



Postdoc Benefits Update

November 2, 2010

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HR, Benefits Department



- **New** Postdoc Benefit Programs
- Postdoc Open Enrollment
- Postdoc Health Care plan changes effective Jan. 1, 2011
- Resources

- Did you know...

We have **1900** Active Postdoctoral Scholars



Postdoc Benefit Updates

- **Future Moms – Healthy Moms Make For Healthy Babies**

Voluntary program for pregnant moms with Anthem Blue Cross HMO or PPO

Questionnaire to evaluate risk for preterm delivery

Toll free access to an RN, 24 hours a day, 7 days a week

Prenatal book sent to member – *Your Pregnancy Week by Week*

- **Postdoc Assistance Program (PAP) – aka EAP**

Resources offered to solve problems such as family, alcohol, drug, emotional, stress, legal or financial



Postdoc Benefit Updates

- **Campus Help Center – Mental Health Counseling**

Faculty Staff Help Center (FSHC) now provides Postdoctoral Scholars up to 10 free counseling sessions

<http://www.stanford.edu/dept/helpcenter/>

- **BeWell @ Stanford Student Passport Program**

Student Health Assessment, Wellness Plan, Take Action Rewards for maintaining healthy lifestyle behaviors

<http://bewell.stanford.edu/info/eligibility/students>

- **Postdoc Benefits Email address created through mailman**

Post-Doc Benefits appears as sender

- **ClearBenefits Enrollment module (formerly BISNet)**

Launched 10/11/10 after months of developing and testing



Postdoc Health Care - Open Enrollment

- **Postdoc Open Enrollment (OE) begins Nov. 1 – Nov. 15**

Opportunity to make changes, no changes...then rollover to plan year 2011

- **End of October OE packet mailed to Postdoc, includes:**

- 1) 2011 Benefits Guide

- 2) OE Newsletter with instructions on how to make changes

- 3) Personalized Benefits Statement

- **Two Postdoc Benefit Fairs will be held**

Friday: Nov. 5 and Nov. 12, 12:30-3:30 (Shots 12:30-2pm)

Location: CCSR, 4th floor, Conference Room 4205

Free flu shots, vendors, giveaways, raffle prizes



Medical Plan Background

- **The Postdoc Medical Plan offers two plans:**
 - Anthem Blue Cross HMO and Anthem Blue Cross PPO
 - Comparable to Staff Medical Plan copays/deductibles
 - Postdoc HMO medical plan provides better coverage and lower premium costs than staff “Kaiser” plan
 - Postdoc HMO & PPO covers Mental Health/Behavioral Health
 - Anthem HMO allows use of Stanford Hospital & Clinics
- **Postdoc claim experience has been favorable and rates have been flat for 4 years; as a result no increases during this time**

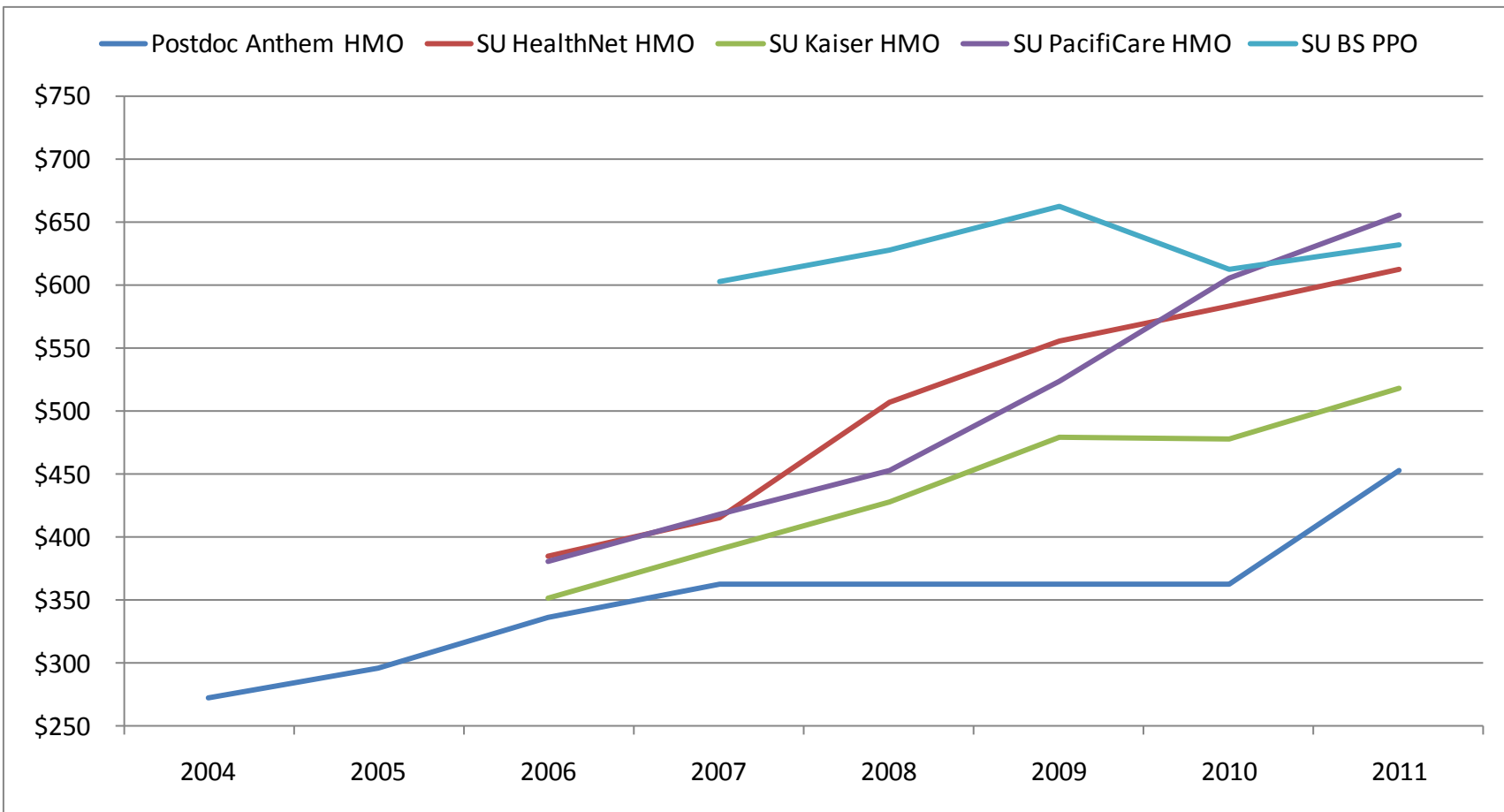


Plan Experience and Anthem Renewal

- **Last 12 months of claim experience is unfavorable**
 - High cost claims (> \$25k, more than doubled over last year)
 - Paid claims increased \$2M over last year
 - Anthem contract with Stanford Hospital & LPCH increased substantially
- **Result is 25% overall increase in 2011 Anthem Medical premiums**
 - Kaiser and Health Net declined to quote on a 2011 plan due to current plans high cost claim experience
 - Increase will not impact majority of enrollees due to single coverage election (no cost sharing by postdoc in single tier)
- **If claim experience continues unfavorable, then plan design changes will be considered for 2012**



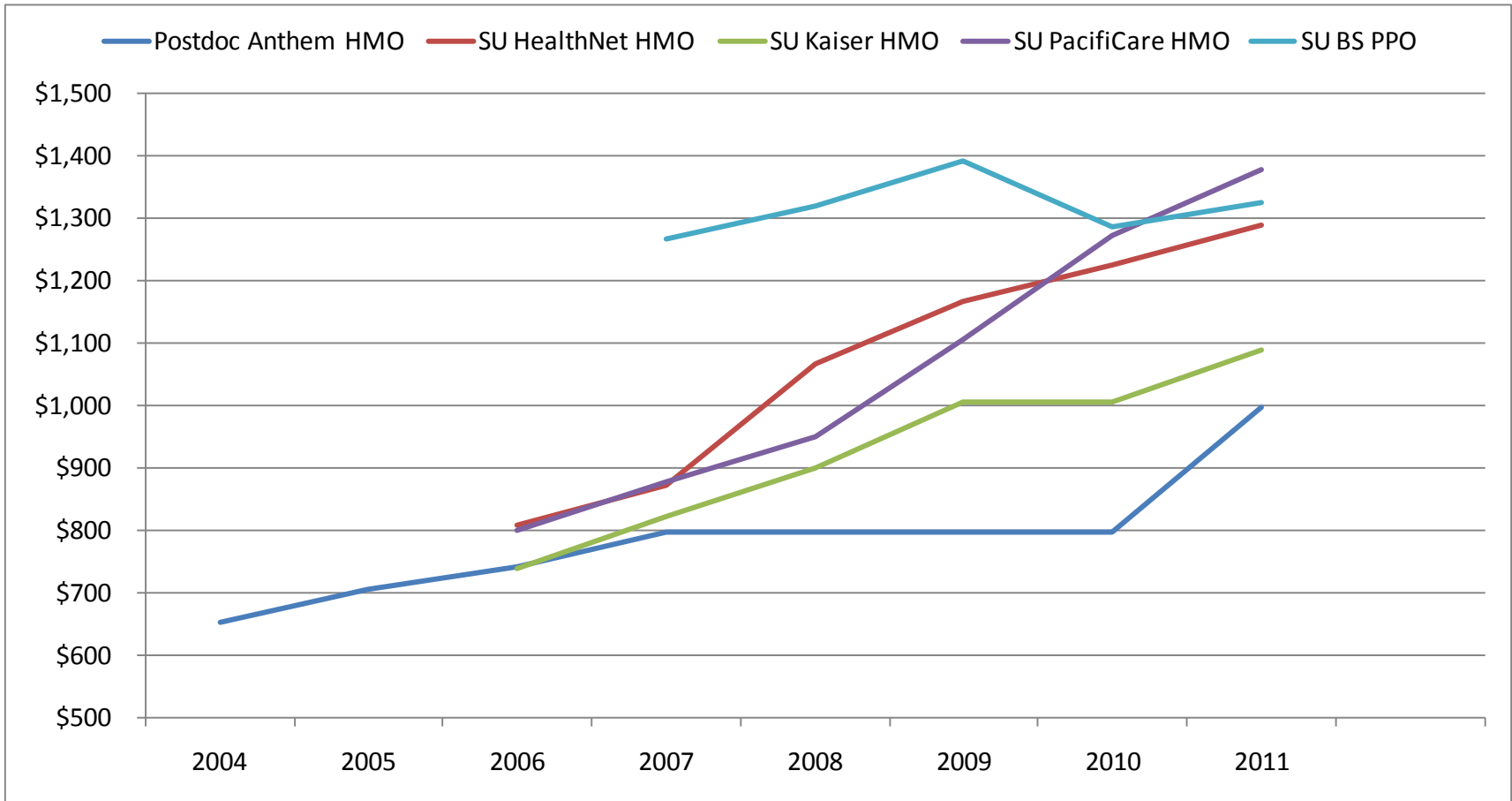
Medical "Total Cost" Premium History – Single Coverage



Postdoc vs. Staff Premiums



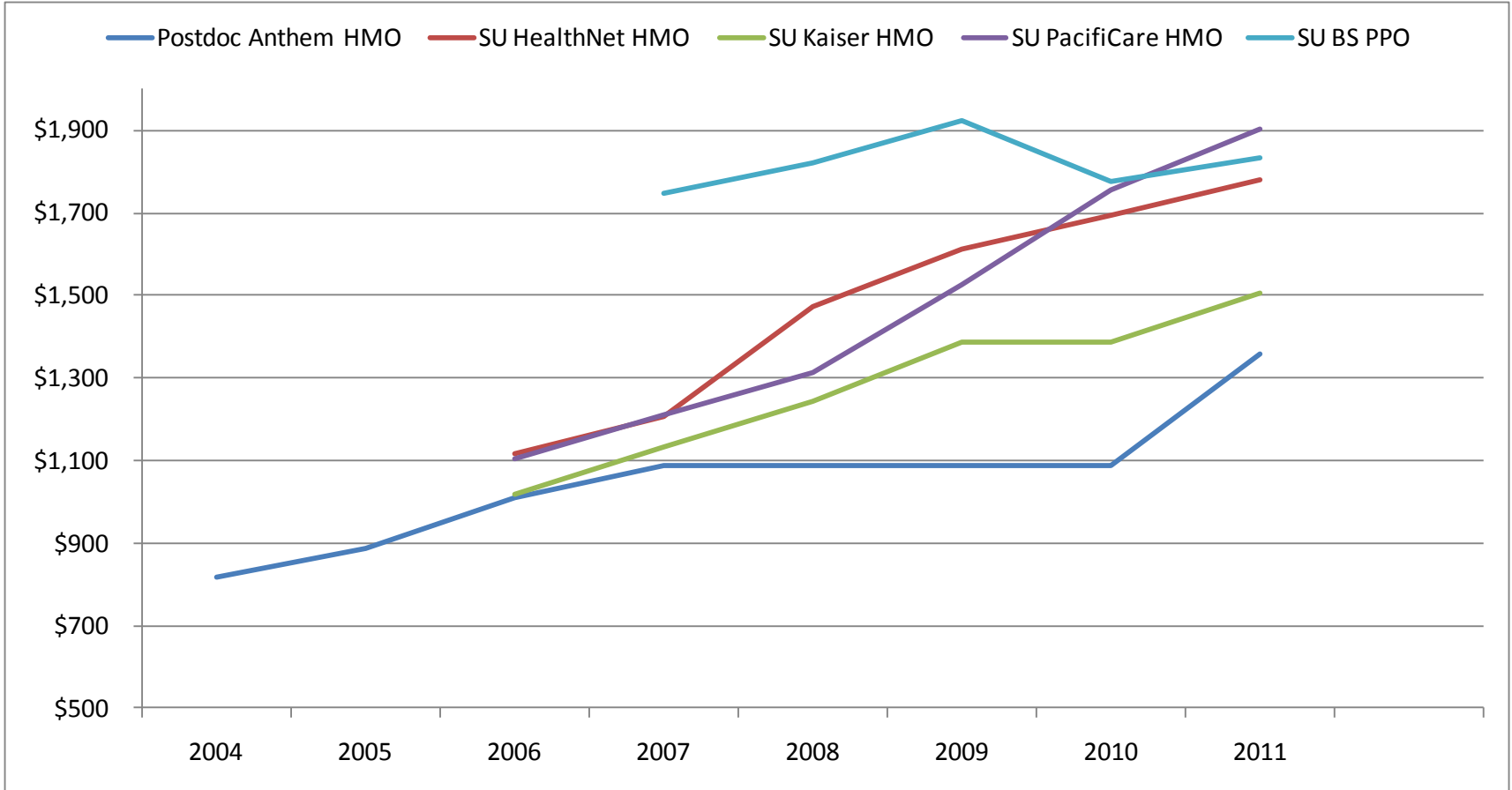
Medical “Total Cost” Premium History – Postdoc + Spouse



Postdoc vs. Staff Premiums



Medical “Total Cost” Premium History – Postdoc +Family



Postdoc vs. Staff Premiums



2011 Postdoc Monthly Medical Premiums

Plan	Total Monthly Cost	Institutional Cost/Allowance Paid By Stanford	Monthly Cost Paid By Postdoc (debit to checking)
Medical - Anthem HMO			
• Postdoc Only	\$ 452.74	\$ 452.74	\$ 0.00
• Postdoc + Spouse/DP	\$ 996.03	\$ 697.22	\$ 298.81
• Postdoc + Child(ren)	\$ 814.94	\$ 570.46	\$ 244.48
• Postdoc + Family	\$ 1,358.23	\$ 950.76	\$ 407.47
Medical - Anthem PPO			
• Postdoc Only	\$ 519.63	\$ 452.74	\$ 66.89
• Postdoc + Spouse/DP	\$ 1,143.19	\$ 697.22	\$ 445.97
• Postdoc + Child(ren)	\$ 935.33	\$ 570.46	\$ 364.87
• Postdoc + Family	\$ 1,558.90	\$ 950.76	\$ 608.14



Other Postdoc Health Care Plans

- **Delta Dental Plan**
No plan changes, no changes in the premium
- **VSP Vision Plan**
No plan changes, slight decrease in premium
- **Life/Disability/Accidental Death**
No plan changes, no changes in premium



- **Stanford Postdoc Benefits Website**
<http://postdocs.stanford.edu/benefits/>
- **Postdoc Health Care Benefit Administrators**
Mona Hartmann – monah@stanford.edu
Cecilia (Cecy) Avila – cavila@stanford.edu
- **Weekly Benefit Sessions for new Postdoctoral Scholars**
Most Thursdays from 10 a.m. - 11:30 a.m.
ORC is the system for registering in Benefit Sessions
Cecy sends email to administrators with links to sessions



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Questions

