



# Frequently Asked Questions

## Frequently Asked Questions

The following is a compilation of frequently asked questions (FAQs) regarding the Postdoc Benefits Program:

### Q Can I change between the Anthem Blue Cross HMO and PPO during the year?

No. Changing plans is only possible during the Open Enrollment period unless you move outside the Anthem Blue Cross HMO service area. You must change to the PPO plan the first of the month following your move. Changes made during Open Enrollment become effective the following January 1. You may also change between the Anthem PPO and HMO if you have or adopt a child or get married and add your new child or spouse to your plan. That change would be effective the date of the addition of your new dependent.

### Q How do I choose a primary medical group (PMG) or primary care physician (PCP)?

Visit [www.anthem.com/ca/supostdocs](http://www.anthem.com/ca/supostdocs) and perform a provider search.

### Q I am in the HMO plan. Who is my Anthem Blue Cross PMG or my PCP?

Your PMG or PCP will be listed on your Anthem Blue Cross (CaliforniaCare) HMO medical ID card or you can call Anthem Blue Cross at (800) 365-0020.

### Q Can I change my PMG/PCP?

You may change your PMG/PCP at any time by calling the Anthem Blue Cross Member Services number at (800) 365-0020. If you call by the 15<sup>th</sup> of the month, the change will become effective the first of the month following notification to Anthem Blue Cross. You and your covered dependents may select different (or the same) PMG/PCPs. You will receive a new ID card whenever you change your PMG/PCP.

### Q I have my first appointment with my PMG/PCP. What information do I need to provide?

Be sure to show your medical ID card to your PMG/PCP, hospital or lab facility. This card has important information such as your Health Care ID (HCID) number, the Anthem Blue Cross claims/billing address and the customer service phone number for health care providers.

### Q I have lost my medical ID card. How can I obtain a replacement?

Call Anthem Blue Cross member services at (800) 365-0020 and request a replacement ID card (to make an address change, you must use the ClearBenefits enrollment system).

### Q I have enrolled in the Delta Dental plan; how do I find a convenient network dentist?

Go to [www.deltadentalins.com](http://www.deltadentalins.com) to find a Delta Dental Preferred PPO network dentist close to home or work. Under "Find a Dentist" locate Delta Dental PPO and choose "California." Enter your search criteria, then click the "Submit" button. You'll see a list of all the dentists matching your search. Dentists participating in the Delta Dental PPO network offer the maximum savings. You also have the option of calling (800) 765-6003 to find a dentist.

### Will I save money if I visit a network dentist?

Yes, Delta Dental PPO network dentists have agreed to offer their services to their members at reduced contracted fees. This means you will have lower out-of-pocket costs when you visit dentists in the Delta Dental network. If you visit dentists outside of the network, you may be billed for the difference between the payment they receive from Delta Dental and their usual fees.

### Q Does the Postdoctoral Scholars Benefits Program include a vision plan?

Yes, Postdoctoral Scholars are offered a vision plan through Vision Service Plan (VSP). Review the plan details in this benefits guide. Since VSP does not issue ID cards, your vision care provider will need your full name and Social Security number to process any claim for benefits. Visit the VSP website for additional information: [www.vsp.com](http://www.vsp.com).

### Q I moved, how do I change my address with the health insurance carriers?

Update your address by logging into your ClearBenefits profile at [www.myclarbenefits.com](http://www.myclarbenefits.com). You will need your Stanford Postdoc ID # to login to ClearBenefits. Your ID number is in the upper left hand corner of your Stanford Postdoctoral Scholar ID card. ClearBenefits login name is SUP+ID#, without the leading zeros, for example **SUP7654321**. Your default password when you sign on for the first time is the same as your login name. If you have not completed your new account setup in the ClearBenefits system, you will be prompted to update your address. If you have completed your new account setup but wish to change your address, you can change your address from the "Quick Links" and click the "Change my home address" link.

Your updated address will load from ClearBenefits to the health insurance systems. Remember to update Axess, the Stanford database, with your current address.