

Now, more coverage for children away from home

Information for employees who intend to cover children (ages 18-25) living away from home starting January 1, 2019

For 2019, you can enroll in a LifeConnections medical plan even if your child (age 18-25) will be living outside the service area for the plans at any time during 2019. See cicolifeconnections.com to find out if your child’s ZIP code is in the plan service area.

If your child is ...	He or she must ...
Living away from home, but still in the service area for the LifeConnections plans	Get care with the Stanford Health Care Alliance network, except in the case of urgent or emergency care
Living away from home outside the service area for the LifeConnections plans	Follow the simple steps outlined in this document, except in the case of urgent or emergency care

- › **Urgent and emergency care:** LifeConnections plan members are always covered for urgent or emergency care outside the service area. This includes hospitalization admissions during an ER visit.
- › **Primary, injury, and illness care:** Starting in 2019, non-emergent medical care will also be covered for children (ages 18-25) living outside the service area for the plans as long as you follow three simple steps (see question 1 below for details). This includes care for injuries, illnesses, chronic conditions, behavioral health, rehabilitation, and hospitalizations. These claims will be paid as though the care was received in network.

1. What does my child living away from home have to do before seeking non-emergent care outside the service area?

There are three easy steps to take when seeking care:

Step 1

Your child should carry the Aetna ID card with the phone number for Stanford Member Services.

Step 2

Contact Stanford Member Services at **844 845-8078** before seeking care.

Step 3

Have your child visit the approved provider and share the name of his or her primary care physician (PCP) with the new provider.

Good to know:

The card can be downloaded and printed off the [Aetna member services portal](#) or accessed from the Aetna Mobile app.

If you want to help your child who is over 18 manage their coverage, your child must **first** call Stanford Member Services and provide authorization for you to do so (due to California healthcare regulations).

Your child can choose a PCP from the Stanford Health Care Alliance network. If he or she does not choose a PCP within 60 days, one will be assigned automatically. Contact Stanford Member Services for the name of your child’s PCP.

Important: Follow this process every time your child seeks care with a new provider outside the service area. If your child sees the same provider outside the service area more than once, there’s **no need** to call Stanford Member Services again.

2. What happens if my child living outside the service area does not call Stanford Member Services before seeing a provider outside the service area?

If your child does not call Stanford Member Services and sees a provider outside of the service area, his or her claim will be **denied**. Your child can then call Stanford Member Services for assistance in reprocessing the claim. It's important that Stanford Member Services is contacted prior to any non-emergent visit to ensure claims are processed correctly the first time for a smooth experience.

3. Where can my child living outside the service area fill prescriptions?

Pharmacy coverage in the LifeConnections plans is through CVS Caremark, which has a national network of providers. Your child can fill prescriptions at any [in-network pharmacy](#).

4. Are there any special considerations if my child living outside the service area has a serious condition?

If your child living outside the service area has a serious health condition (such as cancer or diabetes with complications), we recommend that he or she work with a LifeConnections medical plan Care Manager. It's not required, but a Care Manager can help your child navigate the healthcare system and get the right care. Call **Stanford Member Services** for additional information.

5. Can my child living outside the service area see a doctor through virtual visits?

Yes. Starting in 2019, we're adding virtual access through Aetna's Teladoc for **all** LifeConnections plan members, so you can resolve basic medical issues with a national network of physicians. You can connect with board-certified doctors through the convenience of phone, video, or mobile app visits.

If your child has an existing relationship with a doctor in the Stanford Health Care Alliance network, they may be able to connect virtually if their doctor has the capability within their office. Please be sure to ask your doctor.

Questions?

Contact Stanford Member Services at **844 845-8078** to find out if your child (age 18–25) is in the service area for the LifeConnections plans and for answers to any of your questions.