

Health Insurance for Stanford Students Information and Requirements 2008-2009



Insure your health; protect your education

L.A. Cicero/Stanford News Service

Cardinal Care — Stanford University's Student Health Insurance

2008-2009 Academic Year

Stanford requires all students to have health insurance coverage. To help you meet this requirement, we offer Cardinal Care — a comprehensive health insurance plan covering a wide range of services. Stanford will automatically enroll you in Cardinal Care at the start of each academic year unless you waive coverage through Axess by the waiver deadline for each quarter and provide proof of other health insurance coverage.

This guide explains the features and cost of Cardinal Care, how to waive coverage, how to continue enrollment during unregistered quarters, and where to find more information.



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

Take the Test:

Does Your Health Insurance Cover All You Need?



Does the Plan:

1. Cover inpatient and outpatient medical care in the Stanford area? Yes _____
2. Cover inpatient and outpatient mental health in the Stanford area? Yes _____
3. Cover pre-existing conditions? Yes _____
4. Have a maximum benefit of at least \$500,000 per year? Yes _____
5. Have affordable out-of-pocket expenses at time of services? Yes _____
6. Cover health care expenses while you are away from Stanford? Yes _____
7. Provide worldwide assistance with locating qualified medical care and emergency medical transportation/evacuation if you become ill or injured away from home or campus? Yes _____
8. Remain in force as long as you are a registered student at Stanford? (Some plans drop dependents at a certain age or if a parent or spouse has a job change.) Yes _____
9. Cover prescriptions? Yes _____
10. Have an optional discount program for vision services? Yes _____
11. Have a discount program for dental services? Yes _____
12. Cover you if you take a leave of absence from Stanford? (Most plans only cover students while they are registered - not while they are on leave, even medical leave.) Yes _____
13. Provide convenient, local customer assistance? Yes _____

If you answer “no” to any of these questions, we strongly encourage you to enroll in Stanford’s Cardinal Care plan.

Note to international students: Cardinal Care meets and exceeds U.S. Customs requirements for student visas. We urge international students to enroll in the Cardinal Care plan. (Stanford requires all students to have health insurance provided by a company licensed to do business in the United States.)

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Order ID cards
- Print a temporary ID card
- And much more!

Visit www.aetnastudenthealth.com to register. Click on "Find Your School" and search by school name.

Dependent Health Insurance

Stanford does not sponsor a health insurance plan for dependents. However, the Insurance Office at Vaden Health Center has developed a Resource Guide to help you select a plan that works best for your family. See insert entitled Resource Information --Dependent Health Insurance or go to

http://vaden.stanford.edu/insurance/dependent_ins.html.

The staff in the Insurance Office at Vaden Health Center is available to help you find health insurance options for your dependents. Call (650) 723-2135 or email healthinsurance@stanford.edu for more information.

Discount Programs

Vital Savings by Aetna®¹ gives you a great new way to get significant discounts on a wide array of services. It gives you peace of mind by putting important care within affordable reach, along with one of the largest networks in America. The Vital Savings card gives you access to savings on dental, vision, fitness and alternative health care programs. It's so easy to use, it will have you feeling good!

The Vital Savings by Aetna program is not a health insurance policy and does not make payments directly to health care providers. This program provides discounts at certain health care providers for health care services. Members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with Aetna Life Insurance Company and/or its applicable affiliates.

¹ The Vital Savings by Aetna® program (the "Program") is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.

How Cardinal Care Works

Cardinal Care allows you to choose where you get your health care. Your level of reimbursement depends on where you receive treatment, as follows.

On campus, when you receive treatment from Vaden Health Center and Stanford University Medical Center (by authorized referral): Every registered Stanford University student can use Vaden Health Center free of charge for most primary health care services. However, some services – such as physical therapy and allergy shots – require a fee. With Cardinal Care, you pay only a \$10 copay and Cardinal Care covers the balance. (A copay is the fee you pay each time you receive a service.) For specialty services, Vaden may refer you to the Stanford University Medical Center, in which case you still pay only a \$10 copay.

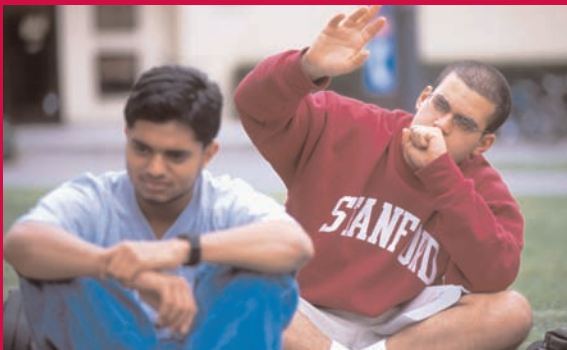
On or off campus, when you receive treatment from any Aetna preferred provider (Aetna Open Choice PPO): Cardinal Care pays 80% of your eligible expenses after you pay the \$200 annual deductible. (A deductible is the amount you pay each year before Cardinal Care begins reimbursing services.) Without a referral from Vaden, when you use Stanford University Medical Center, Cardinal Care picks up 80% of your eligible expenses after you pay the annual deductible.

Off campus, when you receive treatment from a provider who is **not** affiliated with the Aetna Open Choice PPO: You pay a larger portion of the bill. Cardinal Care pays 60% of your eligible expenses after you pay a \$300 annual deductible.

Cardinal Care coverage begins on September 1 and ends on August 31.

Once you enroll in Cardinal Care, your coverage begins on September 1. You are automatically re-enrolled each quarter that you're registered for classes for that academic year. If you want to be covered during the summer or any other quarter when you're not enrolled in classes, you'll need to complete an application and send it to the Vaden Health Center Insurance Office prior to the start of the academic quarter.

The application can be found at http://vaden.stanford.edu/insurance/cc_enroll.html or contact the Vaden Health Center Insurance Office at **(650) 723-2135** or healthinsurance@stanford.edu.



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Cardinal Care Features

Cardinal Care provides comprehensive health care coverage, including a wide array of services, such as primary and major medical care, annual eye examinations, prescription drugs, diagnostic x-rays and laboratory tests, and mental health and substance abuse treatment. Other Cardinal Care features include:

- **A partnership with Aetna Student Health** – Being part of Aetna means that you have access to an extensive nationwide network of providers and pharmacies.
- **Year-round, worldwide coverage** – Even if you are not a registered summer student, Cardinal Care provides coverage when you're at home, on break, or traveling anywhere in the world. If you experience a medical emergency while traveling more than 100 miles from home or campus, you have access to a comprehensive group of emergency assistance services provided by On Call International. Some of these services include:
 - Emergency Medical Evacuation*
 - Medically Supervised Repatriation*
 - Hospital Admission Guarantee
 - Prescription Assistance
 - Medical Consultation and Evaluation (including a referral to English speaking doctors if required)

***These services must be arranged by On Call International. This is done by calling 1-800-525-1956 within the US. Outside of the US, please call 603-328-1956. CLAIMS for these services not arranged by On Call International will NOT be accepted or reimbursed.**

Also, if you decide to stay at Stanford for a summer internship, for example, you can purchase Cardinal Care and use most services at the Vaden Health Center without charge.

- **Prescription drugs** – When you purchase prescription drugs at the Vaden pharmacy or any other participating Aetna pharmacy nationwide, you only pay a \$10 copay for generic drugs or a \$25 copay for brand-name drugs.
- **Mental health and substance abuse benefits** – Regardless of your type of health insurance, Vaden's Counseling and Psychological Services (CAPS) provides free consultation and brief therapy. If you're enrolled in Cardinal Care, CAPS will coordinate your care with ValueOptions – a nationwide company that specializes in managing treatment for mental health and substance abuse problems. You pay a portion of the cost for this treatment, as shown on the "Summary of Mental Health Benefits" on the bottom of the benefits summary chart.

For plan details, refer to the benefit summary on the following pages.

Summary of Benefits

The tables below and on the opposite page summarize the Cardinal Care medical, mental health, and substance abuse benefits. **There may be limitations and conditions, which must be reviewed prior to the application of benefits. We encourage you to reference this list of covered services, as well as plan definitions and exclusions in the detailed plan description.**

MEDICAL BENEFITS ¹	TYPE OF PROVIDER		
	Vaden Health Center*/ Stanford Medical Center ²	Preferred Providers ³	Non-Preferred Providers ⁴
Deductibles			
Annual deductible (for all services)	None	\$200	\$300
Outpatient hospital emergency care services deductible	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)
Precertification Penalty for not precertifying treatment (Aetna requires precertification for inpatient services such as admission to a hospital, surgery, or maternity stay)	None	Coinsurance level reduced to 50%	Coinsurance level reduced to 50%
Annual Out-of-Pocket Maximum (Excluding mental health, substance abuse treatment, prescription drugs, some family planning services, expenses related to non-certified services, and services not covered under the plan)	\$500	\$1,500	\$3,000
Lifetime Maximum for Medical Coverage	Unlimited	\$5 million	\$5 million
Preventive Care OB/GYN examinations	100% after a \$10 copay for each visit; copay waived for gynecological exams at Vaden	80% after you meet the annual deductible	60% after you meet the annual deductible
X-ray and laboratory procedures	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Surgery Surgeon or assistant surgeon services	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Hospital⁵ and Skilled Nursing Facility Stays Semiprivate hospital room or intensive care unit with ancillary services (includes acute care detoxification admissions)	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Physician Medical Services Primary care physician office visit	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Outpatient specialist and consultant visits	100% after a \$10 copay for each visit	80% after you meet the annual deductible	60% after you meet the annual deductible
Rehabilitative therapy (including physical, speech, occupational, respiratory, and cardiac therapy)	100% after a \$10 copay for each visit	100% after a \$30 copay for each visit (maximum of 60 visits per year) ⁶	60% after you meet the annual deductible (maximum of 60 visits per year) ⁶
Hospital visits	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
General Medical Services Nuclear Medicine	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Chemotherapy and renal dialysis	100% after a \$10 copay for each visit	80% after you meet the annual deductible	60% after you meet the annual deductible
Organ transplants (nonexperimental and noninvestigational)	100%	80% after you meet the annual deductible ⁵	60% after you meet the annual deductible ⁵
Blood, blood plasma, blood derivatives, and blood factors	100%	80% after you meet the annual deductible	60% after you meet the annual deductible

There may be limitations and conditions, which must be reviewed prior to the application of benefits. We encourage you to reference this list of covered services, as well as plan definitions and exclusions in the detailed plan description.

MEDICAL BENEFITS ¹ (continued)	TYPE OF PROVIDER		
Plan Provision	Vaden Health Center* / Stanford Medical Center ²	Preferred Providers ³	Non-Preferred Providers ⁴
Pregnancy and Maternity Care Normal delivery, cesarean section, and complications of pregnancy	100%	80% after you meet the annual deductible ⁵	60% after you meet the annual deductible ⁵
Prenatal and postnatal office visits	100% after a \$10 copay for each visit	80% after you meet the annual deductible	60% after you meet the annual deductible
Genetic testing of fetus	100%	80% after you meet the annual deductible	60% after you meet the annual deductible
Reproductive Health Infertility services and supplies	50%	50% after you meet the annual deductible	50% after you meet the annual deductible
Sterilization: Vasectomy	100% after a \$50 copay	100% after a \$100 copay	50% after the annual deductible is met
Tubal ligation	100% after a \$150 copay	100% after a \$300 copay	50% after the annual deductible is met
Annual Eye Exam	100% after a \$10 copay	80% after you meet the annual deductible	60% after you meet the annual deductible
Prescription Drugs	100% after you pay a \$10 copay for generic drugs or \$25 for brand-name drugs that you purchase at Vaden Health Center or another Preferred Aetna pharmacy. You receive no coverage for prescriptions filled at non-preferred Aetna pharmacies. Call your local pharmacy to verify membership in the network or call Aetna Student Health at (877) 626-2319.		
Worldwide Emergency Travel Assistance Services	If you experience a medical emergency while traveling more than 100 miles from home or campus, you have access to a comprehensive group of emergency assistance services provided by On Call International. In the event of an emergency when you are traveling, call toll-free within the US at 800-525-1956 or when outside the US, call collect by dialing the US access code plus 603-328-1956. All assistance services must be provided by On Call International. On Call International does not reimburse for services not provided by On Call International.		

MENTAL HEALTH BENEFITS ⁷	TYPE OF PROVIDER		
Plan Provision	Vaden Health Center	ValueOptions Network Provider ⁸	Non-Preferred Provider
Psychotherapy Inpatient care	Not applicable	100% up to \$10,000 annual maximum benefit (precertification by ValueOptions is required)	Not covered
Outpatient care	100% for evaluation and brief therapy with CAPS counselor	50% up to \$50 per day and \$1,500 per day (precertification by ValueOptions is required)	Not covered
Alcohol and Drug Abuse Treatment	100% for evaluation and brief therapy with CAPS counselor	100% up to \$10,000 annual maximum benefit (precertification by ValueOptions is required)	Not covered

*Represents coverage for services provided at Vaden Health Center only.

¹ This table is only a summary of benefits. For complete information, please refer to the Detailed Plan Description available from Vaden Health Center or at <http://vaden.stanford.edu/insurance/cardinalcare.html>.

² For services to be covered at Stanford Medical Center, you must be referred by a Vaden Health Center physician.

³ Providers include doctors, hospitals, and pharmacies.

⁴ Except for prescription drugs, if you use a non-preferred provider because you are outside the network coverage area, preferred provider coverage applies.

⁵ For full coverage, these services must be precertified.

⁶ Benefit limits are combined for preferred providers and non-preferred providers.

⁷ This table is only a summary of benefits. For complete information, please refer to the Evidence of Coverage available from Vaden Health Center or at <http://vaden.stanford.edu/insurance/cardinalcare.html>.

⁸ For severe mental illness, mental health benefits are provided at an enhanced level.

Preferred Providers are independent contractors and are neither employees nor agents of Stanford University or Aetna Student Health or Aetna.

Cost of Coverage

Cardinal Care costs \$756.00 each quarter during the 2008-2009 academic year. Premiums will be reflected on your quarterly University bill.

Enrolling in Cardinal Care

All students are required to have health insurance coverage. Stanford will automatically enroll you in Cardinal Care at the beginning of each academic year unless you waive coverage through Axess by the waiver deadline and provide proof of other health insurance coverage. Please see <http://vaden.stanford.edu/insurance/cardinalcare.html> for details.

You are automatically re-enrolled in Cardinal Care each quarter that you're registered for classes for each academic year. Once you enroll in Cardinal Care, if you want to be covered during the summer (or any other quarter when you're not enrolled in class), you'll need to send your application to the Vaden Health Center Insurance Office prior to the start of the academic quarter in which you're not registered for class. Go to http://vaden.stanford.edu/insurance/cc_enroll.html for more details.

Waiving Cardinal Care

A student with other coverage who chooses not to enroll in Cardinal Care must complete the health insurance waiver of Cardinal Care by the deadline in Axess at <http://axess.stanford.edu>. A student can change his or her election prior to the deadline for each quarter in each academic year. The deadline for each quarter is:

Autumn Quarter: September 15, 2008

Winter Quarter: December 15, 2008

Spring Quarter: March 15, 2009

Summer Quarter: June 15, 2009

For more details go to http://vaden.stanford.edu/insurance/using_your_own.html.

Dental Care Options

Cardinal Care covers injury to natural and sound teeth only, but not other types of dental care. We provide information about dental plans and a discount program through Aetna (Vital Savings, a dental discount program) in which you can enroll.

Vital Savings by Aetna® is a cost-effective discount dental savings program available to you and your dependents. For a very low annual cost, you will have access to significant savings on routine and non-routine dental services from more than 82,000 participating Aetna Dental Access providers nationwide.

To request information about these dental options, including premiums and how to enroll, stop by the Vaden Insurance Office or send your name and address by email to healthinsurance@stanford.edu.

Personalized Identification Card

All Cardinal Care members for 2008-2009 will receive an Aetna ID card. This card identifies you as a Cardinal Care member and gives you access to preferred providers and pharmacies nationwide. So keep it with you and present it whenever you receive medical care. Cards will be mailed to you in the fall. Please note that your identification number will be your Stanford University identification with the pre-fix of "20".

Also, you will receive your On Call International ID card in the same envelope as your Cardinal Care ID Card. Be sure to keep both cards together and with you at all times.



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Cardinal Care Resources

Issue	Resource	Contact Information
Medical benefits	Aetna Student Health	(877) 626-2319 www.aetnastudenthealth.com
Mental health and substance abuse benefits	ValueOptions	(800) 667-7374
Cardinal Care enrollment information	Vaden Health Insurance Office	(650) 723-2135 http://vaden.stanford.edu/insurance/cardinalcare.html email: healthinsurance@stanford.edu

Important Notice (regarding medical benefits offered through Aetna Student Health): This Highlights Brochure describes your benefits under the plan of insurance sponsored by Stanford University. It is not a contract of insurance. Your coverage is governed by a policy of blanket Injury and Sickness insurance, underwritten by Aetna. As evidence of your coverage, a Master Policy (Policy Number #812846) has been issued to Stanford University which contains the benefits and provisions which apply to the plan of insurance sponsored by Stanford University. The Plan always pays benefits in accordance with any applicable California State Law. Information regarding appeals and grievance procedures including additional information regarding covered services, exclusions and limitations and disclosures is available in the Detailed Plan Description which you can access at www.aetnastudenthealth.com, click on “Student Connection” and enter 812846 as your Policy Number. The exact provisions governing this insurance are contained in the Master Policy issued to Stanford University.

If a discrepancy exists between this Highlights Brochure and, the Detailed Plan Description and the Policy, the Master Policy will govern and control the payment of benefits. The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule affords members the right to receive a notice that describes how health information may be used and disclosed and how to get access to this information. Aetna considers non-public personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health Plan, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals, and other caregivers), vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating Network/ Preferred Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request. By enrolling in the Plan, you permit us to use and disclose this information as described above on your behalf. To obtain a copy of our Notice of Privacy Practices describing in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Customer Service number on your ID card or visit Aetna Student Health’s Student Connection Link on the internet at: www.aetnastudenthealth.com.