

# To Your Health!

## Benefits Newsletter for VCCCD Employees

Fall 2010

### Delta Dental Changes Can Save You Money!



Effective October 1, 2010, the District's Delta Dental Plan changed to the **Delta Dental PPO Plus Premier Plan**. This adds a new PPO network to the plan.

**Members visiting PPO Delta Dental dentists will save as much as 20 to 35% in out-of-pocket costs compared to a non-Delta Dentist.**

Delta Dental PPO Plus Premier Plan			
Benefits & Covered Services	<b>ADDED PPO Dental Network</b>	<b>Premier Dentist</b>	<b>Non-Delta Dental Dentist</b>
Annual Maximum	<b>\$1,700</b>	\$1,500	\$1,500
Diagnostic and Preventative	70-100%	70-100%	70-100%
Basic Benefits	70-100%	70-100%	70-100%
Crowns & Other Cast Restorations	70-100%	70-100%	70-100%
Prosthodontic Benefits (Including implants)	<b>70%</b>	50%	50%
Accident Rider - separate \$1,000 Annual Maximum	100%	100%	100%

In addition, using the PPO network increases your annual maximum to **\$1,700** and your prosthodontic benefits to **70%**.

To check if your dentist is in the Delta Dental PPO network, or to locate one, please visit **www.deltadentalins.com**.

 **DELTA DENTAL**



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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# New Provision for Flexible Spending Accounts (FSAs)



Health Care Reform, known as the Patient Protection and Affordable Care Act of 2010 (PPACA), includes a provision that changes flexible spending accounts (FSAs) over-the-counter (OTC) rules:

- This new rule takes effect January 1, 2011, and means that individuals will no longer be able to purchase and be reimbursed from the FSA for **OTC drugs or medications** without a prescription. These include medications such as nonprescription pain relievers, cold medicines, antacids and allergy medications.

- This restriction also applies to the VCCCD grace period that allows for unused contributions made to the FSA in 2010 to be rolled over and pay for expenses incurred through the first 70 days of 2011. In other words, a prescription is necessary for over-the-counter FSA transactions beginning on January 1, 2011.

- You can, however, still be reimbursed for **OTC supplies** such as bandages, crutches, first-aid supplies, insulin, reading glasses, walkers, wheelchairs and canes.

Additional details will be available during open enrollment.

## District's 2011 Cafeteria/125 FSA Open Enrollment Schedule

**Open Enrollment Closes Nov 30, 2010**

### District Administrative Center

Nov 4, 19, 30 - Conf. Room 130: 8:00 am - 5:00 pm

### Moorpark College

Nov 9, 17, 29 - A-137 Admin Conf. Room: 8:00 am - 5:00 pm

### Oxnard College

Nov 10, 16, 29 - SS&A Conf. Room 269: 8:00 am - 5:00 pm

### Ventura College

Nov 8, 18, 30 - SCI-332: 8:00 am - 5:00 pm

The VCCCD Wellness Plan, sponsored by Anthem Blue Cross, continues to be successful with the Weight Watchers Program. There were two rounds of **Weight Watchers®** and here are the fantastic results:

### First Round

Location	Number of People	Total Pounds Lost	Number of weeks
Oxnard College	11	271.6	17
Moorpark College	20	178.5	17
Ventura College	20	137.4	12
DAC	20	274.0	17
<b>Total</b>	<b>71</b>	<b>861.5</b>	

Oxnard College and the DAC began their program on February 4th. Moorpark and Ventura Colleges began February 11th.

### Second Round

Location	Number of People	Total Pounds Lost	Number of weeks
Oxnard College	20	206.7	17
Moorpark College	20	133.4	17
Ventura College	17	190.4	12
DAC	17	110.6	12
<b>Total</b>	<b>74</b>	<b>641.1</b>	

Ventura College began their program on May 6th, and the DAC on June 3rd. Moorpark and Oxnard Colleges began on June 17th.



# ***Slow and Steady Wins!***

## **Aesop's Weight Loss Plan**

Remember Aesop's beloved fable the Tortoise and the Hare? Who won that race and more importantly, why? While life isn't necessarily a race, it's certainly worth the effort to consider how the tortoise won and how that successful effort might be applied to our daily efforts to live a healthier and more active lifestyle.

We get into trouble when we want a quick fix and take up the hare's approach by throwing everything we have into our weight loss and exercise program. We may think we're getting ahead by our marathon efforts, but the results are often temporary and unsustainable and we usually find ourselves back at the starting line contemplating another round of herculean dieting and exercising efforts.

On the flip side, the tortoise easily maintains its steady and persistent strategy and its results are far superior to those of the hare's incomplete and short-lived results. It is from the tortoise that we learn that the key to making lasting improvements is to make changes in slow, easy but persistent steps. We can avoid the burnout, stay the course and sustain what we've accomplished with the tortoise's wisdom and mind set.

So, how do we get started? Start with something simple and stick to it until you're comfortable. After you've mastered one change, add another. Here are some practical ideas to get you started:

- Substitute water for one sugary drink each day.
- Bypass the escalators and take the stairs. Where possible, skip those moving walkways.
- Eat one to two more fruits or vegetables each day.
- Switch to a low-fat version of a favorite food.

- Get on your treadmill or stationary bike when your favorite ½ hour TV show airs, start exercising when those pesky commercials interrupt and gradually increase your time until you can peddle or walk through the whole show.
- Walk laps at the mall, inside the mall in the beginning then outside when you've gained some endurance.
- Plan a healthy snack for each day of the week.
- Plan a home-cooked meal; it usually has fewer calories, more reasonable portions and costs less than typical meals eaten at restaurants.

**These simple changes can ultimately affect your longevity and quality of life.**

The statistics tell us about one in three men and one in two women participate in no physical activity whatsoever by age 75. However, statistics also tell us that people of any age who are normally sedentary and have lost a tremendous amount of muscle mass can gain it back by gradually increasing strength even with leisurely physical activity. So take your cues from the tortoise and adopt a healthier regimen through persistent and sensible increases in activity and diet moderation. Remember that slow and steady is what will ultimately put you in first place.





# These Nurses Never Sleep!

It's late in the evening and your doctor's office and urgent care are both closed. You think you may need to be seen by a doctor right away but possibly you can wait until the morning. Do you go to the emergency room? Do you wait until your doctor's office opens in the morning? You are not quite sure. Then a light bulb goes on in your head as you realize that you have access to a nurse, **24 hours a day and 7 days a week!**

The nurse can answer questions about medical problems and help you decide what to do next. Please see below for more information on your individual health plan:



<b>Anthem Blue Cross 360° Program</b>	<b>Health Net Decision Power</b>	<b>Kaiser Permanente Advice Nurse</b>
Call the toll free # on the back of your member ID card	1-800-893-5597	1-888-KPONCall (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](http://www.anthem.com/ca)

**Express Scripts (Anthem Prescriptions)**  
Home Delivery Service  
P.O. Box 66558, St. Louis, MO 63166  
866-297-1013 [www.anthem.com/ca](http://www.anthem.com/ca)

**Health Net (Medical Plan)**  
P.O. Box 9103, Van Nuys, CA 91409  
800-522-0088 [www.healthnet.com](http://www.healthnet.com)

**Health Net (Mail Order)**  
CVS CAREMARK  
P.O. Box 94467, Palatine, IL 60094  
888-624-1139 [www.healthnet.com](http://www.healthnet.com)

**Kaiser Permanente (Medical Plan)**  
P.O. Box 7004, Downey, CA 90242-7004  
800-464-4000 [www.kaiserpermanente.org](http://www.kaiserpermanente.org)

**Kaiser Permanente (Mail Order)**  
9521 Dalen St., Downey, CA 90242-7004  
800-464-4000 [www.kaiserpermanente.org](http://www.kaiserpermanente.org)

**Delta Dental**  
P.O. Box 7736, San Francisco, CA 94120  
866-499-3001 [www.deltadentalins.com](http://www.deltadentalins.com)

**Vision Service Plan  
(ASCC enrolled in Anthem)**  
P.O. Box 997105, Sacramento, CA 95899  
800-877-7195 [www.vsp.com](http://www.vsp.com)

**Medical Eye Services  
(Faculty enrolled in Anthem)**  
P.O. Box 25209, Santa Ana, CA 92799  
800-877-6372 [www.mesvision.com](http://www.mesvision.com)

**MetLife**  
P.O. Box 3016, Utica NY 13504  
800-638-6420 [www.metlife.com](http://www.metlife.com)

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