Health Plan Overview

Plan Year 2027

Ventura County Health Care Plan



County employees serving
County employees

Benefits at a glance

New for 2027

$0 copays for these covered services

$0 **Inpatient hospitalization at VCMC**

$0 **Outpatient surgery at VCMC**

$0 **Behavioral health inpatient hospitalization**

Coverage, network and authorization requirements still apply. See plan documents for details.

Plan essentials

No Deductible

$3,000
Individual out-of-pocket maximum

$6,000
Family out-of-pocket maximum

Your primary care provider

Contact Member Services for help with PCP selection or changes.

Provider network and directory

Local care

VCMC and Santa Paula Hospital
Contracted primary care providers and specialists
St. John’s Regional Medical Center
St. John’s Camarillo and Adventist Health

Tertiary care

UCLA
Cedars-Sinai
Children’s Hospital of Los Angeles

Find a provider

Visit www.vchcp.venturacounty.gov and select FIND A PROVIDER.
A printed directory is available upon request.

Office visits

$0	Preventive visits
$20	Primary care office visits
$35	Specialist office visits

Emergency and urgent care

$35

Urgent care

Use an in-network urgent care provider when in Ventura County.

$100

Emergency room

Copay waived if admitted.

Inpatient hospitalization

VCMC inpatient hospitalization has a $0 copay in 2027

Covered service	Copay
Inpatient facility at VCMC	$0
Inpatient facility at other network hospitals	$100 per day, up to 5 days per admission
Inpatient physician or surgeon	$0

Observation stays

Observation is an outpatient service, even when you stay overnight. Observation stays may last up to 2 midnights at VCMC or up to 24 hours at other facilities. Continued hospitalization after those periods is considered inpatient admission.

Outpatient services

New for 2027: $0 copay for outpatient surgery at VCMC

Covered service	In-network cost
Chemotherapy, radiation and infusion visits	$20 copay
Labs and pathology	$0 copay
X-ray and diagnostic imaging	$15 copay
CT, PET scans, MRI and other diagnostic services	$100 copay
Genetic testing	10%, up to $500
Other outpatient services	10%, up to $250

The VCMC outpatient surgery benefit does not make all outpatient services $0.

Prescription benefits

Express Scripts national network of participating pharmacies

Retail prescriptions	Copay
Contraceptive drugs and devices	$0
Tier 1: most generics	$15
Tier 2: preferred brand	$30
Tier 3: non-preferred brand	$45
Tier 4: specialty generics	10%, up to $100 per prescription
Tier 4: specialty brands	10%, up to $250 per prescription

Mail order and Smart 90 prescriptions

Express Scripts

Prescription category	Copay or cost share
Contraceptive drugs and devices	$0
Tier 1: most generics	$30
Tier 2: preferred brand	$60
Tier 3: non-preferred brand	$90

Contact Express Scripts at (800) 811-0293 for pharmacy benefit assistance.

Behavioral health

Mental health and substance use disorder services through Optum

Covered service	Copay
Inpatient hospitalization	$0
Office visits, in person or virtual	$20
Emergency room	$100, waived if admitted

Calm Health app

Included at no additional cost, with on-demand mindfulness content, tools and techniques.

Optum: (800) 851-7407 www.liveandworkwell.com

Additional support

Nurse Advice Line

Registered nurses are available 24/7 for health questions, symptom assessment and care recommendations at no cost to you.

(800) 334-9023

Teladoc

24/7 access to a doctor when you cannot see your PCP.

$20 copay
(800) 835-2362

Case and disease management

Clinical staff help coordinate complex and chronic care. Members, providers, hospital staff or Plan staff may request a referral through VCHCP.

Contacts and online tools

VCHCP Member Services

(805) 981-5050
VCHCP.Memberservices@venturacounty.gov

2220 E. Gonzales Road, Suite 210B
Oxnard, CA 93036

Benefit partners

Optum (Behavioral Health/Substance Use)
(800) 851-7407

Express Scripts (Rx)
(800) 811-0293
www.express-scripts.com

Online

www.vchcp.venturacounty.gov
Member portal: https://member.vchealthcareplan.org/

We’re here to help

Questions about your benefits?

Our Member Services team can help you understand your coverage and find plan resources.

(805) 981-5050

www.vchcp.venturacounty.gov

This overview is a summary. The Evidence of Coverage and applicable plan documents govern benefits, exclusions and authorization requirements.