

Student Health

MATTERS

Volume 10.1 □ 2023-2024



DON'T MISS YOUR DEADLINES!



Complete Health Requirements

(including submission of forms)

THE FOLLOWING DEADLINES APPLY TO

New Students Entering Stanford Autumn Quarter* 2023-2024:

First Years ('Frosh')

August 4, 2023

Undergraduate Transfer Students:

August 11, 2023

Graduate and Professional Students:

August 15, 2023

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* 2023-2024:

September 15, 2023

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

What's New in 2023–2024

We are pleased to announce a transition to Aetna for the 2023-2024 academic year (September 1, 2023 through August 31, 2024). Students who choose to have health insurance coverage through the university's student health insurance plan, 'Cardinal Care', will have medical and mental health benefits through Aetna Student HealthSM, and dental coverage through Aetna PPO Dental. Features of the new plan include:

- the addition of the Sutter Health Network to the Tier 1 options for care (which already include Stanford Health Care and Menlo Medical Clinic)
- removal of the insurance requirement for referral to specialist care (although a referral may still be needed for other purposes)
- reduction in specialist copay from \$35 to \$25
- enhanced benefits in several other areas
- travel assistance through On Call International

In addition, the Stanford Student Dependent Health Insurance Plan, will also transition to Aetna. The new plan, 'Dependent Care' will have the same network as Cardinal Care, and many of the same benefits, including dental coverage and travel assistance.

Important Considerations for 2023–2024 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 2023–2024, 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 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.*
- Whether new or returning to Stanford, it's important to know that failure to meet current Health Requirements will cause a registration HOLD to be placed, which will impact your 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, **administered by Aetna Student HealthSM**.
- 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 and/or the Sutter Health Network.

- If you do not waive Cardinal Care coverage by the applicable deadline, you will be enrolled in Cardinal Care health insurance for the remainder of the plan year through August 31, 2024 (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 2023–2024, this quarterly fee will be \$251. 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 are enrolled and who live outside of this geographic region may petition for an exemption to this fee.
- Students who take a quarter off and are not registered for classes and not paying tuition (such as in Summer) are not assessed the Health Fee, but, if in the area, may request to have care at Vaden through assessment of an 'Access Fee' which is the same amount as the Health Fee. The Student Service Center or Vaden's Insurance and Referral Office will process such requests following submission of a ServiceNow 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 2023, we are excited about the upcoming year and return (post pandemic) to a vibrant campus. The entire Vaden Health Services team is here for you in a myriad of ways, and we look forward to supporting your Stanford journey.

May 2023



Welcome!

WELCOME!

Photo by: Sean Mckibbon-Ray / Student Affairs

VADEN HEALTH SERVICES

- | | |
|---|---|
| Main
vaden.stanford.edu | Well-Being at Stanford
vaden.stanford.edu/well-being |
| Medical Services
vaden.stanford.edu/medical-services | Weiland Health Initiative
weiland.stanford.edu |
| Counseling and Psychological Services
vaden.stanford.edu/caps | Office of Substance Abuse Programs, Education & Resources
alcohol.stanford.edu/ |
| Confidential Support Team
vaden.stanford.edu/cst | Stanford Living Education
vaden.stanford.edu/stanford-living-education |
| Walgreens at Vaden
vaden.stanford.edu/pharmacy | Health Insurance and Referrals
vaden.stanford.edu/insurance |
| MORE Physical Therapy, Inc.
vaden.stanford.edu/make-appointment/physical-therapy | 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 2023–2024 edition of *Student Health Matters*, Vaden Health Services’* guide to primary care, counseling, psychiatric, well-being, health promotion, and insurance services available to Stanford undergraduate, graduate, and professional students.

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 at Stanford and 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,
2. Know Vaden Health Services’ role in providing clinical services for students and in promoting student well-being,
3. Understand why it is so important to have health insurance that is usable at Stanford and in the Bay Area (later in this guide, we 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, some laboratory tests, physical therapy, and pharmacy copays) 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).

Returning students: note that the insurance carrier for Stanford’s Cardinal Care Student Health Insurance Plan will transition from Health Net to Aetna, effective September 1, 2023. As a result, some processes will change. Be sure to read about the changes here.

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 at stanford.service-now.com/student_services (select ‘Student Health’), call us, or stop by.

My colleagues and I want you to flourish and to maximize your health 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	Autumn Quarter	August 4, 2023
Undergraduate transfers		August 11, 2023
Incoming graduate and professional students		August 15, 2023
Students (any type) entering in a quarter other than Autumn	Winter Quarter	November 27, 2023
	Spring Quarter	March 1, 2024
	Summer Quarter	June 1, 2024

**ACTION
ITEM**

Convey Your Health Insurance Decision (Stay Enrolled in Cardinal Care or Request to Waive Coverage) (see page 38)

Students, while attending Stanford University, must be covered by health insurance that meets specific parameters. Cardinal Care, the student health insurance plan, 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 wish to use an alternative health insurance plan, you must formally request to 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.

ALL students entering Stanford in:	Deadline to Convey Your Health Insurance Decision (Stay Enrolled in Cardinal Care or Request to Waive Coverage)
Autumn Quarter	September 15
Winter Quarter	December 15
Spring Quarter	March 15
Summer Quarter	June 15

**ACTION
ITEM**

These 'Action Items' must be completed by the stated deadlines, or you could experience undesirable consequences, such as a hold on your ability to register for classes or enrollment in more than one health insurance plan. 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, “Dependent Care”, **if the student is enrolled in Cardinal Care**. Dependents are eligible for enrollment in Dependent Care ONLY during a defined period of Open Enrollment that coincides with their student’s initial 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 45)	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 **31 days** from the loss event to apply at stanford.mycare26.com/cardinalcare. In most instances, coverage will commence at the start of the next month.
- Similarly, students whose dependents lose health insurance and who wish to enroll their dependents in the Stanford Student Dependent Health Insurance Plan, Dependent Care, have **31 days** from the qualifying event to notify Aetna at stanford.mycare26.com/cardinalcare. Students must be enrolled in Cardinal Care for their dependents to be eligible for Dependent Care.



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 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 concentration of antibody, you will need to be re-vaccinated.)



Health Requirements Checklist

If you are a new student, you are required to complete the following tasks before attending Stanford University. (If you are a returning student, now is the time to check to make sure you have complied with all previous requirements.)

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. Enter immunization types and dates and submit proof of vaccinations (or titers)

Once you have collected your records, go to vadenpatient.stanford.edu and click on 'Medical Clearances' on the left-hand side of the page. Select the immunization you wish to submit from the displayed list and enter the date it was given. Do this for each immunization you are submitting. Once you are finished, you will need to upload proof of the information you have entered.

To upload proof of vaccination(s) and/or titers, 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 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.

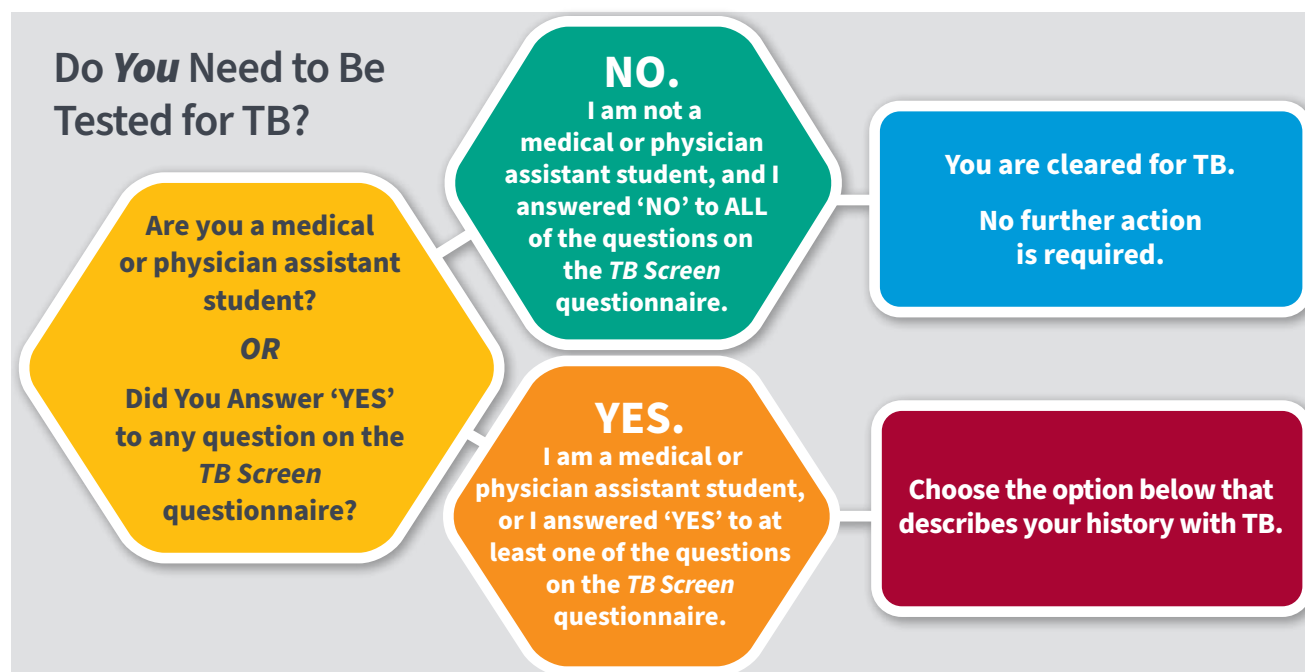
Get to Know VadenPatient

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

Tuberculosis (TB) Testing *(only required for some students)*



Option 1	Option 2
I answered 'YES' to at least one question on the TB Screen questionnaire, but I have never had a positive TB test result (skin or blood).	I answered 'YES' to at least one question on the TB screen questionnaire and have a history of a positive TB test result (skin or blood). <i>Note: this option also applies if you have had treatment for TB active or inactive infection.</i>
ACTION: You Will Need To Have a Blood Test for TB	ACTION: You Will Need To Have a Chest X-Ray
<ul style="list-style-type: none"> Acceptable tests include QuantiFERON-Tb Gold and T-Spot TB. A history of BCG vaccination does not fulfill this requirement. Your TB blood test must be performed within the 6 months prior to your Stanford University start date. If your blood test result is equivocal or positive, proceed to Option 2 	<ul style="list-style-type: none"> Find documentation of your positive TB test. If you do not have proof of a positive test, you will need to be retested with a blood test. Your chest x-ray must be performed within the 6 months prior to your Stanford University start date.
Submitting Results*	
If your blood test is negative for TB infection, submit the results to Vaden Health Center. <i>Make sure your name, date of birth, and student ID are on the submission.</i>	Submit the x-ray report (no images) and proof of your positive TB test to Vaden Health Center. <i>Make sure your name, date of birth, and student ID are on the submissions.</i> If you have been treated for either active or inactive TB, and you have documentation of the treatment provided (medications and dates), please submit it with your x-ray report and proof of positive TB test for your record.
<ul style="list-style-type: none"> Please submit TB blood test results and/or chest x-ray report directly to vadenpatient.stanford.edu through the 'Medical Clearances' section on the left hand side of the page. You are allowed to upload multiple documents. If you are unable to upload, it may be because the university has not yet completed all steps required for your matriculation in Axess. Please continue to try. If the deadline is close, and you still cannot upload, please submit a ServiceNow ticket at https://stanford.service-now.com/student_services (Student Health; Inquire About Student Health Requirements) 	
You have completed this requirement and no further action for TB clearance is needed.	You have completed this requirement. A nurse will reach out to you about treatment options.

*Worldwide testing and results are accepted, but ALL results and reports must be translated into English prior to submission.

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
Hepatitis B	Highly Recommended	
Tetanus, Diphtheria, Pertussis (Tdap)		
Varicella		
SARS-CoV-2 (Covid-19)*		
Meningococcal ACWY**		
Meningococcal B**		
Human Papillomavirus (HPV)		Highly Recommended
Hepatitis A		
Pneumococcal**		
Polio		

* *Medical and Physician Assistant students must meet the current requirement for Stanford healthcare workers. Check with your program for the most up-to-date information.*

** *These vaccines are highly recommended for specific and/or 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

Frosh and undergraduate transfers who wish to request a medical or religious exemption from the immunization requirement(s) must do so prior to July 15th. Graduate students must do so prior to July 31st.

If you wish to request a medical exemption, please submit the *Application for Medical Exemption from Vaccination*.

If you wish to request a religious exemption, please submit the *Request for Religious Exemption from Required Immunizations*.

Exemption requests should be made using ServiceNow at stanford.service-now.com/student_services (Student Health; Inquire about Student Health Requirements).

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, requests for exemption must be submitted 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

If you are a medical or physician assistant student, you must meet the current Covid requirement for Stanford healthcare workers.

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 a TWO- or THREE-dose Hepatitis B vaccine series, 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	Autumn Quarter	August 4, 2023
Undergraduate transfer		August 11, 2023
Graduate or professional student		August 15, 2023
International students		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	November 27, 2023
	Spring Quarter	March 1, 2024
	Summer Quarter	June 1, 2024

Before You Arrive on Campus

ACTION ITEM

On the VadenPatient secure 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 guide and have it completed and signed by your health care provider.

ACTION ITEM

Enter immunization information on the VadenPatient secure 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 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

If you have questions:

- Submit a ServiceNow ('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'

ACTION ITEM

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

Stanford is not able to individually confirm receipt of your document(s); however, you can check to see if your submission has been verified on the VadenPatient secure 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 (see grey box above).

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 smooth your transition to Stanford.

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 for situations in which you might want or need them.

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 preventive, 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 2023–2024 academic year, the Health Fee will be \$251 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.

Stanford Living Education (SLED), 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

The following Vaden Health Services offices and programs are available to all students:

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

Stanford Living Education

vaden.stanford.edu/stanford-living-education

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.

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
- 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 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 some Eating Disorder services.)

How Do I Access Care through Vaden Health Services?

- Vaden hosts a secure portal called 'VadenPatient' that allows you to:
 - Make appointments for general medical care, immunizations/injections, 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...

- Make sure you know where your appointment will be held!
- Plan to arrive 15 minutes ahead of your scheduled appointment time. Late arrival could result in a fee and/or rescheduling of appointment.
- If applicable, bring a list of medications you are currently taking and any medical records that are relevant to your visit.
- For appointments taking place at Vaden health Center, check in at the appropriate reception area.
- For appointments 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.

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 convey that decision. Read the next pages carefully.

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

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.

* 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 an important

**ACTION
ITEM**

'ACTION ITEM' on page 39; pay close attention to it 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 (or ‘negotiated’) 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 meets the university's minimum requirements.

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.

All students will be asked to acknowledge their understanding of the Cardinal Care Enrollment Policy in Axess, at which time each student can opt to remain enrolled in the Cardinal Care health insurance coverage OR can choose to submit a request to waive out of the coverage. Requests to waive Cardinal Care health insurance coverage will be granted only when the alternative health insurance coverage meets minimum requirements established by the university.



ALL STUDENTS MUST TAKE ACTION
Failure to do so can result in significant costs associated with coverage.

**ACTION
ITEM**

You must acknowledge your understanding of the Cardinal Care Enrollment Policy in Axess. If you wish to waive coverage once you have done so, you will need to submit a request to waive by the applicable deadline.

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 and Sutter Health 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 Plan

Cardinal Care is a comprehensive health insurance plan specifically designed for Stanford students. Medical and mental health benefits are administered by Aetna Student Health, and dental benefits are administered by Aetna PPO Dental.

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 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. Contact and website information is at the back of this guide. (see page 55)

Cardinal Care Overview



Overview of Cardinal Care Medical Benefits*

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

Tier	Health Care Providers	Details
Tier 1 Medical Care*	Stanford University Medical Center, Menlo Medical Clinic, and Sutter Health	Tier 1 coverage allows students to be seen at Stanford University Medical Center, Menlo Medical Clinic, or Sutter Health. For office visits and most outpatient services (excluding surgery), you pay only a \$25 copayment, and Cardinal Care covers the balance. For inpatient care at Stanford Hospital, a \$100 annual deductible will apply, along with a \$500 copay per admission, after which coverage is at 100%
Tier 2 Medical Care*	Any Aetna Participating Network Provider	Tier 2 coverage allows students to receive care from any Aetna participating network provider. This flexibility can come in especially handy when studying remotely or traveling since Aetna offers coverage locally, nationally, and internationally. When Tier 2 is in effect, Cardinal Care pays 70% of most eligible expenses after you pay a \$500 annual deductible. It's important to follow the directions on your individualized health insurance ID card when accessing health care off campus.



Overview of Cardinal Care Mental Health Benefits

Aetna Student HealthSM 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 Aetna 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 Aetna Student HealthSM site at www.aetnastudenthealth.com/stanford.



Overview of Cardinal Care Dental Benefits

Aetna PPO Dental administers Cardinal Care's dental coverage, which includes diagnostic and preventive care at 100% (up to \$1,000 annually) when an Aetna PPO dentist is used. Basic restorative services are covered at 80% after a \$25 annual 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 coverage and must acknowledge their understanding of the Cardinal Care Enrollment Policy. Students who wish to waive Cardinal Care coverage must submit a request to waive by the applicable 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 38–39 for more information.

* This overview provides highlights of benefit information about Cardinal Care, the Stanford student health insurance plan. The plan documents contain the exact terms and conditions of your Aetna 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.

Other Cardinal Care Features

A Partnership with Aetna Student HealthSM for Medical Care

Being part of Aetna Student HealthSM means that you have access to an extensive nationwide network of providers and pharmacies.

Year-Round, Worldwide Travel Assistance with On Call International*

If you need assistance for a medical emergency or behavioral health issue while traveling more than 100 miles from your primary residence, Cardinal Care offers access to comprehensive emergency assistance services provided by On Call International. Some of these services include:

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

Print an On Call International member ID card, Description of Services, and brochure from www.aetnastudenthealth.com/en/school/198839/members/travel-assistance.html.

Students enrolled in Cardinal Care can contact On Call International at 1-866-525-1956 (toll free) or at 00-1-603-328-1956.

Aetna Student HealthSM Programs and Discounts

Members have access to a robust wellness platform which includes Mindcheck (wellness assessment), 24 Hour Nurseline (telephonic health coaching), vision, fitness, and weight management (Nutrisystem[®]) discounts, and Maternity programs.

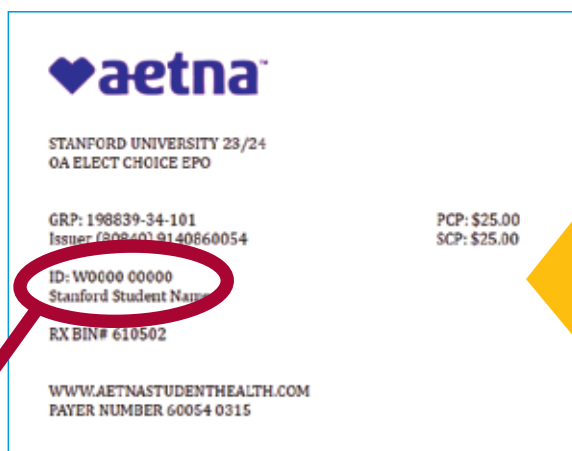
Visit www.aetnastudenthealth.com/stanford to access the wellness programs and learn more.

Personalized Identification Card

Cardinal Care enrollees should keep their personalized Aetna Student HealthSM ID card handy and present it whenever accessing care. This card identifies you as a Cardinal Care member and gives you access to participating providers and pharmacies nationwide.

Aetna offers several options for obtaining your ID card:

- Access an image via smartphone with Aetna Mobile
- Print a copy online at www.aetnastudenthealth.com/en/school/198839/members/get-id-card.html; or,
- Request a physical card by calling 888-834-4708



Your Aetna Student HealthSM member ID is 'W' plus 9 digits that Aetna assigns.

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

On the Aetna Student HealthSM website, you may use your Stanford University ID number (with no preceding letter) to set up your online account (see next page).

* This is only a summary of On Call International benefits. Please refer to the Description of Services which can be downloaded at www.aetnastudenthealth.com/stanford for conditions, limitations and exclusions. Medical evacuation and repatriation services must be pre-approved and arranged by On Call International.

The Fast and Easy Way to Manage Your Health Insurance Plan: [Aetnastudenthealth.com](https://aetnastudenthealth.com)

Aetna offers a dedicated, member secure website exclusively for Stanford students enrolled in Cardinal Care. To register for access to the site, go to aetnastudenthealth.com/stanford, click 'Your Aetna Member Website', and follow the prompts for a first time user. It's that simple. Be sure to have your ID card handy. You may use your Stanford University ID number (with no preceding letter) to set up your online account or you can use your member number that starts with a 'W' if you have printed your ID card.

Once you've registered on the member secure 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 Plan Design and Benefits Summary document
- Find an urgent care center, doctor or hospital
- (Re)print your ID card
- Access health and wellness programs and resources

And much more!

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 by submitting a ServiceNow ticket at stanford.servicenow.com/student_services and select the 'Student Health' box.



Summary of Cardinal Care Medical Benefits^{1,2}

The following tables summarize the Cardinal Care medical, mental health and substance use disorder benefits for 2023–2024.

You may reference the full list of covered services and complete description of plan definitions and exclusions in the Plan Design and Benefits Summary at www.aetnastudenthealth.com/stanford.

Summary of Cardinal Care Medical Benefits		
Plan provision	TIER 1 Stanford University Medical Center, Menlo Medical Clinic, and Sutter Health	TIER 2 All Other Aetna Participating Network Providers
Annual deductible	\$100 (applies to inpatient admissions, outpatient surgery, and infertility treatment)	\$500 (applies to all services)
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 care³	\$0 out of pocket (deductible waived)	\$0 out of pocket (deductible waived)
Emergency and urgent care services		
Emergency room	\$100 copay per visit (waived if admitted)	\$100 copay per visit (waived if admitted)
Urgent care	\$50 copay	\$50 copay
Surgery		
Surgeon or assistant surgeon service	100% covered	70% covered after the plan year deductible has been met
Outpatient surgery/procedure	\$250 copay after the plan year deductible has been met	

¹ The Summary of Cardinal Care Medical Benefits table on page 30–32 provides only an overview. For complete information, refer to the Summary of Benefits and Coverage available at www.aetnastudenthealth.com/stanford.

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 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.

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 Aetna.

Summary of Cardinal Care Medical Benefits		
Plan provision	TIER 1 Stanford University Medical Center, Menlo Medical Clinic, and Sutter Health	TIER 2 All Other Aetna Participating Network Providers
Hospital and skilled nursing facility stays Semiprivate inpatient 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 the plan year deductible has been met
Primary care physician office visit	No point of service charge if provided by Vaden Health Center \$25 copay for services provided outside Vaden Health Center	No point of service 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 \$25 copay for each visit	70% covered after the plan year deductible has been met
Rehabilitative therapy (including physical, speech, occupational, respiratory and cardiac therapy)	100% covered after a \$25 copay for each visit	100% covered after a \$40 copay for each visit (deductible applies)
General medical services		
Chemotherapy/radiation therapy/nuclear medicine (professional service only)	100% covered after a \$25 copay for each visit	70% covered after the plan year deductible has been met
Organ transplants (nonexperimental and noninvestigational)	100% covered after the plan year deductible has been met	
X-ray and laboratory (excluding complex radiology)	100% covered	
Complex radiology (e.g., MRI, CT, PET, SPECT, MUGA, ultrasound)	100% covered after a \$100 copay per service (outpatient setting) OR 100% covered after the plan year deductible has been met (inpatient setting)	

Summary of Cardinal Care Medical Benefits		
Plan provision	TIER 1 Stanford University Medical Center, Menlo Medical Clinic, and Sutter Health	TIER 2 All Other Aetna Participating Network Providers
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 the plan year deductible has been met
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 the plan year deductible has been met
Reproductive health		
Infertility (comprehensive infertility services)	50% covered after you meet the plan year deductible has been met	50% covered after the plan year deductible has been met
Female Sterilization	100% covered (deductible waived)	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 \$25 copay	
Prescriptions filled at <i>Walgreens at Vaden</i> or another preferred Aetna Student HealthSM pharmacy	\$10 copay for generic drugs \$35 copay for brand formulary drugs \$50 copay for brand non-formulary and specialty drugs	

Summary of Cardinal Care Mental Health Benefits¹

Mental and Substance Use Disorder Treatment	Tier 1	Tier 2
Outpatient treatment	\$25 copay per visit	\$25 copay per visit
Inpatient treatment in a hospital or residential facility	100% covered after a \$500 copay per admission	100% covered after the plan year deductible has been met

¹ The Summary of Cardinal Care Mental Health Benefits on this page provides only an overview. For complete information, refer to the Summary of Benefits and Coverage available at www.aetnastudenthealth.com/stanford.

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 *may* 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: they may be initiated 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) and/or they may be used to convey information about you so the specialist knows why you are coming.

How Referrals Work—For Students with Cardinal Care

If you are enrolled in Cardinal Care, you *may* need a referral from a Vaden provider in order to access (medical) specialist care through Stanford Health Care or Menlo Medical Clinic or Sutter Health depending on the type of medical care needed. We encourage students who are enrolled in Cardinal Care to first seek care from a Vaden provider and then work with that provider to access specialty care if it is needed. You may also opt to seek specialist care without a referral from Vaden, but you may encounter difficulties if that specialist requires referral.

If/when a referral is needed, the Vaden Health Insurance and Referral Office will process the referral (i.e., gather and forward information required) in one business day if ‘stat’ or ‘urgent’ and in two to three

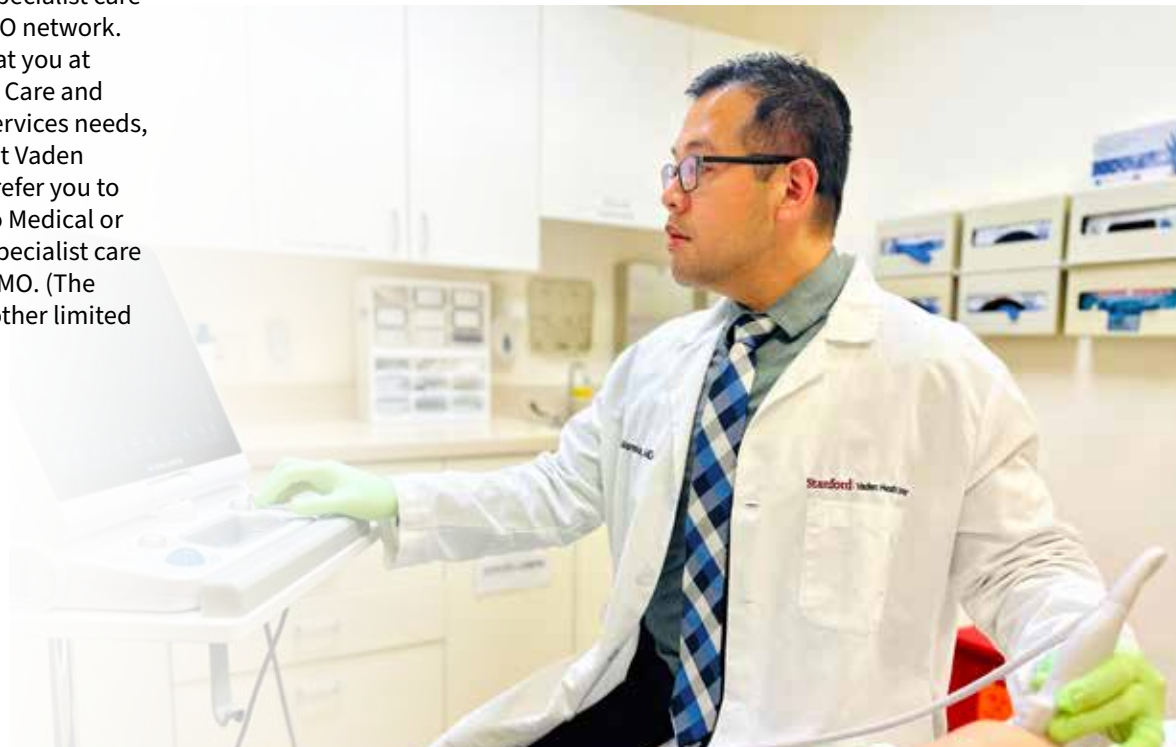
business days if ‘routine.’ Students are notified by secure message when this step has been completed. Typically, the referral is received by a referral center, and once that has occurred, the referral is distributed to the appropriate specialty clinic. Note: this distribution can take several days. In some instances the clinic will contact the student regarding an appointment and in others the student must contact the clinic to make the appointment. For certain specialties, available appointments can be weeks out (or longer). Should this be true, you may need to consider another option in the area.

To search for an Aetna participating network provider (doctor, hospital, pharmacy, etc.), go to www.aetnastudenthealth.com/stanford or call 1-888-834-4708.

Other Considerations

If you opted to have care through a local Health Maintenance Organization (HMO) such as Kaiser, that has a closed network of providers, the Vaden Health Center clinicians will not be able to refer you for specialist care since they are not part of the HMO network. The Vaden providers can still treat you at Vaden Health Center for Primary Care and Counseling and Psychological Services needs, but if you need care beyond what Vaden provides, they will be unable to refer you to a specialist at Stanford (or Menlo Medical or Sutter). You will have to access specialist care according to the terms of your HMO. (The same will most likely be true of other limited access plans.)

Photo by: Sean Mckibbon-Ray / Student Affairs



With Cardinal Care and Aetna Preferred Provider Organization (PPO) Dental Your Smile Is Covered!

Aetna Preferred Provider Organization (PPO) Dental

Choose from more than 12,000 dental providers nationwide, including those who offer virtual visits through teledentistry. Aetna PPO network dentists have agreed to reduced contracted rates and can't 'balance bill' you for additional fees. Find a dentist at www.aetnastudenthealth.com/en/school/198839/members/dental-ppo.html

Convenient Online Services:

- Create a free online account via our member website from your PC or smartphone to view benefits, eligibility, and claim status
- Search for in-network providers using our provider search tool
- Access your ID card whenever needed

LEGAL NOTICES:

In Texas, the Preferred Provider Organization Plan (PPO) is known as the Participating Dental Network (PDN).

Out-of-network benefits are paid based on recognized charge levels, as determined by Aetna and specified in your plan documents.



Summary of Cardinal Care Dental Benefits

Eligibility	Students enrolled in Cardinal Care and Dependents enrolled in Dependent Care
Deductibles	<p>Aetna PPO Dental dentists: \$25 each plan year</p> <p>Non-Aetna-PPO-Dental dentists: \$50 each plan year</p>
Deductibles waived for diagnostic and preventive dental care?	Yes
Maximum Benefit	<p>Aetna PPO Dental dentists: \$1,000 each plan year</p> <p>Non-Aetna-PPO-Dental dentists: \$1,000 each plan year</p>
Waiting Period for Basic Benefits	None

Benefits and Covered Services	Aetna PPO Dental Dentists	Non-Aetna-PPO-Dental Dentists
<p>Diagnostic and Preventive Services Exams, cleanings, x-rays and sealants</p>	100% covered	50% covered
<p>Basic Services Fillings and simple extractions</p>	80% covered	50% covered
<p>Endodontics (root canals) Covered under Basic Services</p>	80% covered	50% covered
<p>Periodontics (gum treatment) Covered under Basic Services</p>	80% covered	50% covered
<p>Oral Surgery (including impacted tooth)</p>	80% covered	50% covered
<p>Major Services Crowns, inlays, onlays and cast restorations</p>	Not covered	Not covered
<p>Prosthodontics Bridges and dentures</p>	Not covered	Not covered

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 2023–2024 academic year is \$7,128. Students are charged \$2,376 in Autumn Quarter, \$2,376 in Winter Quarter, and \$2,376 in Spring Quarter for the annual period and are covered but not billed in Summer Quarter.

The 2023–2024 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.

2023–2024 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)	\$7,128	Charge on bill	\$2,376	\$2,376	\$2,376	\$0
			Maximum grad subsidy	\$2,376	\$2,376	\$2,376	\$0
Winter Quarter	Jan 1–Aug 31 (8 months)	\$4,752	Charge on bill		\$2,376	\$2,376	\$0
			Maximum grad subsidy		\$2,376	\$2,376	\$0
Spring Quarter	Apr 1–Aug 31 (5 months)	\$2,970	Charge on bill			\$2,970	\$0
			Maximum grad subsidy			\$2,970	\$0
Summer Quarter	Jun 1–Aug 31 (3 months)	\$1,782	Charge on bill				\$1,782
			Maximum grad subsidy				\$1,782

All registered students are automatically enrolled in Cardinal Care and must take action to acknowledge their understanding of the Cardinal Care Enrollment Policy in Axess (at which time a request to waive coverage may be submitted).

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:

- Sponsored plan (U.S. government, foreign government, or embassy)
- U.S. employer provided group health plan
- Private/ Individual plan purchased through Healthcare.gov
- Military/Tricare plan
- Medicare plan

Note: Medi-Cal plans (ideally with coverage in San Mateo or Santa Clara counties) will be accepted for the upcoming plan year, but may not be accepted in the future.

The table below will assist you in comparing your current health insurance policy, or any other plan you may be considering as an alternative to Cardinal Care, against the minimum health insurance coverage requirements set by the university **and** against what Cardinal Care offers. While your plan does not need to meet all of the Cardinal Care points of comparison in the table (because Cardinal Care is a very comprehensive plan), it will need to meet all of the university's *minimum* requirements in order to successfully waive enrollment in Cardinal Care.

Minimum Health Insurance Coverage Requirements (Cardinal Care Waiver Criteria)	Alternative Plan Being Considered	Cardinal Care
Covers the entire academic year (September 1 through August 31). Gaps in coverage are not allowed.	?	YES
Covers inpatient and outpatient medical care in the San Francisco Bay Area (with strong preference for access to Stanford University Medical Center and/or Sutter Health providers)	?	YES
Covers inpatient and outpatient mental health care in the San Francisco Bay Area (with strong preference for access to Stanford University Medical Center and/or Sutter Health providers)	?	YES
Has an annual deductible of \$1,000 USD or less (some employer plans may be exempted from this requirement)	?	YES
Has an annual out of pocket maximum of \$9,100 USD or less (some employer plans may be exempted from this requirement)	?	See below*
Provides the Essential Minimum Benefits required by the Patient Protection and Affordable Care Act (PPACA) with no annual or lifetime maximums	?	YES
Covers 100% of Preventive Care as defined by the PPACA	?	YES
Contains no exclusions for pre-existing conditions	?	YES
Offers prescription drug coverage.	?	YES
Offers coverage for non-emergency as well as emergency care.	?	YES
Has a lifetime aggregate maximum benefit of at least \$2,000,000 USD, OR a maximum per condition/per lifetime benefit of \$500,000 USD	?	YES
Other Points of Comparison		
Annual premium		\$7,128
Annual out of pocket maximum of \$2,000 or less		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 are knowledgeable about Cardinal Care and are available to help!		YES

See additional considerations for international students on page 39.

Stanford University establishes Minimum Health Insurance Coverage Requirements as a means to ensure students can get the care they may need while enrolled at Stanford. Plans that fail to meet these minimum requirements, such as some HMOs and other limited-network plans, may not serve students well while at Stanford. If you have any questions about an alternative plan you may be considering, we strongly encourage you to contact Vaden Health Center's Insurance Office prior to making a decision to request a waiver from Cardinal Care coverage.

For ALL Students (Domestic and International)

REMEMBER – ALL STUDENTS ARE AUTOMATICALLY ENROLLED IN CARDINAL CARE HEALTH INSURANCE COVERAGE. BY THE APPLICABLE DEADLINE: ALL STUDENTS MUST TAKE ACTION TO ACKNOWLEDGE THE CARDINAL CARE ENROLLMENT POLICY. STUDENTS WHO WISH TO WAIVE CARDINAL CARE COVERAGE MUST SUBMIT THEIR REQUEST TO WAIVE.

Once you have decided whether to remain enrolled in Cardinal Care coverage or to request a waiver, the next step is to take action in Axess. Regardless of your decision, as part of this process, ALL students will be required to acknowledge their understanding of the Cardinal Care Enrollment Policy as a Mandatory Health Insurance 'To Do' Item in Axess. The Mandatory Health Insurance 'To Do' Item typically appears several weeks prior to open course enrollment for your first quarter each academic year. Once you see this 'To Do' Item:

- **IF YOU ARE A STUDENT WHO WISHES TO REMAIN ENROLLED** in health insurance coverage through Cardinal Care, read and acknowledge your understanding of the Cardinal Care Enrollment Policy in Axess. Once you have done so, simply follow the prompts, and you will remain enrolled in Cardinal Care for the applicable plan period. The decision made at the start of the first registered quarter of each academic year (Autumn Quarter for most students), is binding, and coverage will remain in effect through the plan year end (August 31). The one exception is for students who graduate at the end of Autumn or Winter Quarter and successfully petition to end their coverage earlier. (see page 45)
- **IF YOU ARE A STUDENT WHO WISHES TO WAIVE HEALTH INSURANCE COVERAGE THROUGH CARDINAL CARE**, you will also need to read and acknowledge your understanding of the Cardinal Care Enrollment Policy in Axess. Once you have done so, follow the prompts to submit a request to waive coverage. As part of this process, you will be asked to provide proof of insurance coverage. The coverage you submit will be assessed to ensure that it is active and that it meets the Minimum Health Insurance Coverage Requirements set by the university. If the coverage you submit fails to meet the minimum requirements, your request to waive will be denied, and you will remain enrolled in Cardinal Care for the applicable plan period. If your request to waive Cardinal Care coverage is successful, you will be UN-enrolled from the coverage, and the corresponding charge will be removed from your Axess account. The decision made at the start of the first registered quarter of each academic year (Autumn Quarter for most students), is binding, and the waiver of coverage will remain in effect through the plan year end (August 31). An exception may occur for students who experience loss of health insurance through a pre-defined qualifying life event and who apply for coverage within **31 days** of the event at stanford.mycare26.com/cardinalcare.

See more information about waiving coverage on the next page.

Don't Miss the Deadline!

If you fail to take action by the deadline that is applicable to you (see table on next page), unexpected consequences and charges may apply.

Deadlines to 1) Acknowledge the Cardinal Care Enrollment Policy (for ALL students) and 2) Submit a Request to Waive Cardinal Care Coverage (for Students who Wish to Waive)

Autumn Quarter	September 15	This deadline is only applicable to students entering Stanford in Autumn Quarter.
Winter Quarter	December 15	This deadline is only applicable to students entering Stanford in Winter Quarter.
Spring Quarter	March 15	This deadline is only applicable to students entering Stanford in Spring Quarter.
Summer Quarter	June 15	This deadline is only applicable to students entering Stanford in Summer Quarter.

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

TAKE ACTION TO 1) Acknowledge the Cardinal Care Enrollment Policy (for ALL Students) and 2) Submit a Request to Waive Cardinal Care Coverage (for Students Who Wish to Waive)



Log into Axess (axess.stanford.edu). Find the Mandatory Health Insurance ‘To Do’ Item.

Read and Acknowledge your understanding of the Cardinal Care Enrollment Policy.

If you wish to Waive Cardinal Care Coverage, follow the prompts to submit your request.

Additional Considerations for International Students

All international students will need to show proof of medical evacuation coverage to the insured’s home country in the amount of \$50,000 and proof of repatriation coverage to the insured’s home country in the amount of \$25,000. If your insurance plan meets all other requirements, then you can purchase medical evacuation coverage, and the waiver will be approved.

J Visa holders will need to have an insurance deductible of \$500 or less. (This is in line with

US State Department guidelines).

International students will also need to submit a copy of their Visa with the waiver request. This will be so each J Visa student’s deductible can be audited correctly.

All policy documents will need to be in English and all monetary values will need to be expressed in U.S. dollars.

What To Expect after Requesting a Waiver

If you have decided to request a waiver from enrollment in Cardinal Care coverage, once you’ve acknowledged the Cardinal Care Enrollment Policy and provided proof of your alternative health insurance information, the system will perform a check to make sure the insurance is active and meets the university’s criteria. This process may take a few days.

If your alternative health insurance plan meets the defined requirements, you will be UN-enrolled from Cardinal Care for the

2023–2024 plan year. Charges on your Axess account will be removed approximately 72 hours after the process is complete (Be sure to check! This is the best way to confirm that a successful waiver has occurred.)

If your plan fails to meet the university’s requirements, you will be notified. If there is still time, you will have the choice to secure an alternative plan that meets the university’s requirements. Otherwise you will remain enrolled in Cardinal Care.

You Must Take Action Every Year!

A successful request to waive is only applicable for one academic year and must be repeated in any subsequent year for which you wish not to be enrolled in Cardinal Care.



Navigating HEALTH CARE AT STANFORD

Once you've conveyed your health insurance decision, 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 2023–2024, 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 are encouraged to coordinate medical specialty care (at Stanford University Medical Center, Menlo Medical Clinic and/or Sutter Health) through Vaden Health Center. Students who successfully waived Cardinal Care are also encouraged to seek care at Vaden, but will want to access any needed insurance-covered 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 up front 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 • 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>*Pharmacy, Physical Therapy, and specialist services will be billed to your insurance, whether it is Cardinal Care or an alternative plan. Vaden will bill Cardinal Care for other services that are not covered under the Health Fee, but does not bill alternative insurances. If you have alternative insurance, you may be required to pay up front and seek reimbursement from your alternative plan for these services.</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 examples 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, Menlo Medical Clinic, or Sutter Health. Services provided by these entities 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 and/or Sutter Health).

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 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 – Plan Year

Vaden Health Center houses a radiology suite on-site where digital x-rays are taken. If a Vaden Health Center clinician orders an x-ray as part of a student's care, the student can, in many instances, 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 or Sutter Health, in a

hospital right on the Stanford campus. If this student has chosen an alternative health plan, and Stanford Health Care or Sutter Health 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 in the Stanford vicinity.



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 such that (prorated) tuition and associated fees for the quarter are charged. 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.

IMPORTANT TO NOTE: If A Leave of Absence crosses into a subsequent plan year, i.e., into September for the next academic year, the student will not be eligible to enroll in the Cardinal Care student health Insurance plan until he/she/they return and register in a future quarter such that a tuition charge posts.

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.

**2023–2024 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)	\$2,376	Charge on bill				Petition must be received by Dec 15— <i>no exceptions.</i>
			\$2,376				
			Maximum grad subsidy				
			\$2,376				
Winter Quarter	Sep 1 – Apr 30 (8 months)	\$4,752	Charge on bill				Petition must be received by April 15— <i>no exceptions.</i>
			\$2,376	\$2,376			
			Maximum grad subsidy				
			\$2,376	\$2,376			
Spring Quarter or Summer Quarter (same as annual)	Sep 1 – Aug 31 (12 months)	\$7,128	Charge on bill				There is no option to exit the plan early for Spring Quarter or Summer Quarter graduates.
			\$2,376	\$2,376	\$2,376	\$0	
			Maximum grad subsidy				
			\$2,376	\$2,376	\$2,376	\$2,376	

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, 'Dependent Care', for the dependents of Stanford students who are enrolled in Cardinal Care.

Dependent Care is a plan which mirrors most of the benefits offered through Cardinal Care and is also administered by Aetna Student HealthSM. 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

Please refer to the Dependent Care section on the Vaden Health Center website for highlights of the plan.

Greater detail about benefits is available in Dependent Care's Summary of Benefits and Coverage (SBC) located at www.aetnastudenthealth.com/stanford. You may also contact Aetna Student Health directly at (888) 834-4708 with questions.

Dependent Plan Enrollment Guidelines

You may enroll dependents in Dependent Care 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 Care 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 Dependent Care by completing the enrollment application located at stanford.mycare26.com/cardinalcare. Once enrolled, all billing and payment activity occurs directly through Aetna Student HealthSM.

Continued enrollment in the plan is contingent on timely payment of the monthly premium to Aetna Student HealthSM. You will be asked to pay two months' coverage at the time of enrollment.

Policies cancelled for non-payment will not be reinstated.

Cost and Billing

Enrollees in Dependent Care pay the premium directly to Aetna Student HealthSM on a monthly basis. For the 2023–2024 plan year, the monthly premium charges for dependents are:

Type of Plan	Monthly Premium for the 2023–2024 Plan Year
Spouse/Registered Domestic Partner	\$578.00
Child	\$300.56
Children (2 or more)	\$541.02
Spouse + Child	\$878.56
Spouse + Children	\$1,119.02

Qualifying Life Events

Once the open enrollment period has expired, the only other time you may purchase coverage through Dependent Care 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

Dependents should utilize Aetna participating network providers when seeking care. Although dependents of students are not eligible for patient care at Vaden Health Center, the on site pharmacy, *Walgreens at Vaden*, serves students and dependents.

Dropping Enrollment in Dependent Care

Your dependent(s) may choose to drop Dependent Care 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 from the SSC via eForms, 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 who 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, 'Dependent Care', should access care through a networked provider.

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?

You can go to any Aetna Student HealthSM contracted provider under Tier 2 of the plan. To find an Aetna contracted provider in your area, visit aetnastudenthealth.com/stanford or call Aetna Student HealthSM Customer Service at (888) 834-4708.

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 an Aetna participating network provider and pay a \$25 copay. See a list of Aetna 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.

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)

SARS Cov2 (Covid 19)	PRIMARY SERIES TYPE	PRIMARY SERIES DATE #1	PRIMARY SERIES DATE #2	BOOSTER TYPE	BOOSTER DATE #1	BOOSTER DATE #2
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 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			DATE #3	
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

TO REMOVE FORM, TEAR ALONG PERFORATION.

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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	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	SARS Cov2 (Covid 19)	PRIMARY SERIES TYPE	PRIMARY SERIES DATE #1	PRIMARY SERIES DATE #2	BOOSTER TYPE	BOOSTER DATE #1	BOOSTER DATE #2	
	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
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

TO REMOVE FORM, TEAR ALONG PERFORATION.

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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	

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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

Medical Services

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

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

Insurance and Referral Office

T: (650) 723-2135
Fax: (650) 725-9970

Medical Records/Health Requirements Compliance

T: (650) 725-6979
Fax: (650) 498-1118

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

For assistance with Health Requirements or with Insurance/Referrals

Submit a ServiceNow (‘SNOW’) ticket to stanford.service-now.com/student_services and select the ‘Student Health’ box.

- For Health Requirement questions, select ‘Inquire about Student Health Requirements’
- For insurance questions, select ‘Inquire about Health Insurance/Cardinal Care’

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, Mental Health, and Substance Use Disorder plan details	Aetna Student Health SM	(888) 834-4708 No-cost language assistance can be provided by calling this number. www.aetnastudenthealth.com/stanford
Dental benefits including Evidence of Coverage or Summary Plan Description	Aetna PPO Dental	(877) 238-6200 www.aetnastudenthealth.com/stanford
General questions: enrollment, coverage	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>

ADDITIONAL CARE OPTIONS ON OR NEAR CAMPUS

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) or if you are seeking other options for health care, consider the following 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	STANFORD HEALTH CARE WALK-IN CLINIC	PALO ALTO URGENT CARE AT THE PALO ALTO MEDICAL FOUNDATION	STANFORD HEALTH CARE 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>Stanford's Walk-In Clinic offers non-emergency care for individuals 6 months and older for minor illnesses, injuries, and wounds. Located at 211 Quarry Road, Suite 402 (near Stanford Shopping Center), the clinic is open M-F and has extended evening hours. No appointment is needed.</p> <p>More information is available at stanfordhealthcare.org/medical-clinics/stanford-walk-in-clinic.html or at (650) 497-3940.</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 assistance, contact us at 650-498-2336 and select the appropriate option. Vaden offers 24/7 on call support. If we are closed when you call, our answering service(s) will connect you with a professional who can assist you.