

2023
POSTDOC
BENEFITS GUIDE



Stanford

Office of Postdoctoral Affairs
Postdoc Benefits

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Postdoc Benefits Office

Find help and information.
postdocbenefits.stanford.edu
(650) 724-9490
postdocbenefits@stanford.edu

Benelogic

Enroll in or review your benefits.
stanford.benelogic.com



THE BASICS

Stanford University Postdoctoral Scholar Benefits Program

The Program lets you access the following types of coverage:

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Life and accidental death and dismemberment (Life and AD&D)
- ✓ Short- and long-term disability (STD and LTD)
- ✓ Postdoc Assistance Program (PAP)
- ✓ Basic Travel Assistance Program (BTAP)
- ✓ Extended Travel Assistance Program (ETAP)

Program Eligibility

You're eligible if you're appointed as a Stanford postdoc through the Office of Postdoctoral Affairs.



Family Coverage

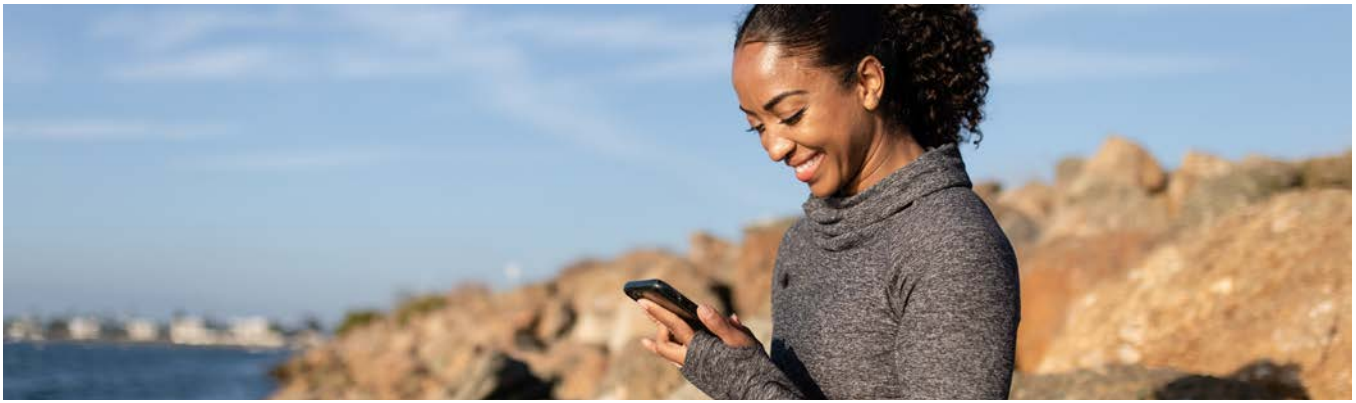
Eligible family members you can enroll in coverage include your:

- ✓ Spouse/registered domestic partner*
- ✓ Children under age 26



Upload proof of eligibility to Benelogic anytime you enroll a dependent in a postdoc health care plan.

* Eligible couples can register as domestic partners in the state of California. Enroll your eligible partner and dependents for benefits during Open Enrollment or within 31 days of a qualifying event by processing a Change Request in Benelogic.



Make Sure You Have the Required Coverage

Comprehensive medical coverage that meets or exceeds minimum standards set by Stanford University and the Affordable Care Act

This type of coverage is required regardless of your visa status or funding source. Sometimes, you may need to meet this requirement even during an unpaid leave of absence.

Repatriation of remains and emergency medical evacuation coverage that meets U.S. Department of State requirements

This type of coverage is required if you're on a J-1 visa. You can meet this requirement if you:

- ✓ Enroll in the Extended Travel Assistance Program (ETAP).
- ✓ Pay the \$1.25/month ETAP cost to cover yourself and eligible family members.

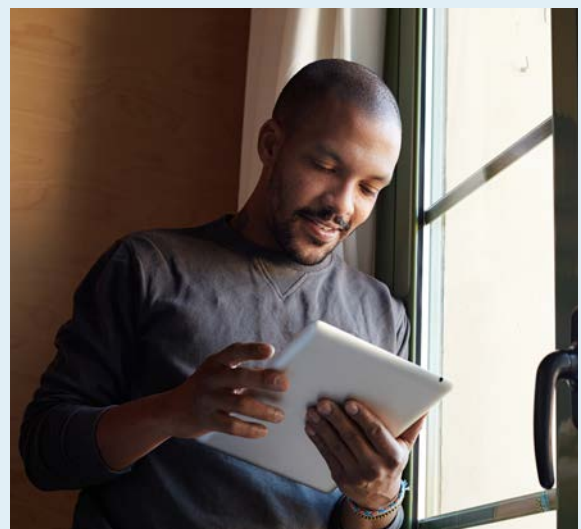
How to Waive Coverage

By default, you cannot waive medical insurance until the Postdoc Benefits Office confirms that you have other sufficient coverage. To start the process, email postdocbenefits@stanford.edu these two required items:

1. Proof that you have other medical coverage, such as a current benefits statement or a confirmed enrollment form showing your name, insurance plan and effective date of coverage. Keep in mind that:

- ✓ Your other medical coverage must meet **Stanford University and Affordable Care Act requirements**.
- ✓ Accidental sickness and injury travel policies are not accepted.
- ✓ For a foreign insurance policy to be considered, you need to provide the full policy in English.

2. A copy of your medical ID card.



Meet Your Enrollment Deadlines

1. You have 31 days to attend a Postdoc Benefits Orientation session.

It's required before you can enroll in benefits. Your department administrator will register you for one that's convenient. See current sessions on the **Postdoc Benefits website**.

2. You have 31 days to enroll from your appointment start date.

After attending your Benefits Orientation session, log on to Benelogic at **stanford.benelogic.com**, click **GO!** and follow the prompts to enroll.

Your coverage starts retroactively

No matter when you complete your enrollment, your coverage in all insurance plans is retroactively effective on your appointment start date.

Automatic Enrollment

If you have not enrolled within 60 days of your appointment start date, you may be automatically enrolled in the following benefits:

- ✓ **Medical**
- ✓ **Basic life and accidental death & dismemberment (AD&D)**
- ✓ **Short-term disability (STD) or Voluntary Disability Insurance (VDI)**
- ✓ **Long-term disability (LTD)**
- ✓ **Postdoc Assistance Program (PAP)**
- ✓ **Basic Travel Assistance Program (BTAP)**



There's no automatic enrollment for dependents.

You're not automatically enrolled in dental or vision coverage

The next time you can enroll is during Open Enrollment or after a qualifying life event — see next page.

How to Change or Update Benefits

Open Enrollment

Open Enrollment happens once a year and it's when you can change your benefits for the upcoming year. For example, you can:

- ✓ Waive postdoc medical coverage if you have other coverage.
- ✓ Add or drop dependents from your coverage.
- ✓ Enroll in or waive dental and/or vision coverage.

The changes you make during Open Enrollment become effective January 1.

Qualifying Life Events

You can change your benefits after a qualifying life event. Examples include:



Marriage



Dependents gain or lose other coverage



Birth of a child



Spouse changes jobs and gains or loses coverage



Dependents enter or permanently leave the country



Leave of absence

31-Day Deadline for Qualifying Life Events

You have 31 days to process a qualifying life event on Benelagic. You're required to submit proof of your qualifying life event (and of dependent eligibility if you're adding a new dependent to your plans). Find instructions on the **Postdoc Benefits website**.

Where to Update Your Personal Information

Keep your personal information up to date on both Benelogic and Axess to receive your health insurance information, tax forms and other important information at the correct address.



Axess

axess.sahr.stanford.edu

You receive all University mail, including tax forms and retirement information, at the address in Axess.



Benelogic

stanford.benelogic.com

You receive all benefits-related information, including medical ID cards, explanations of benefits (EOBs) and reimbursements at the address in Benelogic.



How Health Insurance Works in the United States

Health care in the United States can be expensive. A doctor's office visit may cost several hundred dollars and a three-day hospital stay tens of thousands of dollars. Most of us could not afford to pay so much.



Health insurance offers a way to reduce large out-of-pocket costs to more affordable amounts. For example, when you enroll in an insurance plan, you typically pay an upfront premium to a health insurance company so you can share 'risk' with a group of other enrolled people who make similar payments. Since people tend to be healthy most of the time, insurance companies can use the premiums they receive to cover expenses for the enrollees who get sick or injured. Insurance companies study risk, and their goal is to collect enough premiums to cover the medical costs of enrollees. There are many different types of health insurance plans in the United States and many different rules and arrangements regarding care.

Choosing the Right Medical Plan

As a Stanford University postdoc, you must have medical insurance that meets Affordable Care Act and Stanford University requirements. You can either enroll in the medical plan offered by the Office of Postdoctoral Affairs or enroll in another medical plan with comparable benefits. The key is knowing if the medical plan you have, or expect to have, will cover you in the Stanford area and the places you may visit for research, study or travel. Be sure you can answer the three questions on the next page.



Where Can I Receive Care?

One way that health insurance plans control their costs is by influencing access to providers, including physicians, hospitals, urgent care clinics, laboratories and pharmacies. Many insurance companies contract with a network of providers that agrees to charge only negotiated prices to plan enrollees. If a provider is not in a plan's network, the insurance company may not pay for the services provided or may pay a smaller portion than it would for in-network care. This means the enrollee who goes out-of-network for care may be required to pay the full cost of services or pay a much higher share of the cost.



The postdoc medical plan allows for coverage worldwide, but you'll want to make sure you have in-network doctors and facilities nearby. Other health insurance plans may not cover care in your area and you could incur higher costs.



What Does the Plan Cover?

Medical plans in the United States are required to offer a number of essential health benefits, including:

- ✓ Ambulatory patient services (those you would typically receive outside of a hospital)
- ✓ Emergency services
- ✓ Hospitalization
- ✓ Maternity and newborn care
- ✓ Pediatric services, including oral and vision care
- ✓ Mental health and substance abuse disorder services
- ✓ Preventive services (e.g., some immunizations) and chronic disease management
- ✓ Rehabilitative and habilitative services
- ✓ Some laboratory services
- ✓ Prescription drugs



If you're an international postdoc considering coverage through a non-U.S. plan, this question is extremely important — as is understanding the plan's exclusions and limitations of care.

How Much Will It Cost?

In general, the more you pay in premiums, the less you pay in deductibles, copays and coinsurance when you receive care. The less you pay in premiums, the more you will pay when you access care.



Ask yourself if you would rather pay a larger share now or later. Consider the anticipated costs at the time of service for the care you need.



MEDICAL

Key Terms to Know

Allowed amount

The maximum amount your medical plan will pay for a covered medical service.

Balance billing (applies to out-of-network providers)

The difference between what an out-of-network provider bills for services and what the plan will pay.

Balance billing does not apply to your deductible or out-of-pocket maximum. You pay this in addition to those plan limits.

In-network providers and hospitals don't balance bill you.

Coinsurance

The percentage of the allowed amount or billed charges that a plan member may pay for covered services after meeting any applicable plan deductible.

Copayment (copay)

The fixed amount a plan member must pay for covered services after meeting any applicable plan deductible.

Deductible

The initial amount a plan member must pay in a calendar year for particular covered services before the plan pays. Amounts you pay toward a balance bill don't apply to your deductible.

In-network provider

A provider who's part of your medical plan's network, also called a preferred provider. You'll pay reduced fees when receiving care from an in-network provider.

- ✓ When receiving care within the 5 core San Francisco Bay Area counties*, SHCA providers are in-network.
- ✓ When receiving care in the United States but outside the 5 core San Francisco Bay Area counties*, Aetna Choice POS II providers are in-network with the exception of Sutter Health providers, including Palo Alto Medical Foundation (PAMF).**

Out-of-network provider

A provider who's not in your medical plan's network, also called a non-network or non-preferred provider. Your costs will be higher when receiving care from an out-of-network provider.

Out-of-pocket maximum

The most money a plan member has to pay for covered services in a calendar year, including their deductible, copay and coinsurance. Balanced billing does not count toward the out-of-pocket maximum.

Physician

Generally, a doctor categorized as a general practitioner, family practitioner, pediatrician, internist or OB/GYN.

Primary care physician (PCP)

A doctor who is the first contact for a person with an undiagnosed health concern and also provides ongoing care.

Specialist

Generally, a doctor who is *not* categorized as a general practitioner, family practitioner, pediatrician, internist or OB/GYN. For example, dermatologists and cardiologists are specialists.

* The 5 core San Francisco Bay Area counties of the SHCA are Alameda, Contra Costa, San Francisco, San Mateo and Santa Clara counties.

** Within the 5 core San Francisco Bay Area counties, any provider not contracted with SHCA is out-of-network. Outside the 5 core counties but within the United States, any provider who does not have a contract with Aetna Choice POS II is out-of-network. Sutter Health providers are also out-of-network with the exception of 3 facilities — Alta Bates and Mills-Peninsula; however, not all providers at these 2 facilities are in the SHCA network. Confirm your provider is in the SHCA provider directory before receiving care. California Pacific Medical Center (all campuses) is a full-service hospital and is considered in-network. All other Sutter Health providers and facilities, including the Palo Alto Medical Foundation, are out-of-network.



Save Money By Staying In-Network

As an SHCA member, you can receive care from any licensed provider, but you receive a higher benefit level from participating SHCA providers when accessing care within SHCA’s 5 core counties. **You may receive care from a non-participating SHCA provider, but your costs will be much higher. See how using in-network vs. out-of-network providers can affect your costs below.**

Greatest Savings With In-Network Providers

When you receive care within these 5 counties from an in-network SHCA provider, covered services are paid at 100% after the applicable copay.

Alameda

Contra Costa

San Francisco

San Mateo

Santa Clara

Use the Aetna Choice POS II Network Outside the 5 Counties but Within the United States

If you need care outside of the 5 counties, but within the United States, you’ll get a higher benefit level when you receive care from a provider within the Aetna Choice POS II network.

Greatest Cost With Out-of-Network Providers

An out-of-network provider has no contract with SHCA and can charge you any amount for their service. Aetna will pay only a percentage of the allowed amount for that service. You can be billed for what Aetna does not pay. This is called balance billing.

Receiving out-of-network services requires that you meet an annual deductible, be subject to coinsurance and be responsible for any balance billing.

When You Receive Care Outside of the United States

Urgent and emergency care will be covered as if you were in-network; however, you may need to pay out-of-pocket for care, then work with the SHCA Member Services Care Team to file a reimbursement claim. All other non-emergency care will be covered at the out-of-network benefit level.

Example of Outpatient Surgery Care

Charges	In-Network		Out-of-Network
	In-hospital setting	Stand-alone facility	
Billed Amount	\$15,000	\$15,000	\$15,000
Contracted Amount	\$250	\$0	N/A
Allowed Amount (AA)	N/A	N/A	\$7,000
Deductible (ded)	N/A	N/A	\$1,500
Eligible Expense (60% of AA after ded)	N/A	N/A	\$3,300
Your Responsibility (40% of AA)	\$250	\$0	\$2,800
Balance Billing	\$0	\$0	\$7,400
Total Amount You Paid for Services	\$250	\$0	\$11,700

How In-Network and Out-of-Network Providers Compare

Charges	SHCA Providers (Within the 5 Counties)	Aetna Choice POS II Providers (Outside the 5 Counties)	Out-of-Network Providers
Offers you reduced fees	Yes	Yes	No. They can charge you any amount.
May balance bill you (charge you above the plan's allowed amount)	Not within the 5 counties	Not outside the 5 counties	Yes, you may pay that balance, which doesn't apply to your deductible or out-of-pocket maximum.
Claim Filing	No	No	Some providers may not bill your insurance and you would be responsible for paying the provider out of pocket, then filing a claim for reimbursement.



Sutter Health providers, including the Palo Alto Medical Foundation, are out-of-network with exceptions for three facilities:

1. Alta Bates; however, not all providers at this facility are in the SHCA network.
2. Mills-Peninsula; however, not all providers at this facility are in the SHCA network.
3. California Pacific Medical Center (all campuses) is a full-service hospital and is considered in-network.

All other Sutter Health providers and facilities are out-of-network. Confirm your provider is in the SHCA provider directory before receiving care.

Confirm your provider's network

To find in-network providers, use the Find Doctors and Clinics search at stanfordhealthcarealliance.org or call (855) 345-SHCA (7422).

Learn more about in-network savings

Visit aetna.com/individuals-families/using-your-aetna-benefits/network-out-of-network-care.html.

Find more information about out-of-network costs

Visit aetna.com/individuals-families/using-your-aetna-benefits/network-out-of-network-care/cost-of-out-of-network-doctors-hospitals.html.

2023 Medical Service Charges

Benefit Description	Stanford Health Care Alliance (SHCA) Plan Group #109047	
Postdoc Contribution	Enrollment Tier	Monthly Cost
	Postdoc Only	\$0.00
	Postdoc + Spouse/Registered Domestic Partner	\$281.34
	Postdoc + Child(ren)	\$226.10
	Postdoc + Family	\$391.83
Overview	<p>Stanford Health Care Alliance (SHCA) is a select network medical plan in which Stanford Health Care physicians and affiliated providers work together to carefully coordinate and deliver your care. SHCA features an expanded network of primary and specialty care physicians who are affiliated with Stanford Health Care and Stanford Children’s Health.</p> <p>The SHCA core service area includes these five San Francisco Bay Area counties: Alameda, Contra Costa, San Francisco, San Mateo and Santa Clara counties. If you are outside of the SHCA’s core service area (but within the United States), you should use the Aetna Choice POS II network. Three Sutter Health facilities are in-network — Alta Bates, Mills-Peninsula; however, not all providers at these two facilities are in the SHCA network. Confirm your provider is in the SHCA provider directory before receiving care. California Pacific Medical Center (all campuses) is a full-service hospital and is considered in-network. All other Sutter Health providers and facilities, including the Palo Alto Medical Foundation, are out-of-network.</p>	
Basics	In-Network	Out-of-Network
Annual Deductible (ded) Applies to services that require coinsurance; isn’t required before copays	\$0/individual \$0/family	\$1,500/individual \$4,500/family
Coinsurance	0%	20-40%
Annual Out-of-Pocket Maximum Includes deductible, copays and pharmacy. Excludes balance billing charges.	\$3,500/individual \$7,000/family	\$15,000/individual \$45,000/family Balance billing may also apply to your out-of-network costs. Any balance billing is not included in the out-of-pocket maximum you can be charged for services. Balance billing is in addition to your out-of-pocket maximum.

2023 Medical Service Charges

Benefit Description	Stanford Health Care Alliance (SHCA) Plan Group #109047	
	In-Network	Out-of-Network
Choice of Physicians	<p>If you are in the SHCA core service area, use the SHCA network for all services.</p> <p>If you are outside the SHCA core service area, use the Aetna Choice POS II network for all services.</p>	You may use any licensed provider.
Claim Filing	Plan members only submit claims for out-of-network emergency services.	Yes.
Pre-authorization Requirement	<p>Pre-authorization is required for infertility services and non-medically necessary services and supplies.</p> <p>PENALTY! You will be financially responsible for the full cost of all unauthorized services.</p>	
Office Care		
Physician	\$5 copay	20% no ded
Specialist	\$40 copay	20% no ded
Adult Preventive Immunizations, mammogram, pap smear, physical exam, prostate-specific antigen test, well-woman exam, hearing exam when given as part of a routine physical	No charge	20% no ded
Child Preventive Immunizations, hearing and visual screenings	No charge	20% no ded
Prenatal Visit Copay applies to first visit, thereafter, no copay	No charge	20% no ded
Allergy Injections	No charge	20% no ded
Acupuncture	\$5 copay 20-visit max per calendar year	20% no ded 20-visit max per calendar year (combined max for in- and out-of-network)



2023 Medical Service Charges

Benefit Description	Stanford Health Care Alliance (SHCA) Plan Group #109047	
	In-Network	Out-of-Network
Chiropractic Care	\$40 copay 24-visit max per calendar year	20% no ded 24-visit max per calendar year (combined max for in- and out-of-network)
Physical, Speech and Occupational Therapy (restorative services only)	\$40 copay	40% after ded
Other Care		
Walk-in Clinic	\$5 copay	20% no ded
Urgent Care	\$50 copay	40% no ded
No coverage for non-urgent use of Urgent Care		
Emergency Room	\$300 copay	\$300 copay
No coverage for non-emergency use of the Emergency Room		
Ambulance	No charge	No charge
Hospital Room and board, surgeon, physician visit and anesthesiologist, including childbirth/delivery facility	\$300 copay; pre-authorization required	40% after ded; pre-authorization required
Outpatient Surgery	\$300 copay/visit for hospital facility; no charge for free standing facility Physician/Surgeon - No charge	40% after ded
Home Healthcare	No charge	40% after ded
Skilled Nursing	No charge	40% after ded
100-day max per calendar year (combined max for in- and out-of-network)		

2023 Medical Service Charges

Benefit Description	Stanford Health Care Alliance (SHCA) Plan Group #109047	
	In-Network	Out-of-Network
Behavioral Health		
Mental/Autism Behavioral Health		
Inpatient Care (per admission)	\$300 copay	40% after ded
Outpatient Visit	\$5 copay (psychologists, therapists, counselors)	20% no ded
Autism ABA Visit	No charge	40% after ded
Autism Habilitation Services	No charge	40% after ded
Autism Spectrum Disorder PT/OT/ST	\$5 copay (physician) \$40 copay (specialist)	40% after ded
Autism Spectrum Disorder Behavioral Therapy	\$5 copay	40% after ded
Substance Abuse		
Inpatient Care (per admission)	\$300 copay	40% after ded
Outpatient Visit	\$5 copay (psychologists, therapists, counselors)	20% no ded
Diagnostic Services		
Laboratory Charges	No charge	40% after ded
X-rays, Imaging (non-preventive)	No charge	40% after ded
Outpatient Advanced Imaging	\$100 copay/visit for hospital facility; no charge for free standing facility	40% after ded
Allergy Test	No charge	40% after ded
Other Services		
Bariatric	No charge	40% after ded
Durable Equipment	No charge	40% after ded
Hearing Exams (when not part of a routine physical)	No charge	40% after ded
Hospice	No charge	Not covered
Infertility	50% coinsurance Pre-authorization required for infertility services	Not covered
Prosthetic Devices	No charge	40% after ded
Transplants	No charge	40% after ded

2023 Medical Service Charges

Benefit Description	Stanford Health Care Alliance (SHCA) Plan Group #109047
<p>Prescription Drug Provisions</p>	<p>Out-of-Network pharmacy coverage: 25% coinsurance; No coverage for Specialty Drugs</p> <p>Maintenance Choice with Opt Out: Fill a 90-day supply of your maintenance medications at a discounted rate with Aetna’s mail service pharmacy or at CVS Pharmacy locations. After your second fill, you must fill 90-day supplies with CVS Caremark Mail Service Pharmacy or at CVS Pharmacy stores.</p> <p>To opt out of Maintenance Choice, call Aetna at (888) Rx Aetna (792-3862) and say you’d like to continue to fill your 30-day supply at any retail pharmacy at the regular retail copay.</p> <p>If you don’t reach out to Aetna to opt out, you’ll pay the full cost of your medications on the third 30-day refill at a non-CVS or Aetna mail service pharmacy.</p> <p>Specialty drugs: Applicable cost as noted below. Your first specialty prescription should be filled at a participating retail pharmacy or within the Aetna Specialty Pharmacy Network. Subsequent refills must be through the Aetna Specialty Pharmacy Network.</p> <p>Your cost will be higher when choosing brand over generic unless prescribed “dispense as written.”</p> <p>Members save a copay at Aetna Rx Home Delivery and CVS Caremark Pharmacy when ordering a 90-day supply.</p>
<p>Formulary (Drug List)</p>	<p>Aetna Standard Formulary</p>
<p>Retail Pharmacy (30 Day Supply)</p>	<p>Generic drugs: \$5 copay per prescription, including generic specialty drugs</p> <p>Preferred brand drugs: \$50 copay per prescription and 10% coinsurance for specialty drugs, up to \$250 per specialty prescription</p> <p>Non-preferred brand drugs: \$100 copay per prescription and 10% coinsurance for specialty drugs, up to \$250 per specialty prescription</p>
<p>Mail Order Pharmacy (31 to 90 Day Supply)</p>	<p>Generic drugs: \$10 copay per prescription</p> <p>Preferred brand drugs: \$100 copay per prescription</p> <p>Non-preferred brand drugs: \$200 copay per prescription</p>



How to Access Medical Care

After you're enrolled in the postdoc SHCA plan, complete these 4 steps.

1. Register at [aetna.com](https://www.aetna.com) so you can:

- ✓ Find an in-network doctor.
- ✓ View your coverage.
- ✓ Check a claim.
- ✓ Print an ID card.

2. Download the **Aetna Health app**

or text the word **Aetna** to **90156** to access coverage information anytime, anywhere.

3. Save the **Informed Health® Line number — (800) 556-1555 — to your phone**

so you can speak with a registered nurse about non-emergency health concerns. Call 24/7 at no cost to you.

4. Use the **MyHealth* free online portal to:**

- ✓ Make or cancel appointments.
- ✓ Pay bills.
- ✓ View lab results.
- ✓ See your medical records (or your children's).
- ✓ Communicate with your doctors and nurses.
- ✓ Manage prescriptions.



* MyHealth app is applicable to SHC and UHA providers. Others may participate, but there is no guarantee that all providers use this service.

Protect Your Health with Preventive Care

Preventive care includes immunizations and regular checkups that help you track your health and make lifestyle adjustments for better long-term health. It's also free if you're enrolled in the postdoc medical plan and use in-network doctors. Be sure to schedule:

- ✓ An annual routine physical exam.
- ✓ Any other preventive health screening, such as a pap smear or prostate-specific antigen (PSA) test.

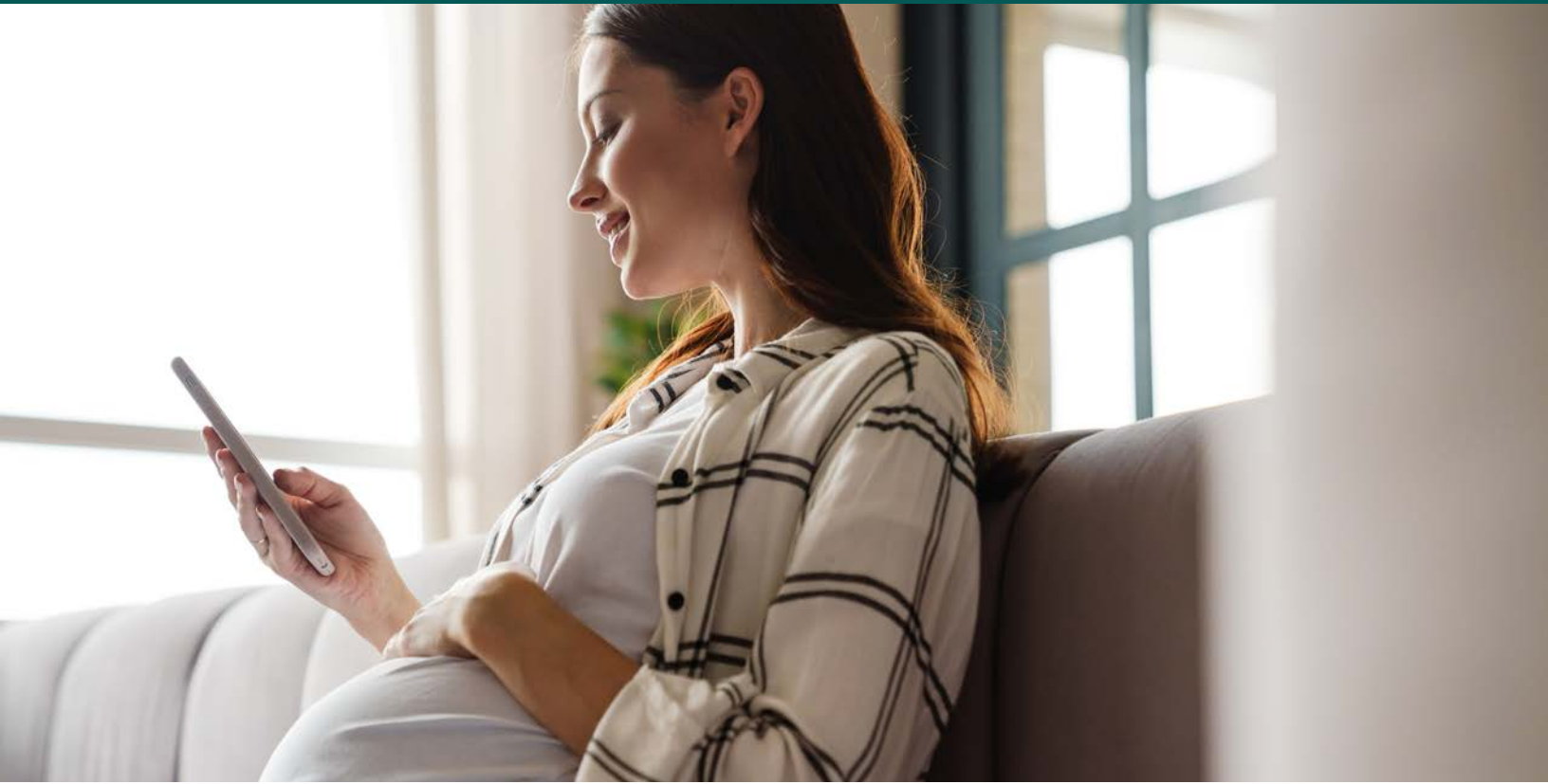


Make sure your doctor's office codes your visit as "preventive" so it's covered in full.

Out-of-Network Providers Charge You for Preventive Care

Only in-network preventive care is 100% covered. You will be charged for preventive care at out-of-network providers.





Aetna Maternity Program

This program offers support for family planning, pregnancy and post-pregnancy at no cost to you. Use it to access resources, such as:

- ✓ Educational materials about prenatal care, labor and delivery, and newborn care.
- ✓ Specially trained nurses for high-risk mothers-to-be.

Enroll in the program



By phone

(800) CRADLE1 (272-3531)
Monday – Friday,
5 am – 4 pm Pacific time



Online

[aetna.com/individuals-families/womens-health/pregnancy-care-reproductive-health.html](https://www.aetna.com/individuals-families/womens-health/pregnancy-care-reproductive-health.html).

Expecting a baby?

As soon as you know you're pregnant, email the Postdoc Benefits Office for information about maternity leave. Information about your health and pregnancy is protected and not shared outside the Postdoc Benefits Office.

Attend an information session to learn about your available maternity/paternity leave benefits. See upcoming sessions on the **Postdoc Benefits website**.

CARE FINDER

Medical Care Before Enrolling in Benefits

If you need immediate medical care after your postdoc appointment starts but before you're enrolled in the postdoc medical plan, follow these steps.

1. Get treatment at one of the care options listed in orange in the Care Finder charts and pay out of pocket.
2. Save your receipts!
3. After you're enrolled in the medical plan, request a reimbursement by talking to an SHCA Member Care Specialist.

COVID-19 Resource Center

If you have COVID-19 symptoms or want to know more about resources to help you during the pandemic, visit healthalerts.stanford.edu/covid-19.

Finding the right resource for care can help you stay safe, save money and avoid long wait times. The Care Finder below can help you decide how to access non-preventive care.

Minor health concerns — headaches, allergies, low fevers

Resource	Service	Hours	Cost
Informed Health Line (800) 556-1555	Same-day care from a doctor by phone	24/7 No appt needed	In-Network: \$0
Teladoc (855) TELADOC (835-2362) Download the app at Teladoc.com/Aetna	Same-day care from a doctor by phone	24/7 No appt needed	In-Network: \$5 copay
Walk-in clinics Stanford Walk-In Clinic (may be temporarily closed) (650) 497-3940 211 Quarry Road Palo Alto, CA Open walk-in clinics can be found online. Most CVS Minute Clinics are in-network.	Same-day in-person care or video visits with a doctor	Vary by location No appt needed	In-Network: \$5 copay Out-of-network: 20% no ded
Physician office visit Phone and address vary by location.	In-person care, video or phone visit with your doctor	Vary by location Needs appt	In-Network: \$5 copay Out-of-network: 20% no ded

More serious health concerns — minor cuts, burns, fractures, sprained ankles

Resource	Service	Hours	Cost
Urgent care Stanford Express Care Clinic (650) 736-5211 Hoover Pavilion 211 Quarry Road, Suite 102 Palo Alto, CA stanfordhealthcare.org	Same- and next-day in-person urgent care from a doctor	Mon – Sun 9 am – 9 pm Needs appt	In-Network: \$50 copay Out-of-network: 40% no ded
Stanford Express Care Clinic – San Jose (669) 294-8888 52 Skytop Street, Suite 10 San Jose, CA	Same- and next-day in-person urgent care from a doctor	Mon – Sun 9 am – 9 pm Needs appt	In-Network: \$50 copay Out-of-network: 40% no ded
Valley Immediate Care for Dublin Livermore Area (925) 479-3773 4000 Dublin Blvd., Suite 150 Dublin, CA	Same- and next-day in-person urgent care from a doctor	Mon – Fri 8 am – 5 pm Needs appt	In-Network: \$50 copay Out-of-network: 40% no ded
ValleyCare (925) 373-4018 1133 E. Stanley Blvd. Livermore, CA	Same- and next-day in-person urgent care from a doctor	Mon – Sun 10 am – 8 pm Needs appt	In-Network: \$50 copay Out-of-network: 40% no ded

These are SHC specific Urgent Care facilities. More in-network facilities can be found online.

Life-threatening emergencies — heart attack, respiratory distress, poisoning

Resource	Service	Hours	Cost
911 (9-911 on campus) If you have a life-threatening emergency, call 911 (9-911 on campus) or go to the nearest hospital.	Immediate in-person emergency care from first responders	24/7 No appt needed	Varies by service
Emergency Room Stanford Hospital Emergency Room (650) 723-5111 900 Quarry Road Extension Palo Alto, CA More emergency rooms/hospitals can be found online.	Immediate in-person emergency care from a doctor	24/7 No appt needed	In-Network: \$300 copay Out-of-network: \$300 copay

In the event of a life-threatening emergency, you may seek care at the nearest emergency room without paying for out-of-network facility costs.

DENTAL

2023 Delta Dental PPO Plan

The postdoc Delta Dental Plan pays a portion of eligible dental expenses.

Delta Dental PPO	In-Network		Out-of-Network*
	PPO Provider	Premier Provider	Non-Network Provider
Annual Maximum Benefit (per person)	\$4,000	\$1,250	\$1,000
Annual Deductible (ded)			
Individual	None	\$50	\$75
Family	None	\$150	\$225
Diagnostic and Preventive Services	Plan Pays		
Oral exams and routine cleaning (2 per year)			
Full mouth x-rays (1 set every 5 years)			
Bitewing x-rays (2 per year to under age 18; 1 per year for age 18 and older)			
Panoramic x-ray	100%		90%
Fluoride application (2 per year to under age 19)	(no ded)		(no ded)
Space maintainers (for non-orthodontic treatment only)			
Emergency care to relieve pain			
Histopathologic exams			
Basic Restorative Services			
Periodontal maintenance (2 per year)			
Fillings and root canal therapy			
Osseous and oral surgery			
Periodontal scaling and root planning			
Sealants (limited to first molars to under age 9; second molars to under age 16 every 2 years)	80%		60%
Anesthetics	after ded		after ded
Repairs to crowns and inlays			
Simple extractions and surgical extractions of impacted teeth			
Major Restorative Services			
Dentures (construction, repair and adjustments)	80%	50%	40%
Implants, crowns and bridges	(no ded)	after ded	after ded

* Non-Delta Dental providers can bill you for any difference between what Delta Dental pays and the submitted fee (also known as "balance billing"). This can make your out-of-pocket cost significantly higher.

This summary is for general information only. Look at the specific plan documents on the Postdoc Benefits website for detailed information. Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

How to Access Dental Care

If you enroll in the postdoc Delta Dental PPO plan, use these tips to make the most out of your coverage. You don't need an ID card to receive services.

Register on deltadentalins.com to:

- ✓ View coverage.
- ✓ Check claims.
- ✓ Estimate costs.

Download the Delta Dental mobile app to access coverage information anytime, anywhere.

Find an in-network dentist on the Delta Dental website or app, or call (800) 765-6003. To save the most on dental expenses, choose a Delta Dental PPO network dentist.

Schedule your preventive care, including free routine oral exams and cleanings.

Get a pre-treatment estimate using the Cost Estimator by logging in to your Delta Dental account and going to **Plan ahead for a visit > Estimate costs**. Also ask your dentist for a printout of all recommended procedures and estimated costs before receiving care.

Does your spouse/registered domestic partner also work at Stanford?

If yes and you're both eligible for the Delta Dental plan:

- ✓ Your children can only be covered by you or your spouse, not by both.
- ✓ You can't cover each other and need to enroll in the plan individually.

Learn more at deltadentalins.com and (800) 765-6003.





VISION

2023 EyeMed Vision Care Plan

Protect your vision by enrolling in the postdoc EyeMed Plan.

Summary of EyeMed Access Plan Benefits		
Benefit Description	EyeMed In-Network Provider	Any Licensed Vision Care Provider
Annual Copays		
Vision Exam	\$10; \$0 at PLUS providers	N/A
Prescription Glasses	\$25	N/A
Contact Lens Exam	Copay not to exceed \$55*	Not covered
Examination	Plan Pays Every 12 Months	
	Covered in full	Up to \$45
Lenses	Plan Pays Every 12 Months	
Single Vision		Up to \$35
Lined Bifocal		Up to \$55
Lined Trifocal	Covered in full	Up to \$90
Polycarbonate (Children)		Up to \$20
Standard Progressive		Up to \$50
Frame	Plan Pays Every 12 Months	
Allowances vary by type of frame and location		
Featured Frame	Up to \$150; \$200 at PLUS providers	Up to \$105
Sam's Club or Walmart	Up to \$150	
Costco®	Up to \$105	
Contacts (instead of lenses)**	Plan Pays Every 12 Months	
Elective	Up to \$150	Up to \$105
Necessary***	Covered in full	Up to \$300

* Your copay will vary depending on the fit of the contact lenses.

** You can receive either contacts and frame, or frames and lens services in the same plan year.

*** You must meet specific criteria to be prescribed necessary contact lenses by an eye doctor.

This summary is for general information only. Since exclusions and dollar/frequency limitations apply, look in the specific plan documents on the Postdoc Benefits website for detailed information.

How to Access Vision Care

1. **Register at [eyemed.com](https://www.eyemed.com) and download the EyeMed Members app** to access coverage information anytime, anywhere.
2. **Schedule your annual Vision exam.** Use the **Find an eye doctor** tool on the EyeMed website or app to search for an EyeMed Access Network provider. You can also call (866) 723-0513.

Laser discounts

You get an average of 15% off the regular price or 5% off the promotional price of your laser vision correction from U.S. Laser Network.

Lens enhancements (you pay)

- ✓ Anti-reflective coating: \$35
- ✓ Premium progressive lenses: \$80-\$90
- ✓ Custom progressive lenses: \$120-\$160

Glasses and sunglasses

Save 40% on additional glasses and sunglasses anytime during the year. You can also get 20% savings on any item not covered by the plan, including non-prescription sunglasses, at EyeMed Access network locations.

Convenient online shopping

Choose from hundreds of brand-name frames and contacts from participating online providers, like **LensCrafters**, **Target Optical**, **Ray-Ban**, **Glasses.com** and **ContactsDirect**. Instantly apply your in-network benefits at checkout with free shipping and returns.

Retinal imaging

You can enhance your vision exam with a routine retinal imaging for a \$10 copay.

Know Before You Go Cost Estimator

Estimate what your total costs will be ahead of time, so there are fewer surprises at the register:

- ✓ See a list of available services and products
- ✓ Choose your preferences for each item
- ✓ Estimated out-of-pocket costs (if any) appear on-screen

International Travel Solution

You can get support for eyewear emergencies 24/7. Call the International Customer Care Center at (513) 765-2870 for details.

Diabetic Care Services

Diabetic members receive extra benefits for free at in-network providers, including follow-up eye exams, once every 6 months.

Hearing aid discount

Amplifon makes hearing aids affordable by providing exclusive savings to members. Save up to 64% on a pair of hearing aids. Learn more at [eyemed.com/en-us/member/benefits/hearing](https://www.eyemed.com/en-us/member/benefits/hearing) or call (877) 203-0675.

ADDITIONAL BENEFITS

Basic Life and AD&D Insurance

You have these additional benefits at no cost to you:

- ✓ **Basic life insurance**
Your beneficiary gets a \$50,000 benefit if you die from any cause, plus up to \$5,000 for the repatriation of your remains.
- ✓ **Basic AD&D insurance**
Your beneficiary gets a \$50,000 benefit if you die from an accident.



Name your beneficiaries for life and AD&D insurance at stanford.benelogic.com.

Learn more

Visit postdocbenefits.stanford.edu > **Benefits > Life and Accident Insurance.**





Disability

At no cost to you, disability coverage replaces part of your income when you can't work due to an accident, illness or pregnancy. The short- and long-term disability plans (STD and LTD) work together with other disability plans you may be eligible for, such as the Voluntary Disability Insurance (VDI) plan. Your disability plans depend on the source of your postdoc funding.

If you have a stipend, fellowship or outside funding that's not a Stanford University salary, you're enrolled in:

- ✓ Short-term disability through Standard Insurance.
- ✓ Long-term disability through Standard Insurance.

If you get a salary from Stanford University, you're enrolled in:

- ✓ Stanford University's Voluntary Disability Insurance through AbsenceOne.*
- ✓ Long-term disability through Standard Insurance.

* If you reside in California, you may choose to reject automatic enrollment in Stanford's VDI plan and instead enroll in California State Disability Insurance (SDI). To do so, you must complete a VDI Rejection Notice and submit it to your payroll department. You can return to the VDI plan at any time by completing an SDI Rejection Notice.

If you're unable to work due to an injury or illness, you may qualify for disability benefits. Email or call the Postdoc Benefits Office to request additional information about filing a disability leave. You can also find information at postdocbenefits.stanford.edu > **Benefits > Disability Plans.**

Postdoc Assistance Program

The Postdoc Assistance Program (PAP) is 100% confidential and available at no cost to you. Resources For Living administers the PAP. You can use the program 24 hours a day, 7 days a week at (888) 238-6232 and **resourcesforliving.com** — enter **SUPD** as both the username and password.

Below are some PAP services available to you, your dependents and your household members.



Download the **Resources For Living** mobile app to access your resources anytime, anywhere.

Worklife balance — unlimited phone consultations for child and elder care, home repair, financial aid research, healthy eating and exercise.

Confidential counseling — for stress, self-esteem, relationships, grief and substance abuse. Each member can also meet a licensed therapist face-to-face or by televideo up to six times per incident per year.

Financial services — 30-minute phone consultations for debt, taxes, budgeting, mortgages, refinancing, retirement and estate planning.

myStrength — online tools for mild or moderate depression and anxiety.

Talkspace — emotional health therapy and support for relationship issues, workplace stress, depression, anxiety, PTSD and substance use disorders.

Legal support — 30-minute phone or face-to-face attorney consultations for debt, divorce, wills, estate planning, immigration, vehicles, landlords, real estate transactions, and civil and criminal actions.

Identity theft resolution — 60-minute consultation for victims of fraud.

Crisis response services — for up to 10 hours per incident.

Chronic pain solution — for managing pain and living meaningfully despite it.

Self-directed online resources — for child care, adoption, college and education, emergency preparedness, military life, pets, Worklife library and online webinars.

Discounts — find deals on products and services, including computers, electronics, theme parks, car rentals, hotels, retail shopping, child and elder care, plus movie tickets and video rentals.



Stanford Faculty Staff Help Center

The Stanford Faculty Staff Help Center is available at no cost to you. You can use the Center's counseling, facilitated conversations, workshops and discussion groups when you need help with matters such as stress at work, relationships, grief, anxiety and retirement.

Make an appointment at (650) 723-4577 or helpcenter@lists.stanford.edu.

Learn more at helpcenter.stanford.edu.





OTHER BENEFITS

Travel Assistance Program

You have basic travel assistance coverage at no cost to you through Assist America. It helps you cope with emergencies while traveling more than 100 miles from home or internationally for trips of up to 180 days.

This basic coverage doesn't meet the U.S. Department of State's requirements for J-1 visa scholars and their families.

If you're a postdoc on a J-1 visa, the U.S. Department of State requires you to have coverage for:

- ✓ Repatriation of remains
- ✓ Emergency medical evacuation

The Extended Travel Assistance Program (ETAP) meets these requirements. It costs \$1.25/month and includes coverage for your spouse/registered domestic partner and kids under age 26.

Assist America must arrange all services. You aren't reimbursed for services you arrange yourself. Contact Assist America, Inc. to arrange services:

**U.S., Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda**
(800) 872-1414

Everywhere else
(609) 986-1234

For more information, email medservices@assistamerica.com.

Stanford Federal Credit Union

If you enroll, you get:

- ✓ A free checking account.
- ✓ Electronic Bill Pay.
- ✓ Immediate approval of up to \$2,500 in credit.
- ✓ A \$25 bonus when you refer a friend.



It can take up to 10 business days to receive your credit card. Learn more at sfcu.org/students or (888) 723-7328.

RETIREMENT PLANNING

Tax-Deferred Account

Salary-paid postdocs, regardless of the percentage of their appointment, can contribute pre-tax dollars to the Stanford University Contributory Retirement in the Tax-Deferred Account (TDA) Plan. No matching contributions are made on behalf of Stanford for anyone enrolled in the TDA. You can enroll in the plan as soon as you receive your first paycheck if you're a postdoc on salary and not a stipend.

TDA Benefits

1. Your pre-tax contributions lower your taxable income.
2. Your contributions are fully vested.
3. Your investment earnings are tax-free.
4. You can take a loan from your TDA, up to a limit, while you're a postdoc at Stanford.

Learn more at postdocbenefits.stanford.edu > **Benefits > Retirement Savings Options.**

Roth 403(b) Account

Salary-paid postdocs can contribute after-tax dollars to a Roth account where:

- ✓ Earnings grow tax-free instead of tax-deferred.
- ✓ Contributions count toward the same IRS pre-tax contribution limit as your TDA.
- ✓ Contributions are non-matchable.
- ✓ You can choose in-plan Roth conversions to maximize Roth contributions with minimal tax consequences.
- ✓ You can only access the funds when you're 59 1/2 years old, still working at Stanford and five years have passed since your first contribution.

Learn more at cardinalatwork.stanford.edu > **Benefits & Rewards > Resources > The Roth 403(b) After-Tax Retirement Savings Plan.**



PAYING PREMIUMS

Costs Stanford Pays for You

When you enroll in the plans below with postdoc only coverage, Stanford pays the full monthly premium costs.

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Short-term disability
- ✓ Long-term disability
- ✓ Life and accidental death and dismemberment
- ✓ Basic travel assistance
- ✓ Postdoc Assistance Program — which automatically provides coverage to your entire household

Costs You and Stanford Share

When you enroll in the plans below with coverage for postdoc and one or more dependents, you and Stanford share the monthly premium costs.

- ✓ Medical
- ✓ Dental
- ✓ Vision



Only You Pay for the Extended Travel Assistance Program

If you're a Postdoc on a J-1 visa, the U.S. Department of State requires you to have coverage for:

- ✓ Repatriation of remains
- ✓ Emergency medical evacuation

Our Extended Travel Assistance Program (ETAP) meets these requirements. You pay \$1.25/month to cover yourself, your spouse/registered domestic partner and children under age 26.



How You Pay Premiums

When you enroll in a plan that requires you to pay premiums, you pay them through an automatic debit from your bank account.* The Postdoc Benefits Office processes your payment each month.



Benelogic asks for your bank account information when you're required to pay premiums.

Premium payments are withdrawn from your bank account on the 22nd of each month.

- 1.** If you owe retroactive premiums, they'll be deducted with your first automatic premium payment.
- 2.** If the 22nd falls on a weekend or holiday, your automatic payment will be made on the previous business day, though the actual payment date may be different depending on your bank.

* Needs to be a U.S.-based bank account.

2023 MONTHLY CONTRIBUTION RATES

	2023 Monthly Premiums		
	Total Cost	Institutional Cost*	Your Monthly Cost
Medical – Stanford Health Care Alliance (SHCA)			
Postdoc Only	\$920.77	\$920.77	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$1,875.59	\$1,594.25	\$281.34
Postdoc + Child(ren)	\$1,507.29	\$1,281.19	\$226.10
Postdoc + Family	\$2,612.20	\$2,220.37	\$391.83
Dental – Delta Dental PPO			
Postdoc Only	\$41.42	\$41.42	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$81.42	\$41.42	\$40.00
Postdoc + Child(ren)	\$71.42	\$41.42	\$30.00
Postdoc + Family	\$111.42	\$41.42	\$70.00
Vision – EyeMed Vision Care			
Postdoc Only	\$5.44	\$5.44	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$9.17	\$5.44	\$3.73
Postdoc + Child(ren)	\$9.38	\$5.44	\$3.94
Postdoc + Family	\$15.66	\$5.44	\$10.22
Extended Travel Assistance Program (ETAP) – Assist America, Inc.			
Postdoc + Eligible Family Members**	\$1.25	\$0.00	\$1.25
Disability, Life and AD&D – Standard Insurance Company			
Short-Term Disability	\$7.32	\$7.32	\$0.00
Long-Term Disability	\$1.45	\$1.45	\$0.00
Basic Life	\$1.45	\$1.45	\$0.00
Basic Accidental Death & Dismemberment	\$0.70	\$0.70	\$0.00
Postdoc Assistance Program (PAP) – Resources For Living			
Postdoc + Household Members	\$1.54	\$1.54	\$0.00

* Institutional costs are funded from a variety of sources depending on each individual postdoc's appointment arrangement.

** Once you enroll, your eligible family members (spouse/registered domestic partner and children under age 26, regardless of student or marital status) are automatically covered.

EXTRA PERKS

Places to Exercise

Get full access to Stanford gyms, pools and golf course.

Free Go Pass

Use the Go Pass for unlimited travel on Caltrain.

Financial Assistance Programs

Check your eligibility for grants.

Career Centers

Find advice at Stanford's **CareerEd** and **BioSci Careers**.

Phone Discounts

Find discounts for your service plan.

Free Professional Development Programs

Advance your career.

Postdoc Dining Plan

Find a meal plan.



Programs and Events for International Spouses, Partners and Families

Find activities your whole family can enjoy.

Pet Insurance

Nationwide Insurance offers coverage for your dogs, cats, birds and exotic pets.

Stanford Federal Credit Union

Receive immediate approval of up to \$2,500 in credit.



MENTAL HEALTH RESOURCES

If you're struggling and need help coping with stress, anxiety, illness or grief, you can find support on our **Mental Health Resources** webpage. It's always important to take care of our overall health, including our mind and emotions.

If you have questions or need help with any of the listed resources, please contact the Postdoc Benefits Office at postdocbenefits@stanford.edu or (650) 724-9490.

EMERGENCY RESOURCES AVAILABLE 24/7

If you are in crisis or have suicidal thoughts, seek help immediately

For all emergency situations

Call 911 (9-911 from a university phone)

National Suicide Prevention Lifeline

(800) 273-8255

Resources For Living

(888) 238-6232

Santa Clara County Suicide and Crisis Hotline

(855) 278-4204

San Mateo County Suicide and Crisis Hotline

(650) 368-6655

Benefit-Related Resources

Mental Health and Substance Abuse Services Through Your Medical Plan

Use your medical insurance to access care for mental health, including alcohol and substance abuse treatment.

Meru Health

This 12-week, online mental wellness program uses a mind-body approach to help reduce anxiety, stress, depression and long-term burnout. If you're a member of the SHCA medical plan, you and enrolled dependents (age 18 and over) can join at no cost.

Brightline

The first behavioral health solution designed specifically to support children 18 months to 17 years old with whatever they're dealing with.

Teladoc for Behavioral Health

With Teladoc, you have access to a licensed therapist, counselor, psychologist and psychiatrist by phone, web or mobile app, seven days a week.

Televideo Counseling Services

You can meet with a therapist where you're most comfortable. All you need is a phone, laptop or tablet and an internet connection.

Postdoc Assistance Program (PAP)

Resources For Living provides short-term therapy for personal and work-life issues. This service is confidential, free to you and your dependents, and available 24 hours a day, seven days a week.

Stanford Help Center

All services are professional, confidential and free to you and your family.

Apps and Online Resources

Calm

#1 Sleep and meditation app. A unique 10-minute meditation each day.

Headspace

Everyday mindfulness and meditation for stress, anxiety, sleep, focus, fitness and more.

10% Happier

Lower your stress levels and stay balanced when chaos reigns. This app offers guided meditations and practical teachings you can carry anywhere.

Waking Up

For beginners struggling with negative thoughts, to advanced meditators who have glimpsed the illusion of the self, Waking Up meets you where you are.

Depression and Bipolar Support Alliance

Aims to improve the lives of people living with mood disorders.

Online Mental Health Screening

Free, anonymous screenings for depression, anxiety problems, eating disorders and alcohol problems.

Other Stanford Resources

Office of the Ombuds

Discuss any concern that is interfering with your postdoc appointment.

Office for Religious Life

Offers pastoral care and spiritual guidance.

FREQUENTLY ASKED QUESTIONS

Do I need to assign a primary care physician (PCP)?

No.

Do I need a referral to see a specialist?

You may self-refer to most specialists; however, the specialist may require a referral. Cardiologists require a referral.

Can SHCA members see doctors or specialists outside of the SHCA network?

If you are outside of the SHCA core service area, you can see providers from the Aetna Choice POS II network and enjoy the same benefit level as if in the SHCA service area. You can receive services from non-participating SHCA providers when inside the core service area, but this is considered out-of-network care and your costs will be much higher.

SHCA has to authorize some out-of-network services. Learn more about seeing an out-of-network provider from Member Care Services at (855) 345-SHCA (7422).

Can I keep my current doctor who's not in the SHCA network?

Although you may see any doctor you choose, you will pay more if they are out-of-network. To benefit from the greatest savings, receive care from in-network providers.

Where can I search for in-network providers?

Visit stanfordhealthcarealliance.org or call (855) 345-SHCA (7422).

How do I make an appointment with a provider?

Use the Find Doctors and Clinics link at stanfordhealthcarealliance.org to look up in-network providers. After you choose a provider, call the office to make an appointment. You may self-refer to most specialists; however, some specialists (such as cardiologists) may require a referral.

Does the SHCA medical plan have a specific prescription drug formulary?

Yes. The SHCA plan uses the Aetna Standard Formulary. Find out if your medication is covered at aetnapharmacy.com/standard.

If I get sick or injured while traveling, can I see a non-Stanford Health Care Alliance (SHCA) physician or go to a non-SHCA facility without penalty?

Yes, if you use a provider in the Aetna Choice POS II network. The SHCA plan also offers emergency care no matter where you are. Find out more in your plan summary or call (855) 345-SHCA (7422).

What if I have a question about plan benefits, a claim or an Explanation of Benefits (EOB)?

For questions about our plan, including billing questions, call SHCA Member Care Services at (855) 345-SHCA (7422) for assistance.

CONTACTS

Benefit Contacts and Resources	Group #	Phone	Website/Email
Stanford University Postdoc Benefits Office			
Denise Livengood, Benefits Analyst Cecilia Avila, Disability & Leaves Specialist Jennifer Amos, Benefits Specialist		(650) 724-9490	postdocbenefits@stanford.edu
Benelagic Online Enrollment			
Enrollment		(866) 415-1860	stanford.benelagic.com info@stanford.benelagic.com
Axess			
Stanford Database		(650) 725-HELP (4357)	axess.sahr.stanford.edu
Medical			
Stanford Health Care Alliance	109047	(855) 345-SHCA (7422)	stanfordhealthcarealliance.org
Aetna Maternity Program		(800) 272-3531	aetna.com/individuals-families/womens-health/pregnancy-care-reproductive-health.html
Teladoc and Teladoc for Behavioral Health		(855) TELADOC (835-2362)	teladoc.com/aetna teladoc.com/aetna-therapy
Dental			
Delta Dental PPO	2843	(800) 765-6003	deltadentalins.com
Vision			
EyeMed Vision Care	1040307	(866) 723-0513	eyemed.com
Disability			
Standard Insurance Company (STD & LTD)	640844	(800) 368-2859	postdocbenefits.stanford.edu > Benefits > Disability Plans > Short-term Disability for Stipend-paid Postdocs
AbsenceOne (VDI)		(866) 566-1906	postdocbenefits.stanford.edu > Benefits > Disability Plans > Short-term Disability for Salary-paid Postdocs
Life and AD&D			
Standard Insurance Company	640844	(800) 628-8600	postdocbenefits@stanford.edu
Travel Assistance Programs			
Assist America, Inc. Basic Travel Assistance Program (BTAP)	01-AA- STD-5201	U.S., Canada, Puerto Rico, U.S. Virgin Islands and Bermuda: (800) 872-1414	medservices@assistamerica.com
Assist America, Inc. Extended Travel Assistance Program (ETAP)	01-AA- STD-5201E	Everywhere else: (609) 986-1234	
Postdoc Assistance Program (PAP)			
Resources For Living		(888) 238-6232	resourcesforliving.com Username: SUPD / Password: SUPD
Other Resources			
The Office of Postdoctoral Affairs			postdocs.stanford.edu
Bechtel International Center		(650) 723-1831	bechtel.stanford.edu
Stanford Help Center		(650) 723-4577	helpcenter.stanford.edu helpcenter@lists.stanford.edu
Payroll Office		(650) 723-2772	fingate.stanford.edu
Stanford ID Card Office		(650) 498-2273	uit.stanford.edu/service/campuscard
Stanford Retirement Plans (TDA and Roth Plans)		(650) 736-2985	cardinalatwork.stanford.edu/benefits-rewards/contact-us
Stanford Recreation & Wellness		(650) 724-9872	rec.stanford.edu
WorkLife Office		(650) 723-2660	cardinalatwork.stanford.edu/benefits-rewards/worklife/offerings-me/postdocs
Meal Plans for Postdocs		(650) 723-4751	rde.stanford.edu/dining/graduate-post-doc-meal-plans diningplans@stanford.edu
Nationwide Pet Insurance		(877) 738-7874	cardinalatwork.stanford.edu/benefits-rewards/health/voluntary-benefits/pet-insurance
Social Security			
Mountain View Office 701 N. Shoreline Blvd., 1st Floor Mountain View, CA 94043 Redwood City Office 601 Allerton St., 2nd Floor Redwood City, CA 94063		(800) 772-1213	ssa.gov

Postdoc Benefits Office

(650) 724-9490

postdocbenefits@stanford.edu

505 Broadway, 5th Floor, 8001

Redwood City, CA 94063



Find info

postdocbenefits.stanford.edu



Review/update your benefits

stanford.benelogic.com

This guide provides a brief summary of the benefit plans in effect during the January 1, 2023 through December 31, 2023 plan year that are generally offered to appointed postdocs of Leland Stanford Junior University. Although it's not a Summary Plan Description (SPD), this guide serves as the "Summary of Material Modification" to the postdoc benefit plans as required by the Employee Retirement Income Security Act of 1974, as amended (ERISA). If there is a discrepancy between this guide and the applicable insurance contract, agreement, SPD or plan document, the applicable insurance contract, agreement, SPD or plan document will prevail.

Every effort is made to ensure this guide contains the most current information available. See the publication date below, and keep in mind a more current version may be available on the Postdoc Benefits website at **postdocbenefits.stanford.edu**.

Stanford University reserves the right to change (including, but not limited to, the right to amend, suspend or terminate) or make exceptions to its policies, procedures and benefit plans, or to change contributions at its discretion at any time and without prior notice.

2023 Legal Notices

Find your Legal Notices at **postdocbenefits.stanford.edu**. You may request a paper copy of your Legal Notices at any time by contacting the Postdoc Benefits Office at (650) 724-9490 or at postdocbenefits@stanford.edu.