

# Health Insurance for Stanford Students Information and Requirements



Insure your health; protect your education

L.A. Cicero/Stanford News Service

## Cardinal Care – Stanford University’s Student Health Insurance

### 2014–2015 Academic Year

Stanford requires all students to have health insurance coverage. To help you meet this requirement, we offer Cardinal Care – an annual comprehensive health insurance plan covering a wide range of services. This guide explains the features and cost of Cardinal Care, and where to find more information.



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**CARDINAL CARE**  
STANFORD UNIVERSITY

Insurance and Referral Office  
Vaden Health Center  
866 Campus Drive  
Stanford, CA 94305-8580  
Phone: (650) 723-2135  
Email: [healthinsurance@stanford.edu](mailto:healthinsurance@stanford.edu)  
Web: <http://vaden.stanford.edu/insurance>

## How Cardinal Care Works with the Campus Health Service Fee

Cardinal Care, the student health insurance plan, is designed to complement the care that is available to students through Vaden Health Center. At Vaden, under the Campus Health Service Fee, students have access to primary medical care, counseling and psychological care (including short-term therapy), and health and wellness programs.

Sometimes, however, other types of health services are needed; this is when Cardinal Care steps in to serve students. As a comprehensive health insurance plan, Cardinal Care covers a wide array of medical services including specialty care, outpatient care, inpatient care/hospitalization, emergency care, and medical care while away from campus (e.g., during travel).

Some services covered by Cardinal Care, such as pharmacy, physical therapy, and preventive immunizations, are offered at Vaden for students' convenience; others are available at Stanford University Medical Center, located a short distance away, or through other contracted providers in the local community and nationally.

### Cardinal Care Features

- **A partnership with Health Net for off-campus medical care** – Being part of Health Net means that you have access to an extensive nationwide network of providers and pharmacies.

**Tier 1** – When you seek care from a Stanford University Medical Center or Menlo Medical Clinic/UHA provider with a referral from a Vaden Health Center clinician, your copay is only \$20 for the office visit.

**Tier 2** – When you receive treatment from any Health Net PPO preferred provider in California or First Health<sup>®</sup> provider outside of California, Cardinal Care pays 80% of eligible expenses after you pay a \$200 annual deductible. This tier allows you to use Stanford University Medical Center without a referral from a Vaden Health Center clinician. If you do not have access to a Health Net PPO preferred provider in California or First Health provider outside of California, within 100 miles of where you are located, or when studying or traveling outside the United States, non-emergent treatment will be covered under Tier 2.

- **Prescription drugs** – When you purchase prescription drugs at the Vaden pharmacy, or any other participating Health Net pharmacy nationwide, you only pay a \$15 copay for generic drugs or a \$35 copay for brand-name drugs.
- **A partnership with MHN, a Health Net company specializing in behavioral health, for off-campus mental health and substance use disorder benefits** – Counseling and Psychological Services can coordinate your care with MHN or you can access services directly through an MHN network provider.
- **Year-round, worldwide coverage with On Call International<sup>1</sup>** – Cardinal Care provides coverage to enrollees whenever you are traveling more than 100 miles from your permanent residence.

If you need assistance for a medical emergency or behavioral health issue while traveling more than 100 miles from your

permanent residence, you have access to comprehensive emergency assistance services provided by On Call International.<sup>2</sup> Some of these services include:

- Emergency medical evacuation<sup>3</sup>
- Medically necessary repatriation<sup>3</sup>
- Medical/behavioral health/dental/pharmacy/hospital referral and deposit arrangements
- Prescription drug replacement assistance

Print an On Call member ID card, Description of Services and brochure from [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare).

<sup>1</sup>This is only an outline of your plan benefits. Please refer to the Description of Services which can be downloaded at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare) for conditions, limitations and exclusions.

<sup>2</sup>Travel period must not exceed one year.

<sup>3</sup>Medical evacuation and repatriation services must be pre-approved and arranged by On Call International.

### Personalized Identification Card

All Cardinal Care members will receive a Health Net ID card. This card identifies you as a Cardinal Care member and gives you access to preferred providers and pharmacies nationwide. Keep it with you and present it whenever you receive medical care. ID cards will be sent to the mailing address listed in your Axxess account. Please note that your identification number will be your Stanford University ID with a prefix of “U.”

Health Net offers several options for accessing an image, printing a copy, or ordering a replacement of your ID card:

- via smartphone with Health Net Mobile; or
- online at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare); or
- by calling 1-800-250-5226.

### Cardinal Care Coverage Begins on September 1 and Ends on August 31.

More details can be found at <http://vaden.stanford.edu/insurance> or contact the Vaden Health Center Insurance and Referral Office at (650) 723-2135 or [healthinsurance@stanford.edu](mailto:healthinsurance@stanford.edu).



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# Summary of Benefits

The tables below and on the opposite page summarize the Cardinal Care medical, mental health and substance use disorder benefits. **Important note:** To help you understand your Cardinal Care Health Net plan benefits, we have provided a Summary of Benefits and Coverage (SBC) online. You can download a PDF copy or call us for a hard copy – see the back cover for details. The SBC summarizes important information about the health plan.

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

|   | TIER 1   | TIER 2 <sup>3</sup>   |
|---|--|---|
| MEDICAL BENEFITS <sup>1</sup>   | TYPE OF PROVIDER   |   |
| Plan provision  | Stanford University Medical Center<br>(with a referral from Vaden Health Center) <sup>2</sup>  | Health Net PPO Providers in California and<br>First Health Providers outside California <sup>4</sup>  |
| <b>Deductibles</b><br>Annual deductible (for all services)  | None   | \$200   |
| <b>Precertification</b><br>Penalty for not precertifying treatment (Health Net requires precertification for inpatient services such as admission to a hospital, surgery or maternity stay.)  | Coinsurance level reduced to 50%   | Coinsurance level reduced to 50%  |
| <b>Annual out-of-pocket maximum</b><br>(Excludes some family planning services, expenses related to noncertified services, and services not covered under the plan.)  | \$1,000  | \$3,000   |
| <b>Lifetime maximum for medical coverage</b>  | Unlimited  | Unlimited   |
| <b>Preventive care<sup>5</sup></b>  | \$0  | \$0 (deductible waived)   |
| <b>Emergency and urgent care services</b><br>Emergency room<br><br>Urgent care  | \$75 per visit (waived if admitted, no referral necessary)<br>\$30   | \$75 per visit (waived if admitted)<br>\$30   |
| <b>Surgery</b><br>Surgeon or assistant surgeon services   | 100%   | 80% after you meet the plan year deductible   |
| <b>Hospital and skilled nursing facility stays<sup>6</sup></b><br>Semiprivate hospital room or intensive care unit with ancillary services (includes acute care detoxification admissions)  | 100%   | 80% after you meet the plan year deductible   |
| <b>Physician medical services</b><br>Primary care physician office visit<br>Outpatient specialist and consultant visits<br>Rehabilitative therapy (including physical, speech, occupational, respiratory and cardiac therapy)<br>Hospital visits  | Provided by the Vaden Health Center <sup>7</sup><br>100% after a \$20 copay for each visit<br>100% after a \$20 copay for each visit<br>100% | 80% after you meet the plan year deductible<br>80% after you meet the plan year deductible<br>100% after a \$40 copay for each visit<br>80% after you meet the plan year deductible             |
| <b>General medical services</b><br>Chemotherapy/radiation therapy/nuclear medicine <sup>6</sup> (professional service only)<br>Organ transplants (nonexperimental and noninvestigational)<br>Blood, blood plasma, blood derivatives, and blood factors<br>X-ray and laboratory (excluding complex radiology)<br>Complex radiology <sup>7</sup> (e.g. MRI, CT, PET, SPECT, MUGA) | 100% after a \$20 copay for each visit<br>100%<br>100%<br>100%<br>\$30   | 80% after you meet the plan year deductible<br>80% after you meet the plan year deductible<br>80% after you meet the plan year deductible<br>80% after you meet the plan year deductible<br>80% |

|  | TIER 1   | TIER 2 <sup>3</sup>   |
|--|--|---|
| MEDICAL BENEFITS <sup>1</sup> (continued)  | TYPE OF PROVIDER   |   |
| Plan provision   | Stanford University Medical Center (with a referral from Vaden Health Center) <sup>2</sup> | Health Net PPO Providers in California and First Health Providers outside California <sup>4</sup> |
| <b>Pregnancy and maternity care</b>  |  |   |
| Normal delivery, cesarean section and complications of pregnancy                                 | 100%   | 80% after you meet the plan year deductible   |
| Prenatal and postnatal office visits   | 100% after a \$20 copay for each visit   | 80% after you meet the plan year deductible   |
| Genetic testing of fetus   | 100%   | 80% after you meet the plan year deductible   |
| <b>Reproductive health<sup>6</sup></b>   |  |   |
| Infertility (services that diagnose or evaluate infertility)                                     | 50%  | 50% after you meet the plan year deductible   |
| Sterilization:   |  |   |
| Vasectomy  | 100% after a \$50 copay  | 100% after a \$100 copay  |
| Tubal ligation <sup>5</sup>  | 100%   | 100%  |
| <b>Annual refractive eye exams</b>   | 100% after a \$20 copay  | 80% after you meet the plan year deductible   |
| <b>Prescription drugs filled at Vaden Health Center or another Preferred Health Net pharmacy</b> | \$15 copay for generic drugs<br>\$35 copay for brand-name drugs                            |   |

| BEHAVIORAL HEALTH BENEFITS <sup>8</sup>                                      | TYPE OF PROVIDER     |                         |
|--|----------------------|-------------------------|
| MENTAL HEALTH AND SUBSTANCE USE DISORDER TREATMENT                           |                      |                         |
|  | MHN Network Provider | Out-of-Network Provider |
| <b>Outpatient treatment</b>  | \$20 copay           | Not covered             |
| <b>Inpatient treatment in a hospital or residential facility<sup>6</sup></b> | 100%                 | Not covered             |

<sup>1</sup>The Cardinal Care plan 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.

<sup>2</sup>For services to be covered at Stanford University Medical Center under Tier 1, you must be referred by a Vaden Health Center clinician.

<sup>3</sup>Health Net First Health providers are made available to members outside of California. To search for a Health Net First Health provider, go to [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare) or call 1-800-250-5226.

<sup>4</sup>Providers include doctors, hospitals and pharmacies, including Stanford University Medical Center.

<sup>5</sup>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.

<sup>6</sup>These services require precertification. Refer to the Student Handbook for details.

<sup>7</sup>Primary care is provided at Vaden Health Center if you have been charged the Campus Health Service Fee.

<sup>8</sup>This table is only an overview. For complete information, refer to the Summary of Benefits and Coverage available at [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare).

### Cost of Coverage

The cost of Cardinal Care is \$4,296 for the 2014–2015 academic year. The annual fee for Cardinal Care will be billed over 3 quarters for 4 quarters of coverage. Students will be charged \$1,432 in Autumn, Winter and Spring quarters and will not be billed in Summer quarter. Students enrolled in Cardinal Care will be covered during leaves of absence, breaks, quarters in which they are not registered (including summers), and immediately following graduation.

### Enrolling in Cardinal Care

All students are required to have health insurance coverage and are automatically enrolled in Cardinal Care at the beginning of each academic year. **Upon enrollment in Cardinal Care in Autumn, your coverage begins September 1 and ends on August 31.** You will be covered the entire academic year.

### Waiving Cardinal Care

The process to opt out of Cardinal Care differs for domestic and international students. Details can be found at <http://vaden.stanford.edu/insurance>. As with the decision to enroll in Cardinal Care, the decision to waive Cardinal Care coverage is binding for the entire academic year.

Domestic students who have comparable health insurance coverage can opt out of Cardinal Care for the annual period by providing information about the alternative insurance plan as part of the waiver process in Axess. The Axess waiver screens open August 1 and are located at <http://axess.stanford.edu>. **The deadline to waive for Autumn quarter is September 15.**

International students must have health insurance benefits that meet or exceed minimum standards set by the University in order to opt out of Cardinal Care. International students may request an exception to Cardinal Care enrollment each year by working with their insurance company to complete an Insurance Coverage Certification Form. The alternative insurance policy must cover the entire academic period of September 1 through August 31. **The deadline to submit the Insurance Coverage Certification Form is August 15 for Autumn quarter.** Additional details and the form can be found at <http://vaden.stanford.edu/insurance>.

### Dependent Health Care

A separate health insurance plan is available for children and spouses/domestic partners of Stanford students. Students can enroll their dependents only at the beginning of their academic career at Stanford or upon a qualifying life event for the dependent. Newborns are covered for the first 30 days of life under the Cardinal Care plan. For more details and the application, contact the Vaden Health Center Insurance and Referral Office at (650) 723-2135 or [healthinsurance@stanford.edu](mailto:healthinsurance@stanford.edu) or visit <http://vaden.stanford.edu/insurance>.

### Dental and Vision Care Options

Cardinal Care covers your initial visit to a dentist to stabilize an injury to natural and sound teeth, but not other types of dental care. The Vaden Health Center Insurance and Referral Office provides information about both dental plans and a discount program through OptumHealth Allies.

Cardinal Care covers one annual eye exam.

To request information about the dental and vision options available to you, stop by the Insurance and Referral Office, call (650) 723-2135, or email [healthinsurance@stanford.edu](mailto:healthinsurance@stanford.edu).



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# Cardinal Care Resources

| Issue   | Resource   | Contact Information  |
|---|--|--|
| Medical benefits                                  | Health Net   | 1-800-250-5226<br>No-cost language assistance can be provided by calling this number.<br><a href="http://www.healthnet.com/cardinalcare">www.healthnet.com/cardinalcare</a>  |
| Mental health and substance use disorder benefits | MHN  | 1-800-327-0307<br>No-cost language assistance can be provided by calling this number.<br><a href="http://www.healthnet.com/cardinalcare">www.healthnet.com/cardinalcare</a>  |
| Cardinal Care enrollment information              | Vaden Insurance and Referral Office                | (650) 723-2135<br><a href="http://vaden.stanford.edu/insurance">http://vaden.stanford.edu/insurance</a><br>email: <a href="mailto:healthinsurance@stanford.edu">healthinsurance@stanford.edu</a>                           |
| Summary of Benefits and Coverage (SBC)            | Health Net and Vaden Insurance and Referral Office | 1-800-250-5226<br><a href="http://www.healthnet.com/cardinalcare">www.healthnet.com/cardinalcare</a> > Cardinal Care Plan Details<br><a href="http://vaden.stanford.edu/insurance">http://vaden.stanford.edu/insurance</a> |

## Health Net's Website Is a Time-Saving Option

Health Net has created a dedicated custom website exclusively for Stanford students. It's our way of making it easier for you to get things done.

When you become a Health Net member, go online to [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare), click *Register* and fill out the registration form. It's that simple. Be sure to have your ID card handy.

As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health information you need most. You can:

- View your benefit details and copay amounts.
- Print a temporary ID card or order a new one.
- Participate in Healthy Living programs.
- Chat live with a Health Net Customer Service agent Monday through Friday, 8:00 a.m. to 6:00 p.m. Pacific time.
- And much more!

## Health Net Mobile

All of Health Net in the palm of your hand.

Health Net is paving the way with our innovative Health Net Mobile app – available for Apple and Android smartphones. Health Net Mobile is the easiest way to connect to a HealthNet.com online account, and is designed to help our members on the go.

Registered members can use this application to quickly get plan, copay and deductible information, as well as access to a Mobile ID card to verify eligibility. Visit [www.healthnet.com/cardinalcare](http://www.healthnet.com/cardinalcare) for more information.

## Decision Power® Healthy Discounts

Our Decision Power Healthy Discounts program supports your good health with valuable discounts on health-related products and services, such as: fitness club memberships, vitamins, eyewear, and weight management programs (including Weight Watchers and Jenny Craig).

All Healthy Discount programs are subject to change. This information is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions. Health Net Decision Power Healthy Discounts offers discounts on health products and reduced-fee health services. Decision Power Healthy Discounts is not part of your Health Net benefit program, is not intended to take the place of any covered benefits, and is offered to the member in addition to, rather than instead of, covered benefits.

Decision Power Healthy Discounts providers are independent businesses. Members purchase services and/or supplies directly from these providers. Questions regarding the Decision Power Healthy Discounts program should be directed to Health Net's Member Services Department. Questions regarding a Decision Power Healthy Discounts provider should be directed to that provider.

This overview provides highlights of benefit information about Cardinal Care, the Stanford student health insurance plan. Your plan contract, which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage. If there is a discrepancy between the information provided in this brochure and the provisions of the plan documents, the plan documents will govern.

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