

# Member Newsletter

TRI-COUNTY SCHOOLS INSURANCE GROUP  
Serving Our Members Since 1983

## Great News for FY 2009-2010! No Healthcare Benefit Rate Increase

At the Tri-County Schools Insurance Group's Joint Powers Board meeting held April 14th, the Board adopted the premium rates for the medical, dental and vision programs for FY 2009/2010. The Board is pleased to announce that there will not be a rate increase in the PPO Plans (Basic, Standard, Premier or

Premier Plus) medical plans or the dental and vision plans. The Board is also pleased to announce that the HSA qualified High Deductible Health Plans (HDHP) 1, 2 and 3 will also remain at the current 2008/2009 rate.

The dental and vision programs have been performing as anticipated, therefore, the

Board of Directors did not feel that an adjustment to the premiums was necessary for the next fiscal year.

This will be the fourth year in a row that Tri-County Schools Insurance Group has not had to increase the medical premiums. Hopefully, all of this good news means that our employees are experiencing another healthy year.

### Kaiser HMO

For those employees participating in the Kaiser medical plans, the Kaiser active and for under age 65 retirees in the High and Low Kaiser plans will be increased 10 percent and the Medicare Advantage Plans will remain at the 2008/2009 level of premium.

### Property/Casualty—No Increase

Members of Tri-County Schools Insurance Group's property and casualty program will be pleased to know that the program is in excellent condition. The property/liability program rates will remain the same as established for 2008/2009.

Should you have any questions regarding the

property/casualty program, any changes in property value or a claim please contact Sierra Self-Insurance Services at the earliest opportunity. They can be reached at (888) 298-7213.

**Group Life—No increase in group rates too!**

## Shingles Vaccine

Has your doctor advised you to get the Shingles Vaccine, but you can't figure out where to get it? Sutter County Health Department is the answer!

The Centers for Disease Control (CDC) has recommended that anybody age 60 or older receive the Shingles Vaccine. In addition, the CDC recommends that any-

body with the following indications also receive the vaccine: Diabetes, Heart Disease, Chronic Pulmonary Disease, Chronic Alcoholism, Asplenia, Chronic Liver Disease, Kidney Failure, End-Stage Renal Disease, receipt of Hemodialysis, and Health-Care Personnel.

If any of the above applies to you, then TCSIG will

cover the vaccine as part of your preventive care benefit. To obtain the vaccine from Sutter County Health Department, just call Vicki Coleman, Immunization Coordinator, at (530) 822-7215 to make an appointment. Be sure to have your TCSIG medical I.D. card with you.

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#### Inside this issue:

<i>Healthy Kids, Healthy Choices</i>	2
<i>Health &amp; Wellness Webinars 2009</i>	2
<i>Five Important Reasons to Immunize your Child</i>	3
<i>Tips for a Bright Smile</i>	3
<i>May— Women's Health Month</i>	4

#### Did you know?

- Most heart attacks occur between the hours of 8 and 9 a.m.
- Olive oil can help in lowering cholesterol levels and decreasing the risk of heart complications
- A woman's heart beats faster than a man's
- The human heart weighs less than a pound



## Healthy Kids, Healthy Choices

The U.S. Department of Health and Human Services reports that one in six children between the age of 2 and 19 are overweight. Being overweight puts those children at an increased risk for developing serious health consequences including asthma, diabetes and heart disease.

Whether you are a parent, grandparent, aunt or uncle, we can all work together to help our children be healthier.

Here are some tips on ways to help:

- Stock your fridge and pantry with healthy snack options like popcorn, pretzels, fruit and vegetables.
- Cook with your kids. Involve your children when

you are cooking. Have them peel potatoes, stir ingredients together or wash the vegetables.

- Sneak in vegetables. Mash cauliflower and dress it up like you would mashed potatoes or add in pureed vegetables to lasagna or spaghetti sauce.
- Put play in your day. Enjoy some fun family activities like catch, chase, red light green light, basketball or soccer.
- Get kids off of the couch. Put children in charge of organizing family fun nights. Have them choose if they want to go bowling, to the batting cages, to the park or to the miniature

golf course.

### Healthy Snacks for the Road

Have a road trip coming up? Be prepared with some healthy snacks.

- ◇ Water bottles filled with juice
- ◇ Fruit like apples, oranges and bananas
- ◇ Whole wheat crackers or popcorn
- ◇ Nuts and dried fruit
- ◇ Granola bars or fruit leather
- ◇ Carrots and celery with a small container of peanut butter

## Health & Wellness Webinars 2009

**Webinar**—Short for *Web-based seminar*, a presentation, lecture, workshop or seminar that is transmitted over the Web.

A key feature of a Webinar is its interactive elements -- the ability to give, receive and discuss information. Contrast with Webcast, in which the data transmission is one way and does not allow interaction between the presenter and the audience.

Tri-County Schools Insurance Group and Delta Team-Care are teaming up to offer you our Health and Wellness Webinars.

Webinars are done over the phone and internet. These webinars are a great way for you to learn some tips on how you can be healthier. Attend the webinar right from your

desk or invite other co-workers to attend the webinar in a group. The webinars take place during lunchtime and only last 30 minutes so grab your lunch and listen.

The next webinar scheduled, *“Catching Some Z’s—Tips to Help You Sleep Better”*, will be offered Wednesday, May 20th from Noon to 12:30.

To register for the webinar please email [team-care@delapro.com](mailto:team-care@delapro.com) or call, toll-free, 866-724-0032.

### July—“Staying Healthy and Safe this Summer”

Class topics:

- ◇ Recipes for healthy summer salads
- ◇ Food safety
- ◇ Heat illness, hydration

and skin health

### September—“Women’s Health From A—Z”

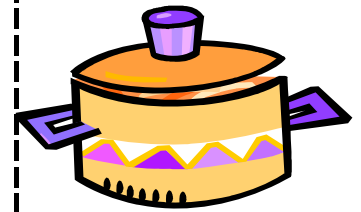
Class topics:

- ◇ Vitamins and minerals
- ◇ The calcium connection—bone health for now and the future
- ◇ Heart disease and stroke risks and warning signs
- ◇ How to prevent diseases

### November—“Having a Health Holiday”

Class topics:

- ◇ Great tasting low fat appetizers and side dishes
- ◇ Navigating around the buffet table
- ◇ Ways to avoid gaining extra holiday pounds



## Crockpot Orange Chicken

### Ingredients

- 2 pounds skinless chicken breasts, cut into bite sized pieces
- 1/2 cup orange marmalade
- 1/2 cup orange juice
- 1/4 cup chicken broth
- 2 Tbsp. cornstarch
- 2 Tbsp. brown sugar
- 2 Tbsp. lemon juice

### Instructions

Place all ingredients in the Crockpot. Cover and cook on low for 6-8 hours.

For a complete meal, serve with brown rice and steamed vegetables like broccoli, carrots, celery, onions and mushrooms.

### Food Fact:

When a source of Vitamin C (orange, lemon, grapefruit, strawberry, tomato, or potato) is eaten with meat or cooked dry beans, the body makes better use of the iron in the protein food!



## Five Important Reasons to Immunize Your Child In-Network Covered 100%

You want to do what is best for your children. You know about the importance of car seats, baby gates, and other ways to keep them safe. But, did you know that one of the best ways to protect your children is to make sure they have all of their vaccinations?

**Immunizations can save your child's life.** Because of advances in medical science, your child can be protected against more diseases than ever before. Some diseases that once injured or killed thousands of children have been eliminated completely and others are close to being gone – primarily due to safe and effective vaccines. One example of the great impact vaccines can have is the eradication of polio in the United States. Polio was once America's most-feared disease causing death and paralysis across the country but today, thanks to vaccination, there are no reports of polio in the United States.

**Vaccination is safe and effective.** All vaccines are only given to children after a long and careful review by scientists, doctors, and healthcare professionals. Vaccines will involve some discomfort and may cause pain, redness, or tenderness at the site of injection but this is minimal

compared to the pain, discomfort, and trauma of the diseases these vaccines prevent. The most comprehensive scientific studies and reviews have not found a link between vaccines and autism. Groups of experts, including the American Academy of Pediatrics, the Institute of Medicine (IOM), the National Institute of Health (NIH), the Centers for Disease Control and Prevention (CDC) and other federal agencies also agree that vaccines are not responsible for the number of children now recognized to have autism.

**Immunization protects others you care about.** Serious vaccine-preventable diseases still occur. Unfortunately, some babies are too young to be completely vaccinated and some people may not be able to receive vaccinations due to allergies, illness, weakened immune systems, or other reasons. To help keep these individuals safe, it is important that you and your children who are able to get vaccinated are fully immunized. This not only protects your family, but also helps prevent the spread of these diseases to your friends and loved ones.

**Immunizations can save your family time and**

**money.** A child with a vaccine-preventable disease can be kept out of schools or daycare facilities. A prolonged illness can take a financial toll because of lost time at work, medical bills, or long-term disability care. In comparison, getting vaccinated against these diseases is a good investment and usually covered by insurance. The Vaccines for Children program is a federally funded program that provides vaccines at no cost to children who might not otherwise be vaccinated because of inability to pay. To find out more about the VFC program, visit, <http://www.cdc.gov/vaccines/programs/vfc/> or ask your child's healthcare provider.

**Immunization protects future generations.** Vaccines have reduced and, in some cases, eliminated many diseases that killed or severely disabled people just a few generations before. For example, smallpox vaccination helped eradicate that disease world wide. Your children don't have to get smallpox shots any more because the disease no longer exists. If we keep vaccinating now, parents in the future may be able to trust that diseases like polio and measles won't infect, cripple, or kill children.

## Tips for a Bright Smile



**E**ating crisp fruits and raw vegetables like apples, carrots and celery help to clean plaque from teeth and freshen breath.

Drink water often to rinse away food debris and help neutralize acids on teeth.

Improve your body's ability to protect teeth and gums by eating fruits, vegetables and

nuts. The antioxidants they contain help fight bacteria and inflammation.

Using a fluoride mouth rinse can provide extra protection against cavities.

Website Resources are just a “mouse click” away.



### Tri-County Schools Insurance Group

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

### Escalante Solutions Mail Order

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

### First Health Network

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



*“Nothing is as real as a dream. The world can change around you, but your dream will not. Responsibilities need not erase it. Duties need not obscure it. Because the dream is within you.”*

— Tom Clancy



*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.*

## ***May — Women’s Health Month Route Annual Physical Covered 100% In-Network***

Your family members appreciate that, as a mom, you often put their needs first — but they’d also like to have you around for the big moments. You know, when only mom can make it all better. So, if you haven’t scheduled your annual Well Woman exam, do it now!

The biggest health issues for today’s women are the same as those for men. These include heart disease and stroke, lung and colorectal cancers and diabetes. The difference is that women’s symptoms tend to be more subtle and harder to diagnose. This means that women have to be especially diligent about

educating themselves, trusting their instincts and following up with their doctor earlier rather than later.

The Well Women exam covers more than the usual physical and lab tests — it also helps you stay current on immunizations, like hepatitis B shots and the human papillomavirus (HPV) vaccine for cervical, vaginal and vulvar cancers; and screenings, like the Pap test for cervical cancer or mammograms for breast cancer.

As a woman, you have unique needs at various stages of your reproductive life— from the changes of puberty to prenatal and menopausal

care. Talk to your doctor about the right immunizations and screenings for your age, lifestyle and family history. And remember that nothing could be more important to your loved ones than your well-being!



***A very special  
“Happy”  
Mother’s Day  
wish to all of  
our Moms out  
there!***