

A NEW ERA OF AGING

# Alignment Health

# AGENDA

---

- I. ALIGNMENT HEALTH
  - I. About Us
  - II. Pharmacy Differentiators
  - III. Access On Demand Concierge card
  - IV. Benefits & Network
  - V. Application process & Service Areas
  
- II. RetireeFirst
  - I. About Us
  - II. The A, B, C and D of Medicare
  - III. Member Communications
  - IV. How RetireeFirst can support You!



# ABOUT US

## ALIGNMENT BEGAN WITH A PROMISE TO PUT THE SENIOR FIRST

**While CEO,** John Kao was caring for his ailing mother, and a brother with a disability, he experienced first-hand the frustration created by how fragmented and disconnected the health care system has become.

In 2013, he partnered with health care leaders from across the industry to build a new kind of patient-centric health care company. This Alignment team envisioned a connected approach to care and coverage, leveraging innovative technologies and best practices to drive better outcomes for patients and their families.

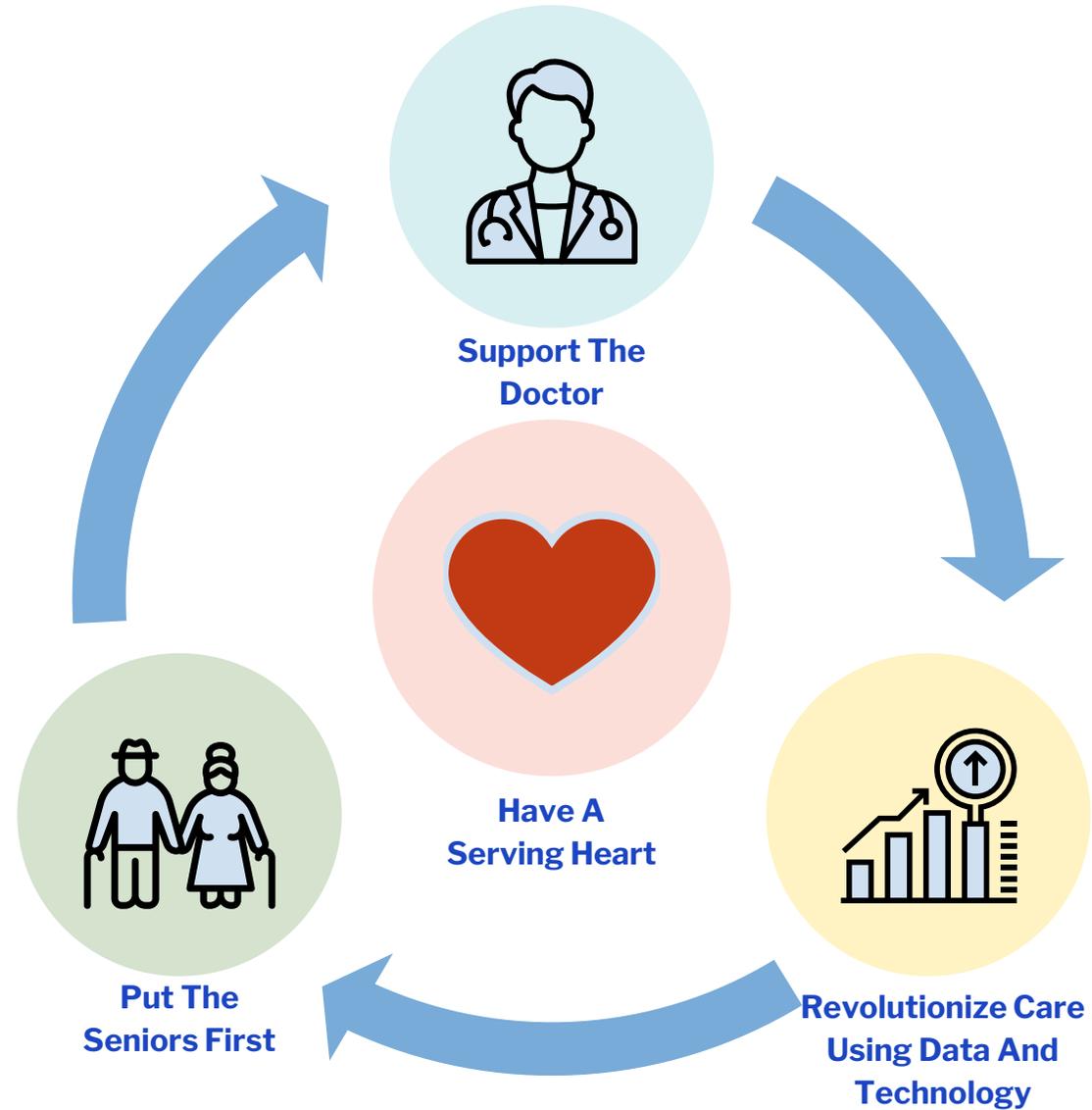
**John Kao**

Founder and CEO



# Our Mission and Values

Delivering the  
Healthcare  
Ecosystem of  
Tomorrow...  
**TODAY**



# AWARDS & DIFFERENTIATORS



Alignment Health was recognized as one of **Newsweek's World's Most Trustworthy Companies 2024**. The award serves to highlight the companies that are most trusted, measured across three main public pillars of trust: customer trust, investor trust and employee trust



The Senior Choice Gold Award is an award for Medicare Advantage plans that recognize excellence in benefit value and performance. Plans receive the award based on an independent analysis of their cost-sharing effectiveness, including premiums and out-of-pocket costs for medical and Part D prescription drug benefits.



Select Alignment Health Plan Medicare Advantage plans have been recognized for **"Excellence In 2023 Medicare Advantage Benefits Value"** by HealthMetrix Research Inc.



**Delivering a Premium Member Experience**



With over 5,000 reviews, Alignment Health Plan has a 4.9 Google Review rating.

# PHARMACY DIFFERENTIATORS

## BONUS DRUGS

Members pay the Alignment tier cost or contracted pharmacy rate, whichever is lower. For example: Generic Viagra, cough and cold, weight loss and some prescription vitamins

## TIER 1 INSULIN

Vial forms include Humulin R, Humulin N and Humulin 70/30. All other formulations of Humulin (i.e., pens, cartridges) and other insulin products are covered on Tier 3

## DIABETIC SUPPLIES: FREESTYLE BRAND (CA)

Test strips, meters, lancers all available at \$0 copay at any network pharmacy (retail or mail)

## TIER 6 DRUGS

Our Select Care (Tier 6) drugs include most generic blood pressure, cholesterol, and diabetes medications. In addition, 90- to a 100-day supply is available at a \$0 copay.

## MAIL ORDER PHARMACIES

Walgreens Mail Service

## VACCINATIONS

\$0 copay at any network pharmacy. This covers Part D vaccines like shingles and RSV, as well as Part B vaccines such as COVID, flu, and pneumonia.





# Benefits & Network

## Plan H4961-801-009

Following is a highlight overview of the plan. Please refer to the EOC for complete detail of benefits.

Alignment Health Retiree Options (PPO) is a “Passive PPO” plan, meaning the In-Network and Out-of-Network benefits are the same. This unique plan design allows retirees to see any provider who accepts Medicare and is willing to bill Alignment Health Plan for services. Alignment pays out-of-network providers according to the most current Medicare fee schedule less member co-payments or co-insurance.

Medical	Member pays
Deductible	\$0
Maximum out of Pocket (MOOP)	\$1,000
PCP & Specialist Office visit	\$0
Inpatient & Outpatient Hospital	\$0
Emergency Room	\$100
Urgent Care	\$0
Skilled Nursing	\$0
Labs / Radiology Services	\$0

# Benefits, cont.

Plan H4961-801-009

Supplemental	Member pays
Vision	\$0 copay for exam once per year \$0 copay for glasses/contacts every year
Hearing	\$0 for exam/yr. \$195.00 - \$1,750.00 copay per hearing aid. 2 hearing aids every year
Chiropractic & Acupuncture	\$0 copay. 24 routine visits per year – combined.
Fitness	\$0
Podiatry	\$0 copay. 12 routine visits per year
Over-the-counter (OTC)	\$20/month, no rollover

# Benefits, cont.

Plan H4961-801-009

Prescription Drugs	Member pays		
Annual Deductible	\$0		
	30-day Retail	100-day retail	100-day Mail Order
Tier 1 (Preferred Generic)	\$10	\$20	\$20
Tier 2 (Generic)	\$10	\$20	\$20
Tier 3 (Preferred Brand)	\$30	\$60	\$60
Tier 4 (Non-Preferred Drug)	\$75	\$150	\$150
Tier 5 (Specialty)	\$30	N/A	N/A
Tier 6 (Select Care)	\$10	\$0	\$0

# Sutter Health Network Access-PPO Products

Member County of Record	Sutter Medical Groups	Sutter Hospitals	Sutter Ancillary/Labs/Imaging/Surgery Centers
Santa Clara County	 Out of Network*	 Out of Network*	 Out of Network*
San Mateo County	 In Network  Access to all participating Sutter medical groups systemwide, including local: Palo Alto Medical Foundation (PAMF) – Mills- Peninsula Site, Multiple locations	 In Network  Access to all participating Sutter hospitals systemwide, including local: Mills Health Center, Mills-Peninsula Medical Center	 In Network  Access to all participating Sutter ancillary services systemwide, including: Radiology/Imaging, Laboratory Services, Surgery Centers, Physical Therapy
Santa Cruz County	 In Network  Access to all participating Sutter medical groups systemwide, including local: Palo Alto Medical Foundation (PAMF) - Santa Cruz Site	 In Network  Access to all participating Sutter hospitals systemwide, including local: Sutter Maternity and Surgery Center	 In Network  Access to all participating Sutter ancillary services systemwide, including: Radiology/Imaging, Laboratory Services, Surgery Centers, Physical Therapy

**\*Important Note for Santa Clara County:** While Santa Clara is Out of Network for Sutter, PPO members can access out-of-network providers. Always call your provider in advance to verify their willingness to accept your plan.

**Santa Clara (In-Network Options):** Hundreds of Primary Care and Specialists are available to PPO members on an In-Network basis by utilizing Alignment’s directly contracted network of doctors. In-Network hospitals include: El Camino Health - Los Gatos, El Camino Health - Mountain View, Good Samaritan Hospital, O’Connor Hospital, Regional Medical Center of San Jose, St. Louise Regional Hospital, Santa Clara Valley Medical Center.

# Enrollment & Service Areas

## Enrollment

You will elect your Alignment Health coverage through your BSwift portal during your open enrollment period through “My Benefits Portal” at:

<https://cardinalatwork.stanford.edu/benefits-rewards/my-benefits-portal>

Should your portal not be available, please contact the UHR Service Team for assistance at 650-736-2985.

## Service Areas

Stanford University offers Alignment Health MAPD PPO plan. This means members can see any provider in all 50 United States, the District of Columbia and all U.S. territories who accepts Medicare and is willing to bill Alignment.

If you need assistance in finding a physician or specialist, please visit the Alignment Health website at: <https://providersearch.alignmenthealthplan.com>

# About Us

RetireeFirst was designed to provide healthcare navigation and advocacy for retirees like you. For more than 20 years, we've simplified Medicare and improved the retiree benefits experience, resulting in happier and healthier members.

Your own dedicated team will advocate on your behalf with the insurance carrier, provider offices, pharmacies, and government agencies like the Centers for Medicare and Medicaid Services (CMS) to ensure your satisfaction.

*RetireeFirst works as an extension of Stanford University to provide retiree healthcare advocacy with award-winning service.*



# Advocates Put Retirees First

---

Our 160+ in-house, US-based Retiree Advocates are available Monday through Friday from 8 am–5 pm

All Advocates receive extensive training; many previously worked in healthcare

Retirees receive a dedicated group phone number and Advocate team

Advocates provide:

**Real-time assistance** to resolve issues end-to-end through outbound calls with a completion call to close the loop

**Education on your health plan**, including preventative care and additional health benefits offered through your insurance carrier

160+  
IN-HOUSE,  
US-BASED ADVOCATES

15 sec  
AVERAGE SPEED  
TO ANSWER

2x  
OUTBOUND VS INBOUND  
CALLS MADE TO RESOLVE  
MEMBER ISSUES

# The A, B, C, D's of Medicare

## Original Medicare



### PART A

Hospital Insurance/  
Inpatient Care  
*(Must be enrolled)*



### PART B

Medical Insurance/  
Outpatient Care



### PART C/ Medicare Advantage Plan (MA)

*Covers Parts A & B  
and can offer  
additional benefits*

**Stanford  
University**

## Private Plans



### PART D Prescription Drug Plan (PDP)

*Helps pay for  
prescription drugs*

### Supplement Plan

*Covers cost  
gaps from  
Parts A & B*

# Member Communications

Stanford University  
585 Broadway, 5<sup>th</sup> Floor  
Redwood City, CA 94063

MAPD  
ADDRESS ADDRESS  
CITY, STATE ZIP  
MAPD Health Plan Offering Information  
Product

### New Health Plan Option for Stanford Retirees

Dear Medicare-eligible Retiree and/or Dependent,

Stanford strives to offer choice when it comes to health care. That's why we recently contracted with Alignment Health to provide Medicare-eligible retirees and dependents with a new health plan offering.

**About Alignment Health**

Alignment Health is championing a new path in senior care that empowers Medicare beneficiaries to age well and live their most vibrant lives.

Alignment Health's mission-focused team brings high quality, low-cost care to over 220,000 Medicare Advantage benefit plans in Arizona, California, Nevada, North Carolina and Texas. At Alignment Health, we partner with nationally recognized and trusted local clinicians to deliver coordinated care powered by our customized care model, 24/7 concierge care system, and purpose-built technology.

Alignment Health also partners with RetireeFirst, a retiree benefits management, education and advocacy service provider. RetireeFirst Advocates are LEI-based and available to help you navigate the complex retiree healthcare landscape and

Announcement Letter

### Alignment Health Retiree Options MAPD (PPO) Offered by Stanford

**Your Dedicated Advocacy Phone Numbers**  
(650) 204-9755 (TTY 711) or toll free (855) 417-7336 (TTY 711)

### Frequently Asked Questions

#### Plan Design

Medical Carrier:

Alignment Health Plan\*

Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$1,000
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0 Per Adm.
Outpatient Care	\$0
Inpatient Mental Health & Substance Abuse	\$0 Per Adm.
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility	\$0 (1-100 Days)

RetireeFirst, LLC  
MAPD18\_2025\_PPO\_The Board of Trustees of the Leland Stanford Junior University\_C02

Frequently Asked Questions

# Service You Need, When You Need It

## Common Needs We Address

---

- “I received a bill, and I’m unsure if these services should be covered.”
- “I need help finding a specialist.”
- “I need help making an appointment.”
- “What does this benefit mean for me and how can I take advantage of it?”
- “I need to know if a specific drug my doctor prescribed is covered.”
- I’m at the pharmacy and my medication costs more than normal.”

## How Advocates Help You

---

- Outreach to providers
- Medical prior authorizations
- Medical reimbursements
- Medical billing/Benefits questions
- Pharmacy outreach
- Mail order assistance
- Formulary lookup
- Prescription prior-authorization/step therapy
- Prescription billing/benefits questions



# Thank You!

*Our Advocates look forward to giving you the positive retiree healthcare experience you deserve.*

(650) 204-9755 or toll free (855) 417-7336

Monday-Friday, 8am-5pm PST

