

Retiree Medical Open Enrollment

Monday, November 5 – Friday, November 16, 2018

B/C/D

During Open Enrollment, you have the opportunity to review, change or confirm your 2019 Stanford Health Care retiree medical benefits. This is your once-a-year chance to review your options and select the plan that works best for you and your family. If you do not take action before November 16, your current coverage will continue.

New for 2019

We are adding two Advantage Plans for retirees and dependents age 65 and older:

- Stanford Health Care Advantage – Gold Plan (HMO)
- Stanford Health Care Advantage – Platinum Plan (HMO)

These plans are available in Alameda, Santa Clara and San Mateo counties. To see how they compare to the AARP Medicare Supplement Plans (C, F and K) and Kaiser Permanente Senior Advantage Plan, review the Medical Plan Comparison Chart.

Care from the comfort of your home

Don't forget about the convenient telemedicine option when you need non-emergency care. Telemedicine connects you to a board-certified physician in minutes by live video chat or over the phone. Contact your medical plan administrator for more information, including services offered and associated costs. Telemedicine is available with the Aetna Choice POS II Plan, Stanford Health Care Alliance (SHCA) and Kaiser Permanente Plans (HMO & Senior Advantage Plan), and the new Gold and Platinum Stanford Health Care Advantage Plans.

Your 2019 Retiree Medical Open Enrollment packet includes:

- **Medical Plan Comparison Chart.** This booklet includes a side-by-side comparison of your medical plan options for plans available to those under 65 and Medicare eligible.
- **Your 2019 Contributions.** This is a rate sheet showing your monthly premium contribution under each of our medical plans.
- **2019 AARP Comparison Chart.** This document includes a side-by-side comparison of Medicare Benefits and AARP Plans C, F, and K, for those retirees Medicare eligible.
- **Required Notices.** Health plan information and disclosures.

Your 2019 Medical Plan Options

Current Situation	Coverage Choices
If you and all your dependents are under age 65, you may enroll in:	<ul style="list-style-type: none"> • Aetna Choice POS II Plan • Stanford Health Care Alliance (SHCA) Plan • Kaiser Permanente HMO Plan
If you and all of your dependents are age 65 or older, you may enroll in:	<ul style="list-style-type: none"> • AARP Medicare Supplement Plans: C, F, or K • Kaiser Permanente Senior Advantage Plan • NEW: Stanford Health Care Advantage – Gold Plan • NEW: Stanford Health Care Advantage – Platinum Plan
If you are a split family with one individual over 65 and one or more individuals under 65, you may enroll in the following plan combinations:	<ul style="list-style-type: none"> • AARP Medicare Supplement Plans: C, F or K <i>OR</i> Stanford Health Care Advantage – Gold Plan <i>OR</i> Stanford Health Care Advantage – Platinum Plan <i>AND</i> – Stanford Health Care Alliance Plan <i>OR</i> Aetna Choice POS II Plan • Kaiser Permanente Senior Advantage Plan <i>AND</i> Kaiser Permanente HMO Plan

Plans for Under Age 65

There are some benefit plan changes for 2019. Highlights are included here, and you can find more details online at www.healthsteps4u.org/retiree.

In the Aetna Choice POS II Plan:

- Mental health and substance abuse benefits will be managed by Aetna.
- There are some changes to the prescription drug formulary lists. It's a good idea to review the formulary lists with your doctor(s). If a medication you take is affected, you will receive a letter from CVS/caremark.

In the Stanford Health Care Alliance (SHCA) Plan:

- Effective January 1, 2019, the SHCA Plan network of providers and facilities is expanding to provide more options for members who access services within the SHCA five core counties, as well as for members who access services outside of the five core counties.
 - **Accessing services *within* the SHCA five core counties:** The SHCA network of providers and facilities applies to enrolled employees and dependents who access services in Alameda, Contra Costa (new for 2019!), San Francisco, San Mateo and Santa Clara counties.
 - Brown & Toland Physicians in San Francisco and northern peninsula cities are now part of the network. Please note that this is not the full Brown & Toland network – only physicians in the mentioned areas.
 - In the Fremont/Newark region, Washington Township Medical Foundation physicians are now included in the SHCA network.
 - Note: the network continues to exclude Sutter providers and hospitals, except for Alta Bates.
 - **Accessing services *outside* of the five core counties:** Enrolled retirees and dependents who seek services outside of the SHCA five core counties will have access to the broader Aetna network, excluding Sutter providers and facilities.
- **Preferred medication coverage:** The list of medications considered preferred for their quality, effectiveness and value (formulary list) changes regularly, and will be updated for 2019. The SHCA Plan uses Aetna's Standard Formulary.

For more details, please refer to the Medical Plan Comparison Chart in this packet, or go to www.healthsteps4u.org/retiree.

Plans for Over Age 65

There are two new Advantage plans to choose from for 2019 — the **Gold and Platinum Stanford Health Care Advantage Plans**. Both are administered by Stanford Health Care Advantage. Find the details on the Medical Plan Comparison Chart in this packet.

The **Kaiser Permanente Senior Advantage Plan** is administered by Kaiser Permanente. You must use the Kaiser network to receive services. Review the details in the Medical Plan Comparison Chart in this packet.

Please note, the first time you enroll in the Kaiser Senior Advantage Plan, you must complete the Kaiser Senior Advantage Group Election form before your coverage starts (January 1, 2019). If you are moving off of the Kaiser Senior Advantage Plan, you must complete a dis-enroll form before January 1, 2019. You can obtain either form by calling the Benefits Service Center, visiting www.healthysteps4u.org/retiree or directly from Kaiser Permanente.

AARP Medicare Supplement Plans C, F or K are administered by UnitedHealthcare. If you are currently enrolled in AARP, they will mail you new rates for 2019. Retirees and spouses eligible for Medicare and not currently enrolled in AARP must contact AARP for the AARP Medicare Supplement Insurance Plan kit and AARP Rx Plan (prescription drug) kit, which includes rates. These kits will be sent to you in separate envelopes directly from AARP. If you wish to enroll in AARP, follow the steps outlined on the next page in the enrollment section.

If you need further assistance regarding the AARP plans, please call 1-800-545-1797 and mention you are a Stanford Health Care retiree.

Questions About Open Enrollment?

The Benefits Service Center is your one-stop-shop when you have questions about your benefits and want to talk to someone, or when you need to enroll in, manage or make changes to your benefits.

If you have questions about your benefits, call the Benefits Service Center at 1-855-278-7157 to get answers Monday through Friday from 5AM to 5PM Pacific Time. You'll have instant access to a dedicated team of benefits experts and advocates who can help you get the answers you need.

In addition to Benefits Service Center, you can also contact CareCounsel at 1-888-227-3334 to learn more about your benefit plan options.

What is an Advantage plan?

The new Advantage plans are all-in-one alternatives to original Medicare. In these plans, Medicare coverage is "bundled" to include Medicare Parts A (hospital insurance), B (medical insurance) and D (prescription drug coverage). You must use SHCA providers, and may be limited to providers within your primary care provider's and/or medical group's network.

Important: The Medicare Coordination Plan, Kaiser Permanente Senior Advantage Plan, new Stanford Health Care Advantage – Gold Plan and new Stanford Health Care Advantage – Platinum Plan include prescription drug coverage. **There is no need to enroll in Medicare Part D coverage if you are enrolled in either of these plans.**

2019 Enrollment Process

If you want to keep the same coverage, you do not have to do anything.

For all plans: If you have changes to make, you must call the Benefits Service Center at 1-855-278-7157. A benefits representative will guide you through electing your 2019 benefits.

For AARP Medicare Supplement Insurance Plans and Medicare Rx Plans: In addition to contacting the Benefits Service Center, you must enroll in both a Medicare Supplement plan and a Medicare Prescription Drug plan. Enrollment in both plans is completed in four easy steps.

1. Have your Medicare Card ready.
2. Call AARP Member Advantages at 1-800-545-1797 to **enroll in the AARP Medicare Supplement Insurance Plan**. Press or say “1” to receive assistance in completing the application or to enroll in the plan over the phone. Be sure to identify yourself as a retiree of Stanford Health Care and provide Group Plan #947.
3. Call AARP Member Advantages at 1-800-545-1797 to **enroll in the AARP Medicare Prescription Drug Plan**. Press or say “2” to receive assistance in completing the application or to enroll in the plan over the phone. Identify yourself as a retiree of Stanford Health Care and provide Group Plan #478.
4. Call the Benefits Service Center at 1-855-278-7157 to update your election information.

Paying for Your Coverage

If you enroll in an AARP plan, you will make payments directly to UnitedHealthCare, the AARP administrator, for your portion of the premium. They will send you instructions.

If you enroll in the Aetna Choice POS II Plan, Stanford Health Care Alliance Plan (SHCA), Stanford Health Care Advantage – Gold Plan, Stanford Health Care Advantage – Platinum Plan, or a Kaiser Permanente plan, the Benefits Service Center will send you a monthly invoice with instructions on how to pay your premium, including information about how to set up an auto deduction from your bank account.

Visit www.healthysteps4u.org/retiree for information about your benefits and important forms and notices.