

To Your Health!

Benefits Newsletter for VCCCD Employees

Fall 2008

A Great Way to Save \$\$\$

On Your Medical & Dependent Care Expenses

Your opportunity to enroll
is during the month of
November

Under the District's Cafeteria/125 Plan, **Flexible Spending Accounts (FSAs)** are available to allow you to direct a portion of your pay, on a "pre-tax" basis, into special accounts that can be used throughout the plan year to reimburse yourself for certain out-of-pocket medical expenses and/or dependent care expenses.

Because your money goes into your reimbursement accounts *before* federal and state income taxes are withheld, *you pay less in taxes*, and ultimately have more disposable income.

There are two separate accounts: The **Unreimbursed Medical Expense Account** and the **Dependent Care Expense Account**.

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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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Saving through the District's Flexible Spending Accounts

Unreimbursed Medical Expense Account

Participants have access to this account for reimbursement of expenses – not reimbursed by another source – such as:

- Deductibles, co-pays and other eligible expenses
- Prescription drugs and medical supplies
- Over-the-counter drugs that are medically necessary
- Dental and orthodontia care
- Eye exams, eyeglasses, contact lenses and solutions



*You may allocate up to **\$3,600** pre-tax per calendar year.*

Dependent Care Expense Account

Participants have access to this account for reimbursement of eligible dependent care expenses.

*You may allocate up to **\$5,000** pre-tax per calendar year. (**\$2,500** if you are married and file a separate tax return).*



District's 2009 Cafeteria/125 FSA Open Enrollment Schedule

District Administrative Center

November 7, 20, 24 - Conf. Room 130 - 8:00 a.m. - 5:00 p.m.

Moorpark College

November 3, 11, 19 - LLR-121 - 8:00 a.m. - 5:00 p.m.

Oxnard College

November 6, 12, 18 - JCC-3A - 8:00 a.m. - 5:00 p.m.

Ventura College

November 5, 13, 17 - SCI-333 Side A - 8:00 a.m. - 5:00 p.m.

By participating in the District's **Flexible Spending Accounts**, you will *reduce* your taxes and *increase* your spendable income. The chart at right illustrates the savings advantage of participating in the **Flexible Spending Accounts**. Since the tax savings will vary for each individual, please consult your tax advisor.

You can find more information about the District's Flexible Spending Accounts at the following websites:

- VCCCD's website: www.vcccd.edu
- FSA provider, American Fidelity's website: www.afadvantage.com

Example	Without FSA	With FSA
Monthly Salary	\$4,000.00	\$4,000.00
Unreimbursed Medical Expenses	N/A	-\$300.00
Dependent Care Expenses	N/A	-\$400.00
Taxable Gross	\$4,000.00	\$3,300.00
Taxes (Federal & State @ 30%)	-\$1,200.00	-\$990.00
Less Estimated FICA (7.65%)	-\$306.00	-\$252.00
Unreimbursed Medical Expenses	-\$300.00	N/A
Dependent Care Expenses	-\$400.00	N/A
Monthly Take Home Pay	\$1,794.00	\$2,058.00
Est. Annual Tax Savings with the FSA is \$3,168.00		

How Healthy Are You?

Whether you think you're perfectly healthy or know you have a few areas you can work on, **you can take an active role in your health** by completing your health plan's **Health Risk Questionnaire/Assessment**. This will help you to manage your overall health!

- ✓ In about *15 minutes*, you can obtain an instant snapshot of your overall health and potential health risks, along with ways to take control of your health.
- ✓ You'll need your blood pressure level, blood sugar level, cholesterol and triglyceride values and height and weight. *If you haven't had a recent physical from your primary care doctor, you can simply call his or her office for this information.*
- ✓ Once completed, your answers are tabulated into a report card explaining your potential risks for specific health conditions such as heart attack, diabetes, depression and stroke.
- ✓ You will get instant feedback on how changes in your behavior may help improve your ability to avoid serious health conditions in the future.

Getting started is easy:

For Anthem Blue Cross Members:

- Go to www.anthem.com/ca
- Log into Member Services
- Click on "**MyHealth Assessment**" under Tools & Information



For Health Net Members:

- Go to www.healthnet.com
- Log on (or click the Register Now button to get a Health Net user name and password)
- Select **Wellsite**, then **Health Risk Questionnaire**

For Kaiser Members:

- Go to www.kp.org
- Log in as Member
- Click on **Health & Wellness** to access Health Assessment



Protect Yourself Against Identity Theft:

MetLife, our VCCCD life insurance provider, can help by providing:

- Education on how to prevent identity theft
- Personal guidance with a case manager available 24/7

Check out VCCCD's website to obtain more information about this service as well as **MetLife's Travel Assistance and Will Preparation Services**.

Mandatory Medical Re-enrollment is Here!

During the month of **September 2008**, **Active Employees** will be required to re-enroll in their current medical plan as well as provide certified copies of the following, if necessary:

- Birth certificate
- Marriage certificate
- Secretary of State domestic partner documentation

(NOTE: Mandatory Medical Re-enrollment for Retirees: January 2009)

September is both Ovarian Cancer and Prostate Cancer Awareness Month

According to OvarianCancerAwareness.org, it is estimated that this year more than 16,000 women will die in the United States from ovarian cancer. Many women don't seek help until the disease has begun to spread, but if detected at its earliest stage, the five-year survival rate is more than 93 percent.

Recent research suggests that women having all four of the following symptoms at the same time may be at risk for ovarian cancer:

- Bloating
- Pelvic or abdominal pain
- Difficulty eating or feeling full quickly; and
- Urinary urgency or frequency

If you have these symptoms almost daily and with increasing severity for more than a few weeks, you should see your doctor. The CA-125 screening test for ovarian cancer is available; however, doctors' recommendations for this screening vary.

According to the Prostate Cancer Education Council more than 230,000 new cases of prostate cancer will be diagnosed this year. In fact, one out of every six men will be diagnosed with prostate cancer and more than 30,000 men will die from prostate cancer this year. All

men are at risk for prostate cancer, but several things may increase a man's risk, including:

- Age – The older a man is, the greater his risk.
- Race – More common in some racial and ethnic groups than in others.
- Family history – A man with a father, brother, or son who has had prostate cancer is two to three times more likely to develop the disease himself.

The most commonly used screening test for prostate cancer is called the PSA. However, as with the CA-125 screening for ovarian cancer, doctors' recommendations for this screening vary.

Health Tip



What you eat can have a dramatic effect on your health and fitness levels. You have heard the saying, **"You are what you eat."** That statement has more truth to it than most people realize. Unfortunately in today's world our diets are filled with processed foods and other 'junk' foods. It is not necessary to eliminate processed or junk foods but rather focus on reducing the amounts you consume so you can lose weight or maintain a healthy body weight.

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

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.anthem.com/ca