

Retiree Medical Benefits Open Enrollment

Monday, October 31 – Friday, November 11, 2022

(Retiree Group B, Group C & Group D)

During Open Enrollment, you have the opportunity to review, change or confirm your 2023 Stanford Health Care retiree medical benefits.

If you do not take action before November 11, 2022, your current coverage will continue into 2023. If you have changes to make, you must call the Vita Concierge Team at **1-650-966-1492**. The benefits representative will guide you through electing your 2023 benefits.

Visit www.healthysteps4u.org/retiree for information about your benefits and important forms and notices.

Members in the Pre-65 SHCA plan only: Primary Care Physician (PCP) Requirement

A PCP will be assigned to act as your dedicated personal doctor in the Stanford Health Care Alliance (SHCA) Plan. This doctor will get to know you, your health goals and medical history, and will serve as a central touchpoint to make sure that your care is well coordinated.

If you don't have a PCP on file for SHCA, you'll receive a letter from Aetna listing the assigned PCP for you and each dependent enrolled in your medical coverage. This letter may refer to the plan as the Aetna Select Network.

If you would like to choose a different doctor, you may do so at any time after January 1 by calling the Member Care Service Team (CareCounsel) at **1-888-227-3334** or by logging into Aetna.com. For most specialty services, you will need a referral from your PCP. Call Member Care Services to ask if a referral is required.

Care in the Comfort of Your Home

For those enrolled in our Aetna plans, don't forget about the convenient telemedicine option when you need non-emergency care.

Telemedicine connects you to a board-certified physician in minutes by live video chat or over the phone. Contact your medical plan administrator for more information, including services offered and associated costs.

Telemedicine is available with the Aetna Choice POS II, Stanford Health Care Alliance (SHCA) and Kaiser Permanente Plans (HMO & Senior Advantage Plan), and the Essence Advantage Platinum and Gold Plans.

For the Essence Advantage or Aetna Teladoc service call **1-855-Teladoc (835-2362)**, download the app or go to: Teladoc.com.

If you are enrolled in a Kaiser Permanente medical plan, you can schedule a phone or video appointment with a doctor or connect with a doctor via email. Go to kp.org or ask your doctor about virtual visits.

Your 2023 Retiree Medical Open Enrollment packet includes:

Medical Plan Comparison Chart: This booklet includes a side-by-side comparison of your medical plan options for plans available to those under 65 and Medicare-eligible.

Your 2023 Contributions: This is a rate sheet showing your monthly premium contribution under each of our medical plans.

Required Notices: Health plan information and disclosures.

Your 2023 Medical Plan Options

Current Situation	Coverage Choices		
If you and all your dependents are under age 65, you may enroll in:	<ul style="list-style-type: none"> • Aetna Choice POS II Plan • Stanford Health Care Alliance (SHCA) Plan • Kaiser Permanente HMO Plan 		
If you and all of your dependents are age 65 or older* on or before January 1, 2023, you may enroll in:	<ul style="list-style-type: none"> • AARP Medicare Supplemental Plans: C, F, G, K or N • Kaiser Permanente Senior Advantage Plan • Essence Advantage Gold Plan • Essence Advantage Platinum Plan 		
If you and all of your dependents are age 65 or older* on or after January 2, 2023, you may enroll in:	<ul style="list-style-type: none"> • AARP Medicare Supplemental Plans: G, K or N • Kaiser Permanente Senior Advantage Plan • Essence Advantage Gold Plan • Essence Advantage Platinum Plan 		
If you are a split family with one individual over 65 and one or more individuals under 65* on or before January 1, 2023, you may enroll in the following plan combinations:	Over 65		Under 65
	<ul style="list-style-type: none"> • AARP Medicare Supplemental Plans: C, F, G, K, or N OR • Essence Advantage Gold Plan OR • Essence Advantage Platinum Plan 	AND	<ul style="list-style-type: none"> • Stanford Health Care Alliance (SHCA) Plan OR • Aetna Choice POS II Plan
If you are a split family with one individual over 65 and one or more individuals under 65* on or after January 2, 2023, you may enroll in the following plan combinations:	Over 65		Under 65
	<ul style="list-style-type: none"> • AARP Medicare Supplemental Plans: G, K, or N OR • Essence Advantage Gold Plan OR • Essence Advantage Platinum Plan 	AND	<ul style="list-style-type: none"> • Stanford Health Care Alliance (SHCA) Plan OR • Aetna Choice POS II Plan

* Your eligibility for AARP medical coverage is based on the date in which you turn 65. This means family members could be eligible for different AARP plans.

Plans for Under Age 65

For information about available plans and coverage, please refer to the enclosed Medical Plan Comparison Chart.

Plans for Over Age 65

Plan	Overview
Gold and Platinum Essence Advantage Plans	<p>Administered by Essence Healthcare. You must use the Essence Healthcare network to receive services. Find the details on the Medical Plan Comparison Chart in this packet.</p> <p>Please note, the first time you enroll in the Essence Advantage Plan, you must complete the Essence Group Election form before your coverage starts (January 1, 2023). If you are moving off an Essence Advantage Plan, you must complete a dis-enroll form before January 1, 2023. You can obtain either form by calling the Benefits Service Center, visiting www.healthysteps4u.org/retiree or directly from Essence Healthcare.</p>
Kaiser Permanente Senior Advantage Plan	<p>Administered by Kaiser Permanente. You must use the Kaiser Permanente network to receive services. Review the details in the Medical Plan Comparison Chart in this packet.</p> <p>Please note, the first time you enroll in the Kaiser Permanente Senior Advantage Plan, you must complete the Kaiser Senior Advantage Group Election form before your coverage starts (January 1, 2023). If you are moving off the Kaiser Senior Advantage Plan, you must complete a dis-enroll form before January 1, 2023. You can obtain either form by calling Vita Companies at 1-650-966-1492, visiting www.healthysteps4u.org/retiree or directly from Kaiser Permanente.</p>
AARP Medicare Supplemental Plans	<p>Administered by UnitedHealthcare. If you are currently enrolled in AARP, they will mail you the new rates for 2023. Retirees and spouses eligible for Medicare and not currently enrolled in AARP must contact AARP for the AARP Medicare Supplemental Insurance Plan kit and AARP Rx Plan (prescription drug) kit, which includes rates. These kits will be sent to you in separate envelopes directly from AARP. If you wish to enroll in AARP, follow the steps outlined on the next page in the enrollment section.</p> <ul style="list-style-type: none">• If you were Medicare-eligible on or before January 1, 2023, you may enroll in Medicare Supplemental Plans C, F, G, K, or N.• If you were Medicare-eligible on or after January 2, 2023, you may enroll in the following Medicare Supplemental Plans G, K or N. <p>If you need further assistance regarding the AARP plans or to obtain a copy of the AARP Medicare Supplemental plan comparison chart, please call 1-800-545-1797 and mention you are a Stanford Health Care retiree (For AARP Medicare Supplement Plans: # 947 and For AARP Medicare RX Plan # 478).</p> <p>You can also visit www.healthysteps4u.org/retiree.</p>

Questions About Open Enrollment?

The Vita Concierge Team is your first stop when you want to talk to someone, or when you need to enroll in, manage or make changes to your benefits.

If you have questions, call the Vita Companies at 1-650-966-1492 or email help@vitamail.com to get answers Monday through Friday from 5 am to 8 pm, Pacific Time. You'll have instant access to a dedicated team of advocates who can help you get the answers you need.

In addition, you can contact our Health Advocacy Partner, CareCounsel, at 1-888-227-3334 if you have questions about your benefits and to learn more about your benefit plan options. Hours of operation are Monday through Friday, 6:30 am to 7:00 pm, Pacific Time.

2023 Enrollment Process

If you want to keep the coverage you have today for 2023, you do not have to do anything.

For all plans: If you have changes to make, you must call the Vita Companies at 1-650-966-1492 or email help@vitamail.com. A benefits representative will guide you through electing your 2023 benefits.

For AARP Medicare Supplemental Insurance Plans and Medicare Rx Plans: In addition to contacting the Vita Companies, you must enroll in both a Medicare Supplemental plan and a Medicare Prescription Drug plan. Enrollment in both plans is completed in four easy steps.

1. Have your Medicare Card ready.
2. Call AARP Member Advantages at 1-800-545-1797 to enroll in the AARP Medicare Supplemental Insurance Plan. Press or say "1" to receive assistance in completing the application or to enroll in the plan over the phone. Be sure to identify yourself as a retiree of Stanford Health Care and provide Group Plan #947.
3. Call AARP Member Advantages at 1-800-545-1797 to enroll in the AARP Medicare Prescription Drug Plan. Press or say "2" to receive assistance in completing the application or to enroll in the plan over the phone. Identify yourself as a retiree of Stanford Health Care and provide Group Plan #478.
4. Call the Vita Companies at 1-650-966-1492 to update your election information.

Paying for Your Coverage

If you enroll in an AARP plan, you will make payments directly to AARP administered by United Healthcare for your portion of the premium. They will send you instructions.

If you enroll in the Aetna Choice POS II Plan, Stanford Health Care Alliance Plan (SHCA), Essence Advantage Gold Plan, Essence Advantage Platinum Plan, or a Kaiser Permanente plan, the Vita Companies at 1-650-966-1492 will send you a monthly invoice with instructions on how to pay your premium, including information about how to set up an auto deduction from your bank account.

What is an Advantage plan?

Advantage plans are all-in-one alternatives to original Medicare. In these plans, Medicare coverage is "bundled" to include Medicare Parts A (hospital insurance), B (medical insurance) and D (prescription drug coverage).

You must use network providers and may be limited to providers within your primary care provider's and/or medical group's network.

Important

The Medicare Coordination Plan, Kaiser Permanente Senior Advantage Plan, Essence Advantage Gold Plan and Essence Advantage Platinum Plan include prescription drug coverage.

There is no need to enroll in Medicare Part D coverage if you are enrolled in either of these plans.

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