

**VCCCD Proposal to AFT**  
**Articles 3 & 4 Benefits Proposal Linked with Salary Increase**  
**July 18, 2019**

1. Employees will receive a 3% off-schedule bonus effective upon agreement for 2019-20. Then a 6% increase for 2020-21, effective on the one year anniversary of the agreement and a 1% increase for 2021-22 effective on the two year anniversary of the agreement.
2. The District will enter into an agreement with CalPERS to purchase medical benefits beginning July 1, 2020.
3. Effective July 1, 2020, the District will contribute an amount towards the health benefit premium equal to the CalPERS PERS Choice premium amount for the term of this agreement.
4. The foregoing off-schedule bonus and on-schedule salary increases are contingent upon the District entering CalPERS as set forth above.

## **FAQ**

*Note: These FAQs and general responses were created by the District and included with the proposal for clarity purposes.*

**1. Q: Can I keep my current doctor?**

A: Yes. The District's current plan and proposed CalPERS plan both use Anthem and Kaiser as their medical service providers.

**2. Q: Will the coverage be the same?**

A: The coverage will be comparable. In the proposed CalPERS plan, some coverages are better and some are less. (See attached comparisons)

**3. Q: Will full-time employees have to pay more in health care premiums?**

A: The District has offered to pay 100% of the health care premiums for all CalPERS plans up to the cost of the PERS Choice plan during the term of this Collective Bargaining Agreement. At the expiration of this Collective Bargaining Agreement, the contribution by the District for medical would be negotiable, as would salary.

**4. Q: Will I have to pay more in co-pays and deductibles?**

Yes. However, these costs will be covered by the proposed salary increase.

**5. Q: I am a part-time employee, will I receive a salary increase also?**

A: Yes. The proposed salary increase would be offered to all employees.

**6. Q: Will the proposed salary increases have an impact on my retirement?**

A: Yes. An increase in salary will increase an employee's retirement benefit for his/her entire life.

**7. Q: Why are we changing medical plans?**

A: The District is changing medical plans to generate savings that would be used to provide salary increases, while maintaining comparable benefits coverage.

**8. Q: As a retiree, will I be able to buy medical insurance at a reasonable rate?**

A: Yes. Currently, employees who retire from the District cannot buy their existing health insurance upon retirement. However, the new plan will allow for this.

# CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
<b>Deductible</b>			
Individual	none	none	none
Family	none	none	none
<b>Out of pocket maximum</b>			
Individual	\$1,500	\$1,500	\$1,500
Family	\$3,000	\$3,000	\$3,000
<b>Office visit copay (PCP / specialist)</b>	\$15 / \$15	\$20 / \$30	\$15 / \$15
<b>Inpatient</b>	100%	100%	100%
<b>Outpatient surgery</b>	\$15 Copay	\$20 Copay	\$15 Copay
<b>Lab and X-ray</b>	100%	100%	100%
<b>Emergency services copay</b>	\$50 Copay	\$100 Copay	\$50 Copay
<b>Urgent care copay</b>	\$15 Copay	\$20 Copay	\$15 Visit
<b>Durable medical equipment</b>	100%	100%	100%
<b>Prescription drugs</b>			
Formulary	traditional	traditional	traditional
Deductible	none	none	none
Generic	\$5	\$10	\$5
Brand name	\$10	\$20	\$20
Non formulary	N/A	N/A	N/A
Specialty	\$10	\$20	\$20
	100 Day Supply	30 Day Supply	30 Day Supply

# CalPERS: Anthem – Current vs CalPERS



## Ventura County Community College District

	Anthem Blue Cross	Anthem Blue Cross	CalPERS	CalPERS
	Faculty	ASCC	PERS Select	PERS Choice
<b>Deductible *</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Individual	\$200	\$200	*\$1,000 <sup>1</sup>	*\$500
Family	\$600	\$600	*\$2,000 <sup>1</sup>	*\$1000
<b>Out of pocket maximum (coinsurance)</b>				
Individual	\$1,500	\$1,700	\$3,000	\$3,000
Family	\$4,500	\$5,100	\$6,000	\$6,000
<b>Out of pocket maximum (deductibles &amp; copays)</b>				
Individual	N/A	N/A	\$2,900	\$2,900
Family	N/A	N/A	\$5,800	\$5,800
<b>Coinsurance (plan pays)</b>	80%	80%	80%	80%
<b>Office visit copay (PCP / specialist)</b>	80%	\$20	*\$35 <sup>2</sup> / \$35, ded waived	*\$20 / \$35, ded waived
<b>Hospital coinsurance / copay</b>				
Inpatient	No Charge	No Charge	ded, 80%	ded, 80%
Outpatient surgery	No Charge	No Charge	ded, 80%	ded, 80%
<b>Lab and X-ray</b>	No Charge	No Charge	ded, 80%	ded, 80%
<b>Emergency services copay</b>	No Charge	\$100	*\$50, ded, 80% (waived if admitted)	\$50*, ded, 80% (waived if admitted)
<b>Urgent care copay</b>	80%	\$20	*\$35, ded waived	*\$35, ded waived
<b>Durable medical equipment</b>	80%	80%	ded, 80%	ded, 80%
<b>Prescription drugs</b>				
<b>Brand/Specialty Deductible</b>	Brand Name \$50/member	Brand Name \$100/member	none	none
<b>RX Copay</b>				
30 day supply	\$10/\$30	\$10/\$30/\$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 day supply of Maintenance Medication a	\$10/\$30	\$10/\$30/\$50	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
<b>RX Out of pocket maximum</b>				
Individual	None	\$750	\$2,000	\$2,000
Family	None	\$1,500	\$4,000	\$4,000
Home Delivery	\$500/\$1,000	N/A	\$1,000	\$1,000

<sup>1</sup>Five credits available to reduce deductible to \$500 Individual / \$1,000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification) <sup>2</sup>

Copay reduced to \$10 if enrolled with PPO Primary Care Physician