

COUNTY OF VENTURA

RETIREE HEALTH BENEFITS HANDBOOK

PLAN YEAR 2019

01/01/2019 - 12/31/2019



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On-Line Resources

- <https://hr.ventura.org/benefits/retiree-health-benefits>
- Retiree Health Benefits Handbook
- Rates
- Forms

Health Plan websites

- VCHCP (www.vchealthcareplan.org)
- BlueShield (www.blueshieldca.com)
- Kaiser (<http://www.kp.org>)
- MetLife (www.metlife.com/mybenefits)
- MES Vision (www.mesvision.com)

Contact the County's Retiree Health Benefits Coordinator:
Email: Patty.Vandewater@ventura.org Phone: (805) 662-6791



Chapter 1

About This Handbook

We realize how important it is that you get the most out of your benefits and it is our goal to provide you with the necessary resources. The County of Ventura is pleased to offer eligible retirees insurance plans to protect against unexpected events and the high cost of health care expenses. The information presented in this Handbook is aimed at helping you determine which plans will best meet your individual and family needs.

This Handbook contains all the relevant information regarding Medical, Dental, and Vision Plans for both Non-Medicare Retirees and Medicare-Eligible Retirees. This Handbook summarizes the benefits available to you and provides important information about eligibility and how to enroll.

■ *Eligibility*

You may be eligible for County-sponsored health coverage if you are a retired County employee or Surviving Spouse who receives a monthly pension check from the Ventura County Employees' Retirement Association (VCERA). Some plans require continuous coverage in a County-sponsored health plan without a lapse in coverage.

■ *Special Notice*

These are voluntary plans that are subject to periodic rate changes and benefit modifications.

There are no Open Enrollment Periods for retirees. On rare occasion, the County may hold a Special Enrollment for existing participants.

If you experience a change that affects your eligibility or coverage, you need to complete and submit a Retiree Health Plan Enrollment and Change Form to the County of Ventura CEO/HR/Benefits office (contact information is listed on the back cover of this handbook). Enrollment and Change Forms are required if:

- ✓ You wish to change to a lower cost medical plan (if eligible for the plan)
- ✓ You are moving (or have moved) out of your current plan's service area
- ✓ You or a dependent has recently turned age 65, or has otherwise become Medicare-eligible
- ✓ Your dependent is no longer eligible
- ✓ You wish to cancel a health plan you are enrolled in

This Handbook is a Summary Only

This handbook is not a contract, but an outline of the coverage offered by the County-Sponsored medical, dental and vision plans that are offered to eligible retirees. The services to be provided shall be in accordance with agreements between the plan providers and the County of Ventura.

The Board of Supervisors of the County of Ventura reserves the right to amend, modify or terminate at any time the health plans in which it allows retirees to participate, including, but not limited to, the right to periodically adjust the rates of any or all plans made available to retirees. The amendment, modification, or termination of a health plan (or plans) shall not deprive any participating retiree of the right to payment for any covered expense which he or she incurred under the health plan prior to its amendment, modification or termination.

The Plans' Employer Group Agreement and/or Evidence of Coverage booklet should be consulted to determine the exact nature of the governing contractual provisions. The plan descriptions in this handbook are general in nature and cannot modify or affect the Plans in any way.



Chapter 2

Medical Plans: Non-Medicare Eligible

You may be eligible for Retiree County-sponsored medical coverage if you are a retired County employee or Surviving Spouse who receives a monthly pension check from the Ventura County Employees' Retirement Association (VCERA).

To be eligible to enroll, you must move directly into a Retiree Health Program medical plan, without a lapse in coverage, from enrollment in a medical plan as an active employee or COBRA participant.

Except under very limited circumstances, once your coverage has ended, you may not reenroll unless an open enrollment or reenrollment period occurs as some plans require continuous coverage in a County-sponsored health plan without a lapse in coverage.

Unless stated otherwise for that plan, ineligible dependents include your ex-spouse, parents, grandparents, grandchildren, brothers, sisters, nieces, nephews and non-relatives. Periodic documentation of eligibility may be required by your plan. No person can be covered as a retiree and as a dependent, or as a dependent of more than one retiree. Also, domestic partners and their dependents are not eligible for continuation of coverage (COBRA).

The medical plans offered through Retiree county sponsored plans vary in coverage and providers available to you. In selecting a plan, be sure to compare benefits, copayments, out-of-pocket expenses, and networks, as well as premiums. Depending on your family's needs, the "best" plan for you may not be the most expensive, or the least expensive plan. By studying the plan descriptions in the Comparison of Medical Plan Benefits Chart included in this chapter, and comparing the networks and premiums, you can determine which plan is best for you and your family.

See page 2-11 for a listing of qualified dependents for each plan.

■ Types of Plans

Health Maintenance Organization (HMO) - A HMO is a plan in which you choose a physician to act as your Primary Care Physician (PCP). This physician acts as the "coordinator" for all your health care.

Typically, when you need medical care, your first call is to your PCP. If you need a specialist, your PCP will refer you to one within the plan. For some plans, you will be referred to a specialist within the PCP's medical group or Independent Practice Association (IPA). Should you choose to receive services without a referral or outside the plan's network of providers, you will not be entitled to coverage by the plan.

At the time you enroll, you must choose a PCP for yourself and each eligible dependent from the plan's panel. The panel includes general and family practitioners, internists and pediatricians. If you do not choose a PCP, one will be assigned to you. You may choose a different PCP for each member of your family, and you can change providers during the year. If your PCP leaves the plan during the Plan Year, you must select a new PCP within the plan.

Preferred Provider Organization (PPO) - With a PPO plan, you do not need to select a PCP, or obtain a referral to see a specialist. Each time you need medical services, you choose whether to self-refer to a PPO provider and receive in-network benefits or a non-participating provider and receive out-of-network benefits.

Some people prefer this type of plan because they have a doctor they have been seeing for years who is not in an HMO, they want access to specialists who do not participate in a HMO, or they do not like the provider and referral restrictions of a HMO.

When you self-refer to a non-network provider, you pay a co-insurance amount, plus any provider charges above the amount the plan pays for the services provided. Out-of-network reimbursements are based on 110% of the Medicare published rates. Depending on the billing practices of the non-network providers you select, you may have to pay for the services first, and then file a claim with the insurance company for reimbursement.

■ *What Plans are Available?*

The County offers four medical plans to choose from:

- Ventura County Health Care Plan (HMO)
- BlueShield Trio HMO (ACO network)
- BlueShield Access+ HMO (full HMO network)
- BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)

Regardless of which plan you select, once you enroll, the plan will mail ID cards and plan information directly to your home.

❖ **Ventura County Health Care Plan (HMO)**

The Ventura County Health Care Plan (VCHCP) is a licensed HMO that arranges for the provision of cost-effective health care services for its members. As a member of VCHCP, you will select a Primary Care Physician (PCP) who will oversee your health care needs. Members may select different PCPs for themselves and each of their dependents. If specialty services are required, your PCP may need to submit a request for authorization to VCHCP for the required service.

There is no annual deductible to meet, and services are generally covered in full after any required copayment when accessing the Plan's primary facility, Ventura County Medical Center (VCMC)/Santa Paula Hospital, or an associated VCMC ambulatory care clinic. Services are also available, after any required copayment, from a variety of contracted community primary care and specialty care physicians, hospitals, and facilities.

Additional Plan benefits include, but are not limited to:

- Members have access to several contracted urgent care facilities located throughout the County of Ventura.
- Female members may self-refer for OB/GYN services by selecting a listed Direct Access OB/GYN in the Provider Directory
- Members may self-refer for an annual vision refraction exam, and for chiropractic and acupuncture services. (Reimbursement varies; for benefit details, see Comparison Chart in this chapter).

VCHCP's geographic service area is the County of Ventura. You must live or work in the service area at the time of enrollment to be eligible for coverage under VCHCP. You cannot enroll or continue enrollment as a Subscriber or Dependent if you live in or move to a region outside the County of Ventura, unless you are a subscriber who works in the County of Ventura, or you are a dependent child under the age of 26.

If you have an eligible dependent attending school or living in an area outside Ventura County, you must select a VCHCP PCP for that dependent, and the dependent must come to Ventura County for coverage of routine physical exams and medical services. Only emergency care services, urgent care services, and prescriptions are covered out of the Plan's service area.

If you are enrolled in this plan, you also have access to the following programs:

- Nurse Advice Line –Available to you and your family 24 hours per day, 7 days per week at no additional cost.

❖ BlueShield Trio HMO (ACO Network)

BlueShield's Trio HMO offers a broad range of benefits and low out-of-pocket expenses. It uses BlueShield's Accountable Care Organizations (ACO), which are made up of a network of local doctors, specialists, and hospitals. Through coordination, care is delivered more efficiently, and this helps to lower premiums and improve the patient experience. You need to select a primary care physician, who is responsible for the overall coordination of your care. ***In Ventura County, the physicians who are considered in-network for this plan are those who are contracted with SeaView IPA (Independent Physician Association).***

With the Trio ACO HMO plan, you have access to a select network of high-quality local physicians, specialists, and hospitals near your home and workplace. And, you can self-refer to a specialist within your personal physician's medical group/independent practice association (IPA). You will pay a slightly higher copayment. However, you can't self-refer to Physical Therapy, Occupational Therapy, Speech-Language Therapy, Dermatology, Allergist, Podiatry, Endoscopic procedures, Diagnostic and nuclear imaging including CT, MRI or bone density measurement.

To see a list of the providers who participate in the BlueShield Trio HMO network:

1. Go to blueshieldca.com/networktriohmo
2. Select the type of provider you are looking for.
3. Enter your location, then click Continue.
4. If you need to select a primary care physician, click on the name of the PCP, then click "view details", note the PCP ID#, which you will need to enroll.

Through the BlueCard® Program, HMO plan members can access emergency and urgent care services across the country and around the world. Getting urgent care with the BlueCard Program can be more cost-effective. It may also eliminate the need to pay for the services at the time you receive them.

1. To find a provider in the U.S., visit provider.bcbs.com, or call **(800) 810-BLUE (2583)**.
2. To find a provider outside the U.S., visit bcbsglobalcore.com, or call **(804) 673-1177** collect from outside the U.S.

Away From Home Care Program

You and your family can stay covered with HMO benefits for extended periods with the Away From Home Care® program. Students, long-term travelers, and families living apart can rely on access to health care across the country. Away From Home Care is available in the following 33 states plus the District of Columbia. HMO benefits vary by state. Call **(800) 622-9402** for more information about coverage.

If you are enrolled in this plan, you also have access to the following programs:

- Shield Concierge – for 360° high-touch member support through one dedicated support team.
- BlueShield's Walkadoo Program – a fun, interactive program designed and proven to help increase your daily steps.
- Teladoc Program – Access to Teladoc's national network of U.S. board-certified physicians, licensed in California. Whenever you need care, Teladoc doctors are available 24/7 by phone or video.
- NurseHelp 24/7 – Registered nurses are available to answer your health questions at any time.

❖ BlueShield Access+ HMO (full HMO network)

With the Access+ HMO plan, you have fixed copays for most services, no deductibles, and almost no claim forms. You need to select a primary care physician, who is responsible for the overall coordination of your care.

If your primary care physician participates in our Access+ SpecialistSM program, you may go directly to a specialist within your physician's medical group or Independent Practice Association (IPA) without a referral. You will pay a slightly higher copayment. However, you can't self-refer to Physical Therapy, Occupational Therapy, Speech-Language Therapy, Dermatology, Allergist, Podiatry, Endoscopic procedures, Diagnostic and nuclear imaging including CT, MRI or bone density measurement. Medical groups and IPAs that participate in the Access+ Specialist program are identified in BlueShield's online directories.

To see a list of the providers who participate in the BlueShield Access+ HMO network:

1. Go to blueshieldca.com/networkhmo
2. Select the type of provider you are looking for.
3. Enter your location, then click Continue.
4. If you need to select a primary care physician, click on the name of the PCP, then click "view details", note the PCP ID#, which you will need to enroll.

Through the BlueCard® Program, HMO plan members can access emergency and urgent care services across the country and around the world. Getting urgent care with the BlueCard Program can be more cost-effective. It may also eliminate the need to pay for the services at the time you receive them.

1. To find a provider in the U.S., visit provider.bcbs.com, or call **(800) 810-BLUE (2583)**.
2. To find a provider outside the U.S., visit bcbsglobalcore.com, or call **(804) 673-1177** collect from outside the U.S.

Away From Home Care Program

You and your family can stay covered with HMO benefits for extended periods with the Away From Home Care® program. Students, long-term travelers, and families living apart can rely on access to health care across the country. Away From Home Care is available in the following 33 states plus the District of Columbia. HMO benefits vary by state. Call **(800) 622-9402** for more information about coverage.

If you are enrolled in this plan, you also have access to the following programs:

- BlueShield's Walkadoo Program – a fun, interactive program designed and proven to help increase your daily steps.
- Teladoc Program – Access to Teladoc's national network of U.S. board-certified physicians, licensed in California. Whenever you need care, Teladoc doctors are available 24/7 by phone or video.
- NurseHelp 24/7 – Registered nurses are available to answer your health questions at any time.

❖ BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)

BlueShield's PPO offers greater flexibility in obtaining care. Each time care is needed, you decide where to receive treatment and who will provide it. You have the option of obtaining care from any BlueShield PPO network provider or any non-network provider, with your out-of-pocket expenses being less with a network provider.

This plan is a High Deductible Health Plan, and the deductibles are \$3,000 for employee-only coverage and \$6,000 for family coverage. Family coverage has an individual deductible within the family deductible. This means that the deductible will be met for an individual who meets the individual deductible prior to family meeting the family deductible within a calendar year. Please note that the deductible, which must be met before the plan benefits are payable, applies to **all** expenses (except preventative care).

Self-Referral to Network Provider:

You may seek care from any BlueShield PPO provider. For most in-network services, you pay 20% after deductible has been met.

1. **To find providers within California**, go to blueshieldca.com/pponetwork
2. Select the provider type you are looking for.
3. Enter your location, then click Continue.
4. **To find providers outside of California**, go to provider.bcbs.com and enter XEA. Search for the type of provider you need.

Self-Referral to Any Non-Network Provider:

For most covered services received from a non-network provider, the plan pays 60% of an amount based on 110% of the Medicare published rates, and you pay the remainder, plus the annual deductible amount. You may be responsible for filing your own claims.

Most hospitals contract with BlueShield. In order to be covered, hospital admissions and surgeries require prior authorization.

If you are enrolled in this plan, you are also eligible to participate in a Health Savings Account (HSA).

HSAs are individually-owned savings accounts, similar to an IRA or 401(k) retirement plan, except that funds are used to pay for health care costs. HSAs provide consumers with a tax-efficient method of saving and paying for qualified medical expenses. However, an account owner must not be enrolled in Medicare, claimed as a dependent on another's tax return, or enrolled in another health plan that is not a high deductible health plan.

If you are enrolled in this plan, you also have access to the following programs:

- BlueShield's Walkadoo Program – a fun, interactive program designed and proven to help increase your daily steps.
- Teladoc Program – Access to Teladoc's national network of U.S. board-certified physicians, licensed in California. Whenever you need care, Teladoc doctors are available 24/7 by phone or video.
- NurseHelp 24/7 – Registered nurses are available to answer your health questions at any time.

Comparison of Medical Plan Benefits

These plan descriptions are general in nature and cannot modify or affect the Plans in any way. Consult the Plan's Evidence of Coverage booklet for governing provisions. The following represents the patients/member's responsibility.

	Ventura County Health Care Plan (HMO)	BlueShield Trio HMO (Limited ACO Network)	BlueShield Access+ HMO (Full HMO Network)	BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)	
				Participating Provider	Non-Participating Provider
Deductible <i>(Per Member/Per Family; per Calendar Year)</i>	None	None	None	Applies to all medical and pharmacy expenses except preventative care: \$3,000/\$6,000 ⁴	
Maximum Out-of-Pocket Expense <i>(Per Member/Per Family; per Calendar Year)</i>	Includes copayments made to providers for covered medical, pharmacy, and behavioral health services	Excludes premiums and health care expenses that this plan doesn't cover	Excludes premiums and health care expenses that this plan doesn't cover	Excludes premiums and non-covered expenses. In-network/out-of-network out-of-pocket maximums are exclusive of each other and include calendar-year deductible and prescription drug maximum allowed amounts.	
	\$3,000/\$6,000	\$1,500/\$3,000	\$1,500/\$3,000	\$5,000/\$10,000	\$10,000/\$20,000
PHYSICIAN SERVICES					
Office visits <i>(consultations & in-office procedures)</i>	\$10 copay/visit with a VCMC provider; \$20 copay/visit at other contracted providers	\$15 copay per visit	\$35 copay per visit	20% coinsurance ²	40% coinsurance ³
Preventative Care	100% coverage (no copay)	no copay	no copay	no copay	40% coinsurance ³
Specialist	\$20 copay/visit with VCMC specialist; \$40 copay/visit at other contracted providers	\$15 copay (PCP referral) \$20 copay (Self-referral) Limited – Contact Insurance Carrier	\$35 copay (PCP referral) \$40 copay (Self-referral) Limited – Contact Insurance Carrier	20% coinsurance ²	40% coinsurance ³
HOSPITAL/FACILITY					
Inpatient Services and Supplies ⁵	No copay at VCMC/SPH; \$150 per day copay at contracted non-VCMC facilities (up to \$600 maximum)	\$100 per admit	\$500 per admit	20% coinsurance ²	40% coinsurance ^{3, 4}
Skilled Nursing Facility	\$50 per day copay, \$500 maximum (up to 100 combined days for all stays)	100% coverage (limited to 100 days per calendar year)	100% coverage (limited to 100 days per calendar year)	20% coinsurance ²	40% coinsurance ^{3, 4}
Outpatient Surgery ⁵	No copay at VCMC/SPH; \$250 copay at non-VCMC ⁹ contracted facilities, when preauthorized	\$50 copay – per surgery	\$250 copay – per surgery	20% coinsurance ²	40% coinsurance ^{3, 4}
Emergency Room <i>(covers emergency services only)</i>	\$150 copay (copay waived if directly admitted)	\$100 copay (copay waived if directly admitted)	\$100 copay (copay waived if directly admitted)	20% coinsurance ²	20% coinsurance ^{3, 4} (deductible waived if directly admitted)

Footnote descriptions are on page 2-13

	Ventura County Health Care Plan (HMO)	BlueShield Trio HMO (Limited ACO Network)	BlueShield Access+ HMO (Full HMO Network)	BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)	
				Participating Provider	Non-Participating Provider
OTHER SERVICES					
Ambulance (when medically necessary)	\$150 copay (air and ground)	\$100 copay- per transport (air and ground)	\$100 copay- per transport (air and ground)	20% coinsurance ²	20% coinsurance ²
Urgent Care	\$50 copay (no PCP or Plan referral required)	\$15 copay per visit	\$35 copay per visit	20% coinsurance ²	40% coinsurance ³
Rehabilitation Therapy (includes physical, speech, occupational, and respiratory therapy)	\$10 copay/visit at VCMC/SPH; \$20 copay/visit at other contracted facilities	\$15 copay per visit	\$35 copay per visit	20% coinsurance ²	40% coinsurance ^{3, 4}
Chiropractic/ Acupuncture	Plan reimburses \$20/visit to any chiropractor/acupuncturist (limited to 15 combined chiropractor/ acupuncturist visits per Plan Year) ⁶	\$15 copay per visit (chiropractic/acupuncture services limited to 30 visits per year- combined visit limit)	\$15 copay per visit (chiropractic/acupuncture services limited to 30 visits per year- combined visit limit)	20% coinsurance ² <i>Limits:</i> <i>Chiropractic Services – 30 visits/year- combined in/out of network</i> <i>Acupuncture – 20 visits/year combined in/out of network r</i>	40% coinsurance ³ <i>Limits:</i> <i>Chiropractic Services – 30 visits/year- combined in/out of network</i> <i>Acupuncture – 20 visits/year combined in/out of network r</i>
Imaging (MRI, CT, PET)	No copay at VCMC/SPH; \$125 copay at other contracted facilities	\$100 per test	\$100 per test	20% coinsurance ²	40% coinsurance ^{3, 4}
Diagnostic/ X-Ray, Ultrasound (Outpatient)	No copay at VCMC/SPH; \$20 copay at other contracted facilities	no copay	no copay	20% coinsurance ²	40% coinsurance ^{3, 4}

Footnote descriptions are on page 2-13

	Ventura County Health Care Plan (HMO)	BlueShield Trio HMO (Limited ACO Network)	BlueShield Access+ HMO (Full HMO Network)	BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)	
				Participating Provider	Non-Participating Provider
Hospice	Inpatient: 100% coverage Outpatient: 100% coverage; prognosis of life expectancy of six months or less	no copay	no copay	20% coinsurance ²	40% coinsurance ³
Home Health Services	\$20 copay/visit; 100 visits/calendar year (max does not apply to Behavioral Health treatment)	\$15/visit (limited to 100 visits per calendar year)	\$35/visit (limited to 100 visits per calendar year)	20% coinsurance ²	Not Covered
Durable Medical Equipment	10% copay; 50% copay for replacement, when medically necessary	20% copay (rental or purchase; breast pump and supplies are covered under preventative care at no charge)	50% copay (rental or purchase; breast pump and supplies are covered under preventative care at no charge)	50% of Negotiated Allowance ²	50% coverage ³
Annual Eye Refraction Exam	Plan reimburses cost of refraction exam, up to \$50 per person per calendar year ⁶ (no PCP referral needed)	Not Covered	Not Covered	Not Covered	Not Covered
BEHAVIORAL HEALTH					
Mental Health & Substance Abuse Services	Self-referral to any “OptumHealth Behavioral Solutions (Life Strategies)” provider; PCP referral not required	Self-referral to any Blue Shield mental health service administrator (MHSA); PCP referral not required	Self-referral to any Blue Shield mental health service administrator (MHSA); PCP referral not required	Self-referral to any Blue Shield mental health service administrator (MHSA); PCP referral not required	
Inpatient ^{1, 5, 7}	Through VCHCP’s “OptumHealth Behavioral Solutions (Life Strategies)” Program only 100% coverage (no copay)	\$100/admit (subject to utilization review)	\$500/admit	20% coinsurance ²	40% coinsurance ^{3, 4}
Residential/ Alternative Treatment ^{1, 5, 7}	Through VCHCP’s “OptumHealth Behavioral Solutions (Life Strategies)” Program only 100% coverage (no copay)	\$100/admit	\$500/admit	20% coinsurance ²	40% coinsurance ^{3, 4}
Outpatient ^{1, 7}	Through VCHCP’s “OptumHealth Behavioral Solutions (Life Strategies)” Program only \$10/visit	\$15/visit	\$35/visit	20% coinsurance ²	40% coinsurance ^{3, 4}

Footnote descriptions are on page 2-13

	Ventura County Health Care Plan (HMO)	BlueShield Trio HMO (Limited ACO Network)	BlueShield Access+ HMO (Full HMO Network)	BlueShield High-Deductible PPO (High Deductible Health Plan; HSA-compatible)	
				Participating Provider	Non-Participating Provider
PRESCRIPTION BENEFITS					
Outpatient Prescriptions	Can be written by any licensed physician. Generic substitution and formulary rules apply.	Can be written by any licensed physician. Generic substitution and formulary rules apply.	Can be written by any licensed physician. Generic substitution and formulary rules apply.	Can be written by any licensed physician. Generic substitution and formulary rules apply.	Can be written by any licensed physician. Generic substitution and formulary rules apply.
Plan's Local Pharmacy Network (Retail Pharmacy)	100% for up to a 30-day supply after copay of: Tier 1 - \$9 Tier 2 - \$30 Tier 3 - \$45 Tier 4* - 10% up to \$250/script/month * Specialty Drugs 50% for covered infertility drugs	100% for 30-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$25 Tier 3- \$45 Tier 4 (excluding Specialty Drugs) 20% coinsurance, up to \$150 per fill Specialty Drugs - 20% coinsurance, up to \$150 per fill	100% for 30-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$25 Tier 3- \$45 Tier 4 (excluding Specialty Drugs) 20% coinsurance, up to \$150 per fill Specialty Drugs - 20% coinsurance, up to \$150 per fill	Contracting Pharmacies: 100% for 30-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$30 Tier 3- \$50 Tier 4- (excluding Specialty Drugs) 30% coinsurance, up to \$200 per fill Specialty Drugs - 30% coinsurance, up to \$200 per fill	Non-Contracting Pharmacies: Tier 1 - \$10 + 25% Tier 2 - \$30 + 25% Tier 3 - \$50 + 25% Tier 4 (excluding Specialty Drugs) – 25% + 30% coinsurance, up to \$200 per fill Specialty Drugs Not Covered
Plan's Mail-Service	100% for up to a 90-day supply after copay of: Tier 1- \$18 Tier 2- \$60 Tier 3- \$90 50% for covered infertility drugs	100% for 90-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$50 Tier 3- \$90 Tier 4 (excluding Specialty Drugs) - 20% coinsurance, up to \$300 per fill Specialty Drugs (limited to a 30-day supply) - 20% coinsurance, up to \$150 per fill	100% for 90-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$50 Tier 3- \$90 Tier 4 (excluding Specialty Drugs) - 20% coinsurance, up to \$300 per fill Specialty Drugs (limited to a 30-day supply) - 20% coinsurance, up to \$150 per fill	100% for 90-day supply after copay ¹ of: Tier 1- \$10 Tier 2- \$60 Tier 3- \$100 Tier 4 (excluding Specialty Drugs) - 30% coinsurance, up to \$400 per fill Specialty Drugs (limited to a 30-day supply)- 30% coinsurance, up to \$200 per fill	Not covered

Footnote descriptions are on page 2-13

In the event of a discrepancy between what is stated in this comparison chart and what is stated in the Plan's Evidence of Coverage (EOC), the information stated in the EOC shall be the deciding authority.

ELIGIBLE DEPENDENTS

Periodic documentation of eligibility may be required by your plan. No person can be covered as an employee and as a dependent, or as a dependent of more than one employee.

- * Your current legal husband or wife.
- * Your domestic partner, **if** you provide documentation that you and your partner have registered a Declaration of Domestic Partnership with the Secretary of State or a California county or municipality.
- * Any natural child, stepchild, adopted children, children of domestic partners, child placed with you for permanent adoption, or child for whom permanent legal custody has been granted up to age 26. Unless stated otherwise for that plan, ineligible dependents include your ex-spouse, parents, grandparents, grandchildren, brothers, sisters, nieces, nephews and non-relatives. Certain unmarried dependent children age 26 and over if handicapped, incapable of self-support, continuously covered by a County-sponsored plan since prior to age 26, and whose disability was certified by the health plan and began before age 26.

A domestic partner is subject to the same terms and conditions as any other dependent, except for continuation of coverage (COBRA). Domestic partners and their dependents are not eligible for COBRA.

These plan descriptions are general in nature and cannot modify or affect the Plan in any way.

Consult the Plan's Evidence of Coverage booklet for governing provisions.

Medical Plan Options Footnotes

- 1 If a member requests a brand name drug when a generic drug exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed, but not more than 50% of BlueShield's average cost of that type of prescription drug. The Preferred Generic Program does not apply when the physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply. Classified specialty drugs must be obtained through BlueShield's Specialty Pharmacy Program and are subject to the terms of this program.
- 2 These PPO Benefits are payable only after satisfaction of the annual deductible. Provider payments are based on negotiated fees.
- 3 These Out-of-Network Benefits are payable only after satisfaction of the annual deductible. Provider will pay a maximum daily amount based on the "Allowable Amount" as defined in the EOC. You are responsible for any charges above the Allowable Amount, as summarized in the "Summary of Benefits" and defined in the EOC.
- 4 "Allowable Amounts" are daily amounts per BlueShield of CA and as follows:
 - \$350 per day maximum for, Hospital/Facility- Outpatient Surgery, Other Services- Rehabilitation Therapy (outpatient department of a hospital), Imaging: MRI, CT, PET (outpatient department of a hospital), Diagnostic/X-Ray & Ultrasound (outpatient department of a hospital), Behavioral Health- Outpatient (Hospitalization Program).
 - \$1,000 per day maximum for, Hospital/Facility- Inpatient Services and Supplies, Skilled Nursing Facility (Hospital based), Behavioral Health- Inpatient, Residential/Alternative Treatment.
- 5 Prior authorization may be required, except under emergency conditions. Prior authorization arrangements will be made by your plan provider or plan-authorized specialist. If prior authorization is not obtained for scheduled hospital admissions and surgeries, services will not be covered.
- 6 VCHCP: Chiropractic, Acupuncture, and Eye Refraction claims must be submitted within 180 days from the date of service.
- 7 Serious Emotional Disturbances (SED) of children and Severe Mental Illnesses (SMI) diagnoses, as defined in California Assembly Bill 88, are covered at regular medical plan benefit levels subject to deductibles and copayments.
- 8 There is no copayment to the member for services if the service is available and obtained at VCMC/SPH. If the service is not available at VCMC/SPH, for whatever reason, the member will need to obtain the service at another contracted facility and a copay will apply.

This is a summary only. The Plan's Employer Group Agreement and/or Evidence of Coverage booklet should be consulted to determine the exact nature of governing contractual provisions. The plan descriptions in this Handbook are general in nature and cannot modify or affect the Plan in any way.



Chapter 3

Medical Plans: Medicare Eligible

The County offers Medicare-eligible retirees and their dependents a choice of four medical plans:

- ✓ Ventura County Health Care Plan's Medicare Coordination of Benefits (COB) HMO
- ✓ Kaiser Permanente Senior Advantage HMO Plan
- ✓ Blue Shield Medicare Advantage HMO (65 Plus)
- ✓ Blue Shield Medicare COB PPO

To be eligible to participate in any of the Medicare-Eligible Retiree plans, you must be covered by Medicare Parts A and B.

❖ Blue Shield Medicare Advantage HMO (65 Plus)

The Blue Shield Medicare Advantage HMO (65 Plus) plan is a Medicare Advantage plan. It provides Medicare-eligible individuals with an alternative to the traditional Medicare program. Through a contract with Medicare, the Blue Shield Advantage HMO (65 Plus) plan provides health care services covered by original Medicare. This plan includes prescription drug coverage with the medical plan so you do not need to purchase a separate Medicare Part D plan.

The Blue Shield Medicare Advantage HMO (65 Plus) plan uses an extensive network of health care providers. Chances are, your doctor is already part of our network, and you can keep seeing your current providers. With Blue Shield Advantage HMO (65 Plus), you can see your primary care physician (PCP) as often as you need to, and he or she will coordinate all your care. There is virtually no paperwork or forms to fill out.

We also have over 5,700 pharmacies in California, including those that are independently owned as well as all major chains like Costco, CVS Pharmacy, CVS Pharmacy at Target, Safeway and Vons pharmacies, Albertsons/Sav-on/Osco, Ralphs and Walmart to name a few.

The Blue Shield Medicare Advantage HMO (65 Plus) plan also offers wellness programs and resources to keep you healthy at no extra cost. These programs include Silver Sneakers, NurseHelp 24/7, LifeReferrals 24/7, Daily Challenge, Health management programs, QuiteNet and more. You'll also enjoy the flexibility of using just one card whenever you seek medical or prescription benefits.

❖ Blue Shield Medicare Coordination of Benefits (COB) PPO

Blue Shield's Coordination of Benefits (COB) PPO is a PPO plan that coordinates with your existing Medicare coverage. You retain your Medicare coverage and do not assign your Medicare rights to Blue Shield. Your providers submit claims to Medicare first and Blue Shield second. You are responsible for the copayments per the Plan Summary of Benefits. This plan is paired with a Group Prescription Drug Plan (GPDP) so you do not need to purchase a separate Medicare Part D plan.

Blue Shield's Coordination of Benefits (COB) PPO plan uses a network of health care providers but gives you the freedom to see providers outside of the network. No referrals are required. Your medical plan pays the same benefit for in-network and out-of-network providers who accept Medicare. Using our network of doctors can help keep your medical cost lower. This plan provides reimbursement for all covered services regardless of whether they are received in or out of network and are a Medicare covered benefit.

❖ **Kaiser Permanente Senior Advantage – Medicare Replacement Plan**

Kaiser Permanente Senior Advantage HMO plan is a CMS Medicare-approved plan with Part D coverage. Medicare pays the plan a monthly fee to provide all covered services to members. When you select the Kaiser Permanente Senior Advantage plan, you are agreeing to use this plan for all services instead of billing Medicare. You pay your provider a copayment for some services.

All Kaiser Permanente Senior Advantage members have open access to all primary care services. Typically, when you need medical care, your first call is to your PCP. If you need a specialist, your PCP will refer you to one within the plan.

With Kaiser Permanente Senior Advantage, you do not need to identify your PCP on the enrollment form for yourself and eligible dependent. You will receive a new member welcome kit which will provide you with a list of medical office locations. You and your eligible dependent(s) are free to select a PCP from Kaiser Permanente's doctors currently practicing in Camarillo, Oxnard, Simi Valley, Thousand Oaks and Ventura. For more information, contact Kaiser Permanente Member Service Call Center at 1-800-443-0815 (TTY 1-800-777-1370 for the hearing/speech impaired), seven days a week, from 8 a.m. to 8 p.m. Or visit them online at kp.org.

Members of the Kaiser Permanente Senior Advantage plan also have access to the Silver & Fit program (aka Silver Sneakers). Silver & Fit is a fitness program designed specifically for older adults. It provides members with a fitness facility membership through a broad network of participating fitness facilities, or a Home Fitness Program for those who are not interested in joining a facility.

❖ **Ventura County Health Care Plan's Medicare Coordination of Benefits (COB) HMO**

The Ventura County Health Care Plan's Medicare Coordination of Benefits (COB) HMO is an HMO plan that coordinates with your existing Medicare coverage. You retain your Medicare coverage and do not assign your Medicare to VCHCP. Your providers submit claims to Medicare first and VCHCP second. You are responsible for the copayments per the Plan Summary of Benefits.

As with any regular HMO, you choose a physician to act as your Primary Care Provider (PCP). This physician acts as the "coordinator" or "gatekeeper" for all your health care services. A prescription drug plan is also included.

At the time you enroll, you must choose a PCP for yourself and each eligible dependent from the plan's panel. You may choose a different PCP for each member of your family, and you can change providers during the year. If your PCP leaves the plan during the year, you must select a new PCP from within the medical plan.

Typically, when you need medical care, your first call is to your PCP. If you need a specialist, your PCP will refer you to one within the plan. You will generally be referred to a specialist within the PCP's Medical Group or Independent Practice Association (IPA).

Medicare does not require a referral to pay claims, however, should you choose to receive services without a referral, or outside the plan's network of providers, you will not be entitled to coverage by the HMO plan for those expenses, except in an emergency situation.

HMO advantages include coverage for routine and preventive services, small or no copayments, no deductibles, and no claim forms.

▪ *Medicare/Non-Medicare Combination Plan Options*

If you or one or more of your eligible dependents is not yet Medicare eligible, you can enroll in a combination coverage plan with Blue Shield or with the Ventura County Health Care Plan.

Blue Shield allows for a combination of the Blue Shield Medicare Advantage HMO (65 Plus) for family members covered by Medicare and Blue Shield's Trio ACO HMO or Blue Shield Access+ HMO or High-Deductible PPO Plan coverage for family members who are not eligible for Medicare. Blue Shield also allows for a combination of the Blue Shield Medicare COB PPO for family members covered by Medicare and Blue Shield's Trio ACO HMO or Blue Shield Access+ HMO or High Deductible PPO plan coverage for family members who are not eligible for Medicare.

Ventura County Health Care Plan allows for a combination of the VCHCP Medicare COB HMO option for family members covered by Medicare and the VCHCP HMO plan for family members who are not eligible for Medicare.

For Information on the Medical Plans

Before choosing a plan, be sure to compare benefits, providers, copayments and out-of-pocket expenses, as well as premiums.

If you still have questions as to whether or not you live within a plan's service area or need more information about the plans covered benefits, you must call the plan directly. See the back cover of this handbook for a listing of plan contact numbers and websites.

Whichever medical plan you select, once you enroll, ID cards and plan benefit booklets will be mailed to your home.

Comparison of Medical Plans

These plan descriptions are general in nature and cannot modify or affect the Plans in any way. Consult the Plan's Evidence of Coverage booklet for governing provisions. Retiree and dependents must be enrolled in Medicare Parts A & B. **All plans include Prescription Drug Coverage/Medicare Part D.**

	Blue Shield Medicare Advantage HMO (65 Plus) <i>(Must receive services from in-network providers only)</i>	Blue Shield Medicare COB PPO <i>(May receive services from in or out-of-network providers)</i>	Kaiser Permanente Senior Advantage HMO <i>(Must receive services from in-network providers only)</i>	VCHCP Medicare COB HMO <i>(Must receive services from in-network providers only)</i>
Office visits	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$10 copay	\$10 VCMC physician; \$20 non-VCMC physician
Specialist	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$10 copay	\$20 VCMC physician; \$30 non-VCMC physician
Hospitalization	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$250 copay	No copay VCMC; \$150 per day non-VCMC (\$600 max)
Urgent Care	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$10 copay	\$50 copay
Emergency Room	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$50 copay	\$150 copay
Outpatient Surgery	100% Coverage (no copay)	100% Coverage (no copay)	100% Coverage after \$10 copay	No copay VCMC; \$250 non-VCMC
Pharmacy	\$ 5 copay Generic \$15 copay Preferred Brand \$30 copay Non-Preferred \$30 Injectable & Specialty	\$ 5 copay Generic \$15 copay Preferred Brand \$30 copay Non-Preferred \$30 Injectable & Specialty	Formulary \$10 copay Generic \$10 copay Brand <u>Non-Formulary</u> Not Covered	\$9 copay Generic \$30 copay Brand Name \$45 copay Non-Formulary Specialty Drugs – 10% up to \$250/script/month
Mail Order Pharmacy	Caremark <u>(866) 346-7200</u> 90-day supply: \$10/\$30/\$60/\$90	Caremark <u>(866) 346-7200</u> 90-day supply: \$10/\$30/\$60/\$90	Upon Request	Express Scripts 800-233-8065 www.express-scripts.com 90-day supply: \$18/\$60/\$90
Eye Refraction	Not Covered	Not Covered	100% Coverage after \$10 copay	Plan reimburses member up to \$50 per year
Eyeglasses	Not Covered	Not Covered	\$150 eyewear allowance (once every 24 months)	Not Covered
Hearing Exam	Not Covered	Not Covered	100% Coverage after \$10 copay	\$10 copay
Hearing Aids	Not Covered	Not Covered	\$500 allowance per Hearing Aid (once every 36 months)	Not Covered
Dental	Not Covered	Not Covered	Not Covered	Not Covered
Silver Sneakers (aka Silver & Fit)	Included	Not Included	Included	Not Included

This is a summary only. The Plan's Employer Group Agreement and/or Evidence of Coverage booklet should be consulted to determine the exact nature of governing contractual provisions. The plan descriptions in this Handbook are general in nature and cannot modify or affect the Plan in any way.



Chapter 4 Dental Plan Option

In considering whether you and your family should participate in a dental plan, you should keep the following in mind:

- Regular dental checkups have been proven to reduce the need for later extensive dental procedures.
- Studies have also shown that there is a link between your oral health and your overall general health. Specifically, good oral health has been associated with decreased risk of coronary heart disease and lower incidence of premature delivery of low birth weight babies.

What Plan is Available?

❖ MetLife Dental PPO

The MetLife Dental PPO Plan (PDP Plus) is a comprehensive dental plan. Each time care is needed, you decide where to receive treatment and who will provide it. You can go to any dentist you wish, change dentists at any time without pre-approval, and you do not need pre-approval to see a specialist.

Please note: If you choose a licensed dentist who does not participate in the PPO Dental network, your out-of-pocket expenses will be greater. You will be responsible for your annual deductible and for your portion of the Covered Expenses plus charges in excess of Covered Expenses. Covered Expense is either the customary and reasonable charge or the Maximum Allowable Fee Schedule for professional services, depending on your plan. Please see your Certificate of Insurance (Certificate) for details. You may also be asked to pay your portion of the bill at the time of service and submit claim forms for reimbursement.

Eligibility and benefit information are available on-line, including the ability to print an ID card: www.metlife.com/mybenefits. You may also call their customer service department at (800) 438-6388.

Providers

Any Dentist – With the MetLife Dental PPO plan, you do not need to sign up for a specific dentist. The services listed in the dental plan benefit chart are covered by MetLife when they are provided by a licensed dentist, if the services meet generally accepted dental practice standards for necessary and customary services.

MetLife Dentist – When you use one of the MetLife dentists in California, the dentist's fees have been pre-approved. The MetLife dentist bills MetLife directly, so you have no claim forms to complete, and are responsible only for your portion of the bill. For a MetLife dentist provider directory, you can call MetLife at (800) 438-6388, or find a dentist online at: www.metlife.com/mybenefits. When asked to select Network Type, select the “PDP Plus” option.

Covered Fees

After an annual deductible, the MetLife Dental PPO plan pays a percentage of the negotiated fee, up to the plan maximum benefit per person per year. If you select a non-contracting dentist, payment is made based

on the fee actually charged or the customary and reasonable fee, which satisfies the majority of participating dentists, whichever is less. If the dentist charges a higher amount than the customary and reasonable amount, MetLife payment may cover a lower percentage of the dentist's actual fees. This may mean additional out-of-pocket expense for you. In addition, you are responsible for paying the entire bill, and MetLife will reimburse you directly.

Predetermination of Costs

MetLife strongly recommends, whenever you are considering extensive or complex dental services in excess of \$300.00, that you have your dentist submit a predetermination in advance so that the costs and coverage are predetermined and explained to you before you begin the proposed treatment.

Coordination of Benefits (Dual Coverage)

If you or your dependent(s) are entitled to dental benefits under more than one group plan, MetLife will coordinate its payment in accordance with the rules specified in the County's Group Dental Agreement with MetLife so that the total payments made by all plans will not be greater than the actual cost of covered services.

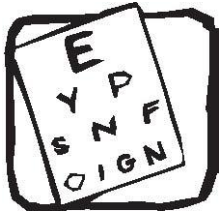
Limitations and Exclusions

MetLife Dental PPO Plan Limitations and Exclusions are listed in the Summary of Benefits/Evidence of Coverage Booklet.

	MetLife Dental PPO Group Number 0154209	
	In DPO Network	Out of DPO Network
CALENDAR YEAR DEDUCTIBLE Per Member/Per Family	\$15/\$45	\$25/\$75
MAXIMUM BENEFIT Each Calendar year (excluding MPD-TMJ and Orthodontics)	\$2,000 per person	\$1,000 per person
SEPARATE LIFETIME MAXIMUM: Orthodontic Benefits	\$1,500 per person	
Benefits Coverage	In DPO Network	Out of DPO Network
DIAGNOSTIC/PREVENTIVE SERVICES		
Oral exam, x-rays	Plan pays 100% Deductible does not apply	Plan pays 100% Deductible does not apply
Biopsy/Tissue Exam, Study Models		
Prophylaxis (cleaning)		
Topical fluoride treatment (up to age 14)		
BASIC BENEFITS		
Oral Surgery: Simple/Surgical Extractions; General Anesthesia; Frenulectomy; Pre/Post-Operative visits	Plan pays 80% (after you have met your deductible)	Plan pays 70% (after you have met your deductible)
Impactions		
Space maintainers		
Fillings (amalgam and resin/composite)		
Emergency Palliative Treatment		
Endodontic – Tooth Pulp:		
Pulp capping; Pulpotomy		
Recalcification/Apexification		
Root Canal (per canal)		
Apicoectomy Anterior & Bicuspid, first root Molar, first root Each additional root		
Retrograde filling, per root		
Periodontic (treatment of gums, bones, and supporting teeth)		
ORTHODONTIC BENEFITS – ADULT OR CHILD (Malalignment of teeth or jaws)		
Full or partial banded case	Plan pays 50%; up to \$1,500 lifetime maximum	Plan pays 50%; up to \$1,500 lifetime maximum

		MetLife Dental PPO Group Number 0154209	
Benefits Coverage		In or Out of DPO Network	
CROWNS, JACKETS, AND CAST RESTORATIONS			
Crowns/bridges, per unit		Plan pays 50% (See MetLife Dental PPO Plan Exclusions and Limitations)	Plan pays 40% (See MetLife Dental PPO Plan Exclusions and Limitations)
Porcelain			
Porcelain with metal			
Full cast metal			
Stainless steel (temporary)			
Cast post and core in addition to crown; prefabricated post and core in addition to crown			
Pin retention in addition to restoration, per tooth			
Re-cementation: Inlay, Crown, Bridge			
PROSTHETIC (DENTURE) BENEFITS			
Complete or partial upper or lower denture		Plan pays 50%	Plan pays 40%
Interim partial denture, upper or lower			
Teeth and clasps (per tooth/unit)			
Simple stress breaker (each)			
Adjust denture or partial; reline in office			
Adjust denture or partial; reline in lab			
Repairs to denture/partial (no teeth)			
Add teeth or clasps to partial (per unit/tooth)			
Replace/add denture clasp			
Extra denture			
LIMITATIONS AND EXCLUSIONS (listed in the plan's Summary of Benefits/Evidence of Coverage booklet)		Excludes most procedures started prior to joining the plan	

This is a summary only. The Plan's Evidence of Coverage booklet should be consulted to determine the exact nature of governing contractual provisions. The plan descriptions in this Handbook are general in nature and cannot modify or affect the Plan in any way.



Chapter 5

Vision Coverage Options

Annual eye exams can do more than just test your vision. They can save your life! Even before obvious symptoms would cause you to seek care from your primary care physician, annual eye exams may provide early detection for potentially serious conditions such as glaucoma, diabetes, and hypertension.

■ *What Options are Available?*

There are several vision options available to you and your family members through the County. You decide which, if any, are appropriate for you and your dependents.

❖ **Medical Eye Services (MES) – Vision Plan**

MES offers the largest and most comprehensive network in California and nationally through its provider network, The Eye Care Network (ECN). In California alone, there are over 7,000 participating providers, with 29,000 providers nationally to choose from.

MES members have full access to the entire ECN network, with their choice of Ophthalmologists (MDs), Optometrists (ODs), or Opticians. The ECN network also includes many retail outlets, which offer the flexibility of later weekday and weekend hours, often without an appointment.

Members have the freedom to choose from a variety of eye care providers, and also have the choice to receive an exam from one provider and eye wear from another provider. Many feel they can extend their benefit dollar by going to an optical store for materials after they visit an MD or OD for their exam.

■ *How to Use the Plan*

Covered employees follow these steps to receive their vision benefits:

1. The employee can make an appointment with the eye care specialist of his/her choice. Members will have less out of pocket if they utilize an MES Participating Provider and the provider will file the claim on behalf of the member so the member does not need to take a claim form with them to their appointment. To find a Participating Provider, please go to the MES website at www.mesvision.com, or contact MES directly at (800) 877-6372 or (714) 619-4660.
2. At the time of the vision appointment, please make sure you notify the provider you are an MES member. The Participating Provider will contact MES for benefit determination and eligibility verification and then submit the Claim Form for payment for Covered Services.
3. If Covered Services are received from a Non-Participating Provider, the eligible employee is responsible for paying the provider in full at the time services are rendered. The eligible employee or the provider must submit an itemized billing and a copy of his/her prescription with the Claim Form to MES. Please go to www.mesvision.com and download a claim form for reimbursement.

should you chose to go to an out of network provider. Reimbursement will be made to the eligible retiree, up to the Schedule of Allowances shown for Non-Participating Providers.

Contact lenses can be provided in lieu of spectacles (lenses and frame).

There is a \$20 copayment required for an exam and a \$20 copayment for materials, due at the time of service.

Members are responsible for the difference between the allowable amount and the charges for more expensive frame styles or lens upgrades above lens allowance. This applies regardless of whether the frame or lens is dispensed by a participating or non-participating provider.

Medical Eye Services (MES) Summary of Benefits

Vision Service	Participating Provider Benefit <i>Amount Covered by the Plan</i>	Non-Participating Provider Benefit <i>Amount Reimbursed by the Plan</i>	Benefit Frequency (months)
Vision Examination	Covered in Full after \$20 copay	\$40 after \$20 copay	12
Standard Lenses (less than 61mm)	Covered in Full	\$30 Single \$50 Bifocal \$65 Trifocal \$125 Lenticular	12
Frame	Up to \$100 Retail	Up to \$40 Retail	24
Contact Lenses – Non-Elective/ Medically Necessary¹	Covered in Full with Authorization	Up to \$250	12
Contact Lenses – Elective/Cosmetic¹	Up to \$105	\$100	12
Contact Lens Fitting/Evaluation Fee	Up to \$50	Not Covered	12

Note: The \$20 copayment for exam and \$20 copayment for materials are required at the time of service.

¹ The contact lens allowance is in lieu of other eyewear. The allowance includes the contact lens evaluation, fitting costs, and materials. Any difference between the allowance and the provider's charge is the patient's responsibility.

■ *Medical Eye Services Limitations & Exclusions*

MEDICAL EYE SERVICES – LIMITATIONS

- Contact lenses, except as specifically provided;
- Contact lens fitting, except as specifically provided;
- Eyewear when there is no prescription change, except when benefits are otherwise available;
- Lenses or frames which are lost, stolen or broken will not be replaced, except when benefits are otherwise available;
- Lenses such as no-line (blended type), progressive, beveled, faceted, coated or oversize exceeding the allowance for covered lenses;
- Tints, other than pink or rose #1 or #2, except as specifically provided;
- Two pair of glasses in lieu of bifocals, unless prescribed.

MEDICAL EYE SERVICES – EXCLUSIONS

- Any eye examinations required by an employer as a condition of employment;
- Any covered services provided by another vision plan;
- Conditions covered by Workers' Compensation;
- Contact lens insurance or care kits;
- Covered services which began prior to the insured's effective date, or after the benefit has terminated;
- Covered services for which the insured is not legally obligated to pay;
- Covered services required by any government agency or program, federal, state or subdivision thereof;
- Covered services performed by a close relative or by an individual who ordinarily resides in the insured's home;
- Medical or surgical treatment of the eyes;
- Non-prescription (plano) eyewear;
- Orthoptics, subnormal vision aids or vision training;
- Services that are experimental or investigational in nature;
- Services for treatment directly related to any totally disabling condition, illness or injury.

■ Coverage Through Your Medical Plan

Ventura County Health Care Plan (VCHCP)

VCHCP will reimburse you for the cost of your annual eye refraction exam, up to \$50 for you and each covered dependent. You can go to any eye doctor you choose. To file a claim for reimbursement, you may obtain a claim form from VCHCP's website (<http://www.vchealthcareplan.org>). *Claims must be presented to VCHCP within 180 days from the date of the exam.*

VCHCP does not cover materials such as frames and lenses.

■ Vision-Related Discounts

County employees, retirees and their dependents can get special discounts on frames and lenses through a variety of local Ventura County providers. Some of these providers also offer you discounts on vision exams, contact lenses, refractive eye surgery and other services.



Chapter 6

Frequently Asked Questions

1. Who is eligible to enroll in a County-sponsored Retiree Health Plan?

You may be eligible to enroll in a County-sponsored Health Plan if you are receiving a pension from Ventura County Employees' Retirement Association (VCERA). Some plans require continuous coverage in a County-sponsored health plan without a lapse in coverage.

2. When is my retiree health plan coverage effective?

Coverage for the non-Medicare medical plans, dental and vision plans is effective the day after your active employee or COBRA coverage terminates.

Coverage under the Medicare medical plans must be effective on the first day of a month. If your active or federal COBRA coverage ends mid-month, special arrangements can be made to allow you to continue coverage in a non-Medicare medical plan through the end of a month to avoid a break in coverage.

3. When am I eligible or required to change plans?

- If you are enrolled in a retiree medical plan, you can change your coverage:
 - ✓ To a lower premium plan for which you are eligible effective the first of the month following enrollment transfer.
- If you become ineligible for your current retiree medical plan (i.e. move out of your plan's service area), or if you or an enrolled dependent become Medicare-eligible, you must change to another plan for which you are eligible, if you wish to remain in one of the County-sponsored Retiree medical plans.

4. Can I add a dependent to my insurance?

Retired employees can add a new dependent within 31 days of marriage, registration and Declaration of Domestic Partnership with the Secretary of State or any California county or municipality, birth, placement for adoption, or permanent legal guardianship. If you are retiring and have an existing dependent that is not covered under your active employee/COBRA County plan, you cannot enroll them as a dependent under your retiree health plan(s).

Surviving spouses cannot add new dependents.

You must complete and submit a Retiree Enrollment & Change Form within 31 days of the qualifying event to cover new dependents. This form can be found on our website:

<https://hr.ventura.org/benefits/retiree-health-benefits>

- Coverage for most new dependents begins on the first day of the month after you complete and turn in the form, if it is received within 31 days of the qualifying event.
- Coverage for a child placed in your home pending adoption is effective on the date of placement.
- Coverage for a child for whom you are granted permanent legal custody is effective on the date permanent legal custody is effective.
- Coverage for your newborn is effective on the date of birth, but is canceled 31 days from birth if a Retiree Enrollment & Change Form adding the new dependent has not been filed with the County by that time.

A premium adjustment may be required.

5. When and how are dependents canceled?

You can cancel coverage for a dependent at any time. You must cancel a dependent who is no longer eligible for coverage; for example, 1) an ex-spouse or 2) a child who reaches age 26. The former dependent may qualify for continued County coverage under COBRA if they experience a qualified event and you notify the County in writing within 60 days of the event that made them ineligible.

To cancel a dependent's coverage, notify the Retiree Health Benefits Coordinator in writing by completing and returning the Retiree Enrollment & Change Form as soon as possible. This form can be found on our website: <https://hr.ventura.org/benefits/retiree-health-benefits>

If you are canceling coverage for a dependent covered by Kaiser Medicare Senior Advantage, both the Retiree and the dependent must sign the Retiree Enrollment & Change Form. The dependent must also complete and sign the Kaiser Disenrollment Form. This form can be found on our website: <https://hr.ventura.org/benefits/retiree-health-benefits>

6. What if I no longer want insurance?

To cancel your retiree health plan, you must notify the Retiree Health Benefits Coordinator in writing by completing a Retiree Enrollment & Change Form. The Form must be received by the 10th of any month for coverage to terminate the 1st of the following month. This form can be found on our website: <https://hr.ventura.org/benefits/retiree-health-benefits>

Additional Questions? Call the County's Retiree Health Benefits Coordinator at Patty.Vandewater@ventura.org or (805) 662-6791

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summaries are designed to help you better understand and evaluate your health insurance choices.

Appendix A

Summaries of Benefits and Coverage

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summaries are designed to help you better understand and evaluate your health insurance choices.

The Summaries of Benefits and Coverage (SBCs) for County-sponsored health insurance plans can be found on the following County Benefits internet website:

<https://hr.ventura.org/benefits>

Hard copies are available upon request:

County of Ventura – CEO/HR Benefits

800 S. Victoria Avenue, Loc. 1970, Ventura CA 93009

Patty.Vandewater@ventura.org

WHO DO I CONTACT?

BlueShield Non-Medicare Medical Plans (Trio ACO HMO, Access+ HMO, and High-Deductible PPO)

Group ID #W0067630

TRIO ACO HMO Customer Service	(855) 747-5800
Access+HMO and High-Deductible PPO Customer Service	(855) 256-9404
NurseHelp 24/7 (no copayment)	(877) 304-0504
TelaDoc	(800) 835-2362
(24/7 doctor visit via telephone, web, or mobile app with \$5 copay for HMO & \$40 copay for PPO)	
Mail Order Pharmacy - Caremark	(866) 346-7200
https://www.blueshieldca.com/wellness/drugs/mail-service-prescriptions	
Blue Shield Mental Health Services	(877) 263-9952
Website: www.blueshieldca.com	

Blue Shield Medicare Advantage HMO (65 Plus)

Blue Shield Medicare Advantage (HMO) blueshieldca.com/medicare ; blueshieldca.com/fad	(800) 776-4466
24/7 NurseLine (no copayment)	(877) 304-0504
Mail Order Pharmacy - Caremark	(866) 346-7200
https://www.blueshieldca.com/wellness/drugs/mail-service-prescriptions	

BlueShield – Medicare COB (Coordination of Benefits)

BlueShield Medicare (COB) Medical Plan	(855) 256-9404
Group Prescription Drug Plan (GPDP)	(888) 239-6469
Mail Order Pharmacy - Caremark	(866) 346-7200
https://www.blueshieldca.com/wellness/drugs/mail-service-prescriptions	

Kaiser Permanente Senior Advantage Medicare Replacement Plan

Group Number: 228638-0	
Toll Free:	(800) 443-0815
TTY:	(800) 777-1370
Website: www.kp.org	

Ventura County Health Care Plan – Non-Medicare & Medicare Plans

Member Services E-Mail: vchcp.memberservices@ventura.org	
Website: http://www.vchealthcareplan.org	
Local Phone Number:	(805) 981-5050
Toll-Free Number:	(800) 600-8247
24/7 Nurse Advice/Health Information (no copayment):	(800) 334-9023
Mail Order Pharmacy - Express Scripts (www.express-scripts.com)	(800) 233-8065
Behavioral Health - Optum Health Behavioral Solutions – Life Strategies	(800) 851-7407

MetLife Dental PPO Plan

Group# 0154209	
Customer Service (Member Services office for Eligibility/Claims/Benefits/Pre-certifications)	(800) 438-6388
Website: www.metlife.com/mybenefits	

Medical Eye Services (MES) – Vision Plan

Group #: 20601	
Customer Service:	(800) 877-6372
Customer Services e-mail: customerservice@mesvision.com	(714) 619-4660
Website: http://www.mesvision.com	

County Retiree Health Benefits Coordinator:

E-mail: Patty.Vandewater@ventura.org	(805) 662-6791
Website: https://hr.ventura.org/benefits/retiree-health-benefits	