

# Tri-County Schools Insurance Group

Self-Funded Since 1983

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## Inside This Issue

Why Anthem Blue Cross?	1
The Benefits of Acupuncture	2
Cheddar Cauliflower Soup	2
These Shoes Are Made For Walking	3
Exercises For Your Eyes?	3
Holiday Health & Safety Tips	4
Thanksgiving Fun Facts	4



I will honor Christmas in my heart, and try to keep it all the year.  
-Charles Dickens,  
Ebenezer Scrooge,  
A Christmas Carol

## Anthem Why Anthem Blue Cross? By Richard Hare

Anthem Blue Cross (Anthem) has been in the news recently because of the negotiations they have had with certain Stanford Hospitals including; Lucile Salter Packard Children's hospital, Stanford Medical Group, and Menlo Medical Clinic. At this writing, Lucile Salter Packard Children's Hospital has re-contracted. Anthem does not have an agreement with the other Stanford hospitals or their physicians groups so these facilities and the physicians are all classified as non-network.

This is very important, because as non-network providers the medical plan costs go higher and it costs the members who use non-network providers more.

Tri-County Schools Insurance Group has contracted with Anthem to use Anthem's Preferred Provider Organization (PPO). This PPO is a network of hospitals, doctors, and other practitioners who provide healthcare to our members at discounted prices. There are many PPO networks we could use, but consistently over the last 27 years, Anthem's discounts have been the best. On average, 48% less than others. This has saved all of TCSIG's members.

When you have a service done and you receive an Explanation of Benefits, it lists the "Billed Charge" and then it lists the "Allowable Charge". The difference between those charges is the discount applied in the Anthem contract with that provider. In other words, the "Billed Charge" is like a retail charge and the "Allowable Charge" is like the sale price.

From time to time Anthem contracts come up for renewal and the providers want to increase their payments. That is the case with the Stanford Hospitals. The impasse in the

negotiations is that Stanford Hospitals are already the highest paid in the state. Anthem has attempted to offer some adjustments; however, Stanford Hospitals are not willing to accept them.

It is not known how long this negotiation will go on, but until it is resolved Stanford Hospitals are no longer in the Anthem network. Current patients are being treated and patients that were planning treatments at Stanford Hospitals are being assisted with transition to other facilities.

The following network hospitals are within a 30 minute driving distance of Stanford Hospitals:

Children's Hospital Oakland 747 52nd St., Oakland, CA 94609  
El Camino Hospital 2500 Grant Road, Mountain View, CA 94040  
Good Samaritan Hospital 2425 Samaritan Dr., San Jose, CA 95124  
Menlo Park Surgical Hospital  
570 Willow Rd., Menlo Park, CA 94025  
Mills Hospital 100 S. San Mateo Dr., San Mateo, CA 94401  
O'Connor Hospital 2105 Forest Ave., San Jose, CA 95128  
Peninsula Hospital & Medical Center  
1501 Trousdale Dr., Burlingame, CA 94010  
San Mateo County General Hospital  
222 W. 39th Ave., San Mateo, CA 94403  
Santa Clara Valley Medical Center  
751 S. Bascom Ave., San Jose, CA 95128  
Sequoia Health Services  
170 Alameda De Las Pulgas, Redwood City, CA 94062  
UCSF Medical Center 505 Parnassus Ave., San Francisco, CA 94143  
Washington Hospital 2000 Mowry Ave, Fremont, CA 94538

If you have questions about whether or not a hospital or provider is in the Anthem network, you can go online from the TCSIG website [www.tcsig.com](http://www.tcsig.com) then select Service Partners and Anthem for a doctor finder tool. Assistance in using this tool is available at our office (530) 822-5299 or (866) 822-5299.

Brought to you by C.O.R.E. Community Outreach for Risk Education

A NON-PROFIT ORGANIZATION

## The Benefits of Acupuncture

Acupuncture is a modality within Oriental medicine that has been practiced in China and other Asian countries for thousands of years. In current times, acupuncture has been adopted by modern medicine and is utilized worldwide. In the last several decades, scientists have been studying the effectiveness of acupuncture for a wide range of conditions.

Acupuncture has been acknowledged by the World Health Organization (WHO) as effective for treating 28 conditions and evidence indicates it may have an effective therapeutic value for many more. As well, the National Institutes of Health (NIH) recognizes acupuncture as a useful method of treatment for various types of pain relief. Both organizations specify acupuncture as helpful in treating many illnesses. Their websites state addiction, asthma, bronchitis, carpal tunnel syndrome, chemotherapy-associated nausea and vomiting, constipation, diarrhea, facial tics, headaches,

irregular periods, menopausal symptoms, menstrual cramps, post surgery, sinusitis, spastic colon, stroke rehabilitation, tendonitis, tennis elbow and urinary problems as potentially benefited by acupuncture.

Acupuncture effectiveness, in part, lies in the utilization of pre-existing hormones and the natural blocking of pain fibers in the body. Therefore, it is an entirely medicine-free treatment strategy. This makes it a useful tool for people who may wish to lower pain medication dosages, for people who want to eliminate pain medication completely, and for people who have found pain medications ineffective for a variety of reasons. It can also be useful for people taking medications for other reasons, and who wish to try a pain reduction method that doesn't involve the added risk of conflicts that can occur when taking many medications simultaneously.

Relatively few complications have been reported from the use of

acupuncture. Therefore, it can be an effective tool in treating a variety of conditions with very little concern for side effects.

Acupuncture is a covered benefit with TCSIG as long as it is rendered by an M.D., D.O., D.C., or Licensed Acupuncturist. It is subject to the deductible and co-insurance. You will have less out-of-pocket expenses if you utilize a contracting provider. If you have any questions on this benefit, please call the TCSIG staff who would be happy to help you.

*Contributed by Jeremy Oswald of ChiroMetrics.*



### INGREDIENTS

- 2 tbsp. extra-virgin olive oil
- 2 large leeks, white and light green part only, thinly sliced and rinsed
- 4 cups chopped cauliflower florets
- 2 1/2 cups low-fat milk, divided
- 2 cups water
- 1 bay leaf
- 1 tsp. salt
- 1/2 tsp. white or black pepper
- 3 tbsp. all-purpose flour
- 1 1/2 cups shredded extra-sharp Cheddar cheese
- 1 tbsp. lemon juice

### Cheddar Cauliflower Soup



[www.eatingwell.com](http://www.eatingwell.com)

### DIRECTIONS

Heat oil in a large saucepan over medium heat. Add leeks and cook, stirring, until very soft, about 5 minutes. Add cauliflower, 2 cups milk, water, bay leaf, salt and pepper. Bring to a boil over medium-high heat, stirring often. Reduce heat to a simmer, cover and cook, stirring occasionally, until the cauliflower is soft, about 8 minutes. Meanwhile, whisk the remaining 1/2 cup milk and flour in a small bowl. When the cauliflower is soft, remove the bay leaf and stir in the milk mixture. Cook over medium-high heat, stirring, until the soup has thickened slightly, about 2 minutes more. Remove from the heat. Stir in cheese and lemon juice.

Serves 8. Nutritional Information: 186 calories, 11 g fat (5 g saturated fat), 27 mg cholesterol, 488 mg sodium, 13 g carbohydrate, 2 g fiber, 10 g protein, 198 mg potassium

## These Shoes Are Made For Walking



Walking is a safe, simple, low impact form of exercise that can lead to improved health and fitness. Walking can be done almost anywhere, indoors or outdoors, on a break from work or with your family. Regular physical activity offers many health benefits including controlling your weight, decreasing your risk of heart disease, Type 2 Diabetes, Metabolic Syndrome and some cancers. Walking will also help raise your high-density lipoprotein (HDL, or “good”) cholesterol and lower your low-density lipoprotein (LDL, or “bad”) cholesterol.

Walking can be added into your daily routine at a set time (morning walk with your dogs, a lunch time walk with co-workers or an evening walk with your family) or squeezed in at any chance you get. Some suggestions for adding in extra steps in your day include taking a “walking meeting,” pacing while you are on the telephone, or marching in place during commercial breaks.

Participating in a walking program will help you maintain a healthy lifestyle, ensuring strong bones and muscles, improving your mental health and mood and increasing your chances of living longer. What are you waiting for? Start your walking program today! For more information about how to increase your current level of physical activity, or to learn how you can get started, contact a Delta TeamCare Health Educator today at 866-724-0032 or [teamcare@deltapro.com](mailto:teamcare@deltapro.com)

## AMERICA HERE WE COME!

Stay tuned for more information about the upcoming TCSIG Walk Across America. This 4 month walking challenge hosted by TCSIG is a great way to boost your steps (and health!) while participating in a friendly competition among your co-workers. The Walk Across America will begin on February 1, 2012. We look forward to walking with you!



## V.S.P. Vision Care For Life Exercises For Your Eyes?

### Surprised? Don't be.

Your eyes need a workout, just like the rest of your body. Even a simple eye exercise routine can help improve your visual skills and performance. Here are a couple of easy routines you can do at home.

### Mirror Rotations

Improve your eye-movement accuracy and your ability to track a target while moving. Perfect for players of racket sports and ball games.

### How to do it.

Stand in front of a mirror. While maintaining eye contact with yourself in the mirror, slowly turn your head from side to side and up and down.

### Follow the Light

There are two types of eye movement - pursuit and saccadic. In pursuit, your eyes follow a target as it moves through space. In saccadic, your eye jumps to where you expect a target to be. Great for racket sports, baseball and soccer.

### How to do it.

Pursuit: Stand in a semi-dark room and move a flashlight beam around the wall. Follow the light with your eyes as you move the beam.

### Saccadic:

Switch the flashlight on and off as you move the beam around along the wall. Make your eyes jump across the wall to catch the light.

Source: [acuvue.com](http://acuvue.com)

Visit our updated and improved website!  
@ [www.tcsig.com](http://www.tcsig.com)

Website Resources are just a “mouse click” away.



Tri-County Schools  
Insurance Group  
[www.tcsig.com](http://www.tcsig.com)

ChiroMetrics  
[www.tcsigchiro.com](http://www.tcsigchiro.com)

Delta Health Systems  
[www.deltahealthsystems.com](http://www.deltahealthsystems.com)

Anthem Blue Cross  
[www.anthem.com/ca](http://www.anthem.com/ca)

EnvisionRxOptions  
[www.envisionrx.com](http://www.envisionrx.com)

Drug Discount Card  
(for the uninsured)  
[www.envisiondrugcard.com/tcsig](http://www.envisiondrugcard.com/tcsig)

Orchard Pharmaceutical  
Mail Order  
[www.orchardrx.com](http://www.orchardrx.com)

Human Behavior Associates  
[www.callhba.com](http://www.callhba.com)

Delta Dental of California  
[www.deltadentalins.com](http://www.deltadentalins.com)

Vision Service Plan  
[www.vsp.com](http://www.vsp.com)

### Did you know?

You can sign up to receive newsletters and information by email from TCSIG. Register at [www.tcsig.com](http://www.tcsig.com).

(530) 822-5299 (866) 822-5299 Toll-Free (530) 822-5284 Fax



### Holiday Health & Safety Tips *By CDC Office of Women's Health*

The holidays are a time to celebrate, give thanks, and reflect. They are also a time to pay special attention to your health. Give the gift of health and safety to yourself and others by following these holiday tips.

#### *Wash your hands often.*

Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. If soap and clean water is not available, use an alcohol-based product.

#### *Stay warm*

Cold temperatures can cause

serious health problems, especially in infants and older adults.

#### *Manage Stress*

The holidays don't need to take a toll on your health. Keep a check on over-commitment and over-spending.

#### *Travel Safely*

Whether you're traveling across town or around the world, help ensure your trip is safe. Don't drink and drive and don't let anyone else drink and drive. Wear a seat belt every time you drive or ride in a motor vehicle.

## THANKSGIVING FUN FACTS

*The first Thanksgiving celebration lasted three days.*

*The annual Macy's Thanksgiving Day Parade tradition began in the 1920's.*

*In the US, about 280 million turkeys are sold for the Thanksgiving celebrations.*

*Californians are the largest consumers of turkey in the United States.*



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.