

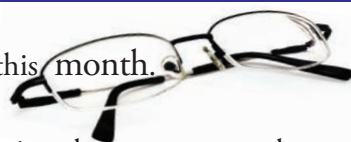
January is National Eye Care Month

Eyesight is something many of us take for granted. But as we start to age, our eyes become more susceptible to diseases like glaucoma and cataracts. Take steps to prevent vision loss during National Eye Care Month.

According to a Washington Hospital ophthalmologist, "It's important for seniors over the age of 65 and those at high risk to get regular eye exams. Early diagnosis and treatment can prevent and reduce vision loss."

Haven't had a check-up in a while? Vision coverage is available for Blue Cross, Health Net and Kaiser subscribers. For Blue Cross subscribers, go see your Medical Eye Services (Faculty) or Vision Service Plan (ASCC) provider. They will check for glaucoma, cataracts, nearsightedness, farsightedness and astigmatism.

Be especially good to your eyes this month.



- Take frequent breaks when using the computer and remember to blink.
- Always use proper lighting when reading, writing, watching the TV and when using your computer. It's hard on your eyes to do any of these things in the dark!
- Wear sunglasses when the sun is bright outside to protect your lens.

Information on your vision as well as all benefits available through the District can be found on the District's website: www.vcccd.edu/hr/hr_benefits.htm

Health Tip



Stress Management tips for the New Year:

- Block out an hour each week to relax
- Keep your life simple by organizing a messy room or garage
- Buy or check out a book on progressive relaxation
- Play with a pet
- Get a massage
- Turn off the TV and listen to music
- Control your schedule and make time for reflection and relaxation

Don't forget to check out the following websites for information on their wellness programs:

For Blue Cross subscribers:
www.bluecrossca.com

For Health Net subscribers:
www.healthnet.com

For Kaiser subscribers:
www.kaiserpermanente.org

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

P.O. Box 3016
Utica NY 13504
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 VCCCD Employees

Winter 2008

Want to minimize your out-of-pocket costs? Use Mail Order

When you buy your maintenance 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.

There is exciting news! Effective January 1, 2008, under the Prescription Drug Mail Order Service only, a maximum

out-of-pocket cost has been added to the Blue Cross plan. Once you have paid \$500 per individual or \$1,000 per family (excluding the deductible) in mail order copayments, your mail order copayment is **waived** for the remainder of the calendar year.



	Local Pharmacy	Mail Order
Cost to you (90-day supply)		
Generic	\$30	\$20
Brand	\$90	\$60
Annual Cost Maximum*		
Per Individual	The sky's the limit	\$500 + \$50 deductible
Per Family	The sky's the limit	\$1,000 + \$50 deductible
Cost to you scenario:		
Individual takes brands Lipitor, Norvasc and Prilosec annually	\$1,080 + \$50 deductible	\$500 + \$50 deductible

*Calendar year starts January 1st.

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

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To Your Health!

Latest Pulse on Blue Cross Network



In August 2007 Blue Cross increased the reimbursement rate for primary care services; this supports increased availability of primary care physicians.

For certain specialty procedures, the reimbursement rate is being reduced. According to Blue Cross, since the announcement of its revised fee schedule, fewer than 1% of the 53,500 of its California network

physicians have terminated as a result of the fee schedule update.

Some specialty providers in Ventura County have left the Blue Cross network, but Blue Cross is currently negotiating with many of these providers and will keep the District informed of their continual recruiting efforts.

A listing of Blue Cross providers can be found on their website: www.bluecrossca.com

Guidelines for Interviewing a New Physician

Looking for a new doctor? Here are some suggested guidelines to follow:

A primary care physician such as a general practitioner or an internist who knows and understands your needs can be your most valuable health partner. A host of specialists who work on separate health problems may not see your whole health picture or get a good understanding of what's important to you.

In choosing a doctor, there are lots of questions to ask, but these three matter the most:

- Is the doctor well trained and experienced?
- Will the doctor be available when needed?
- Will the doctor work in partnership with me?

The heart of a good relationship with your doctor is being able to talk comfortably and understand one another. Always remember that you're a partner in your care. You have a right to clear information from your doctor about your condition and proposed treatment.

Make sure you print out or write down your questions and take them with you when you visit your doctor. Some people find it helpful to bring a friend or family



"Always remember that you're a partner in your care."

member who will be able to write down answers. Please note that you may not be able to address all of these questions in your initial session with your physician. Depending on how much detail you and your doctor wish to discuss, it might be necessary for you to schedule a separate appointment to review your questions.

If you have doubts about the doctor's diagnosis or treatment plan, speak up. There may be other treatments that work as well. You can always ask your doctor to consult with a specialist or you can get a second opinion on your own.

Get Four Months of Generic Drugs Free

Q. What is the GenericSelect Program?

A. GenericSelect encourages the use of generic drugs, when medically appropriate, to help you save money on your health care expenses. GenericSelect targets drugs used in five diagnostic areas: Arthritis, Depression, Diabetes, High Blood Pressure and High Cholesterol. A list of targeted drugs is available to members on Blue Cross's website: www.bluecrossca.com.

Q. How does the program work?

A. When you visit a Blue Cross retail pharmacy to fill your **first** prescription of a GenericSelect drug and on your **first** mail-order prescription for this GenericSelect drug, your generic drug copayment for both retail and mail-order will be waived. **This means that you can receive up to four months of a prescription for free!**

Q. How can you participate?

A. When purchasing at a Blue Cross retail pharmacy, simply present your Blue Cross ID card when filling your first prescription for a GenericSelect drug and you will pay nothing.

When purchasing through Blue Cross's mail order service, simply submit the original mail order prescription and NextRx Enrollment form and you will pay nothing.

Q. Why is GenericSelect beneficial?

A. GenericSelect empowers you to talk with your doctor about generic alternatives. If a generic is appropriate, it is important that you take the most effective and affordable drug available for your condition.

By getting the generic medication at a retail pharmacy first (you have the option of going through mail-order first), you can see if the drug works for you and that it does not have adverse effects that would prevent you from continuing to take the drug.

For more information about GenericSelect, please contact pharmacy customer service at (800) 700-2541.

Avoiding the Bug This Flu Season



Your body aches, you have a runny nose, fever, headache and are very tired. These are just a few of the symptoms an estimated 10 percent to 20 percent of the U.S. population will experience during the flu season, which typically runs from late December through March.

According to the Centers for Disease Control and Prevention (CDC), the flu can be spread when a person touches a surface with the flu virus on it and then touches his/her eyes, nose or mouth. A few examples include using a copy machine or pushing a grocery cart.

Adults over age 65 and young children, ages 6 to 23 months, are typically at higher risk. However, flu vaccinations can prevent as much as 50 to 60 percent of flu-related hospitalizations and 80 percent of deaths resulting from flu-related complications in the elderly. The flu vaccine is also recommended for caregivers and family members of the young and old, persons with certain health conditions and anyone else who wants to avoid the flu.

Some tips to avoid the flu include:

- ✓ Wash your hands often with soap and hot water to prevent spreading germs.
- ✓ Get plenty of sleep – between seven and eight hours a night.
- ✓ Stay well hydrated – drink at least eight, 8-ounce glasses of water per day.
- ✓ Eat a balanced diet including fruits and vegetables.
- ✓ Avoid smoking and second-hand smoke, as it can prevent airways from clearing bacteria and viruses from the lungs and body.
- ✓ Incorporate exercise into your daily routine.
- ✓ Get a flu shot.

For more information about the flu, log on to www.cdc.gov/flu

