



Benefit Plan Changes Effective January 1, 2010

Stanford University is pleased to provide Postdoctoral Scholars with a comprehensive benefits program consisting of medical, dental, vision, disability, life and accident coverage. Below are the monthly rates for 2010.

	Monthly Cost		
	Total Cost	Institutional Cost/ Allowance*	Your Cost
Medical – Anthem Blue Cross (CaliforniaCare) HMO			
Postdoc Only	\$362.19	\$362.19	\$0.00
Postdoc + Spouse/Domestic Partner	\$796.82	\$557.77	\$239.05
Postdoc + Child(ren)	\$651.95	\$456.36	\$195.59
Postdoc + Family	\$1,086.58	\$760.61	\$325.97
Medical – Anthem Blue Cross Prudent Buyer PPO			
Postdoc Only	\$399.86	\$362.19	\$37.67
Postdoc + Spouse/Domestic Partner	\$879.69	\$557.77	\$321.92
Postdoc + Child(ren)	\$719.75	\$456.36	\$263.39
Postdoc + Family	\$1,199.59	\$760.61	\$438.98
Dental – Delta Dental PPO			
Postdoc Only	\$37.45	\$37.45	\$0.00
Postdoc + Spouse/Domestic Partner	\$76.85	\$37.45	\$39.40
Postdoc + Child(ren)	\$73.89	\$37.45	\$36.44
Postdoc + Family	\$123.23	\$37.45	\$85.78
Vision – Vision Service Plan (VSP)			
Postdoc Only	\$6.73	\$6.73	\$0.00
Postdoc + Spouse/Domestic Partner	\$11.32	\$6.73	\$4.59
Postdoc + Children	\$11.59	\$6.73	\$4.86
Postdoc + Family	\$19.34	\$6.73	\$12.61
Disability, Life and Accident – Standard Insurance Company			
Short Term Disability	\$3.97	\$3.97	\$0.00
Long Term Disability	\$1.99	\$1.99	\$0.00
Life	\$1.10	\$1.10	\$0.00
Accident	\$0.40	\$0.40	\$0.00
Total (Disability, Life and Accident)	\$7.46	\$7.46	\$0.00

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

Medical – Anthem Blue Cross HMO and PPO

- Mental Health and Substance Abuse coverage has been modified as required under the Mental Health Parity Act. Refer to page 11 of the Postdoc Benefits Guide for the new benefit levels or call Anthem Blue Cross for more information.
- Future Moms, an Anthem-sponsored plan is provided without charge to Postdocs who are enrolled in the HMO or PPO. Refer to page 12 of the Postdoc Benefits Guide for more information on this very important program or call Anthem and speak to an experienced nurse.

Vision – Vision Service Plan (VSP)

- The frame and contact allowance is increasing from \$120 to \$130. The frame allowance is available once every 24 months.
- A Diabetic Eyecare Program is being added which provides members with Type 1 diabetes to obtain follow-up eyecare from the VSP doctor by paying a \$5 copay.
- Refer to page 15 of the Postdoc Benefits Guide for a summary of the VSP coverage or call VSP for more information.

Postdoc Assistance Program (PAP)

- This new program is designed to help you and your household members identify and find resources to solve personal problems – such as family, alcohol, drug, emotional, stress, legal, or financial problems, which if not resolved, could adversely affect the quality of your life. All Postdocs who are covered under the Life and Disability plans are automatically enrolled. Your use of the program is on a confidential basis. The PAP is managed by Horizon Health.
- Refer to page 20 of the Postdoc Benefits Guide for a summary of the program or call Horizon Health for more information.