

Tri-County Schools Insurance Group

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Don't judge each day
by the harvest you reap
but by the seeds
that you plant.

Robert Louis Stevenson

7th-12th Grade Requirement

A new school immunization law requires all students entering 7th through 12th grades in the 2011-2012 school year in California to be immunized with a pertussis (whooping cough) vaccine booster called Tdap.

Pertussis is a very contagious respiratory disease that can be severe and last for months. The immunity received from either early childhood immunization or pertussis disease wears off over time, leaving older students and adults susceptible again to pertussis.

Immunization with Tdap can protect students, schools and communities against pertussis.

The new requirement affects all students – current, new, and transfers – in public and private schools. The law has two phases:

- For the 2011-2012 school year, all students entering into 7th, 8th, 9th, 10th, 11th or 12th grades will need proof of a Tdap shot for school. Find out about the **optional grace period** for schools at www.shotsforschool.org.
- For 2012-2013 and future school years, all students entering into 7th grade will need proof of a Tdap shot for school.

TCSIG covers this shot as part of the 100 percent preventive benefit. See your PPO physician or participating pharmacy for the immunization.

2012 HSA/HDHP Limits Released !

The IRS has released the 2012 limits for health savings accounts (HSAs) and high-deductible health plans (HDHPs) effective January 1, 2012.

In Revenue Procedure 2011-32, the IRS provided the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits for 2012. No changes were made to the HDHP minimum annual deductible amounts for self-only and family coverage.

The chart below shows the limit changes from 2011 to 2012.

HDHP Minimum Deductible Amount	2012	2011
Individual	\$1,200	\$1,200
Family	\$2,400	\$2,400
HDHP Maximum Out-of-Pocket Amount	2012	2011
Individual	\$6,050	\$5,950
Family	\$12,100	\$11,900
H.S.A. Statutory Contribution Amount	2012	2011
Individual	\$3,100	\$3,050
Family	\$6,250	\$6,150
Catch-up Contribution	\$1,000	\$1,000

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Community Outreach for Risk Education

A NON-PROFIT ORGANIZATION

Tips and Tricks for Avoiding Scary Halloween Treats

Offer healthy alternatives to candy.

Eating sweets causes damaging acids to form in the mouth. These acids continue to affect the teeth for at least 20 minutes before they are neutralized. Sugar-free gum containing the artificial sweetener xylitol is effective in combating the bacteria in plaque and fighting the acid that eats away at enamel. That makes sugar-free gum a smart choice to drop into Halloween bags.

Limit the amount of time that sugar is in contact with your child's teeth.

When buying candy for Halloween, look for treats that can be eaten quickly, like miniature candy bars. When you get home from trick-or-treating, discard hard or sticky candies like sugared fruit snacks, caramels or lollipops, as they

increase the period of time in which teeth are exposed to sugar.

Teach your child to eat all foods in moderation.

Although sweets are blamed for much tooth decay, all foods — even healthy alternatives to candy, such as fruit and nuts — can promote tooth decay if eaten in excess. Children (like adults) should eat all foods in moderation.

Set up a candy bank.

Allow your child to make daily withdrawals from the bank and monitor the progress. This way, you can control how much candy your child consumes.

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Choosing Healthy Lunch Foods On The Run



Life can get hectic. Between work, school schedules, after school sports, homework, household chores and errands, meal preparation is often left as a last minute decision. The trouble is, we don't always choose the healthiest options at the eleventh hour.

With a little planning, eating a healthy lunch can become a part of your family's daily routine. By choosing healthy foods at lunch time, you will be providing your body with the proper fuel to get through the rest of the day, while helping to lower your blood pressure, cholesterol and generally improve your overall health.

Here are 5 quick tips to help you choose healthy lunch foods on the run:

♥ Plan for leftovers: Make extra dinner and pack the leftovers for lunch. If needed, use ice packs to keep your lunch cold. By skipping prepackaged meals in favor of leftovers, you will reduce your sodium intake.

♥ Pack your lunch the night before. It saves time and stress in the morning. An added bonus: by packing your

lunch in advance, you are likely to avoid including non-essential items such as cookies or chips.

♥ Clean and cut raw vegetables and pack them in plastic bags to grab and go. Feeling generous? Pack an extra bag and share your healthy snack with a co-worker!

♥ Stock up on lunch possibilities when you go grocery shopping. Think simple, healthy options that can be packed in individual serving sizes. (Whole wheat bread for sandwiches, tuna, canned beans low in sodium for salads, natural peanut butter, etc.)

♥ Keep a few portable and healthy items (nuts, dried fruit, etc.) in your bag or car for lunch. Having healthy foods readily available will make it easier for you to stick to your plan.

Are you interested in learning more about healthy eating, physical activity, stress management or other ways to improve your overall well-being?

Contact a Delta TeamCare Health Coach at 866-724-0032 or email teamcare@delapro.com.



Tuscan Style Tuna Salad

INGREDIENTS

2 - 6-oz cans chunk light tuna, drained
1-15-oz can small white beans, such as cannellini or great northern, rinsed (see Ingredient note)
10 cherry tomatoes, quartered
4 scallions, trimmed and sliced
2 tbsp extra-virgin olive oil 2 tbsp lemon juice
1/4 tsp salt Freshly ground pepper, to taste

PREPARATION

Combine tuna, beans, tomatoes, scallions, oil, lemon juice, salt and pepper in a medium bowl. Stir gently. Refrigerate until ready to serve.

Ingredient Note: When you use canned beans in a recipe, be sure to rinse them first in a colander under cold running water, as their canning liquid often contains a fair amount of sodium.

NUTRITION

Per serving: 253 calories; 8 g fat (1 g sat, 5 g mono); 53 mg cholesterol; 20 g carbohydrates; 0 g added sugars; 31 g protein; 6 g fiber; 453 mg sodium; 451 mg potassium. 4 servings, 1 cup each
From Eating Well: April/May 2005, The Eating Well Healthy in a Hurry Cookbook (2006)

http://www.eatingwell.com/recipes/tuscan_style_tuna_salad.html

V.S.P. Vision Care For Life

Children at Risk for Eye Strain Due to Growing Use of Digital Devices

As children grow up in a world full of personal computers, hand-held video games, smartphones and e-readers, they are increasing their risk of computer vision syndrome (CVS) or digital eye strain.

CVS, or digital eye strain, is a medical issue with serious symptoms that can affect learning and work productivity. It is now the number one computer-related complaint in the U.S. – ahead of carpal-tunnel syndrome.

According to a study by the Kaiser Family Foundation, children and teenagers (ages 8-18) are spending more than 7.5 hours a day consuming electronic media which can cause:

- 👁️ blurry vision
- 👁️ difficulty focusing
- 👁️ dry and irritated eyes
- 👁️ headaches
- 👁️ neck pain and back pain

In addition, VSP® Vision Care optometrists recently reported that nearly one-third of their patients suffer from symptoms of CVS, including eye strain dry or irritated eyes fatigue headaches.

“The eyes function best when looking at something about 20 feet away. Looking at something close-up, like a computer game, text message or e-reader requires more focus, and over time, can lead to blurry vision, eye strain and headaches,” explains Dr. Liddicoat.

“Also, the eyes blink less frequently when looking at screens causing them to dry out, which can result in blurriness, burning, and discomfort. However there are easy steps parents and children can take to prevent these symptoms.”

👁️ **Eye exams:** It’s important that a child has the best vision possible when using digital devices.



👁️ **20/20/20 Rule:** To avoid fatigue and digital eye strain symptoms, eye doctors recommend the “20/20/20 Rule.” Every 20 minutes, stop and look at something 20 feet away for at least 20 seconds.

👁️ **Ensure proper lighting:** Poor lighting often causes eye strain. Ease strain by keeping bright lights overhead to a minimum and position your desk lamp to shine on your desk, and not at you. Position your computer screen in a way that reduces reflections and glare from windows or overhead lights.

👁️ **Limit device use:** Set time limits on the amount of “screen time.” It’s recommended that children under two years have no screen time and older children have less than 2 hours per day. Parents should be aware of how long their children are using digital devices for, and look for digital eye strain symptoms like squinting, rubbing of the eyes and complaints of back, neck or head pain.

👁️ **Working distance:** The closer the eyes are to the object they’re looking at, the harder the eyes have to work. A good rule is to apply the Harmon Distance (the distance between the elbow and first knuckle) as a guide. If a child is holding video games and digital devices closer than their Harmon Distance, let their eye doctor know so that he or she can evaluate if there is a vision problem.

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Website Resources
are just a
“mouse click” away.



Tri-County Schools
Insurance Group
www.tcsig.com

ChiroMetrics
www.tcsigchiro.com

Delta Health Systems
www.deltahealthsystems.com

Anthem Blue Cross
www.anthem.com/ca

EnvisionRxOptions
www.envisionrx.com

Drug Discount Card
(for the uninsured)
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

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California Admission Day
September 9, 1850

In 1849, Californians sought statehood and after heated debate in the U.S. Congress arising out of the slavery issue, California entered the Union as a free, non-slavery state by the Compromise of 1850.

Protect Your Family from The Silent Killer Learn More About CO Alarms

Carbon monoxide (CO) is a colorless, odorless gas produced by burning material containing carbon. CO poisoning can cause brain damage and death. You can't see it, smell it, or taste it, but CO can kill you.



The only safe way to know if there is carbon monoxide in your home is to install a CO alarm on every level and outside of all sleeping areas.

On July 1, 2011 California passed a law that every home have a Carbon Monoxide (CO) alarm.

The Consumer Product Safety Council (CPSC) recommends that every home have at least one CO alarm with an audible warning signal installed on every level and near sleeping areas. CO Alarms do not replace the need for working smoke alarms in the home.

Which Power Option is Best for you?

- ❖ AC Plug-in: Easy installation for existing residences.
- ❖ AC Hardwire: Ideal protection. Allows for interconnection— when one alarm sounds, they all sound.
- ❖ Battery: Flexible protection for existing residences, even during power outages.

CO Poisoning Symptoms

- ❖ Headache
- ❖ Dizziness
- ❖ Nausea
- ❖ Flu-like symptoms, fatigue
- ❖ Shortness of breath on exertion
- ❖ Impaired judgment
- ❖ Chest pain
- ❖ Confusion
- ❖ Depression

If you have any of the signs and symptoms of CO poisoning, go to a hospital emergency department, particularly if several people in the household are affected or if pets are affected.

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.

