

What is Blue Cross' 360° Health Program?

In a nutshell, **360° Health** includes tools you and your family can use to manage your health care needs. **360° Health** can help you become more engaged in your health and empower you to make the health care decisions that are right for you and your family. Check out the four categories of **360° Health** to see how your health needs can be met.

Health Resources

Good information is a vital component of good health. For access to health and wellness information and to learn more about health topics, conditions and treatment options, check out bluecrossca.com or you can receive Blue Cross' free newsletter in your home or via email and even call to hear confidential recorded messages about hundreds of health topics in English and Spanish.

Health Extras

Blue Cross' interactive tools and health discounts will help you save money and learn more about keeping yourself and your family healthy. Take advantage of discounts and special offers for smoking cessation, fitness club memberships and weight management programs and use online tools such as a BMI calculator, diet and exercise tracker and childhood immunization schedule.

Health Guidance

Real life doesn't follow a 9 to 5 schedule. That's why Blue Cross is available 24 hours a day, 7 days a week to offer health information for the different events in your life, such as a hospital stay, pregnancy or medical question. Contact a registered nurse for answers to your questions and to receive support and encouragement on achieving your health goals.

Health Management

Anyone living with a chronic disease, such as asthma, diabetes or coronary artery disease (CAD), does not need additional complications or unanswered questions. Blue Cross will work with you, your doctor and other health care providers to help ensure you get the support you need for your condition.

Visit bluecrossca.com to learn more about how **360° Health** can help you gain a greater level of health satisfaction.

Health Tip



Walking benefits your mind just as much as your body. Research finds that walking improves your ability to make decisions, solve problems, and focus. It's easy to add walking to everyday activities -

- Park far away when shopping or at work
- Walk on your lunch hour
- Take the stairs at the mall

VCCCD Health Benefits Contact Information Directory

Blue Cross (Medical Plan)
P.O. Box 60007
Los Angeles, CA 90060
800-288-2539
www.bluecrossca.com

Health Net (Medical Plan)
P.O. Box 9103
Van Nuys, CA 91409
800-522-0088
www.healthnet.com

Kaiser Permanente (Medical Plan)
P.O. Box 7004
Downey, CA 90242-7004
(800) 464-4000
www.kaiserpermanente.org

Delta Dental
P. O. Box 7736
San Francisco, CA 94120
866-499-3001
www.deltadentalca.org

Vision Service Plan (ASCC)
P.O. Box 997105
Sacramento, CA 95899-7105
800-877-7195
www.vsp.com

Medical Eye Services (Faculty)
P. O. Box 25209
Santa Ana, CA 92799-5209
800-877-6372
www.mesvision.com

MetLife
PO Box 3016
Utica NY 13504
1-800-638-6420
www.metlife.com

American Fidelity (Cafeteria/125 Plan)
3200 Inland Empire Blvd., Suite 260
Ontario, CA 91764
800-965-9180
www.afadvantage.com

WellPoint NextRx
P.O. Box 961025
Fort Worth, TX 76161
866-274-6825
www.bluecrossca.com

To Your Health!

Benefits Newsletter for the VCCCD Employees

Fall 2007

Why Choose Generics?

What are generic drugs?

A generic drug is a copy that is the same as a brand drug in dosage, safety, strength, how it is taken, quality, performance and intended use.

Are generic drugs as safe as brand drugs?

Yes. FDA requires that all drugs be safe and effective. Since generics use the same active ingredients and are shown to work the same way in the body, they have the same risks and benefits as their brand counterparts.

Are generic drugs as strong as brand drugs?

Yes. FDA requires generic drugs to have the same quality, strength, purity and stability as brand drugs.

Do generic drugs take longer to work in the body?

No. Generic drugs work in the same way and in the same amount of time as brand drugs.

Why are generic drugs less expensive?

Generic drugs are less expensive because generic manufacturers don't have the investment costs of the developer of a new drug. New drugs are developed under patent protection. The patent protects the investment - including, research, development, marketing, and

promotion - by giving the company the sole right to sell the drug while it is in effect. As patents near expiration, manufacturers can apply to the FDA to sell generic versions. Because those manufacturers don't have the same development costs, they can sell their product at substantial discounts. Also, once generic drugs are approved, there is greater competition, which keeps the price down. Today, almost half of all prescriptions are filled with generic drugs.

If brand and generic drugs have the same active ingredients, why do they look different?

In the United States, trademark laws do not allow a generic drug to look exactly like the brand drug. However, a generic drug must duplicate the active ingredient. Colors, flavors, and certain other inactive ingredients may be different.

What is the best source of information about generic drugs?

Contact your physician, pharmacist, or insurance company for information on your generic drug. You can also visit the FDA website at <http://www.fda.gov/cder/ogd/index.htm> for more information.

Source: U.S. Food and Drug Administration/Center for Drug Evaluation and Research



Ventura County Federation of College Teachers
AFT Local 1828,
AFL-CIO

Service Employees International Union
SEIU Local 99



Ventura County Community College District

Presented by:

Joint AFT/Management Health Benefits Committee

ASCC Health Insurance Committee

In This Issue

Why Choose Generics? 1

Save Time and Money by Utilizing Blue Cross' Mail Order Service 2

Save Money by Reducing Your Income Taxes 3

What is Blue Cross' 360° Health Program? 4

To Your Health!

Page 1

Save Time and Money by Utilizing Blue Cross' Mail Order Service

Getting Started

First-time Orders – Ask your doctor for a mail order prescription for 90-days with 3 refills. Mail the original prescription along with your completed enrollment form and payment to WellPoint NextRx.

Ordering Refills – One of three convenient ways: Internet, Mail or Telephone

A Commitment to Safety and Accuracy

Each prescription is screened by pharmacists against your prescription profile for possible allergies, interactions, duplications or other potential problems and triple-checked for accuracy.

Save Money

When you buy your medications through the mail order service, for a 90-day supply of Generic or Brand drugs, you pay for 2 months and get 1 month free.

Save Time

The service delivers your prescriptions to your home or office in unmarked, tamper-resistant

packaging. You can receive up to a 90-day supply of your medication, and standard shipping is free. Orders are delivered within 7 to 14 days of receipt of the prescription.

Quality Medications

WellPoint NextRx dispenses the same quality, FDA-approved medications as purchased from a retail pharmacy, with the added convenience of home delivery.

Quality Medications Delivered Directly to Your Home

Blue Cross' WellPoint NextRx Mail Order Service is specifically designed for customers who take prescription medications on a regular basis for longer periods of time. This includes medications used to treat chronic conditions such as high cholesterol, diabetes, high blood pressure, arthritis, or depression, as well as medications used on a regular basis such as oral contraceptives.

Dependable Service

Direct access to licensed pharmacists – for individual counseling or answers to questions regarding your medications, a team of pharmacists and technicians is just a phone call away!

For Health Net Subscribers

For a 90-day supply of Generic or Brand drugs, you pay for 2 months and get 1 month free. The Mail Order Pharmacy program is administered by Express Scripts, Inc. – see www.healthnet.com for details.

For Kaiser Subscribers:

You pay one copayment and receive a 100-day supply. Refills can be ordered by telephone or by mail. Call the Member Service Call Center at 1-800-464-4000 for information.

Save Money By Reducing Your Income Taxes

We all know that budgeting, saving, and investing are basic elements of sound financial planning, but sometimes we overlook things that can have a profound effect on our financial situation. One prime example is the availability of Flexible Spending Accounts (FSA) through the District.



What is a Flexible Spending Account (FSA)?

An FSA is an employer-sponsored benefit that allows you to pay for eligible medical expenses on a Pre-Tax Basis. If you expect to incur medical expenses that won't be reimbursed by your regular health insurance plan, you should be taking advantage of the District's FSA.

How does an FSA benefit me?

An FSA saves you money by reducing your income taxes. The contributions you make to an FSA are deducted from your pay BEFORE your Federal, State, or Social Security Taxes are calculated. The end result is that you decrease your taxable income and increase your spendable income. You can save hundreds or even thousands of dollars a year.

As you incur medical expenses that are not fully covered by your insurance, you submit a copy of the Explanation of Benefits (EOB) or the provider's invoice and proof of payment to the plan administrator, American Fidelity, who will then issue you a reimbursement check.

How Do I Set Up an FSA Account?

Put it on your calendar now! Plan to meet with an American Fidelity representative to learn more about the FSA plan and enroll during the *District's 2008 Cafeteria/125 Plan Open*

Enrollment period which is listed below. You will receive additional open enrollment information via e-mail & campus mailbox and you can schedule your appointment at that time.

What expenses are eligible for reimbursement?

Any expense that is considered a deductible medical expense by the Internal Revenue Service and is not reimbursed through your insurance can be reimbursed through the FSA. A listing of eligible expenses can be found on American Fidelity's website at www.afadvantage.com.

Am I refunded the amount left in my account at the end of the plan year?

No. The IRS has determined that an element of risk must be involved in any kind of benefit protection that provides substantial tax savings. Therefore, the IRS has imposed the "Use-It-Or-Lose-It" regulation. However, you can avoid any loss of funds by carefully determining how much to set aside and making sure that you file claims properly.

Where can I go to obtain additional information about the District's FSA program?

You can go to the District's website at www.vcccd.edu. or you can visit www.afadvantage.com, and select Section 125.

District's 2008 Cafeteria/125 Plan Open Enrollment Schedule

District Administrative Center: November 8, 16 & 30 - Conf. Room 130 - 8:00 a.m. - 5:00 p.m.

Moorpark College: November 7, 13 & 29 - LMC Bldg., Conf. Room 101 - 8:00 a.m. - 5:00 p.m.

Oxnard College: November 6, 15 & 30 - LS Bldg., Conf. Room - 8:00 a.m.- 5:00 p.m.

Ventura College: November 5, 14 & 29 - Science Bldg., SCI-332 - 8:00 a.m. - 5:00 p.m.

"Pay for 2 months and get 1 month free."

