

Student Health MATTERS

Volume 9 ■ 2022-2023



Don't Miss Your Deadlines!

Complete Health Requirements

(including submission of forms)

THE FOLLOWING DEADLINES APPLY TO

New Students entering Stanford
Autumn Quarter* 2022-2023:

First Years ('Frosh')
and Undergraduate Transfer Students:
August 1, 2022

Graduate and Professional Students:
August 1, 2022

See page 12 for more info.

Make an Informed Health Insurance Decision

(you must waive or acknowledge
Cardinal Care coverage)

THE FOLLOWING DEADLINE APPLIES TO

All Students enrolled for
Autumn Quarter* 2022-2023:

September 15, 2022

See page 25 for more info.



* If you are a student entering Stanford in a quarter other than Autumn, please see page 8 for associated deadlines.

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**Read about
and complete
the required actions below by
the corresponding deadlines:**

***ALL Students Must Complete
Health Requirements***

Page 12

***ALL Students Must Make an
Informed Decision About Health
Insurance and Take Action
Each Academic Year***

Page 25



Important Considerations for 2022–2023 from your editors . . .

Student Health Matters is your guide to caring for your health while at Stanford University, whether you are a new, incoming student, or are returning to your studies. This brochure contains an abundance of information as part of its charge to proactively guide students on diverse healthcare-related needs and circumstances; from explaining how health insurance works for those who have never had it, to listing important dates and deadlines for students who enter the university at times other than Autumn Quarter. Our goal is to serve as a resource for the many unique situations that can arise for students navigating health care needs.

For 2022–2023, as we continue to emerge from the shadow of the pandemic, we ask you to read and become knowledgeable about the following topics AND take steps to meet the important deadlines indicated. By doing so, we can all work together to keep our campus healthy and safe.

Health Requirements (for incoming AND returning students)

- *Incoming* students must meet certain Health Requirements before joining the Stanford community. Requirements vary depending on the type of student (non-medical versus medical/physician assistant) and are spelled out in great detail in these pages. Deadlines apply. Note: if you are a returning student who bypassed Health Requirements in the past, you must comply with them now.
- **For 2022–2023, the university will continue to require Covid-19 vaccination and at least one booster for all students.** Keep in mind that this information could change as we navigate trends in infection rates, new variants, and/or other pertinent factors. If you are a student who is unable to obtain Covid vaccination in your current location, submit a ServiceNow ('SNOW') ticket to *Student Services & Academics > Student Health > Inquire about Student Health Requirements* to inquire about options and/or to request an extension of the associated deadline.
- Failure to meet Health Requirements will cause a registration HOLD to be placed, which will impact one's ability to register for classes.

Additional details about Health Requirements are included in these pages.

Cardinal Care Health Insurance

- All students, in their first active quarter of each year, will be auto-enrolled in the university sponsored health insurance plan, Cardinal Care.
- Although Cardinal Care offers the most robust level of benefits for those who are in the Stanford area, it also provides coverage nationally and internationally.
- Students who have alternative health insurance that provides adequate coverage may waive Cardinal Care, if desired. For students in the Stanford vicinity, this means having coverage for inpatient and outpatient medical and mental health care in the San Francisco Bay Area, with access to providers at Stanford University Medical Center.

- Once enrolled in Cardinal Care, that decision is binding for the remainder of the plan year, through August 31, 2023 (with exception for some Autumn or Winter graduating students who petition to come off the plan).

Much more information about Cardinal Care is included in these pages.

Campus Health Service Fee ('Health Fee')— Accessing Care at Vaden Health Center

- Students enrolled on the main Stanford campus will be assessed the Campus Health Service Fee ("Health Fee"), which conveys access to specific types of health care through Vaden Health Center. For 2022–2023, this quarterly fee will be \$241. The fee is mandatory for students who reside within the nine Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma). Those who live outside of this geographic region may petition for an exemption to this fee.
- Students who take a quarter off (such as Summer) are not assessed the Health Fee but, if in the area, may choose to have care at Vaden through assessment of an 'Access Fee', which is the same amount as the Health Fee. Vaden's Insurance and Referral Office will process such requests following submission of a Service Now ticket asking to have access to Vaden services.

Additional information about the Health Fee, and what it covers is included in these pages.

As we write in May 2022, we are hopeful that the worst of the pandemic's impact is behind us. We are energized by the light ahead and are even more committed to nurturing our students' health and well-being. The entire Vaden Health Services team is here for you in a myriad of ways, and we look forward to supporting your journey.

May 2022

ALLENE G VADEN
HEALTH CENTER

Welcome!

WELCOME!

VADEN HEALTH SERVICES

Main
vaden.stanford.edu

Medical Services
vaden.stanford.edu/medical-services

Counseling and Psychological Services
vaden.stanford.edu/caps

Confidential Support Team
vaden.stanford.edu/cst

Walgreens at Vaden
vaden.stanford.edu/pharmacy

MORE Physical Therapy, Inc.
vaden.stanford.edu/make-appointment/physical-therapy

Well-Being at Stanford
vaden.stanford.edu/well-being

Weiland Health Initiative
weiland.stanford.edu

Office of Substance Abuse Programs, Education & Resources
alcohol.stanford.edu/

Health and Human Performance
med.stanford.edu/hhp.html

Health Insurance (Cardinal Care)
vaden.stanford.edu/insurance

When We Are Closed
vaden.stanford.edu/get-help-now

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 over 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, Rogers House, and additional sites other than the Vaden Health Center facility.)

Dear Students of Stanford University,

Welcome to the 2022–2023 edition of *Student Health Matters*, Vaden Health Services’* guide to medical, counseling, psychiatric, well-being, health promotion, and insurance services available to Stanford undergraduate, graduate, and professional students.

As the new academic year approaches, Stanford is cautiously emerging from COVID-19. We recognize, however, that the pandemic occurred in parallel with ongoing anti-Black and anti-Asian racism, extreme isolation and loneliness, economic peril, academic disruption, and many other stressors that will continue to affect our students and community and for which there is no vaccine. Against this backdrop, you and we must nevertheless prepare for the academic year.

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

1. Learn how to comply with the university’s Entrance Health Requirements including the ongoing mandate for COVID-19 vaccination with at least one booster dose),
2. Know Vaden Health Services’ role in providing clinical services for students and in promoting student flourishing, and
3. Understand why it is so important to have health insurance that is usable at Stanford and in the Bay Area (we do, in fact, offer guidance for decisions that need to be made about health insurance coverage while at Stanford).

As you browse this guide, you will 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 Services but that for some on-site services (such as specialty care, laboratory tests, physical therapy, and pharmacy co-pays) or for care provided outside of Vaden (such as at Stanford Hospital), there will usually be additional out-of-pocket expenses. For this reason, it is critical that you determine whether the health insurance that you plan to use while at Stanford will provide adequate coverage for clinicians and facilities and pharmacies in the Palo Alto vicinity, especially at Stanford Health Care (which includes Stanford’s hospitals and clinics).

This guide is information-dense yet still cannot pledge to answer all of your questions or fully describe the services we offer. Please refer to our websites (which are in a constant state of evolution), submit a Help Ticket, call us, or stop by.

My colleagues and I want you to be well and to flourish during your time at Stanford.

Sincerely,

James R. Jacobs, MD, PhD
Executive Director, Vaden Health Services
Associate Vice Provost for Student Affairs
Associate Professor of Psychiatry and Behavioral Sciences
and (by courtesy) Emergency Medicine

*Vaden Health Services (“Vaden”) is a portfolio of clinical and well-being services located at Vaden Health Center, Kingscote Gardens, Rogers House, and elsewhere across campus. Vaden is accredited by the Accreditation Association for Ambulatory Health Care.

At a Glance: Important Must-Dos and Deadlines

ACTION ITEM

Complete Entrance Health Requirements (see page 12)

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:

For...	Quarter entering Stanford	Deadline for Completion of Entrance Health Requirements
Incoming Frosh and undergraduate transfers	Autumn Quarter	August 1, 2022
Incoming graduate and professional students	Autumn Quarter	August 1, 2022
Students (any type) entering in a quarter other than Autumn	Winter Quarter	December 1
	Spring Quarter	March 1
	Summer Quarter	June 1

ACTION ITEM

Acknowledge or Waive Cardinal Care Health Insurance Coverage (see page 38)

Students, while attending Stanford University, must be covered by health insurance that meets specific parameters. Cardinal Care is one such option.

- Students are automatically enrolled in Cardinal Care, the student health insurance plan. 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.

For...	Quarter entering Stanford	Deadline to Acknowledge or Waive Cardinal Care Health Insurance Coverage
Domestic Students	Autumn Quarter	September 15
International Students		August 15
Domestic Students	Winter Quarter	December 15
International Students		November 15
Domestic Students	Spring Quarter	March 15
International Students		February 15
Domestic Students	Summer Quarter	June 15
International Students		May 15

ACTION ITEM

These 'Action Items' must be completed by the stated deadlines, or you could experience undesirable consequences, such as enrollment in more than one health insurance plan or a hold on your ability to register for classes. Please review and take action on these Must-Dos by the respective deadlines.

At a Glance: Other Deadlines and Information for Consideration

Dependent Health Insurance

Students entering Stanford 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.

For...	Quarter Graduating Stanford	Deadline to submit <i>Petition for Early Cancellation</i> (see page 47)	Cardinal Care coverage will end
Graduating students	Autumn Quarter	December 15	As of December 31
	Winter Quarter	April 15	As of April 30

Qualifying Life Events

- Students who initially opt to waive Cardinal Care, who then lose insurance coverage or age out of a parent's health insurance plan at age 26, and who 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, students whose dependents lose health insurance coverage and who wish to enroll them in the Stanford Student Dependent Health Insurance Plan have **30 days** from the qualifying event to notify Vaden Health Center's Insurance and Referral Office and submit the appropriate enrollment paperwork. Note that students must be enrolled in Cardinal Care to enroll dependents in the Stanford Student Dependent Health Insurance Plan.

BEFORE YOU ARRIVE

All individuals who are **new** to Stanford—frosh, 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 vaccinations 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.

**ACTION
ITEM**

If you are a returning student, most likely you have already complied with the Health Requirements that were in place when you entered the university. (If not, you will need to take steps to complete them now.) However, because requirements may change over time, you should also review this section to ensure you are fully 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.



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-vaccinated, or
2. In some instances, a blood test (titer) can be used to determine the presence of antibodies. (If your blood test indicates an inadequate antibody titer, you will need to be re-vaccinated.)



Health Requirements Checklist

If you are a new student, you are required to complete the following before attending Stanford University. (If you are a returning student, please note the new requirement for Covid-19 vaccine and make sure you have complied with all previous requirements as well.)

1. Submit the following three forms:

- ☐ **Consent for Treatment**
The completed *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 vadenpatient.stanford.edu and click on the 'Medical Clearances' section on the left side of the page. Read and submit/acknowledge the three forms online.

2. Submit proof of vaccinations

To submit proof of vaccination(s), go to vadenpatient.stanford.edu and click on 'Medical Clearances' on the left-hand side of the page. As proof of vaccination, you may submit a copy of your immunizations from your current health record **or** you may use the form we provide for you, which requires signature by your health care provider.

Please note that there are different vaccination requirements (and forms) for non-medical students versus medical/physician assistant students. If you choose to use the form we provide, it can be found in the back of this brochure or on the Vaden Health Center website at vaden.stanford.edu. Be sure to use the correct form: *Immunization Form for Non-Medical Students* **or** *Immunization Form for Medical and Physician Assistant Students*.

ACTION ITEM

See pages 14-16 for additional information and instruction. There are multiple steps to satisfy this requirement, including (possibly) a visit with your provider to be immunized, deciding how you will submit your proof of immunization, and actual submission, along with entering information into the VadenPatient secure web portal.

3. Get cleared for Tuberculosis (TB)

Answers to the *TB Screen* 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 vadenpatient.stanford.edu. In the 'Medical Clearances' section, complete and submit the *TB Screen* questionnaire online. Based on your answers to the TB screening questions, you might be prompted to complete TB testing.

Get to Know VadenPatient

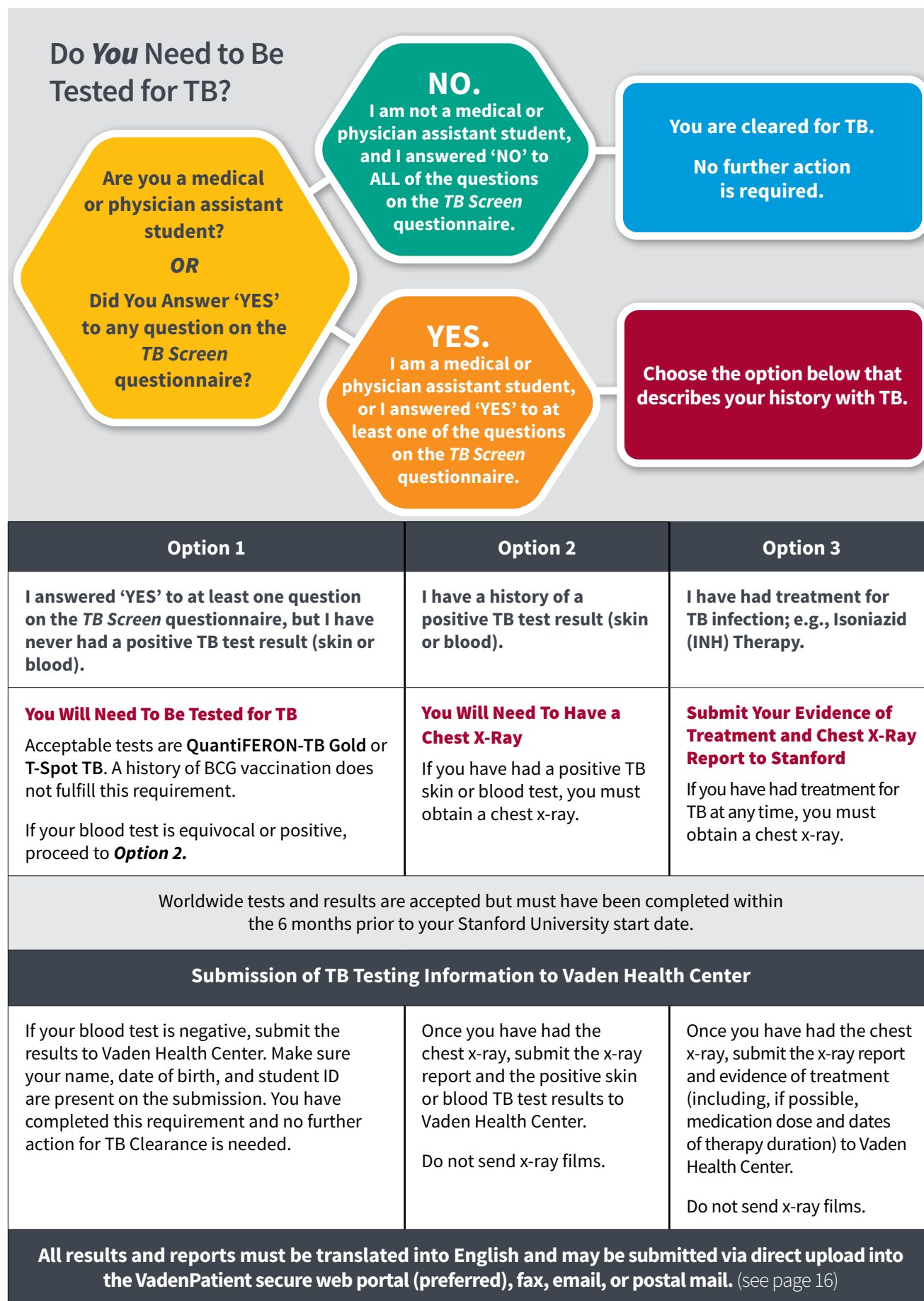
VadenPatient is the secure web portal at vadenpatient.stanford.edu where you'll go to submit forms, schedule appointments and communicate confidentially with Vaden Health Center staff.

You will need your SUNet ID and password and your student ID number to access the portal.

Your health information and completed forms will be securely stored in your Vaden Health Center electronic record.

Tuberculosis (TB) Testing

(only required for some students)



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 15. **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.**

Immunization for	Type of Student	
	Non-Medical (Most Students)	Medical/ Physician Assistant
Measles, Mumps, Rubella (MMR)	Required	Required
SARS-CoV-2 (Covid-19)	Required	Required
Hepatitis B	Recommended	Required
Tetanus, Diphtheria, Pertussis (Tdap)	Recommended	Required
Varicella	Recommended	Required
Meningococcal ACWY	Recommended	Recommended
Meningococcal B	Recommended	Recommended
Human Papillomavirus (HPV)	Recommended	Recommended
Hepatitis A	Recommended	Recommended
Pneumococcal	Recommended*	Recommended*
Polio	Recommended	Recommended

* This vaccine is recommended for higher-risk populations only. (see page 15)

Fees

Students are responsible for the cost of the required (and recommended) vaccines listed here. Those that are considered preventive are typically covered by insurance.

Exemption from Vaccination

You may request a medical or religious exemption from the immunization requirement(s) prior to July 9 for frosh and undergraduate transfers and prior to July 16 for graduate students.

If you wish to request a medical exemption, please submit the *Application for Medical Exemption from Vaccination* to the street or email address on the form.

If you wish to request a religious exemption, please submit the *Request for Religious Exemption from Required Immunizations* to the street or email address on the form.

Note: purely personal attitudes, beliefs, or preferences are not acceptable grounds for exemption.

Additional information and the applicable 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 16)

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) Vaccine

If you are a medical or physician assistant student, Tdap must have been given within the past 10 years.

SARS-CoV-2 (Covid-19) Vaccine

A primary series PLUS at least one booster is required for all students

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.

Human Papillomavirus (HPV) Vaccine

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

Meningococcal B Vaccine

This vaccine is recommended for certain high-risk individuals and young adults age 16–23. For more information, see the Vaden Health Center website at vaden.stanford.edu.

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.*

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.

Polio Vaccine

It is highly recommended that you complete an initial series.

Hepatitis A Vaccine

This vaccine is highly recommended, *especially for students who will be traveling*. TWO doses are needed.

What Is an Antibody Titer?

An antibody titer is a blood test that provides a surrogate indication of your protection against the particular infection. If you choose to submit antibody titers, the results must be positive to meet our requirements.

Deadlines to Complete Your Health Requirements

If you are a newly incoming...	in the...	Your deadline is...
Frosh and undergraduate transfers	Autumn Quarter	August 1, 2022
Graduate and professional students	Autumn Quarter	August 1, 2022
International students	Autumn Quarter	Above dates apply, but you have until September 15 to submit your TB test results (if applicable)
Students (any type) entering in a quarter other than Autumn	Winter Quarter	December 1
	Spring Quarter	March 1
	Summer Quarter	June 1

REMINDER TO INCOMING STUDENTS:

Be sure to complete these action items by the deadlines listed above.

ACTION ITEM

On the VadenPatient secure web portal, complete and submit the *Consent for Treatment, Health History and Notice of Privacy Practices* forms, and complete the *TB Screen* questionnaire.

ACTION ITEM

Make an appointment with your health care provider to obtain any needed immunizations or testing, or if not needed, obtain a copy of your immunization from your health record, or 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.

ACTION ITEM

Enter immunization information on the VadenPatient secure web portal.

Once you have your official immunization record(s), enter each vaccine and date into the 'Medical Clearances' section of your electronic health record through the VadenPatient secure web portal at vadenpatient.stanford.edu.

ACTION ITEM

Submit your immunization document(s) to Vaden Health Center.

Vaden requires proof of the immunizations and dates you have entered. The best way to supply this documentation is to upload it directly into the portal. All submissions are verified. Failure to supply such proof will delay or prevent clearance. If you are unable to upload directly, you may submit your documentation via:

Fax: 650-723-4999

Postal Mail:

Vaden Health Center, Medical Records
866 Campus Drive
Stanford, CA 94305-8580

ACTION ITEM

Submit TB test results *IF* you were required to have testing.

If you have questions:

- Submit a Service-Now ('SNOW') ticket at stanford.service-now.com/student_services
- On the *Student Services & Academics* page, select the 'Student Health' box
- Select 'Inquire about Student Health Requirements'

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 'Medical Clearances' 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.

What if I Miss the Deadline?

If you do not complete your Health Requirements or resolve all deficiencies, you will have a hold placed on your registration.

A hold means you won't be able to register for classes for the quarter. You might 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.

If you have questions about what you need to do to be cleared, submit a ServiceNow ticket (*Student Services & Academics > Student Health > Inquire about Student Health Requirements*) for assistance.

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.

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 or MENTAL HEALTH PROVIDER

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

REFILL YOUR PRESCRIPTIONS

VISIT YOUR DENTIST

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.

PACK YOUR BIKE HELMET

Bring face coverings.

Be sure to bring enough face coverings to last you through a laundry cycle!

Bring your COVID-19 vaccination record card with you.

COVID-19 Vaccination Record Card

First Name		Last Name	
Date of Birth		Medical Record Number	
Vaccine	Product name Lot Number	Date	Healthcare Professional or Clinic site
1.Dose Covid-19		mm dd yy	
2.Dose Covid-19		mm dd yy	
3.Dose Covid-19		mm dd yy	



Caring for your

HEALTH WHILE AT STANFORD UNIVERSITY

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 through Vaden Health Services, which includes 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.

Care Provided through the Vaden Health Services Portfolio: How Your Health Fee Works

The Vaden Health Services portfolio offers an extensive array of services, both clinical and non-clinical, to support student health and well being, many of which are covered under the Campus Health Service Fee. The Health Fee is a quarterly, mandatory fee charged to registered students. For the 2022–2023 academic year, the Health Fee will be \$241 per quarter. The charge is included in the student's university bill for each quarter that tuition is charged. The Vaden Health Services portfolio is comprised of the following services and locations:

Vaden Health Center, the ambulatory clinic where most clinical services are housed, is located on the southeast side of campus across from Wilbur Field. Our facility offers quality-driven health care services with special attention to privacy, comfort, and convenience. Our team of health care providers specializes in student health and understands the challenges that students sometimes face. Services at this site include primary medical care and counseling and psychological care (including short term therapy and psychiatric evaluation). In person and virtual appointments are offered. The center is open Monday through Friday, and some weekend and holiday hours are available as well. Medical advice for urgent conditions and crisis counseling support services are available after-hours by phone.

Located on the northwest edge of campus, Kingscote Gardens (419 Lagunita Drive) houses several of the Vaden portfolio's services including: health and wellness programs that support healthy eating, relationships and connections with others, recreation and fitness, sleep, and other aspects of fulfillment and flourishing; a coaching program designed to assist students as they navigate their well-being journey; the Weiland Health Initiative, a unit whose mission is to promote mental health and wellness across the spectrum of gender identities and sexual orientations through education, training and clinical services; and the university's Confidential Support Team (CST) whose staff offers confidential support to students impacted by sexual, intimate partner, or gender-based violence or harassment.

Rogers House, located across from Tresidder Union, is home to the Substance Abuse Programs, Education & Resources (SUPER). SUPER staff work to reduce high-risk alcohol and other drug usage and their related harms among Stanford students by enriching the social experience and providing collaborative, cutting-edge, empirically-proven educational strategies and programs.

Health and Human Performance, also located at Rogers House, offers experiences for academic credit as well as non-credit opportunities. Through integrating theory, research, and experiential practice, innovative, transformative learning environments are created which focus on holistic student development.

The Health Fee covers many* of the professional services provided by:

Medical Services

vaden.stanford.edu/medical-services

Counseling and Psychological Services

vaden.stanford.edu/caps

Weiland Health Initiative clinical counseling services

weiland.stanford.edu

Well-Being at Stanford Nutrition Counseling

vaden.stanford.edu/well-being

Access to the following Vaden Health Services offices and programs is not tied to the Health Fee:

Well-Being at Stanford Coaching

vaden.stanford.edu/well-being

Confidential Support Team

vaden.stanford.edu/cst

Office of SUPER (Substance Abuse Programs, Education & Resources)

alcohol.stanford.edu

Health and Human Performance

med.stanford.edu/hhp.html

And, outreach programs offered by all of the Vaden departments.

*See following page for examples of non-covered services

Note: these lists are not comprehensive and are subject to change without notice.

The university's requirement that students carry adequate health insurance applies to ALL students, whether living on campus or off. Every student must make a decision about the insurance they will carry and take action to inform the university. Read the next pages carefully.

Go to the VadenPatient secure web portal at vadenpatient.stanford.edu to schedule appointments and to communicate confidentially with Vaden Health Center staff.

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 (including immunizations and tests to meet the university's 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 evaluation and 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 and Eating Disorder Care)

How Do I Access Care through Vaden Health Services?

- Vaden hosts a secure web portal called 'VadenPatient' that allows you to:
 - Make appointments for general medical care, immunizations/injections, allergy shots (excluding the first appointment), nutrition counseling, and Travel Clinic
 - Cancel appointments
 - Communicate with your provider
- To access VadenPatient, you will need your SUNet ID and password and your student ID number. You may also call the main Vaden Health Center number at 650-498-2336 to request an appointment if you have a more urgent need.
- For mental health care appointments through Counseling and Psychological Services, call 650-723-3785.
- For non-urgent appointments with Confidential Support Team, call 650-736-6933.
- For Weiland Health Initiative appointments, call 650-723-2005.

Once You've Made an Appointment...

- Plan to arrive 15 minutes ahead of your scheduled appointment time.
- If applicable, bring a list of medications you are currently taking and any medical records that are relevant to your visit.
- Make sure you know where your appointment will be held!
- For those taking place at Vaden Health Center, check in first with the receptionist in the lobby and then proceed to the appropriate reception area.
- For those in other settings (e.g., Kingscote Gardens), follow building signage to the appropriate unit and check in.

Vaden Health Center's most current hours of operation can be found at vaden.stanford.edu. The back cover of this brochure has information about options for when Vaden is closed.

Vaden Health Center partners with **Walgreens at Vaden**. 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 and dependents, **Walgreens at Vaden** provides convenient access and comprehensive services, including:

- Personalized consultation; education and answers for all your prescription needs
- Coordination of care between pharmacist and health care provider
- 90-day supply option for some maintenance medications and one-year supply for birth control
- Efficient, easy processing of refills
- Flu shots and some routine immunizations (HPV, Meningococcal, MMR, Tdap, Hepatitis A and B, and SARS-CoV-2)*
- Discounted rates on over-the-counter products

Reach Walgreens directly at 650-815-2000.

Walgreens

* Subject to change.

Be sure to have your insurance card (or an image of it) with you when you fill your prescription(s).



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
ITEM**

'ACTION ITEMS' starting on page 38; pay close attention to them because there are deadlines and costs involved.

How Health Insurance Works in the United States (U.S.)

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 home town, 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 in the U.S.?' 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, whether remote or onsite, is automatically enrolled in Cardinal Care in his/her/their first registered quarter of each academic year.



SEE DEADLINES on pages 38-39!

ALL STUDENTS MUST TAKE ACTION

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

ACTION ITEM

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

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

YOU MUST Acknowledge or Waive



IMPORTANT NOTE

As you review the next pages, you'll see that Cardinal Care has two tiers of benefits; one geared toward care in the local area with access to Stanford University Medical Center at a more favorable rate of coverage, and one geared toward care in other locations, both national and international, but with more cost share. In either case, out-of-pocket maximums are set to protect students from unwieldy expense.

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. Students enrolled in Cardinal Care have access to Stanford faculty specialists and to 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 type of provider: medical, mental health, and dental. Contact and website information is at the back of this booklet. (see page 59)

Cardinal Care Overview¹



Overview of Cardinal Care Medical Benefits

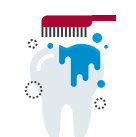
Cardinal Care is structured to complement the care that is available to students through Vaden Health Center. It has two tiers of coverage that let you decide where to get medical care, while managing cost.

Tier	Health Care Providers	Details
Tier 1 Medical Care*	Stanford University Medical Center and Menlo Medical Clinic (with referral from Vaden Health Center)	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 \$250 copay per procedure.
Tier 2 Medical Care*	Any Health Net Preferred Provider (including Stanford University Medical Center and Menlo Medical Clinic)	Tier 2 coverage allows students to receive care from any Health Net preferred provider. This flexibility can come in especially handy when studying remotely or 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.
* Students may seek care at Stanford Health Care's Express Care directly, without a referral from a Vaden Health Center clinician. A \$25 copay will apply, and other copays or deductibles may be applicable as well. 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.



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, registered students are automatically enrolled in Cardinal Care in their first registered quarter of each academic year. See pages 38–41 for more information.

Referenced footnotes can be found on Page 29.

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 SOS²

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 evacuation²
- Medically necessary repatriation²
- 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 Wellness Platform

Members have access to a robust wellness platform which includes the RealAge Test (health assessment), Lifestyle Management (telephonic health coaching), Lessons (digital health coaching), RealAge Programs (online learning module program), online healthy challenges, trackers, personal health profile and more!

Please visit www.healthnet.com/cardinalcare to access the wellness programs and resources.

Decision Power[®] Healthy Discounts³

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, eyecare, and weight management programs (including WW and Jenny Craig).

HealthNet.com—The Fast and Easy Way to Manage Your Health

Health Net has created a dedicated, custom website exclusively for Stanford students. When you become a Health Net member, go online to 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 access to many tools and resources to help you manage your health plan and improve your health—all at your fingertips!

Use your online account to:

- View your student health plan handbook
- Find an urgent care center, doctor or hospital
- Print a temporary ID card or order a new one
- Access health and wellness programs and resources

And much more!

Referenced footnotes can be found on Page 29.

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 mailing address listed in your Axxess account. Please make sure this listing is current.

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; or
- 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.

Cardinal Care Overview Section Footnotes:

¹ The overview on pages 26–27 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.

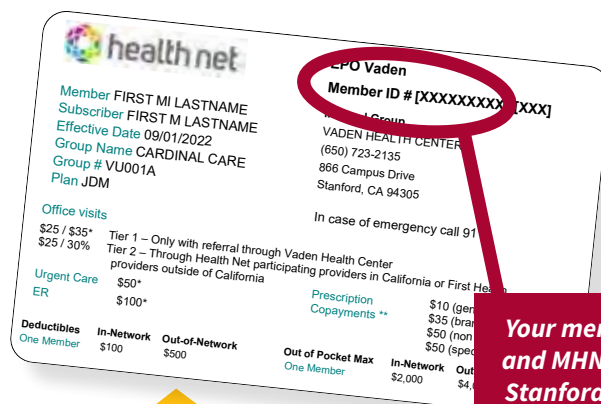
² This is only a summary of International SOS benefits. Please refer to the Description of Services which can be downloaded at www.healthnet.com/cardinalcare for conditions, limitations and exclusions.

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

³ You have access to Decision Power through your 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.



Your member ID for Health Net and MHN is 'U' plus your 8 digit Stanford University ID number (using only one leading zero).

Be sure to have your
insurance card (or an image of it)
with you at all times.

Cardinal Care



Summary of Cardinal Care Medical Benefits¹

The following tables summarize the Cardinal Care medical, mental health and substance use disorder benefits for 2022–2023. 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. 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.

Summary of Cardinal Care Medical Benefits ²		
Plan provision	TIER 1 Stanford University Medical Center and Menlo Medical Clinic (with a referral from Vaden Health Center) ³	TIER 2 Health Net PPO Providers in California and First Health Providers outside California ⁴
Annual deductible	\$100 (applies to inpatient admissions, outpatient surgery, and infertility treatment)	\$500 (applies to all services)
Precertification penalty for not precertifying treatment (Health Net requires precertification for inpatient services such as admission to a hospital, surgery or maternity stay.)	Coinsurance level reduced to 50%	Coinsurance level reduced to 50%
Annual out-of-pocket maximum (Excludes some family planning services, expenses related to noncertified services, and services not covered under the plan.)	\$2,000	\$4,000
Lifetime maximum for medical coverage	Unlimited	Unlimited
Preventive care⁵	\$0 out of pocket	\$0 out of pocket (deductible waived)
Emergency and urgent care services		
Emergency room	\$100 copay per visit (waived if admitted, no referral necessary)	\$100 copay per visit (waived if admitted)
Urgent care	\$50 copay	\$50 copay

Referenced footnotes can be found on page 33.

IF YOU RECEIVE HEALTH CARE OUTSIDE THE U.S.:

Cardinal Care provides coverage for care rendered outside of the United States, but in most instances, payment must be made to the provider directly at the time of service. Students can then seek reimbursement, which is at Tier 2, from Health Net.

Summary of Cardinal Care Medical Benefits ²		
Plan provision	TIER 1 Stanford University Medical Center and Menlo Medical Clinic (with a referral from Vaden Health Center) ³	TIER 2 Health Net PPO Providers in California and First Health Providers outside California ⁴
Surgery		
Surgeon or assistant surgeon service	100% covered	70% covered after you meet the plan-year deductible
Outpatient surgery/procedure	\$250 copay after you meet the plan-year deductible	
Hospital and skilled nursing facility stays⁶ Semiprivate hospital room or intensive care unit with ancillary services (includes acute care detoxification admissions)	100% covered after a \$500 copay per admission and after you meet the plan-year deductible	70% covered after you meet the plan-year deductible
Primary care physician office visit*	No charge if provided by Vaden Health Center \$25 copay for services provided outside Vaden Health Center	No charge if provided by Vaden Health Center \$25 copay for services provided outside Vaden Health Center (deductible waived)
Outpatient specialist and consultant visits	100% covered after a \$35 copay for each visit	70% after you meet the plan-year deductible
Rehabilitative therapy (including physical, speech, occupational, respiratory and cardiac therapy)	100% after a \$35 copay for each visit	100% covered after a \$40 copay for each visit (deductible applies)
General medical services		
Chemotherapy/radiation therapy/nuclear medicine⁶ (professional service only)	100% covered after a \$35 copay for each visit	70% covered after you meet the plan-year deductible
Organ transplants⁶ (nonexperimental and noninvestigational)	100% covered after you meet the plan-year deductible	
Blood, blood plasma, blood derivatives, and blood factors⁶	100% covered	
X-ray and laboratory (excluding complex radiology)	100% covered	
Complex radiology⁶ (e.g., MRI, CT, PET, SPECT, MUGA, ultrasound)	100% covered after applicable copay and/or deductible has been met	

* 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 33.

Summary of Cardinal Care Medical Benefits ²		
Plan provision	TIER 1 Stanford University Medical Center and Menlo Medical Clinic (with a referral from Vaden Health Center) ³	TIER 2 Health Net PPO Providers in California and First Health Providers outside California ⁴
Pregnancy and maternity care		
Normal delivery, cesarean section and complications of pregnancy	100% covered after the \$100 annual deductible has been met and a \$500 copay (per admission) has been applied	70% covered after you meet the plan-year deductible
Prenatal office visits	100% covered	
Postnatal office visits	100% covered after a \$25 copay for each visit	
Genetic testing of fetus	100% covered	70% covered after you meet the plan-year deductible
Reproductive health⁶		
Infertility (services that diagnose or evaluate infertility)	50% covered after you meet the plan-year deductible	50% covered after you meet the plan-year deductible
Female Sterilization	100% covered	100% covered (deductible waived)
Male Sterilization	100% covered after a \$50 copay	100% covered after a \$100 copay (deductible applies)
Annual refractive eye exam	100% covered after a \$35 copay	
Prescriptions filled at Walgreens at Vaden or another preferred Health Net pharmacy	\$10 copay for generic drugs \$35 copay for brand formulary drugs \$50 copay for brand non-formulary and specialty drugs	

Referenced footnotes can be found on page 33.

Referrals for Specialty Care

If you are seen at Vaden for a (medical) Primary Care service, and the clinician determines that you should see a specialist, a medical referral will be created for you. A medical referral is a written order from your primary care doctor/provider to see a specialist for a specific medical service. Medical referrals serve multiple purposes; referrals are often required by health insurance companies to ensure that patients are seeing the correct providers for the correct problems, referrals may be used to convey a certain level of benefits coverage (such as with Cardinal Care—see below), referrals are also used to ‘open the door’ for securing an appointment with a specialist (in many instances, specialists will not accept patients unless they are referred by a provider who is knowledgeable about them).

How Referrals Work—For Students with Cardinal Care

- If you are enrolled in Cardinal Care, you will need a referral from a Vaden provider in order for specialist care through Stanford Health Care or Menlo Medical Clinic to be covered at the Tier 1 (most favorable) level of benefits. This referral must be issued prior to the appointment with the specialist in order for Tier 1 coverage to apply.
- You may opt to seek specialist care without a referral from Vaden, but benefits will be at Tier 2 (and, most likely, you WILL need a referral from the provider who is overseeing your care).
- The Vaden Health Insurance Office will process the referral (i.e., send to Stanford or Menlo) in one business day if ‘stat’ or ‘urgent’ and two to three business days if routine. Students are notified by secure message when this step has been completed.
- Once received by the pertinent referral center, the referral is distributed to the appropriate specialty clinic. Note: this distribution can take several days.
- In some instances the clinic will contact the student regarding an appointment and in some the student must contact the clinic to make the appointment.

Other Considerations

- Most referrals are specific: if you have a referral to Stanford Health Care to see a neurologist, that referral will NOT cover acne care provided by a dermatologist.
- Most referrals have a time period specified: be sure to know the end date of any referral you receive. If you access specialist care outside of the referral period, that care might not be covered, or might be covered at a less favorable level of benefits.
- If you need to renew your referral because it is about to expire, check with your Vaden provider to see if you need to be seen.
- If you opted to have coverage through an HMO (such as Kaiser), the Vaden providers may not be able to refer you for specialist care since they are not part of the HMO network. (The same may be true of other limited access plans.)

Summary of Cardinal Care Behavioral Health Benefits¹

Mental and Substance Use Disorder Treatment	MHN Network Provider	Out-of-Network Provider
Outpatient treatment	\$25 copay per visit	Not covered
Inpatient treatment in a hospital or residential facility⁶	100% covered after a \$500 copay per admission	Not covered

¹ The tables in this section are only an overview. For complete information, refer to the Summary of Benefits and Coverage available at www.healthnet.com/cardinalcare.

² 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.

³ For services to be covered at Stanford University Medical Center under Tier 1, you must be initially referred by a Vaden Health Center clinician. (Stanford’s Express Care is an exception.)

⁴ To search for a Health Net First Health provider, go to www.healthnet.com/cardinalcare or call 1-800-250-5226. 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 If the complex radiology services include contrast dye, the \$100 annual deductible and the \$250 outpatient procedure copay may apply.

With Cardinal Care and Delta Dental PPOSM 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 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 for Delta Dental is your 8 digit Stanford University ID number (using only one leading zero).**

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:

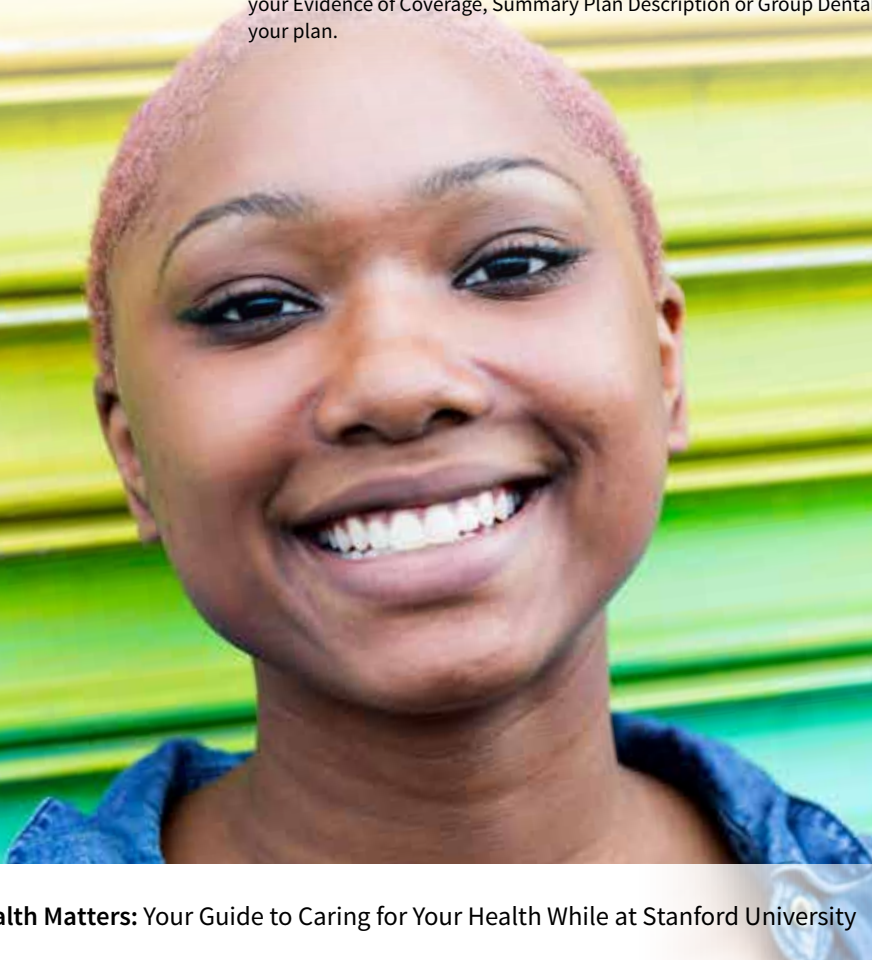
Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html

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

Eligibility	Student Only
Deductibles	Delta-Dental-PPO dentists: \$25 each plan year Non-Delta-Dental-PPO dentists: \$50 each plan year
Deductibles waived for diagnostic and preventive dental care?	Delta-Dental-PPO dentists: Yes Non-Delta-Dental-PPO dentists: No
Maximum Benefit	Delta-Dental-PPO dentists: \$1,000 each plan year Non-Delta-Dental-PPO dentists: \$750 each plan year
Waiting Period for Basic Benefits	None

Benefits and Covered Services ¹	Delta-Dental-PPO Dentists ²	Non-Delta-Dental-PPO Dentists ²
Diagnostic and Preventive Services Exams, cleanings, x-rays and sealants	100% covered	50% covered
Basic Services Fillings and simple extractions	80% covered	50% covered
Endodontics (root canals) Covered under Basic Services	80% covered	50% covered
Periodontics (gum treatment) Covered under Basic Services	80% covered	50% covered
Oral Surgery (simple extractions only) Covered under Basic Services	80% covered	50% covered
Major Services Crowns, inlays, onlays and cast restorations	Not covered	Not covered
Prosthodontics Bridges and dentures	Not covered	Not covered

¹ Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

² 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 2022–2023 academic year is \$6,768. Students are charged \$2,256 in Autumn Quarter, \$2,256 in Winter Quarter, and \$2,256 in Spring Quarter for the annual period and are covered but not billed in Summer Quarter.

The 2022–2023 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.

2022–2023 Cardinal Care Cost and Coverage Based on Quarter of Entry

First Quarter of enrollment at Stanford	Cardinal Care Coverage Period	Total Cost		Autumn Quarter	Winter Quarter	Spring Quarter	Summer Quarter
Autumn Quarter	Sep 1–Aug 31 (12 months)	\$6,768	Charge on bill	\$2,256	\$2,256	\$2,256	\$0
			Maximum grad subsidy	\$2,256	\$2,256	\$2,256	\$0
Winter Quarter	Jan 1–Aug 31 (8 months)	\$4,512	Charge on bill		\$2,256	\$2,256	\$0
			Maximum grad subsidy		\$2,256	\$2,256	\$0
Spring Quarter	Apr 1–Aug 31 (5 months)	\$2,820	Charge on bill			\$2,820	\$0
			Maximum grad subsidy			\$2,820	\$0
Summer Quarter	Jun 1–Aug 31 (3 months)	\$1,692	Charge on bill				\$1,692
			Maximum grad subsidy				\$1,692

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 40 for additional information.

Comparison Worksheet for Use in Choosing Health Insurance Coverage for 2022–2023

Points of Comparison	Cardinal Care	Alternative Insurance Plan
Annual (premium) cost for the plan	\$6,768	?
Annual deductible of \$1,000 or less	YES	?
Annual out of pocket maximum of \$2,000 or less (Tier 1)	YES	?
Covers inpatient and outpatient medical care (including specialty visits and follow up care) in the San Francisco Bay Area with access to providers at Stanford University Medical Center. *See note below.	YES	?
Covers inpatient and outpatient mental health care in the San Francisco Bay Area with access to providers at Stanford University Medical Center. *See note below.	YES	?
Includes dental coverage?	YES	?
Provides worldwide coverage and international assistance locating qualified medical care?	YES	?
Provides international assistance for emergency medical evacuation?	YES	?
Has a local office that provides customer assistance specifically for Stanford students? (Vaden Health Center's Insurance and Referral Office staff can help with enrollment, answer questions, handle referrals, etc.)	YES	?

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

*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 Axxess 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), except if graduating in Autumn or Winter quarter. The process for retaining Cardinal Care coverage is the same for domestic and international students.

Deadlines to Acknowledge Cardinal Care Coverage in Axxess:

Autumn Quarter	September 15 Only for students entering Stanford in Autumn Quarter.	Spring Quarter	March 15 Only for students entering Stanford in Spring Quarter.
Winter Quarter	December 15 Only for students entering Stanford in Winter Quarter.	Summer Quarter	June 15 Only for students entering Stanford in Summer Quarter.

Axxess opening dates are unknown at the time of publication, but are typically about eight weeks prior to the date classes start.

To Remain Enrolled In Cardinal Care:**ACTION ITEM**

Log into Axxess (axess.stanford.edu) and once the health insurance charge posts to your Axxess account, click the To Do Item "Mandatory Insurance Decision". Choose the "acknowledgement" panel and click "submit". This will be your confirmation to the university that you are choosing to remain enrolled in Cardinal Care for the 2022-2023 plan year.

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

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 have an alternative plan with comparable benefits. 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 if you will be studying in the Stanford vicinity.

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 below).

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:

Autumn Quarter	September 15 Only for students entering Stanford in Autumn Quarter.	Spring Quarter	March 15 Only for students entering Stanford in Spring Quarter.
Winter Quarter	December 15 Only for students entering Stanford in Winter Quarter.	Summer Quarter	June 15 Only for students entering Stanford in Summer Quarter.

Axess opening dates are unknown at the time of publication, but are typically about eight weeks prior to the date classes start.

For DOMESTIC Students Who Want to Waive Cardinal Care Coverage:

ACTION ITEM

Log into Axess (axess.stanford.edu) and once the health insurance charge posts to your Axess account, click the To Do Item "Mandatory Insurance Decision." Choose the "waiver" panel and enter your health insurance policy information (including plan name, group policy number, and phone number) and click "submit." The next day, check your Axess account to make sure the health insurance charge has been waived/removed from your account. This will be your confirmation that your intended action has taken place. You will not be enrolled in Cardinal Care for the 2022–2023 plan year.



Caution: when living on the Stanford campus, 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

If you are a J1 visa holder, be sure to check for other requirements. For example, the US 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 have health insurance coverage through Cardinal Care, you will need to waive *EACH* academic year by the applicable deadline. A decision made in one plan year does not carry over to the next.

Deadlines to Submit the *International Student Insurance Coverage Certification Form* to Request Waiver of Cardinal Care Coverage

Only for students entering Stanford in:	Final Deadline to Submit Form
Autumn Quarter	August 15
Winter Quarter	November 15
Spring Quarter	February 15
Summer Quarter	May 15

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 Axxess 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:

ACTION ITEM

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

Online

- Submit a Service-Now ('SNOW') ticket at stanford.service-now.com/student_services
- On the *Student Services & Academics* page, select the 'Student Health' box
- Select 'Waive Cardinal Care for International Students'
- Attach your completed and signed form or enter your question



Navigating HEALTH CARE AT STANFORD

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, for 2022–2023, 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 Services. The Health Fee covers many of the services available through the Vaden portfolio, 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 at 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.

Services covered under the Health Fee	Services offered at Vaden Health Center but not covered under the Health Fee
<p>Primary Care Medical Services</p> <ul style="list-style-type: none"> • Medical appointments during weekday hours (with web-based booking capability) • Some weekend 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 <p>Counseling and Psychological Services (CAPS)</p> <ul style="list-style-type: none"> • Counseling assessments 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 <p>Well-Being Services</p> <ul style="list-style-type: none"> • Nutrition counseling and education 	<ul style="list-style-type: none"> • Pharmacy prescriptions and other medications • Physical Therapy treatment • Travel Clinic visits and travel-related vaccinations • Allergy, Immunization, and Injection Clinic Services (including immunizations and tests to meet the university's 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 evaluation and 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 and Eating Disorder Care) <p><i>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.</i></p> <p><i>*Vaden does not bill third-party carriers.</i></p>

Other programs and services offered through the Vaden Health Services portfolio at no additional cost	
<ul style="list-style-type: none"> • Coaching services and support • Health and wellness programs and events • Sexual health and relationship consultation and education 	<ul style="list-style-type: none"> • Alcohol and substance use counseling • Confidential support for students impacted by sexual, intimate partner, or gender-based violence or harassment.

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 as well as 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

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, 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, and copays and deductibles will most likely apply. Students who are in Cardinal Care need a referral from a Vaden Health Center clinician in order for the specialty care (whether provided at Stanford Health Care, Menlo Medical Clinic OR Vaden Health Center) to be covered at the most favorable tier of benefits (Tier 1). Students who have coverage through an alternative health insurance plan can also see these specialists in the Vaden Health Center setting but should make sure that the terms of their plan allow them to do so. For example, a student with health insurance through Kaiser Permanente would need to have care through a Kaiser specialist in order for it to be covered by the Kaiser plan. If this student decides to have specialty care at Stanford Health Care, Menlo Medical Clinic OR Vaden Health Center instead of at Kaiser, the out-of-pocket cost to the student may be for the full amount of the service provided.

Laboratory Services at Vaden

Vaden Health Center has a laboratory on site where blood and 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 Stanford Health Care, 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 coverage through an alternative health insurance plan, it's a good idea to make sure that Quest Diagnostics, Inc. and/or Stanford Health Care 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.

Radiology Services – Summer Quarter

Vaden Health Center does not offer radiology services over the summer, typically from 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 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
- Long-term mental health therapy
- 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, Leaves of Absence or Other Separation From the University

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 reinstatement of tuition.)

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 after confirmation of attendance in classes or participation in units by the Office of the University Registrar. 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 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 in and covered by Cardinal Care 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 after confirmation of attendance in classes, or participation in units, by the Office of the University Registrar. If enrolled in Cardinal Care, the student will remain enrolled through the end of the plan year (August 31) and applicable fees will apply.

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.

**2022–2023 Cardinal Care Cost and Coverage Options
Based on Quarter of Graduation**

Quarter Graduating	Cardinal Care Coverage Period	Total Cost	Autumn Quarter	Winter Quarter	Spring Quarter	Summer Quarter	Petition Deadline
Autumn Quarter	Sep 1 – Dec 31 (4 months)	\$2,256	Charge on bill				Petition must be received by Dec 15— <i>no exceptions.</i>
			\$2,256				
			Maximum grad subsidy				
			\$2,256				
Winter Quarter	Sep 1 – Apr 30 (8 months)	\$4,512	Charge on bill				Petition must be received by April 15— <i>no exceptions.</i>
			\$2,256	\$2,256			
			Maximum grad subsidy				
			\$2,256	\$2,256			
Spring Quarter or Summer Quarter (same as annual)	Sep 1 – Aug 31 (12 months)	\$6,768	Charge on bill				There is no option to exit the plan early for Spring Quarter or Summer Quarter graduates.
			\$2,256	\$2,256	\$2,256	\$0	
			Maximum grad subsidy				
			\$2,256	\$2,256	\$2,256	\$0	

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).



Health Insurance **FOR DEPENDENTS**

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)
- Registered Domestic Partner
- 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:

If your first quarter is:	Open enrollment period for your dependents is:	The Dependent Plan coverage effective date is:
Autumn Quarter	September 1–30	Based on date of completed application
Winter Quarter	January 1–30	Based on date of completed application
Spring Quarter	April 1–30	Based on date of completed application
Summer Quarter	June 1–30	Based on date of completed application

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. 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. Policies cancelled for non-payment will not be reinstated.

Cost and Billing

Enrollees in the Dependent Plan pay the premium directly to Health Net of California on a monthly basis. For the 2022–2023 plan year, the monthly premium charges for dependents are:

Type of Plan	Monthly Premium for the 2022–2023 Plan Year
Spouse/Registered Domestic Partner	\$517.69
Child	\$269.20
Children (2 or more)	\$484.57
Spouse + Child	\$786.92
Spouse + Children	\$1,002.23

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.

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, through ServiceNow, 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. For this purpose, 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, 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.

I am a student with dependent(s). Can dependents access care at Vaden Health Center?

Dependents of students are not charged the Health Fee and are not eligible to have care through Vaden Health Center. 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 remain enrolled in Cardinal Care coverage for the entire upcoming academic year. If you believe you qualify, 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 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.

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.

Immunization Form for Stanford Non-Medical Students

See instructions on pages 12–16 for entering collected information and uploading this form via the VadenPatient secure web portal at vadenpatient.stanford.edu.

LAST NAME	FIRST NAME	MIDDLE INITIAL
DATE OF BIRTH (MM/DD/YYYY)		STANFORD UNIVERSITY IDENTIFICATION NUMBER (IF KNOWN)

IF YOU ARE SENDING DIGITAL IMMUNIZATION RECORDS FROM YOUR ELECTRONIC HEALTH RECORD, YOU DO NOT NEED TO USE THIS FORM.

REQUIRED	SARS Cov2 (Covid 19)	PRIMARY SERIES TYPE	PRIMARY SERIES DATE #1	PRIMARY SERIES DATE #2	BOOSTER TYPE	BOOSTER DATE #1	BOOSTER DATE #2
	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)		
	—OR—						
	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)			
RECOMMENDED	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)		
	IF HISTORY OF HEPATITIS B DISEASE, A REPORT FOR HEP CORE ANTIBODY, HEP SURFACE ANTIBODY, AND HEP SURFACE ANTIGEN TITERS MUST BE INCLUDED.						
RECOMMENDED	Tetanus-Diphtheria-Pertussis (Tdap) Tdap VACCINE SHOULD OCCUR EVERY 10 YEARS	DATE OF MOST RECENT TDAP					
	Varicella (Chicken Pox) 2 DOSES REQUIRED	DATE #1	DATE #2	OR LABORATORY EVIDENCE OF IMMUNITY INCLUDE REPORT (REVACCINATE FOR EQUIVOCAL TITER)			
	Hepatitis A	DATE #1				DATE #2	
	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 TRUMEMBA)			
	HPV (LIST TYPE)	DATE #1	DATE #2	DATE #3			
ADDITIONAL VACCINES	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	<input type="checkbox"/> INJECTABLE		<input type="checkbox"/> ORAL		DATE	
	Yellow Fever	DATE					
	Primary Polio Series	DATE #1	DATE #2	DATE #3	DATE #4		
	Adult Polio Booster	DATE					
ADDITIONAL VACCINES	Primary Tetanus (DTaP) Series	DATE #1	DATE #2	DATE #3	DATE #4	DATE #5	
	Other (LIST HERE)	DATE(S)					

SIGNATURE OF MEDICAL PROVIDER

SIGNING PROVIDER IS VERIFYING ALL DATES ABOVE ARE ACCURATE

DATE

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

ADDRESS

TELEPHONE NUMBER

FAX NUMBER

5.2022

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Immunization Form for Stanford Medical and Physician Assistant Students

See instructions on pages 12–16 for entering collected information and uploading this form via the VadenPatient secure web portal at vadenpatient.stanford.edu.

LAST NAME	FIRST NAME	MIDDLE INITIAL
DATE OF BIRTH (MM/DD/YYYY)		STANFORD UNIVERSITY IDENTIFICATION NUMBER (IF KNOWN)

IF YOU ARE SENDING DIGITAL IMMUNIZATION RECORDS FROM YOUR ELECTRONIC HEALTH RECORD, YOU DO NOT NEED TO USE THIS FORM.

REQUIRED	SARS Cov2 (Covid 19)	PRIMARY SERIES TYPE	PRIMARY SERIES DATE #1	PRIMARY SERIES DATE #2	BOOSTER TYPE	BOOSTER DATE #1	BOOSTER DATE #2
	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)		
	—OR—						
	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)		
	IF HISTORY OF HEPATITIS B DISEASE, A REPORT FOR HEP CORE ANTIBODY, HEP SURFACE ANTIBODY, AND HEP SURFACE ANTIGEN TITERS MUST BE INCLUDED.						
	Tetanus-Diphtheria-Pertussis (Tdap) TDAP VACCINE MUST HAVE OCCURRED IN THE LAST 10 YEARS				DATE OF MOST RECENT TDAP		
	Varicella (Chicken Pox) 2 DOSES REQUIRED		DATE #1		DATE #2		OR LABORATORY EVIDENCE OF IMMUNITY INCLUDE REPORT (REVACCINATE FOR EQUIVOCAL TITER)

RECOMMENDED	Hepatitis A	DATE #1	DATE #2	
	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 TRUMEMBA)
	HPV (LIST TYPE)	DATE #1	DATE #2	DATE #3
	Pneumococcal	DATE AND TYPE OF VACCINE #1		DATE AND TYPE OF VACCINE #2

ADDITIONAL VACCINES	Japanese Encephalitis	DATE #1	DATE #2	DATE #3		
	Rabies	DATE #1	DATE #2	DATE #3	DATE #4	
	Typhoid	<input type="checkbox"/> INJECTABLE	<input type="checkbox"/> ORAL	DATE		
	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 MEDICAL PROVIDER

SIGNING PROVIDER IS VERIFYING ALL DATES ABOVE ARE ACCURATE

DATE

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

ADDRESS

TELEPHONE NUMBER

FAX NUMBER

5.2022

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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.

SUBMIT VIA POSTAL MAIL OR DELIVERY SERVICE, OR DELIVER IN PERSON, TO:	FAX TO:	SUBMIT VIA SERVICE-NOW:
Vaden Health Center Insurance Office 866 Campus Drive Stanford, CA 94305	(650) 725-9970	1. Go to stanford.service-now.com/student_services 2. Select 'Student Health' 3. Select 'Waive Cardinal Care for International Students' 4. Attach your signed and completed form

STUDENT LAST NAME	STUDENT FIRST NAME	STUDENT EMAIL ADDRESS	STANFORD UNIVERSITY I.D. NUMBER	APPOINTMENT START AND END DATES
-------------------	--------------------	-----------------------	---------------------------------	---------------------------------

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

BEGIN DATE

END DATE

1. Annual deductible less than \$1,000 USD ☐ Yes ☐ No
(If a foreign currency applies, please indicate the applicable amount.)
2. Lifetime benefit (complete a or b):
 - a. Lifetime aggregate maximum benefits of at least \$2,000,000 USD ☐ Yes ☐ No
(If a foreign currency applies, please indicate the applicable amount.)
 - b. Maximum per condition/per lifetime benefit of at least \$500,000 USD ☐ Yes ☐ No
(If a foreign currency applies, please indicate the applicable amount.)
3. Covers inpatient and outpatient medical care in the San Francisco Bay Area in the U.S. (or in the area in which I am studying) ☐ Yes ☐ No
4. Covers inpatient and outpatient mental health care in the San Francisco Bay Area in the U.S. (or in the area in which I am studying) ☐ 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.

NAME OF INSURANCE COMPANY	INSURANCE POLICY NUMBER
---------------------------	-------------------------

AGENT REPRESENTING INSURANCE COMPANY	SIGNATURE OF AGENT	DATE
--------------------------------------	--------------------	------

TELEPHONE NUMBER	ADDRESS
------------------	---------

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.

SIGNATURE OF STUDENT	DATE
----------------------	------

5.2022

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Petition for Early Cancellation of Cardinal Care Health Insurance

(Applies 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) <input type="checkbox"/> YES <input type="checkbox"/> NO	REASON FOR DENIAL
DATE STUDENT INFORMED	
EMPLOYEE SIGNATURE	

5.2022

TO REMOVE FORM, TEAR ALONG PERFORATION.

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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 Walgreens at Vaden (Pharmacy)

Ext. 4 Confidential Support Team

Ext. 5 Health Insurance and Referral Office

Ext. 6 Well-Being Services

Ext. 7 MORE Physical Therapy, Inc.

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

Online:

- Submit a Service-Now ('SNOW') ticket at stanford.service-now.com/student_services
- On the *Student Services & Academics* page, select the 'Student Health' box
- Select 'Inquire about Health Insurance/Cardinal Care'

Medical Services

T: (650) 498-2336

Fax: (650) 723-1600

Medical Records/Health Requirements Compliance

T: (650) 725-6979

Fax: (650) 498-1118

Use Fax **only** for Health Requirements form submissions

For Health Requirement assistance online:

- Submit a Service-Now ('SNOW') ticket at stanford.service-now.com/student_services
- On the *Student Services & Academics* page, select the 'Student Health' box
- Select 'Inquire about Student Health Requirements'

MORE Physical Therapy, Inc. at Vaden Health Center

T: (650) 723-3195

Fax: (650) 723-8035

Walgreen's at Vaden

T: (650) 815-2000, option #3

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

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



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

mattison@servomarketing.com

GET HELP FOR HEALTH CONCERNS THAT ARE...

NON-URGENT	URGENT	EMERGENCIES
<p><i>Examples</i></p> <p>Cold, sore throat Allergy Sprain Bruises/abrasions (scrapes) Minor burns Insomnia</p>	<p><i>Examples</i></p> <p>Laceration (a cut requiring stitches) Fever > 101° F (38.3° C) or lasting 2+ days Injury with significant pain Panic attack Moderate to severe depression</p>	<p><i>Examples</i></p> <p>Difficulty breathing Massive bleeding Major injury Unconsciousness or unresponsiveness (e.g., drug or alcohol overdose) Severe allergic reaction Threat of harm to self or others</p>
WHAT TO DO		
<p>Call Vaden Health Center at (650) 498-2336 to schedule an appointment or schedule online at vadenpatient.stanford.edu</p>		<p>For serious injury or threat to life, obtain immediate paramedic/ ambulance assistance:</p> <p>Call 911 from your mobile phone Call (9)-911 from a campus phone, or use a blue emergency phone</p> <p>Be prepared to provide your exact location and describe the situation</p>
<p>Appointments are required for most non-urgent medical services at Vaden Health Center.</p>	<p>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.</p>	
WHERE TO GO		
<p>Vaden Health Center at 866 Campus Drive, Stanford, CA 94305-8580</p>		<p>The ambulance will take you to a nearby hospital.</p>

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. The severity of your condition may determine which option best fits your needs.

Please check with your insurance to make sure you'll be covered. Cardinal Care is accepted at all of these providers.

STANFORD EXPRESS CARE	PALO ALTO URGENT CARE AT THE PALO ALTO MEDICAL FOUNDATION	STANFORD UNIVERSITY MEDICAL CENTER'S EMERGENCY DEPARTMENT
<p>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.</p> <p>More information is available at stanfordhealthcare.org/medical-clinics/express-care.html or at (650) 736-5211.</p>	<p>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.</p> <p>More information is available at www.pamf.org/urgent-care/palo-alto/ or at (650) 853-2958.</p>	<p>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 1199 Welch Road.</p> <p>More information is available at stanfordhealthcare.org/medical-clinics/emergency-department.html or at (650) 723-5111.</p>

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.