

Tri-County Schools Insurance Group

Newsletter
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October is Breast Cancer Awareness Month



Breast cancer is the most common cancer in women, aside from skin cancer. Women who have had breast cancer and women with a history of breast disease (not cancer, but a condition that may predispose them to cancer) may develop it again.

Although estrogen doesn't actually cause breast cancer, it may stimulate the growth of cancer cells.

One Time Special Enrollment For Your Children Under 26 Years Old

Adult children can remain on their parent's medical plan until they are 26 years old

To be eligible for this coverage, children do not need to be financially dependent on you for support, claimed as a dependent on your tax return, resident of your household, enrolled as students, or unmarried. Children-in-law (spouses of your children) and grandchildren are not eligible.

"Children" includes natural children, legally adopted children, wards under legal guardianship, stepchildren and children who are dependent on you during the waiting period before adoption.

If you want to add dependents to your health plan that are 19 through 25 years of age, you have a one-time special enrollment right under the law.

This enrollment right applies to adult children under 26 who were denied coverage in the past because they exceeded the maximum dependent age, or who were enrolled and lost coverage because they reached the maximum dependent age under the policy. The special enrollment

period will take place October 1, 2010 through December 3, 2010. However, your employer may shorten the period to 30 days. Please check with your personnel office.

If you currently have single, employee / spouse, or family coverage and you want to add children, you need to complete a new enrollment form. You may also change your medical plan if you are adding an adult child.

If you are not currently enrolled, but wish to do so to take advantage of the dependent coverage right, you and your adult child may both enroll during the special enrollment period if you meet eligibility requirements.

If you want your children to stay on your plan, you do not need to do anything.

Coverage takes effect January 1, 2011.



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Community Outreach for Risk Education

A NON-PROFIT ORGANIZATION

Heart Healthy Fats

by Katie Nyby

With the onset of Fall comes the holiday party season. Between Halloween, Thanksgiving and the other social events of the season, what's a waist-wise person to do?

The trick to improving your health, keeping your waist in check and still enjoying holiday treats (in moderation, of course) may be choosing indulgences that pack a nutrient benefit as well as great taste.

Dietary fat has long been touted as the unhealthy macronutrient. The truth is, fat has a very important role in overall health and the way the body functions. Dietary fat provides energy to our body in order for it to operate. It helps the body absorb fat soluble vitamins such as A, D, E, and K. Fat also helps satiate the appetite because it is absorbed slowly into the body – keeping us feeling full longer.

There is evidence that dietary fats help produce endorphins, providing pleasurable thoughts or feelings. By choosing healthier fats and consuming them in moderation, you can enjoy some of the seasonal treats and be kind to your body at the same time.

Healthy Fats

Monounsaturated Fats are liquid when stored at room temperature but turn to solid in the refrigerator. Individuals who follow traditional Mediterranean diets – which are high in monounsaturated fats – tend to have a lower risk of cardiovascular disease than their peers. Quality sources for monounsaturated fats include plant oils such as canola, peanut and olive. Other sources include avocados, almonds, hazelnuts, pecans, pumpkin seeds and sesame seeds. *Polyunsaturated Fats* are liquid at both room temperature and in

the refrigerator and include sunflower, corn, soybean and flaxseed oils. This group also includes Omega-3 fatty acids. They cannot be produced by the body and are found naturally in few foods. Good sources of Omega-3's include cold water fatty fish and fish oils. Foods rich in Omega-3 fatty acids can reduce cardiovascular disease, improve your mood and help prevent dementia.

Both monounsaturated and polyunsaturated fats can lower your risk of heart disease by reducing the low-density lipoprotein (LDL) cholesterol and total cholesterol levels in your blood.

Harmful Fats

Saturated Fats are primarily found in animal sources including red meat and whole milk dairy products. These fats raise the low-density lipoprotein (LDL) cholesterol levels, increasing your risk of coronary heart disease (CHD). Other sources of saturated fats include vegetable oils such as coconut and palm, and foods made with these oils.

Trans Fats not only raise the LDL (bad) cholesterol levels in your system, they also lower the healthy, or high-density lipoprotein (HDL) levels. Primary sources of trans fats include vegetable shortenings, some margarines, crackers, candies, cookies, snack foods, fried foods, baked goods and other processed foods made with hydrogenated vegetable oils.

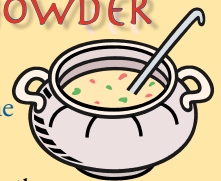


Helpful Hints

The best way to fuel your body with healthy fat choices and still enjoy some of the seasonal treats is to limit your fat intake, but not eliminate it. When indulging on items containing saturated or trans fats, be aware of their health impact and take a small portion or sample. By making healthy choices at the holiday parties, you will feel better about your body, have more energy, keep your waistline in check and possibly find an elevated mood.

CORN CHOWDER

Here's a creamy chowder without the cream—or fat.



- 1 Tbsp. vegetable oil
- 2 Tbsp. celery, finely diced
- 2 Tbsp. onion, finely diced
- 2 Tbsp. green pepper, finely diced
- 1 package (10 oz.) frozen whole kernel corn
- 1 cup raw potatoes, peeled, diced in 1/2-inch pieces
- 2 Tbsp. fresh parsley, chopped
- 1 cup water
- 1/4 tsp. salt to taste
- black pepper
- 1/4 tsp. paprika
- 2 Tbsp. flour
- 2 cup low-fat or skim milk

Heat oil in medium saucepan. Add celery, onion, and green pepper, and sauté for 2 minutes.

Add corn, potatoes, water, salt, pepper, and paprika. Bring to boil, then reduce heat to medium. Cook covered for about 10 minutes or until potatoes are tender.

Place 1/2 cup of milk in jar with tight-fitting lid. Add flour and shake vigorously.

Gradually add milk-flour mixture to cooked vegetables. Then add remaining milk. Cook, stirring constantly, until mixture comes to boil and thickens. Serve garnished with chopped, fresh parsley.



It's Trick or Treat Time - Be Safe!

A few safety tips from the U.S. Consumer Product Safety Commission can protect children who plan to go trick-or-treating this Halloween.

Treats: Warn children not to eat any treats before an adult has carefully examined them for evidence of tampering.

Flame Resistant Costumes:

When purchasing a costume, masks, beards, and wigs, look for the label Flame Resistant. Although this label does not mean these items won't catch fire, it does indicate the items will resist burning and should extinguish quickly once removed from the ignition source.

To minimize the risk of contact with candles or other sources of ignition, avoid costumes made with flimsy materials and outfits with big, baggy sleeves or billowing skirts.

Costume Designs:

Purchase or make costumes that are light and bright enough to be clearly visible to motorists.

- For greater visibility during dusk and darkness, decorate or trim costumes with reflective tape that will glow in the beam of a

car's headlights. Bags or sacks should also be light colored or decorated with reflective tape. Reflective tape is usually available in hardware, bicycle, and sporting goods stores.

- To easily see and be seen, children should also carry flashlights.

- Costumes should be short enough to prevent children from tripping and falling.

- Children should wear well-fitting, sturdy shoes. Mother's high heels are not a good idea for safe walking.

- Hats and scarfs should be tied securely to prevent them from slipping over children's eyes.

- Apply a natural mask of cosmetics rather than have a child wear a loose-fitting mask that might restrict breathing or obscure vision. If a mask is used, however, make sure it fits securely and has eyeholes large enough to allow full vision.

- Swords, knives, and similar costume accessories should be of soft and flexible material.

Pedestrian Safety: Young children should always be accompanied by an adult or an older, responsible child. All children should WALK, not run from house to house and use the sidewalk if available, rather than walk in the street. Children should be

cautioned against running out from between parked cars, or across lawns and yards where ornaments, furniture, or clotheslines present dangers.

Choosing Safe Houses:

Children should go only to homes where the residents are known and have outside lights on as a sign of welcome. Children should not enter homes or apartments unless they are accompanied by an adult.

People expecting trick-or-treaters should remove anything that could be an obstacle from lawns, steps and porches. Candlelit jack-o'-lanterns should be kept away from landings and doorsteps where costumes could brush against the flame. Indoor jack-o'-lanterns should be kept away from curtains, decorations, and other furnishings that could be ignited.

For further information on product safety, consumers may call the U.S. Consumer Product Safety Commission's toll-free hotline: (800) 638-2772.

Hearing impaired consumers may use TTY (301) 595-7054.



**Website Resources
are just a
"mouse click" away.**



**Tri-County Schools Insurance
Group**
www.tcsig.com

Delta Health Systems
www.deltahealthsystems.com

Anthem Blue Cross
www.anthem.com/ca

EnvisionRxOptions
www.envisionrx.com

Drug Discount Card
www.envisiondrugcard.com/tcsig

**Orchard Pharmaceutical
Mail Order**
www.orchardrx.com

Human Behavior Associates
www.callhba.com

Delta Dental of California
www.deltadentalins.com

Vision Service Plan
www.vsp.com

Did you know?

You can sign up to receive newsletters and information by email from TCSIG. Register at www.tcsig.com.

CORE (Community Outreach for Risk Education) TRI-COUNTY SCHOOLS INSURANCE GROUP

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October Is Emergency Preparedness & Home Safety Month

Every family needs to know what they would do if something bad happens. Taking steps to prepare ahead of time is very important.

Communications Plan

- ◆ Being prepared starts with talking about it. Tell your children it is always good to have a plan. Tell them the grownups who love them will be there to help them.
- ◆ Develop a family communication plan so you would know how to find each other if you are in different places when the disaster happens.
- ◆ Put together disaster supply kits to keep in your home.

Talk About Disasters

- ◆ Talk about the kinds of disasters that can happen

where you live.

- ◆ Tell your children that you or another grownup will be there to help if something happens.
- ◆ Talk about how a relief worker, firefighter, police officer, teacher, neighbor or doctor might help.
- ◆ Make plans so everyone will know what to do.
- ◆ Pick safe places to take cover if there is an earthquake.
- ◆ Put a list of emergency numbers by each telephone in your home. Tell your children what each number is for. You should also list the work and cell phone number of family members.

*For more information about
Emergency preparedness and
home safety, go to
www.homesafetycouncil.org*

It's Flu Shot Time Again

TCSIG and EnvisionRxOptions are pleased to announce that we have a network of pharmacies which will be offering flu and pneumonia vaccinations for

\$0 co-pay for TCSIG eligible members from October 2010 through March 2011.

The participating pharmacies are:

Carrs, CVS, Costco, Dominicks, Genuardi's, Kmart, Publix, Safeway, Thom Thumb, Randall's Food and Drug, Rite Aid, Vons/Pavilions & Walgreens.

As always, members can also receive flu and pneumonia vaccinations from their PPO physician for a \$0 co-pay.

Thanksgiving Fun Facts

A turkey under 16 weeks of age is called a fryer. A five to seven month old turkey is called a roaster.

There was no milk, cheese, bread, butter or pumpkin pie at the original Thanksgiving Day feast.

President Abraham Lincoln established the original date for our National Thanksgiving Day celebration in 1863.

The average person consumes 4,500 calories on Thanksgiving Day. (Now that's a lot of turkey!)

The brief description of benefits does not constitute the group policy and is not a contract of insurance. It explains the essential features of the Employee Health Care Plan Document and other benefit programs. For complete information please see your benefit coverage booklet.