVE FORM, TEAR ALONG PERFORATION.
# International Student Insurance Coverage Certification Form

To request an exception to the mandatory enrollment in and purchase of Cardinal Care, this form must be completed on an annual basis and submitted to Vaden Health Center’s Insurance Office.

<table>
<thead>
<tr>
<th>SUBMIT VIA POSTAL MAIL OR DELIVERY SERVICE, OR DELIVER IN PERSON, TO:</th>
<th>FAX TO:</th>
<th>SUBMIT VIA SERVICE-NOW:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>STUDENT LAST NAME</th>
<th>STUDENT FIRST NAME</th>
<th>STUDENT EMAIL ADDRESS</th>
<th>STANFORD UNIVERSITY I.D. NUMBER</th>
<th>APPOINTMENT START AND END DATES</th>
</tr>
</thead>
</table>

I certify that the above-named individual has insurance coverage for the period of ________ through ________ which meets or exceeds the following:

1. Annual deductible less than $1,000 USD  
   (If a foreign currency applies, please indicate the applicable amount.)
   
   ```
   ❑ Yes ❑ No
   ```

2. Lifetime benefit (complete a or b):
   a. Lifetime aggregate maximum benefits of at least $2,000,000 USD  
   (If a foreign currency applies, please indicate the applicable amount.)
   
   ```
   ❑ Yes ❑ No
   ```
   b. Maximum per condition/per lifetime benefit of at least $500,000 USD  
   (If a foreign currency applies, please indicate the applicable amount.)
   
   ```
   ❑ Yes ❑ No
   ```

3. Covers inpatient and outpatient medical care in the San Francisco Bay Area in the U.S.
   
   ```
   ❑ Yes ❑ No
   ```

4. Covers inpatient and outpatient mental health care in the San Francisco Bay Area in the U.S.
   
   ```
   ❑ Yes ❑ No
   ```

5. Covers prescriptions
   
   ```
   ❑ Yes ❑ No
   ```

6. Covers non-emergency as well as emergency care
   
   ```
   ❑ Yes ❑ No
   ```

7. Pre-existing conditions (complete a or b):
   a. Policy covers pre-existing conditions
   
   ```
   ❑ Yes ❑ No
   ```
   b. The insured individual has met applicable waiting periods
   
   ```
   ❑ Yes ❑ No
   ```

Although not a requirement of Stanford University, the U.S. Department of State requires that J1 visa holders have an insurance policy with minimum coverage of $25,000 USD for repatriation of remains and $50,000 USD for medical evacuation.

<table>
<thead>
<tr>
<th>NAME OF INSURANCE COMPANY</th>
<th>INSURANCE POLICY NUMBER</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>AGENT REPRESENTING INSURANCE COMPANY</th>
<th>SIGNATURE OF AGENT</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELEPHONE NUMBER</td>
<td>ADDRESS</td>
<td></td>
</tr>
</tbody>
</table>

I have enrolled in the above insurance program and verify that the information contained herein is true and accurate. I will maintain this coverage for the period listed and will inform Vaden Health Center’s Insurance Office of all changes.

<table>
<thead>
<tr>
<th>SIGNATURE OF STUDENT</th>
<th>DATE</th>
</tr>
</thead>
</table>

4.2019
Petition for Early Cancellation of Cardinal Care Health Insurance
(Appplies to Autumn and Winter Quarter Degree Conferrals Only)

STUDENT NAME

STANFORD UNIVERSITY I.D. NUMBER

STUDENT EMAIL ADDRESS

I will graduate at the end of: (check appropriate quarter)

❑ Autumn Quarter

Deadline to submit petition is December 15

Cardinal Care health insurance coverage will end December 31

❑ Winter Quarter

Deadline to submit petition is April 15

Cardinal Care health insurance coverage will end April 30

As part of graduating and ending my student status with the university, I will no longer need health insurance coverage through Cardinal Care. I hereby request to exit the plan prior to the end of the applicable annual coverage period, as indicated above. I understand that termination of my Cardinal Care coverage (as of the date corresponding to the quarter in which I graduate) will render my dependents who are enrolled on the Stanford University Student Dependent Plan (if applicable) ineligible for coverage, as of the same date, as well.

SIGNATURE OF STUDENT

DATE

How to Submit This Form

Fax signed and completed form to 650-725-9970 or Submit a ServiceNow ticket:

1. Go to stanford.service-now.com/student_services
2. Select ‘Student Health’
3. Select ‘Petition for Early Cancellation of Cardinal Care (Degree Conferral)’
4. Attach your signed and completed form

An Insurance Office representative will respond to your request via email within 5 business days.

OFFICE USE ONLY:

REQUEST GRANTED (CHECK ONE)

❑ YES ❑ NO

REASON FOR DENIAL

DATE STUDENT INFORMED

EMPLOYEE SIGNATURE

4.2019
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Contact Vaden Health Center

For Vaden Health Center’s hours of operation see our website at vaden.stanford.edu

Main Phone: (650) 498-2336
Ext. 1 Medical Services
Ext. 2 Counseling and Psychological Services
Ext. 3 Pharmacy
Ext. 4 Health Insurance and Referral Office
Ext. 5 Wellness and Health Promotion Services

Administration
T: (650) 725-1364
Fax: (650) 723-4999

Counseling and Psychological Services (CAPS)
T: (650) 723-3785
Fax: (650) 725-2887

Confidential Support Team (CST)
Business Line (M–F 8:30–5): (650) 736-6933
24/7 Hotline (urgent concerns): (650) 725-9955

Insurance and Referral Office
T: (650) 723-2135
Fax: (650) 725-9970
Submit a Service-Now ticket at stanford.service-now.com/studentservices
1. Select ‘Student Health’
2. Enter your question

Medical Services
T: (650) 498-2336
Fax: (650) 723-1600

Medical Records
T: (650) 725-6979
Fax: (650) 498-1118
Use Fax only for Health Requirements form submissions
Email: vaden-emr@stanford.edu
Use email for Health Requirements questions or form submissions

MORE Physical Therapy, Inc.
at Vaden Health Center
T: (650) 723-3195
Fax: (650) 723-8035

We encourage feedback and want to hear how we can improve our services.
Use the suggestion box located in Vaden Health Center’s lobby, anonymously if preferred,
or email us at vaden-feedback@stanford.edu.

Cardinal Care Resources

<table>
<thead>
<tr>
<th>Type of Information</th>
<th>Resource</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical benefits including Summary of Benefits and Coverage (SBC)</td>
<td>Health Net</td>
<td>(800) 250-5226 No-cost language assistance can be provided by calling this number. <a href="http://www.healthnet.com/cardinalcare">www.healthnet.com/cardinalcare</a></td>
</tr>
<tr>
<td>Mental health and substance use disorder benefits including Summary of Benefits and Coverage (SBC)</td>
<td>MHN</td>
<td>(800) 327-0307 No-cost language assistance can be provided by calling this number. <a href="http://www.healthnet.com/cardinalcare">www.healthnet.com/cardinalcare</a></td>
</tr>
<tr>
<td>Dental benefits including Evidence of Coverage or Summary Plan Description</td>
<td>Delta Dental of California</td>
<td>(800) 765-6003 <a href="http://www.deltadentalins.com/cardinalcare">www.deltadentalins.com/cardinalcare</a></td>
</tr>
<tr>
<td>Cardinal Care enrollment and plan details</td>
<td>Vaden Health Center Insurance and Referral Office</td>
<td>(650) 723-2135 vaden.stanford.edu/insurance</td>
</tr>
</tbody>
</table>

Student Health Matters is an annual publication of Vaden Health Center for new and returning students at Stanford University.

Leigh Scott Stacy, MPA
Editor
Director, Finance and Administration and Associate Director, Vaden Health Center

Johanna Infantine, MA
Associate Editor
Manager, Student Health Insurance Program Vaden Health Center

Design and Layout:
Servo Marketing & Design mattrison@servomarketing.com

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### GET HELP FOR HEALTH CONCERNS THAT ARE...

<table>
<thead>
<tr>
<th>NON-URGENT</th>
<th>URGENT</th>
<th>EMERGENCIES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Examples</strong></td>
<td><strong>Examples</strong></td>
<td><strong>Examples</strong></td>
</tr>
<tr>
<td>Cold, sore throat</td>
<td>Laceration (a cut requiring stitches)</td>
<td>Difficulty breathing</td>
</tr>
<tr>
<td>Allergy</td>
<td>Fever &gt; 101° F (38.3° C)</td>
<td>Massive bleeding</td>
</tr>
<tr>
<td>Sprain</td>
<td>or lasting 2+ days</td>
<td>Major injury</td>
</tr>
<tr>
<td>Bruises/abrasions (scrapes)</td>
<td>Injury with significant pain</td>
<td>Unconsciousness or unresponsiveness</td>
</tr>
<tr>
<td>Minor burns</td>
<td>Panic attack</td>
<td>(e.g., drug or alcohol overdose)</td>
</tr>
<tr>
<td>Insomnia</td>
<td>Moderate to severe depression</td>
<td>Severe allergic reaction</td>
</tr>
</tbody>
</table>

### WHAT TO DO

**Call Vaden Health Center at (650) 498-2336 to schedule an appointment or schedule online at vadenpatient.stanford.edu**

**Appointments are required for most non-urgent medical services at Vaden Health Center.**

**If you need care more urgently**, call us in advance to tell us you are coming in. Our staff will evaluate your need and assist you with getting the appropriate level of care.

### WHERE TO GO

**Vaden Health Center at 866 Campus Drive, Stanford, CA 94305-8580**

**The ambulance will take you to a nearby hospital.**

### LOCAL OPTIONS FOR WHEN VADEN HEALTH CENTER IS CLOSED

Visit vaden.stanford.edu for a complete listing of Vaden Health Center’s hours of operation. When Vaden Health Center is closed (such as outside of clinic hours, during some school breaks, or on certain holidays), you may seek assistance at one of the following health care providers.

- **STANFORD EXPRESS CARE**
  - Stanford Express Care offers primary care services for non-urgent situations. The clinic is located in the Hoover Pavilion at 211 Quarry Road, Suite 202 (near Stanford Shopping Center) and has extended evening and weekend hours. Same day appointments are offered.
  - More information is available at stanfordhealthcare.org/medical-clinics/express-care.html or at (650) 736-5211.

- **STANFORD HEALTH CARE WALK-IN CLINIC**
  - Stanford’s Walk-In Clinic offers non-emergency care for individuals 6 months and older for minor illnesses, injuries, and wounds. Located at 211 Quarry Road, Suite 402 (near Stanford Shopping Center), the clinic has extended evening hours. No appointment is needed.
  - More information is available at stanfordhealthcare.org/medical-clinics/stanford-walk-in-clinic.html or at (650) 497-3940.

- **PALO ALTO URGENT CARE AT THE PALO ALTO MEDICAL FOUNDATION**
  - Palo Alto Urgent Care offers urgent care services for situations that are more medically acute. The facility is located at 795 El Camino Real in the Palo Alto Medical Foundation complex and has extended morning, evening and weekend hours.
  - More information is available at www.pamf.org/urgent-care/palo-alto/ or at (650) 321-4121.

- **STANFORD UNIVERSITY MEDICAL CENTER’S EMERGENCY DEPARTMENT**
  - Located in Stanford Hospital, the Emergency Department is open 24 hours per day, 7 days per week for medical emergencies. The emergency entrance to the hospital is located at 900 Quarry Rd.
  - More information is available at stanfordhealthcare.org/medical-clinics/emergency-department.html or at (650) 723-5111.

You will need to present your insurance card at the time of service.

If you aren’t sure what to do and need to speak with a provider urgently, Vaden Health Center has clinicians on call 24 hours per day. Contact us at (650) 498-2336 and select the appropriate option. If we are closed when you call, our answering service will connect you with a provider who can assist you.