

Retiree Medical Open Enrollment

Monday, November 5 – Friday, November 16, 2018

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 Medicare Coordination Plan 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.

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"> • Medicare Coordination Plan • 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"> • Medicare Coordination Plan <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 (SHCA) Plan <i>OR</i> Aetna Choice POS II Plan • Kaiser Permanente Senior Advantage Plan <i>AND</i> Kaiser Permanente HMO Plan

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 age 65 and Medicare eligible.
- **Required Notices.** Health plan information and disclosures.

Plans for Under Age 65

For information about available plans and coverage, please refer to the Medical Plan Comparison Chart.

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. Remember, the Medicare Coordination Plan is administered by Aetna and the Kaiser Permanente Senior Advantage Plan is administered by Kaiser. 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.

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

2019 Enrollment Process

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

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

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.**

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