

## **Good News for Tri-County Schools Insurance Group Members**

The medical, dental, vision, life insurance, property coverage and general liability coverage **rates for the fiscal year 2006/2007 will NOT increase.**

Effective July 1, 2006, the Premier Plus, Premier, Standard, Basic and High Deductible Health Plans 1, 2 and 3 annual individual lifetime maximum benefit will increase from \$5 million dollars to **\$6 million dollars.**

The Delta Dental Premier program has also been enhanced with an additional \$250 added to the annual benefit when you use the services of a Delta DPO/PPO dentist. For an example, if you have an annual maximum of \$2,000 you have an additional \$250 to use above your annual maximum, if you use a Delta DPO/PPO dentist.

The vision program continues to provide one of the highest frame allowances available with a \$50 wholesale frame allowance. This relates to a retail price of approximately \$125 - \$150 for frames and covers a majority of frames available.

TCSIG also contracts with Kaiser Permanente HMO which is only available to those who live or work in the Kaiser service area. The Kaiser tiered rates increased 12% effective July 1, 2006. The Kaiser composite rate was formerly set at the tiered family rate; however, for fiscal year 2006/2007 Kaiser agreed to a composite (blended) rate which is 26% lower than the current composite rate.

### **Keep the Good News Coming**

One way to keep the good news coming is to use your benefits wisely. Use generic drugs whenever possible. Ask your doctor questions and become an informed healthcare consumer. Make use of your other benefits like the Employee Assistance Program (EAP) which provides counseling, legal assistance, financial advice, and access to community resources.

Wishing You Well – Your Group – Tri-County Schools Insurance Group