2.3.2 HEALTH PLANS

Last updated on: [03/15/2010]

Formerly Known As Policy Number:
27.2

The University provides Health Plans for eligible employees. This Guide Memo provides details on eligibility and links to further information.

Authority:
Approved by the Vice President for Human Resources.

Applicability:
This policy applies to regular employees (as defined in Guide Memo 2.2.1 [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 Labor Relations & Collective Bargaining [2]. While these policy statements are applicable to all University staff, the SLAC Human Resources Department should be contacted for specific information relating to SLAC employees.

1. Eligibility

All faculty and staff are eligible to enroll if hired/appointed to a 50% time or more position for a period of at least six consecutive months (four months or more for bargaining unit employees). Eligible dependents may also be enrolled. Additional information is available on the Cardinal at Work website [3]. Exceptions (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) on the Cardinal at Work website [3] or by contacting the University HR Service Team [4]. 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 on the [Cardinal at Work website](https://cardinalatwork.stanford.edu) or by contacting the [University HR Service Team](https://hr.stanford.edu). 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 during the first 31 calendar days after their hire/appointment date.

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, visit the [Cardinal at Work website](https://cardinalatwork.stanford.edu).

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 visit the [Cardinal at Work website](https://cardinalatwork.stanford.edu) or contact the [University HR Service Team](https://hr.stanford.edu).

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 (HIPAA), which governs the treatment of individually identifiable health information.


Links