



August 2011 Benefits Newsletter



You can find the previous newsletter and additional information on benefits on the Human Resources benefits web page. Bookmark this link www.avc.edu

◆ Upcoming Events ◆

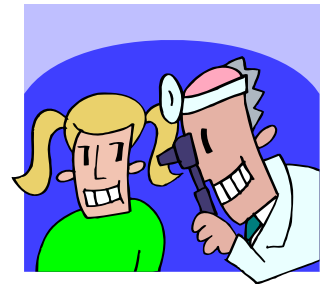
- CalPERS System conversion period, September 2-18, 2011
- Benefits Open Enrollment in September 2011
- Benefit rate changes will go into effect October 1, 2011 (Rate increase available on benefits web page)

Friendly Reminder: Review/update your employee, payroll and benefit information annually to ensure that beneficiary, address and phone numbers are up-to-date.

Things you should know

Central Valley Trust (CVT)/Kaiser:

- Benefit year starts October 1st, through September 30th
- Benefits are deducted over 10 months for 12 months of coverage
- Dependent children can remain under parents benefit plan up to turning age 26



New benefits for plan participants Effective October 1, 2011:

- **Anthem's 24/7 Nurse-line** – Instant health care information from a registered nurse. Number located on the back of your medical card.
- **Valued Options Employee Assistance Program (EAP) 877-397-1032** - For all members on a PPO or HMO Plan. EAP offers Mental Health and/or substance abuse assistance. Guidance on legal and financial challenges such as divorce, domestic violence, estate planning and more. Work/life services such as information and referrals for child care and adult care. *(Pamphlet available on AVC Benefit Website)*
- **American Imaging Management (AIM) PPO Plan** - CVT is replacing One Call imaging services with AIM's radiology and cardiology program. This medical management program is projected to save as much as \$1.8 million annually. The new program applies to elective outpatient advance imaging procedures (e.g. CT, MRI and PET) and promotes appropriate treatment and reduces unnecessary and redundant testing and manages the treatment process more efficiently. Provider will be responsible for interaction with AIM, not the member.
- **Bariatric Centers of Excellence PPO Plan** - Requires bariatric surgery to be performed at designated facilities identified as Centers of Excellence (COE) for patient safety and quality of care.

Changes effective July 1, 2011 based on new requirements per CVT/Kaiser

PPO Central Valley Trust (CVT):

1. **Death:** It is the employee's responsibility to notify Human Resources/benefits of the death of a spouse or benefit dependents. **Original death certificate required** *(Hospital certificate will be accepted but original death certificate is required ASAP).*

2. **Emergency Room (ER) Co-pay:**

All PPO plans: will have an increase in ER co-pay to \$75 from the current co-pay of \$35 for each visit to ER.

Members can save themselves and the plan money if they choose an urgent care or visit their physician instead of the ER. **Suggested options instead of ER:**

- Kaiser 24 hour advice nurse or to schedule same or next-day appt. 1-888-515-3500, after hours 1-888-576-6225
- PPO Plan members can call Anthem's 24/7 Nurse-line (number on back of medical card) effective 10/1/11
- CVS/Pharmacy Nurse line's toll-free number at **866-827-3992**
- High Desert Medical Urgent Care, 43839 N. 15th St. W., Lancaster, 661-945-5984, Open 24/7.
- Sierra Medical Urgent Care, 39115 Trade Center Drive, Palmdale, 661-273-9550, M-Sun 8 a.m. - 9 p.m. or, 44469 10th St. W., Lancaster, 661-945-9411, M – F 8 a.m. – 8 p.m., Sat-Sun 9 a.m. – 5 p.m.

3. **Pharmacy Benefit Changes: Maintenance Choice/Mandatory Mail**

All CVT PPO Pharmacy Plans through CVS Caremark will now include an important cost-saving feature called Maintenance Choice in the prescription benefit. This program is designed to help keep prescription costs down and to offer members convenience and choice. Members and their families must choose to receive 90-day supplies of their long-term ** medications either by mail through CVS Caremark Mail Service Pharmacy or to pick them up at a CVS/Pharmacy near them. They choose the option that works best for them. Either way, their co-pay will be the same. The program is convenient and easy-to-use. Once they make their selection online or by phone, CVS Caremark will handle the rest. Plus, they can order refills and manage their prescriptions anytime at www.caremark.com.

*(A long-term ** medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol.)*

4. **CVS-CAREMARK Maintenance Drug List: (Available on AVC Benefit Website)**

Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines. Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.

HMO Kaiser:

1. **Death:** It is the employee's responsibility to notify Human Resources/benefits of the death of a spouse or benefit dependents. Original death certificate required (Hospital certificate will be accepted but original death certificate is required ASAP)



2. **HMO Plan Design Changes:**

- **Health Care Reform** – All plans are complaint with Health Care Reform benefits and dependent coverage to age 26. Plan will also be changing to non-grandfathered status resulting in preventive care coverage with no cost share.
- **EAP** has traditionally been offered as an optional program but will now be provided at no additional charge for all members on a HMO plan.

3. **Pharmacy Benefit Changes:**

All Rx options will have 30 day retail supply, mail-order @100 day supply.

Current 2010-11 Benefits				New 2011-12 Benefits			
Plan	CoPay	Rx	ER	Plan	CoPay	Rx Option	ER
1	\$0	\$5	\$0	1	\$10	\$5/\$10	\$35
8	\$20 DHMO	\$10/\$30	20%	8	No Changes	No Changes	No Changes