

To Your Health!

Benefits Newsletter for VCCCD Employees

Fall 2009

Urgent Care or Emergency Room?

Non-Life Threatening Injuries and Illnesses Routinely Treated by Urgent Care Centers

- Allergic reaction (mild to moderate)
- Asthma (mild to moderate)
- Back pain
- Bladder/Urinary symptoms
- Conjunctivitis (Pink eye)
- Diarrhea
- Ear infection
- Fever or flu-like symptoms
- Fractures
- Injuries
- Insect or animal bites
- Lacerations
- Migraine
- Mild Concussions
- Mononucleosis
- Nausea
- Pneumonia
- Rash
- Sinusitis
- Sore throat
- Sprains/Strains
- Upper Respiratory Infection
- Vaginitis
- Vomiting
- Wounds/Abscess

California requires all urgent care centers to be run by a physician. Physicians typically provide the bulk of medical services with nurses and physicians' assistants performing the balance of services. All urgent care facilities are required to have oxygen, a defibrillator (crash cart), and x-ray and laboratory capabilities. Unlike patients in an emergency room, who are subject to triage and have to wait while those with more critical conditions are treated, you will be seen on a first-come-first-served basis or by appointment when you use an urgent care facility. You save time. You also help to keep insurance costs down. For your reference we've included a chart of Ventura County urgent care centers that will accept your health plan. Check them out and be smartly prepared –know ahead of time where to seek the most appropriate care!



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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Deciding: Urgent Care or ER?

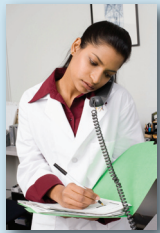
When you need more than a first-aid kit, you should take the answers to the following questions into consideration before determining the emergency room is your only option:

1. Is the injury or illness life threatening?

When life is on the line, there's no question that a 911 call or a trip to the nearest emergency room is the right course of action.

2. If treatment is delayed more than 24 hours, could the condition become life threatening?

If the answer is "yes", then an urgent care center may be your best choice, particularly when your primary care physician is not available or you don't have an established doctor-patient relationship. The urgent care center can stabilize the non-emergency condition and keep it from turning into an emergency. Keep in mind that most urgent care centers have after-office hours that include evenings, weekends and holidays. When in doubt, call ahead. If the urgent care center can't accommodate your condition, they will advise you to go the nearest emergency facility.



Do you need to talk to a nurse right away?

Health concerns don't follow a 9 to 5 weekday schedule – and that can be the middle of the night or while you're away on vacation.

So, whether it's 3 p.m. or 3 a.m., confidential health information and support are available **24-hours a day**, 365 days a year under Ventura County Community College District's Anthem Blue Cross, Health Net and Kaiser medical plans.

For Anthem Blue Cross Members:

Under Anthem Blue Cross's 360° program, members have access to the **24/7 NurseLine** any time to speak with a registered nurse who is trained to help you make more informed decisions about your health situation.

For accurate, confidential health information from a *registered nurse*, call the toll-free telephone number on the back of your member identification card. A nurse is just a phone call away.

For Health Net Members:

Health Net created Decision Power which brings together under one roof the information, resources and personal support that fits you, your health and your life. Through Decision Power, you can talk to Health Coaches who are trained professionals, such as nurses, respiratory therapists and dietitians. They are available **24 hours a day, seven days a week** and will help you to understand available treatment options and provide useful information and decision-making support. To reach a *Health Coach*, call **1-800-893-5597** or (TTY/TDD: **1-800-276-3821**).

For Kaiser Permanente Members:

Members can call a registered nurse for advice **24 hours a day, seven days a week**. The nurse can help assess the member's symptoms and provide advice over the phone. The nurse can also answer any questions about medical problems and help the member decide what to do next.

To reach an *advice nurse*, members should call their physician's office during the day and **1-888 KPONCALL (1-888-576-6225)** after hours.

Urgent Care Locations

The following is a list of urgent care facilities in Ventura County that accept Anthem Blue Cross Prudent Buyer, Health Net and/or Kaiser health plans. For your convenience, the centers have been listed by city with hours of operation, phone numbers and plans accepted.

 Anthem Blue Cross Prudent Buyer  HealthNet HMO  Kaiser

City	Urgent Care Name and Address	Phone	Urgent Care Hours	Anthem Blue Cross Prudent Buyer	HealthNet HMO	Kaiser
Camarillo	Channel Islands Urgent Care Medical Group, Inc. 2103 Pickwick Dr. Camarillo, CA 93010.	805-484-7448	Mon - Fri: 8:30am - 6:30pm Sat: 9am - 5pm	X		
	CMH Urgent Care – Camarillo 422-A Arneil Rd. Camarillo, CA 93010.	805-383-4520	Mon - Sat: 9am – 7pm Holidays: 9am – 5pm		X	
Fillmore	Centers for Family Health Urgent Care, 852 W. Ventura St, Hwy 126 Fillmore, CA 93015.	805-524-2672	Mon - Fri: 9am - 7pm Sat: 9am -1pm. Holidays: 9am – 5pm		X	
Moorpark	Moorpark Comprehensive Medical Group 14711 Princeton Ave., STE 2, Moorpark, CA 93021.	805-532-2032	Mon - Fri: 8:30am – 8pm Sat: 9am - 5pm. Sun: 10am - 2pm	X		
Newbury Park	Newbury Park Urgent Care Center, 2080 Newbury Road, STE B Newbury Park, CA 91320.	805-499-0308	Mon - Fri: 8am – 8pm Sat – Sun: 9am – 5pm	X		
Oxnard	Kaiser Permanente Buenaventura Medical Offices Urgent Care Services, 2200 E. Gonzales Rd. Oxnard, CA 93036.	888-576-6225	Mon – Fri: 5:30pm – 9pm Sat, Sun, Holidays: 9am – 4:30pm			X
	Oxnard Airport Urgent Care Center, 1555 W 5th St., STE 180 Oxnard, CA 93030.	805-985-5599	Mon - Fri: 9am - 6pm Sat: 9am - 3pm. No Appt. Needed		X	
	Saviers Urgent Care 2921 Saviers Road, Oxnard, CA 93033.	805-487-5588	Mon - Fri: 8am - 9 pm. Sat - Sun: 9am - 9 pm Holidays: 9am - 5 pm. No Appt. Needed	X	X	
	US Healthworks Medical Group, 1851 Lombard St., STE 101 Oxnard, CA 93030.	805-983-2234	Mon - Fri: 7am - 6pm. Sat: 8am - 3pm On-call 24/7 work related injury care	X		
Santa Paula	CMH Medicare Urgent Care. 242 E Harvard Blvd # C Santa Paula, CA 93060.	805-525-9595	Mon - Fri: 9am -10pm. Sat - Sun: 9am - 9pm Holidays: 9am - 5pm	X	X	
	Valley Medical Group Urgent Care. 247 W. Harvard Blvd. Santa Paula, CA 93060.	805-525-0907	Mon – Fri: 8:30am - 5:30pm Closed Sat - Sun. No Appt. Needed		X	
Simi Valley	Lakeside Community Healthcare Urgent Care Center – Simi Valley 3605 Alamo Street, Suite 100, Simi Valley, CA 93065.	805-522-6577	Mon – Thu: 6pm - 8pm. Closed Fri Weekends & Holidays: 9am – 5pm		X	
	Simi Health Center, 1350 E. Los Angeles Ave., Simi Valley, CA 93065.	805-522-3782	Mon - Fri: 8am - 7pm. Sat - Sun: 9am - 5pm No Appt. Needed	X		
Thousand Oaks	Lakeside Community Healthcare Urgent Care Center, 612 E. Janss Rd. Thousand Oaks, CA 91360.	805- 373-0725	Mon -Thu: 5:30pm – 7:30pm Closed Fri, Weekends & Holidays		X	
	Thousand Oaks Urgent Care, 620 E. Janss Rd. Thousand Oaks, CA 91360.	805-495-6866	Mon - Fri: 8am – 9pm Sat - Sun: 9am – 5pm. No Appt. Needed	X		
Ventura	Kaiser Permanente Buenaventura Hill Road Medical Offices Urgent Care Services. 888 S. Hill Rd., Ventura, CA 93003.	888-576-6225	Mon – Fri: 5:30pm - 7:15pm Closed Sat, Sun, Holidays			X
	Ventura Urgent Care & Family, 5725 Ralston St, STE 101 Ventura, CA 93003-6053.	805-658-2273 805-656-6585	Mon – Fri: 8am – 10pm Sat – Sun, Holidays: 9am – 7pm. No Appt. Needed	X		
	West Ventura Medical Clinic & Urgent Care Center, 133 West Santa Clara St. Ventura, CA 93001.	805-641-5620	Mon - Fri: 9am - 7pm Sat & Holidays: 9am – 5pm. Sun: 8am -1pm		X	
Westlake Village	Westlake Village Urgent Care Occupational & Family Medicine Clinic 1220 La Venta Dr., STE 201, Westlake Village, CA 91361.	805-379-9125 805-379-9175	Mon - Fri: 8am - 7pm Sat - Sun: 9am - 5pm No Appt. Needed	X		

Please always verify that the urgent care facilities are still participating in your plan. Some physicians provide extended care through their medical offices and define these services as urgent care/after hours care. Check with your physicians to see if they provide these services.

Urgent Care vs Emergency Room

Health plans vary in how emergency room services and urgent care services are covered. Check out the following chart that outlines how your plan works.

How Your PPO Plan Works					
PPO Plans	Urgent Care		ER		Special Circumstances
	In-Network	Out-of-Network	In-Network	Out-of-Network	
ASCC Anthem Blue Cross	\$20/Visit	40%*	\$100 copay	\$100 copay -Plus- 20%*	ER \$100 copay waived if admitted. ER out-of-network 20% coinsurance waived if true emergency. *Subject to the deductible.
Faculty Anthem Blue Cross	20%*	40%*	No copay*	20%*	ER out-of-network 20% coinsurance waived if true emergency. *Subject to the deductible.

How Your HMO Plan Works			
HMO Plans	Urgent Care	ER	Special Circumstances
	In-Network	In-Network	
Health Net	No copay*	\$35 copay	ER copay waived if admitted. ER out-of-network coverage for true emergencies. *Urgent Care operated by your physician group.
Kaiser	No copay	No copay	Out-of-network coverage for true emergencies.
Kaiser (Part-Time Faculty)	\$20/visit	\$100 copay	ER copay waived if admitted. Out-of-network coverage for true emergencies.

This is only a summary. Please refer to each plan's evidence of coverage document for complete details.

In non-emergency situations don't forget your 24/7 nurse hotlines: Anthem members call the number on back of your id card; HealthNet members call 800-893-5597 (TTY/TDD: 800-276-3821); Kaiser members call 1-888-KPONCALL (888-576-6225).

VCCCD Health Benefits Contact Information Directory

Anthem Blue Cross (Medical Plan)

P.O. Box 60007
Los Angeles, CA 90060
800-288-2539
www.anthem.com/ca

Delta Dental

P.O. Box 7736
San Francisco, CA 94120
866-499-3001
www.deltadentalins.com

MetLife

P.O. Box 3016
Utica NY 13504
800-638-6420
www.metlife.com

Health Net (Medical Plan)

P.O. Box 9103
Van Nuys, CA 91409
800-522-0088
www.healthnet.com

Vision Service Plan (ASCC)

P.O. Box 997105
Sacramento, CA 95899-7105
800-877-7195
www.vsp.com

American Fidelity (Cafeteria/125 Plan)

3200 Inland Empire Blvd., Suite 260
Ontario, CA 91764
800-965-9180
www.afadvantage.com

Kaiser Permanente (Medical Plan)

P.O. Box 7004
Downey, CA 90242-7004
800-464-4000
www.kaiserpermanente.org

Medical Eye Services (Faculty)

P.O. Box 25209
Santa Ana, CA 92799-5209
800-877-6372
www.mesvision.com

WellPoint NextRx

P.O. Box 961025
Fort Worth, TX 76161
866-274-6825
www.anthem.com/ca