

## Health Plans

- Authority** This Guide Memo was approved by the Vice President of Human Resources.
- Applicability** This policy applies to regular staff employees as defined in [Guide Memo 23.1](#), Definitions. For policies that apply to employees covered by collective bargaining agreements, refer to the agreements between Stanford University and SEIU Higher Education Workers Local 2007 and Stanford University and the Stanford Deputy Sheriffs' Association. Agreements can be found at <http://elr.stanford.edu/documents.html>. While these policy statements apply to all University staff, SLAC employees should contact the SLAC Human Resources Department for specific information relating to them.
- Summary** The University provides Health Plans for eligible employees. This Guide Memo provides details on eligibility and links to further information.

Section headings are:

1. ELIGIBILITY
2. COVERAGE AVAILABLE TO FACULTY AND STAFF
3. ENROLLMENT
4. STANFORD CONTRIBUTIONS TO HEALTH PLANS
5. PRIVACY

### 1. ELIGIBILITY

All faculty and staff are eligible to enroll if appointed 50% time or more for a period of at least six consecutive months. Eligible dependents may also be enrolled. Additional information is available at <http://benefits.stanford.edu>.

The following are not eligible: temporary employees, employees working less than 50% time, Stanford students, visiting scholars, and postdoctoral fellows.

### 2. COVERAGE AVAILABLE TO FACULTY AND STAFF

- a. **Medical Plan** – The University makes available to each eligible employee and official University retiree several medical plan choices. These medical plan choices are described in the Summary Plan Descriptions (SPD) and the Evidence of Coverage (EOC) at <http://benefits.stanford.edu> or by calling (650) 736-2985 (press option 9). The SPD is the official University communication on the plan and contains information on eligibility, enrollment, and participants' rights under the plan and federal law, and certain other subjects. Each carrier's EOC describes the carrier's benefits and how the plan operates.
- b. **Dental Plan** – The University offers a choice of dental plans, covering certain expenses for necessary dental coverage for enrolled employees. The Summary Plan Description is available at <http://benefits.stanford.edu> or by calling (650) 736-2985 (press option 9). It includes information on eligibility, benefits, and participants' rights under each plan and federal law, and certain other subjects.

### 3. ENROLLMENT

- a. **New Hire** – Faculty and staff may enroll themselves and dependents in a medical and/or dental plan by completing the online enrollment at <http://benefits.stanford.edu> during the first 31 calendar days after their appointment.
- b. **Change in family status** – Mid-year enrollments and changes are allowed (as defined by federal law) within 31 calendar days of a qualified family status change. For more information, go to <http://benefits.stanford.edu> and click on *Life Events*.

- c. **Open Enrollment** – Stanford has an annual open enrollment period, usually in November, to enable employees to review and/or change their benefit options. Elections are effective at the beginning of the new plan year, January 1.

#### 4. **STANFORD CONTRIBUTIONS TO HEALTH PLANS**

For the current University contributions to medical and dental plans go to <http://benefits.stanford.edu> and click on *Resource Library*.

#### 5. **PRIVACY**

Stanford's ERISA (Employee Retirement Income Security Act) benefits plans operate in compliance with the Privacy Rule under the Health Insurance Portability and Accountability Act of 1996 (HIPPA), which governs the treatment of individually identifiable health information.