

Member Newsletter

TRI-COUNTY SCHOOLS INSURANCE GROUP
Serving Our Members Since 1983

Prescription Information

Escalante Solutions Mail Order, a subsidiary of Longs Drugs, is Tri-County Schools Insurance Group's mail order pharmacy effective July 1, 2008.

To best use this service, please submit all of your new maintenance medication prescriptions directly to them. Mail order brochures were recently sent to each of our members. In addition, brochures are available from Tri-County Schools Insurance Group's office.

Once you have submitted your order to Escalante Solutions Mail Order, refills can be ordered through Escalante's website, www.Escalantesolutions.com or by calling their automated refill line at 1-866-693-5256, 24 hours a day, seven days a week.

Tri-County Schools Insurance Group, through Envi-

sionRxOptions, also offers another alternative for those members using maintenance medications the 90-Day Retail Program. You may receive a 90-day supply of your prescription if filled at one of the following retail pharmacies: Longs Drugs, Raley's, Walgreens or CVS. You will need a 90-day prescription to use this service.

The copays for a 90-day mail order or 90-day retail are the same. Generic (tier 1) drugs are \$14 for a 90-day supply. Preferred brand (tier 2) drugs are \$50 for a 90-day supply and Non-preferred brand (tier 3) drugs are \$90 for a 90-day supply.

In addition, there are also specialty medications that provide complex therapies and may have storage and handling requirements. Some of these include costly injectable therapies and select chemotherapeutic

agents. These medications are administered through Escalante Solutions Specialty Pharmacy. If you are taking a specialty medication, you may call them directly at 1-866-693-5258. A technician is available Monday through Friday from 7:30 a.m. to 5:30 p.m. PST to assist you.

Escalante Solutions

Mail Order:

1-866-693-5256

Escalante Solutions

Specialty Pharmacy:

1-866-693-5258

EnvisionRxOptions:

Retail Pharmacy Help

1-800-361-4542

Non-Network Chiropractic Copay Increase

Effective September 1, 2008, the Executive Committee approved amending the medical Plan Document to increase the non-network chiropractic office visit copays from \$20 to \$40.

An analysis of Tri-County

Schools Insurance Group's use of in-network chiropractors and out-of-network chiropractors indicated that 49% of those receiving chiropractic services are using out-of-network chiropractors. The out-of-network chiropractic services made

up 59% of the total chiropractic visits which are on average 50% more per visit than in-network costs.

Encourage your chiropractor to join our preferred provider network if he or she is not a member.

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Did you know?

- Every square inch of the human body has about 19,000,000 skin cells
- Approximately 25% of all scald burns to children are from hot tap water and is associated with more deaths than with any other liquid
- Every hour one billion cells in the body must be replaced



Colorectal Screening

If you are approaching or have past 50 years of age you have probably had your family physician tell you it is time for you to start having colorectal exams. Many people think a colorectal exam is a colonoscopy, but that is not the case. A colonoscopy is one type of colorectal exam and it is the most invasive procedure.

Colorectal exams are important as a tool to determine the cause of a variety of ailments and for early detection of colorectal cancer. Colorectal cancer (CRC) is the second leading cause of cancer mortality in the United States.

The USPSTF (U.S. Preventive Services Task Force) found **fair to good evidence** that several screening methods are effective in reducing mortality from colorectal cancer. The USPSTF concluded that the benefits from screening substantially outweigh

potential harms, but the quality of evidence, magnitude of benefit, and potential harms vary with each method.

The USPSTF found **good evidence** that periodic fecal occult blood testing (FOBT) reduces mortality from colorectal cancer and **fair evidence** that sigmoidoscopy alone or in combination with FOBT reduces mortality.

It is unclear whether the increased accuracy of colonoscopy compared with alternative screening methods (for example, the identification of lesions that FOBT and flexible sigmoidoscopy would not detect) offsets the procedure's additional complications, inconvenience and costs.

Under our health plans the annual fecal occult blood testing (FOBT) is a covered routine preventive care benefit as part of an annual physical. If the FOBT or other symptoms indicate the need for a sigmoidoscopy or colonoscopy, they

are covered benefits too; however, these invasive procedures are subject to deductible and coinsurance benefits.

The USPSTF also looked at double-contrast barium enema which offers an alternative means of whole-bowel examination. There is **no direct evidence** that it is effective in reducing mortality rates.

The USPSTF found **insufficient evidence** that newer screening technologies (for example, computed tomographic colography) are effective in improving health outcomes. These are excluded from coverage and benefits because of the lack of evidence of effectiveness.

If you have questions about these procedures, a wealth of information is available by going to TCSIG's website and linking to Delta Health Systems, Delta Team Care LivingWise.

Free Glucometer Replacement

EnvisionRxOptions has a program available for Tri-County Schools Insurance Group's members that allows them to receive a free glucometer. Call 1-866-224-8892 for an Abbott Diabetes

Care Glucometer (FreeStyle Flash™, FreeStyle and the Precision Xtra® Blood Glucose and Ketone Monitoring Systems) or 1-877-229-3777 for a Bayer HealthCare, Diabetes Care Glucometer

(Ascensia CONTOUR® and Ascensia BREEZE®). Please identify EnvisionRxOptions as your pharmacy benefits administer, and Abbott or Bayer will take care of the rest. There is a limit of one

Don't "blink" & Miss Your Two Week Opportunity!

If you participated in Tri-County Schools Insurance Group's free health screening evaluations earlier this year, you will be given the opportunity to use "Quick Check", Interactive Health Solutions (IHS) free, follow-up test. Access their fast and convenient Test on Demand (where

available) to check your mid-term IHI status (LDL cholesterol, glucose and triglycerides).

Beginning in August, IHS will be sending out postcards to invite you to participate in IHS's follow-up test. By participating, you will receive a lab report, by mail and inter-

net, that can be used to compare against your previous lab results (IHS's QuickCheck services does not provide a new updated score.)

Once you have received your postcard, you will have two weeks to call and request the test. Call 1-800-840-6100 and ask for QuickCheck.



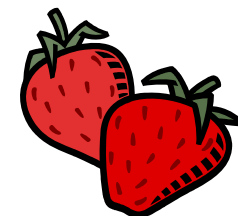
Easy Waldorf Salad

Ingredients

- 1 stalk celery
- 1 apple
- 1 cup seedless grapes, cut in half
- 1 banana
- 1 orange

Instructions

1. Wash the celery, apple and grapes
2. Peel the banana and orange
3. CUTE the fruit into bite-size pieces and place in large bowl
4. Add yogurt and mix well



Balance Fun & Safety to Enjoy Recreational Water Activities

Pools, lakes and oceans can provide hours of summer fun and physical activity but recreational waters can also be dangerous. In 2001, more than 3,300 people drowned and 4,100 people were treated in an emergency department for water-related injuries in the United States according to a Centers for Disease Control and Prevention (CDC) study released in 2004.

Keep your family safe by choosing locations with lifeguards, using Coast Guard-approved personal floatation devices, supervising children and avoiding alcohol use. Take advantage of local swimming lessons and CPR classes for added safety around the water.

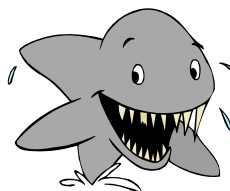
Effective drowning prevention strategies are:

- Make sure an adult is constantly watching chil-

dren swimming or playing in or around the water. Do not read, play cards, talk on the phone, mow the lawn or do any other distracting activity while supervising children around water.

- Install four-sided pool fencing to prevent a child's unsupervised access to pools. Gate locks, weight bearing covers and alarms may also help.
- Choose a site with lifeguards whenever possible.
- Consistent use of Coast Guard-approved personal floatation devices in and around recreational water activities can help if someone falls in or steps unexpectedly into an underwater drop off.

- Avoid alcohol use before and during aquatic activities. Alcohol impairs balance, coordination and judgment.
- Swimming instructions and water safety training can help people prepare for hazardous water environments such as currents, rip currents, waves and underwater obstacles like riverbed rocks.
- Know CPR — studies have shown that bystanders can help to save lives by starting CPR before emergency response teams arrive.



TCSIG's Summer Office Hours

Tri-County Schools Insurance Group's summer office hours are Monday through Thursday from 8:00 a.m. to 5:00 p.m.

If you have a medical claim

issue, please call Delta Health Systems at 1-800-464-7627.

For prescription assistance, please call Envision's Help Desk at 1-800-361-4542.

EAP and HBA can be

reached at 1-800-937-7770.

Of course, you can always leave a message for one of our staff and we will return your call as soon as possible.

EnvisionRxOptions

EnvisionRxOptions' website, www.envisionrx.com, offers Tri-County Schools Insurance Group's members the ability to research their prescription copay amounts. To use this resource, please register on

Envision's website at www.envisionrx.com. You will need your medical I.D. number which is located on the front of your I.D. card. The number begins with an "8" and ends with a "D".

Also available on Envision's website is a "pharmacy locator" field as well as a direct member reimbursement claim form.

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

Escalante Solutions Mail Order

www.Escalantesolutions.com

First Health Network

www.firsthealth.com

Human Behavior Associates

www.callhba.com

Delta Dental of California

www.deltadentalins.com

Vision Service Plan

www.vsp.com



“A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.”

— Winston Churchill



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 Documents and other benefit programs. For complete information please see your benefit coverage booklet.

Shingles Vaccine

WASHINGTON (Reuters)

The U.S. Centers for Disease Control and Prevention recently recommended that people aged 60 and older should get Merck & Co., Inc.'s vaccine, Zostavax, to protect against shingles.

The CDC said the recommendation replaces a provisional one made in 2006 after the vaccine was approved by the U.S. Food and Drug Administration and recommended by a CDC advisory panel of immunization experts.

Shingles is a viral infection caused by the varicella-zoster virus, the same one the causes

chicken pox.

There is no cure for shingles, which causes a painful blistering rash. After a person has had chicken pox, the virus remains dormant in the body, and years later can reactivate as shingles.

Merck said in a statement that more than 50,000 physicians' offices, pharmacies and public health clinics have ordered Zostavax since the FDA approval.

The CDC said it is recommending a single dose of Zostavax for people age 60 and older, even if they have had a prior episode of shingles.

The Atlanta-based agency said researchers have found the vaccine cuts the occurrence of shingles by about 50 percent in people age 60 and older. For people ages 60 to 69, it cut the occurrence of the disease by 64 percent, the CDC said.

If you are age 60 or older, Tri-County Schools Insurance Group covers the vaccination under its immunization program at 100% for in-network providers. If you use a non-network provider, the immunization is subject to deductible and coinsurance.