



Stanford
HEALTH CARE ADVANTAGE



Santa Clara County and Alameda County -
Stanford Health Care Advantage Gold and Platinum Plans

2018 Benefit Highlights

For more information, call 1-844-205-8422 (TTY 711), 8 am to 8 pm, seven days a week (except Thanksgiving and Christmas) from October 1 through February 14 and Monday through Friday (except holidays) from February 15 through September 30, or visit StanfordHealthCareAdvantage.org to view benefits, provider directory's, or enroll.

Benefit Highlights

for Stanford Health Care Advantage Platinum (HMO)
and Stanford Health Care Advantage Gold (HMO)



2018 PLAN BENEFITS		
	GOLD	PLATINUM
Monthly Premium	Santa Clara County - \$55 Alameda County - \$79	Santa Clara County - \$104 Alameda County - \$109
Medical Deductible	\$0	\$0
Maximum Out of Pocket	\$5900	\$4900
Comprehensive Care		
Primary Care Office visit	\$10	\$10
Specialist Office visit* <i>(referral required)</i>	\$30	\$20
Virtual Physician visit	\$10	\$10
Lab services	\$10	\$10
X-rays	\$45	\$25
MRI, CT scans	\$200	\$200
Preventive Services	\$0	\$0
Annual Wellness Visit	\$0	\$0
Hospital and Emergency		
Inpatient Hospital care	\$275/day (1-7) \$0/day (7+)	\$275/day (1-7) \$0/day (7+)
Skilled Nursing facility	\$0/day (1-20) \$150/day (21-100)	\$0/day (1-20) \$100/day (21-100)
Outpatient Surgery	20% coinsurance/event	\$240/event
Emergency Care	\$80 (U.S. Only) \$0 if admitted	\$80 (World-wide) \$10,000 max \$0 if admitted
Urgent Care	\$35 (U.S. Only) \$0 if admitted	\$35 (World-wide) \$0 if admitted
Ambulance Services	\$210 per one-way trip	\$200 per one-way trip
Rehabilitation (PT, OT, ST)	\$30/visit	\$20/visit
Cardiac Rehabilitation visits	\$30/visit (maximum 36 visits)	\$25/visit (maximum 36 visits)

Benefit Highlights

for Stanford Health Care Advantage Platinum (HMO)
and Stanford Health Care Advantage Gold (HMO)



2018 PLAN BENEFITS		
	GOLD	PLATINUM
Vision and Dental		
Vision Services (<i>Routine</i>)	Not covered	\$25/visit
Eye Exam	Not covered	\$25/1x per year
Glasses and Contacts copay	Not covered	\$25
Coverage for Frames	Not covered	\$150/credit towards frames or contacts 1x every 2 years
Dental (<i>Routine</i>) Deductible *waived for preventive and diagnostic services	Not covered	\$0 In network \$100 Out of network*
Preventive and Diagnostic Services	Not covered	10% In network 20% Out of network
Basic Services	Not covered	50% In and out of network
Major Services	Not covered	60% In and out of network
Dental maximum	Not covered	\$1000 per year (in and out of network combined)
Additional Benefits		
Acupuncture	Not covered	\$10/visit (max 15 visits/yr)
Chiropractic* (<i>Medicare coverage only</i>)	\$20	\$20
Gym Membership (<i>Silver&Fit®</i>)	Not covered	\$0
Durable Medical Equipment	20%	20%

OUTPATIENT PRESCRIPTION DRUGS			
STANFORD HEALTH CARE ADVANTAGE PLATINUM AND GOLD PLANS			
Rx Deductible	Gold Plan: \$250 for Tiers 3, 4 and 5 Platinum Plan: No Deductible		
INITIAL COVERAGE LIMIT \$3750 in 2018			
	Retail Pharmacy 30-Day Supply	Retail Pharmacy 90-Day Supply	Preferred Mail-Order (PPS) 90-Day Supply
Tier 1 Preferred Generics	\$5 Copay	\$15 Copay	\$10 Copay
Tier 2 Non-Preferred Generics	\$15 Copay	\$45 Copay	\$30 Copay
Tier 3 Preferred Brands	\$47 Copay	\$141 Copay	\$94 Copay
Tier 4 Non-Preferred Brands	\$100 Copay	\$300 Copay	\$200 Copay
Tier 5 Specialty Drugs	33% Coinsurance (Platinum) 28% Coinsurance (Gold)	Not Available	Not Available
Tier 6 Select Care	\$2 Copay	\$6 Copay	\$4 Copay
COVERAGE GAP \$5000 in 2018			
	Retail Pharmacy 30-Day Supply	Retail Pharmacy 90-Day Supply	Preferred Mail-Order (PPS) 90-Day Supply
Tier 1 Preferred Generics	\$5 Copay	\$15 Copay	\$10 Copay
Tier 6 Select Care	\$2 Copay	\$6 Copay	\$4 Copay
For all other tiers in the Coverage Gap, you pay 44% coinsurance for generic drugs and 35% coinsurance for brand-name drugs			
CATASTROPHIC COVERAGE			
	Retail Pharmacy 30-Day Supply	Retail Pharmacy 90-Day Supply	Preferred Mail-Order (PPS) 90-Day Supply
Tier 1, 2 & 6 Generics	\$3.35 or 5%	\$10.05 or 5%	\$6.70 or 5%
Tier 3 & 4 Brands	\$8.35 or 5%	\$25.05 or 5%	\$16.70 or 5%
Tier 5 Specialty Tier	\$8.35 or 5%	Not Available	Not Available

Stanford Health Care Advantage is a HMO with a Medicare contract. Enrollment in Stanford Health Care Advantage depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. This information is available for free in other languages. Please call our customer service number at 1-844-205-8422 from 8 am to 8 pm, seven days a week (except Thanksgiving and Christmas) from October 1 through February 14 and Monday through Friday (except holidays) from February 15 through September 30. TTY users can call 711.