

Medicare Health Plans If You Are in a “Split Family”

“Split family” describes a family where some members are Medicare eligible and some are not Medicare eligible. If you’re in a split family, you and your dependents must enroll in medical plans offered by the same insurance company, if available. The retiree’s medical plan election determines the plan choice for other family members.

For example, if you are eligible for Medicare and elect coverage with the Kaiser Permanente Senior Advantage plan, your non Medicare eligible dependents must enroll in the Kaiser Permanente HMO. If you are in one of the Health Net Medicare plans, your non-Medicare eligible dependents may enroll in either the Stanford Select Copay Health Plan or Stanford Choice High Deductible Health Plan.

The table below lists the plan options for Split Family Coverage.

Medicare Eligible Retiree/Dependent	Non-Medicare Eligible Retiree/Dependent
Kaiser Senior Advantage	Kaiser HMO
Health Net Seniority Plus	Stanford Select Copay Health Plan or Stanford Choice High Deductible Health Plan
Health Net Medicare COB	Stanford Select Copay Health Plan or Stanford Choice High Deductible Health Plan
Blue Shield Retiree Plan	Stanford Select Copay Health Plan or Stanford Choice High Deductible Health Plan

For assistance, submit an online request or chat live with a University HR Service Team specialist at cardinalatwork.stanford.edu/my-benefits, or call 877-905-2985 or 650-736-2985, Monday through Friday from 8 a.m. to 5 p.m. PT.