

Spring  
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Volume 13, Issue 1

TCSIG Member Healthline is a publication brought to you in Partnership with C.O.R.E., Community Outreach for Risk Education, a non-profit organization.



TCSIG  
**HEALTH  
AND  
WELLNESS**  
*For a healthier YOU!*

Welcome TCSIG members and employees!

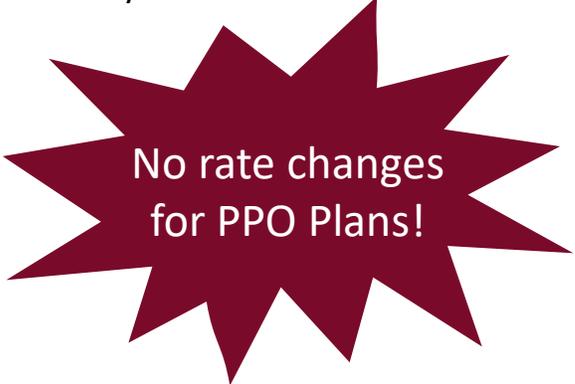
In this issue, we'll be reviewing some key Property & Casualty programs, including a new Risk Strategies portal.

We're also providing updates on some of the Health and Wellness services available to you as a TCSIG member employee.

## Great News!

On March 26, 2021, the JPA Board approved the FY 2021/2022 rates and there are ***NO RATE CHANGES for the 5th year in a row on PPO Plans.*** The summary is listed below:

- **Medical PPO Plans:** 0% RATE INCREASE
- **Dental Plans:** 0% RATE INCREASE
- **Vision Plans:** 0% RATE INCREASE
- **Waiver Assessment:** 0% RATE INCREASE
- **Group Life Plans:** 0% RATE INCREASE
- **Voluntary Life Plans:** 0% RATE INCREASE
- **Kaiser Medical Plans:** 8.6% increase, with Senior Advantage Plans (Medicare) decreasing.



No rate changes  
for PPO Plans!



# “TCSIG IS HERE TO STAY!”



*Ryan Robison, TCSIG President, shared his comments from the annual JPA board meeting. Here are the highlights.*

The JPA meeting five years ago was a very somber event and President Robison distinctly remembers no one wanted to make the motions for the impending rate increase that was needed to keep the TCSIG JPA in business. Never wanting to have another meeting like that again, Robison at the 2021 JPA meeting, thanked the entire JPA for working so hard over the last five years to put TCSIG where it is today.

Over the last five years TCSIG has been able to put up zero rate increases, build retained earnings and enhanced all of the TCSIG medical plans. He believes TCSIG is the best choice on the market and wants to make sure all TCSIG members have access to the medical services they need.

The property casualty market is TCSIG’s biggest challenge this year and to say that the market is hard is an understatement yet there is some moderately good news. TCSIG is looking at a flat rate renewal for workers’ compensation for the third year in a row. This renewal not only maintained TCSIG’s promise but it has also saved districts a lot of money over the last two years while building retained earnings which will ensure the programs viability into the future.

“We have come a long way in the last five years and now have a permanent home at 400 Plumas Blvd, a TCSIG building, which will be TCSIG’s message to all other JPA’s or other schools, that TCSIG is here to stay.”

## Updates to Your Benefits

### We’ve enhanced the following:

#### Mental Health Benefits:

- Added Counseling Copay to match office visit Copay rather than 50% to \$50 maximum
- Removed 52 visit/year limitation on outpatient; removed 30 day/year limit on inpatient stay
- Removed requirement for Pre-Certification on Outpatient visits
- Increased Network (Anthem) for Inpatient, Outpatient, and Outpatient Partial Hospitalization
- LiveHealth online availability for counseling and psychiatry

#### Premier Plus PPO Plan

- Reduced Deductible to \$75 Individual/\$150 Family
- Reduced Out-of-Pocket Max to \$475 Individual / \$950 Family

### We’ve added the following:

- HealthCare Blue Book – to find the best quality at the best price, including incentive \$\$ for some procedures
- Anthem Employee Assistance Program which created a much larger network
- LiveHealth Online: Available for Medical and Mental Health issues
- Travel benefits to Center of Excellence

- Coverage for COVID-19 testing
- Increased appointment availability at Wellness Center
- Added Integrative Medicine Benefit through TCSIG designated Center of Excellence

### We’ve removed the following restrictions:

- Transgender exclusion
- Hospice pre-certification
- Outpatient Mental Health pre-certification

### Make Your Enrollment Elections Today!

The annual open enrollment period is April 15, 2021, to May 31, 2021. Employers may set up their open enrollment periods within these dates so please contact your HR representative to find out your open enrollment dates and to receive a copy of the open enrollment guide.

If your district would like to schedule a benefits fair, please have your HR representative contact Becca McIntosh at [becca@tcsig.com](mailto:becca@tcsig.com). At the benefits fair TCSIG will review medical, dental, vision, life insurance, EAP, the TCSIG Wellness Center and more.

“From Alturas to CIF Central Coast Section Office in San Jose and from South Lake Tahoe to CIF North Coast Section Office in San Ramon and every district in between. Together we succeed.”

# Medical Benefits



TCSIG provides a range of PPO (preferred provider organization) Medical plans. Thanks to your use of Anthem's network of more than 62,000 doctors and specialists, and over 400 acute care hospitals in California, **TCSIG has been able to retain your benefits with no additional cost share to you!**

Our robust offerings for Medical, Rx, Dental, Vision, Chiropractic, Mental Health, Life, and Employee Assistance Program (EAP) keep you completely covered. For more detailed information on each of these plans, please visit the TCSIG website, [www.tcsig.com](http://www.tcsig.com).

## How to Find an Anthem Provider for Your TCSIG Medical Plan

The right doctor can have a positive impact on your health and well-being. Choosing one in your plan can save you money as well. The Find Care tool helps you locate doctors, dentists, eye care professionals, hospitals, labs, and other health care providers in your plan. If you decide to see a doctor outside your plan, your costs will be higher, and your care may not be covered. Therefore, it is a good idea to learn how this convenient tool can help you find care.

### It's easy to find one online

Go to [www.anthem.com/ca/find-care](http://www.anthem.com/ca/find-care) and look for a provider in two ways.

#### Search as a member

1. **Log in** with a username and password **OR**
2. **Enter your member number** from your ID card or **enter TCSIG's prefix**, HEA, in the search field.

#### Search as guest

3. **Enter TCSIG's prefix**, HEA, in the search field.

You may receive an error message for location. Please ignore and fill out the search options:

4. **Use the Search bar for care by specialty or a specific provider AND**
5. **Key in your Zip Code** (outside of CA is ok) **OR**
6. **Use the common provider search list along with your Zip Code for a more generalized search** (Physicians & Medical Professional, Urgent Care, etc.).

You can refine your search using filters at the top of your search profile.

Select a provider to see more details, such as:

- Specialties
- Training
- Gender
- A map of their office location
- Languages spoken
- Phone number

The screenshot shows the Anthem Find Care website. At the top, there's a navigation bar with 'Find Care' and a search bar. Below that, there are links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', 'Providers', and 'COVID-19 Info'. There are 'Log In' and 'Español' buttons. The main content area is titled 'Information for California' with a 'Change State' button. There are two main sections: 'Members' (Find doctors, hospitals and more in your plan) and 'Guests' (Not a member? Browse our network directories). Below these is a login prompt: 'Log in to find care providers in your plan. If you don't have an account, register now or search as a guest.' There are radio buttons for 'Members' (selected) and 'Members with Medicaid'. A 'Log In' button is present. Below that is a search field for 'Member ID number or prefix (first three values):' with a 'Search' button. At the bottom, there's a search bar for 'Search for care by specialty, name, NPI or license number' and a 'City or County or Zip' field. A red arrow labeled 'Ignore' points to an error message: 'We did not find that location. Please try again.' Below the search bar is a 'COVID-19 Test Site Finder' link. At the bottom, there's a 'Finding care in HEA' section with a 'Change Plan' link. A 'Common Searches' list is highlighted with a red box and callout 6, containing: 'By Care Provider', 'Physicians & Medical Professionals', 'Vision Professionals', 'Dental Professionals', 'Behavioral Health Professionals', 'Hospitals & Facilities', 'Labs, Pathology & Radiology', 'Medical Groups', 'Urgent Care', 'Retail Health Clinics', 'Medical Equipment', and 'Other Medical Services'.

## Introducing TCSIG's New TPA: HealthComp!

**HealthComp is your new health benefits administrator effective January 1, 2021.**

Your identification cards were mailed in December 2020 and contained important plan information, telephone numbers, and claim submission instructions. **Your card should be presented to your health care providers and pharmacies at the time services are received.**

You may also access a digital version of your identification card on HCOOnline ([hconline.healthcomp.com](https://hconline.healthcomp.com)).

### Who is HealthComp?

HealthComp is a third-party administrator (TPA), or a benefits administrator, for employers with self-funded employee health benefits.

As a TPA, HealthComp helps your employer administer their health plans by processing members' claims, answering their questions, and performing other functions related to health benefits.

### How Can HealthComp Help You?

Health Benefits are often complex and can be difficult to understand. **HealthComp offers concierge-level customer service** to make your experience as painless as possible. HealthComp will be your one-stop shop for any questions or concerns you have with your health plan.

Our team can assist you with:

- Your plan status (deductible and out-of-pocket)
- ID cards and explanations of benefits (EOBs)
- Review medical claims
- Find in-network providers
- Submit out-of-network claims
- Coordination of benefits and Other Insurance forms
- Questions regarding benefits

Connecting with HealthComp is easy whether by phone, chat or through HealthComp's member portal, HCOOnline. If you call our Customer Service line and you'll be connected with a Benefits Assistant dedicated to TCSIG who can answer your questions quickly. You can also speak with one of our Benefits Assistants through our Live Chat feature on HCOOnline. Just hit 'Chat Now' and you'll be instantly connected with a Benefits Assistant. If you'd prefer to self-serve or have a question after hours HCOOnline is available 24/7.

### We're here to help!

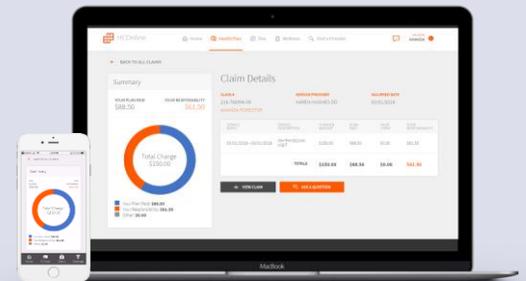


Call or chat with our Benefits Assistants  
at 800-442-7247

Monday - Friday, 6 a.m. – 5 p.m., PT

### Access Your Health Plan Anytime

The HCOOnline platform is designed to make your healthcare experience seamless and empower you to take an active role in managing your benefits. Whether you sign in on the web via computer or mobile device or use our new app, HCOOnline provides a single point of access to your health plan. Our user-friendly interface allows you to easily look up coverage information, view the status of your deductibles, review claims, access a digital version of your ID card, submit forms, find in-network providers and more.



### HCOOnline - A total healthcare experience.

Your benefits, fully integrated!

- Look up your **medical, dental and vision coverage** all in one place.
- **Robust features** to help you make the most of your benefits.
- A **clean, modern design** that's easy-to-use and mobile-responsive.
- Uses **plain English and clear visuals** to help you understand your plan and the services available to you.

HCOOnline is available on the web and also through our mobile app. To download the app, search for "HealthComp" in the Apple App Store or Google Play and download the HCOOnline app. To visit HCOOnline on the web, go to:

<https://hconline.healthcomp.com>.

# TCSIG Pharmacy (Rx) Benefits through PROACT

## TCSIG Premium Formulary Adoption Effective 2/1/2021

The Premium formulary is an exclusionary formulary that offers cost savings for TCSIG while providing members with lower net cost alternatives. Medications are excluded if they are deemed therapeutically equivalent, or in the same class, as a clinically similar product that is covered within the drug list. Often, these medications do not offer additional health care benefits or value, so excluding them makes sense to help control costs.

There is a rigorous clinical and financial review that takes place to determine which products should be excluded. Due to the dynamic nature of the prescription drug market, medications may be re-evaluated as new clinical or financial information becomes available to see if the exclusion should still be in effect.

Letters were mailed in December and January to members who are utilizing an excluded medication. The letters identified the excluded medication and the covered possible alternates, which may be available as either generic or preferred brand medications. If you have done so already, we recommend members speak with their physician or pharmacist to have the script changed to a covered alternative medication.

Have questions about your TCSIG prescription plan?

Call: 877-635-9545

24 hours a day, 7 days a week

Want to receive your pharmacy benefit information on the go?



The ProAct mobile app is designed to be useful for ProAct Members *on the go*. Search “ProAct Rx” in your app store and install it for free today!



As we are all aware at this point, the FDA granted emergency use authorization (EUA) to both Pfizer-BioNTech and Moderna vaccine products for those age 16 and older back in December 2020. These vaccines require a two-shot series with a period of 21 to 28 days between administration. Data from clinical trials when these products were authorized suggested effectiveness of around 95% against COVID-19. As you may also recall, these vaccines use what is referred to as mRNA technology. This provides cells a blueprint to make a piece of the SARS-CoV-2 “spike” protein, which triggers the immune response.

The J&J vaccine is different from both the Pfizer-BioNTech and Moderna vaccines in a few ways. First, the J&J vaccine can be stored at refrigerated — as opposed to freezer — temperature conditions and requires only a single dose. This new vaccine uses what is referred to as “viral vector” technology. Whereas the other vaccines use mRNA technology to deliver the blueprint to our cells, this new product uses a modified and harmless viral vector to deliver the instructions. Both technologies result in our bodies mounting an immune response, protecting against COVID-19. As mentioned in previous issues, both mRNA and viral vector technology have been studied for years even though these are some of the first vaccines to truly use the technology.

Another thing worth mentioning is the relative effectiveness of the J&J product compared to the vaccines that have been in circulation for the past few months. It has been estimated that both the Pfizer-BioNTech and Moderna vaccines have efficacy rates around 95%, while the J&J single vaccine regimen is around 70%. One key thing to remember is that the trials for the J&J vaccine may have included variant COVID-19 viral strains that were not present during the Pfizer-BioNTech and Moderna trials. When a virus mutates to a different strain, there could be reduced effectiveness for any vaccine. This has been the case with the “South African” viral strain that has surfaced. The good news is that even including that strain, all vaccine products still exceed the 50% efficacy threshold that was set forth by the FDA for a vaccine product to be considered for use. Also, as with other vaccines, even with reduced effectiveness, the overall incidence of severe complications from infection is reduced in those that have been vaccinated.

For more issues of Ron’s Clinical Corner, visit <https://proactbenefits.com/category/rons-clinical-corner/>.

# TCSIG's commitment to members. . .

## Predicting the Future – TCSIG with Foster & Foster

We are not tarot card readers, nor do we have a crystal ball at Foster & Foster. As actuaries and consultants, we utilize actuarial resources and TCSIG data to accurately project future benefit-related costs for TCSIG and its members.

We have partnered with the team at TCSIG since 2012 and the best-in-class approach TCSIG has taken, including the vendor partner groups that serve you and other members of TCSIG, has produced extraordinary results. TCSIG's ability to hold premiums for its member groups for five years demonstrates the results and is something Foster & Foster does not see across our book of business.

### How is TCSIG different?

It starts with the TCSIG staff in Yuba City which supports all members of TCSIG. They provide Foster & Foster access to timely data and ongoing insight into the culture at TCSIG so we can maximize the value we bring within the financial analyses provided to the group.

We work closely with the TCSIG team and utilize the Plan's data to identify areas of opportunities to reduce expenditures while limiting any detrimental impact to the benefits provided to the members and their families. We are privileged to be a part of the assembled team of professionals that contribute to TCSIG, providing the best benefits that can be afforded for its member groups.

Two specific areas where Foster & Foster partners with TCSIG include evaluating the financial implications of expanding to new groups and evaluating the appropriate level of stop loss for the Plan.

- **New Group Evaluation:** For each group wanting to join TCSIG, we evaluate the overall impact on the Plan should the Board decide to approve the merger. By analyzing the costs associated with the demographics of the potential group as well as the historical and ongoing claims experience, adjusting for differences in plan design, we are able to educate the Board so an informed decision can be made regarding the admission of the new group.

- **Stop Loss Evaluation:** We use a combination of approaches in assessing the appropriate stop loss level for TCSIG's medical and pharmacy plan. We use risk modeling software to simulate anticipated large claims and compare the various stop loss deductibles to maximize the value of stop loss coverage. In addition, we regularly assess the premium savings associated with the increased risk level and re-evaluate to ensure that the level remains appropriate considering current large claims activity.

## TCSIG's Employee Assistance Program

When you need help meeting life's challenges, the TCSIG Employee Assistance Program (EAP) is here for you and your household members. **Check out some of the services available at no cost to you:**

- **Counseling:** *Up to 6 visits per issue* with face-to-face counseling or online visits via LiveHealth Online.
- **Legal consultation:** 30-minute phone or in-person meeting plus access to online resources including free legal forms
- **Financial consultation:** Phone meeting with financial professionals, no time limits or appointments needed during regular business hours
- **Childcare and elder care:** Information on options through the EAP website
- **ID recovery:** Assistance with reporting identity theft and dealing with creditors
- **Daily living resources:** Help with everyday needs, like pet sitting, relocation resources and more
- **myStrength:** E-learning modules and library

### Need help? Give the EAP a try today!

Call us at **800-999-7222**  
or go online [www.anthemEAP.com](http://www.anthemEAP.com)  
and use company code: TCSIG

You can also follow us on Twitter at [@AnthemEAP](https://twitter.com/AnthemEAP) or  
The Wellpost at [Blog@anthemEAP.com](http://Blog@anthemEAP.com)



“To find coverage,  
not find ways out  
of coverage”

Drug, alcohol, or opioid problem? Help is here 24/7 through the EAP.

Not sure what to do? You don't have to figure things out by yourself. That's why we're here. Just reach out. There's no cost to you and it stays **confidential**. See more below on the available tools through myStrength.

Through your Employee Assistance Program (EAP), you or your household members can get:

- Information and resources on where to go for help.
- Legal or financial consultation and family care resources.
- A full library of support materials at [anthemEAP.com](http://anthemEAP.com).
- 6 no-cost face-to-face counseling visits.
- Two-way video chat with a LiveHealth Online licensed therapist by appointment.
- Access to myStrength — an online resource to help support emotional well-being.

### myStrength tools

You and your household members can use this online tool and mobile app to find support and a drug and alcohol e-learning module to help with substance issues. Go to [anthemEAP.com](http://anthemEAP.com) and enter **TCSIG** to log in. Choose **myStrength Center** to register.

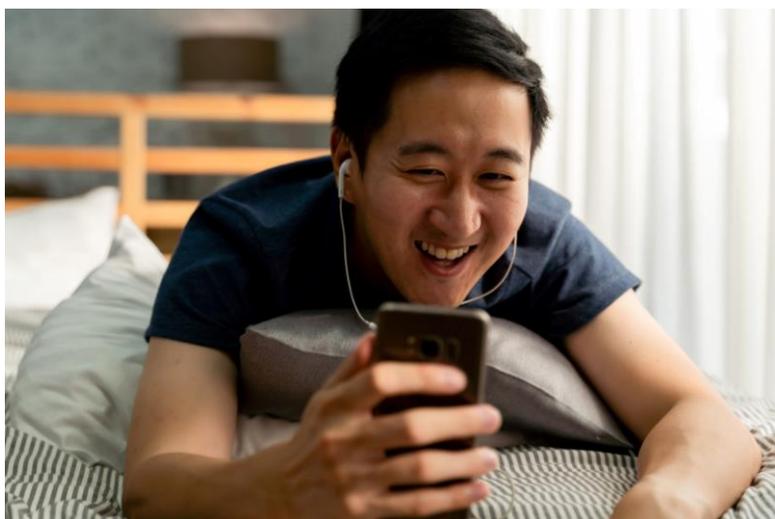


Photo of Sutter Buttes by North Sate Public Radio



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Both provide  
women's health!

We are excited to introduce the new team!



### Shea Smith, PA-C

Shea Smith is a Nationally Certified Physician Assistant with experience serving patients in both the outpatient and inpatient setting. Prior to joining the TCSIG Wellness Center, Shea worked as a PA-C in Neuroscience with Sutter Health. While working in neurosurgery she was a first assist in spinal surgeries, provided care to patients in the clinic, and managed patients postoperatively in the hospital. Shea completed her Masters of Health Services - Physician Assistant Studies, at the University of California - Davis. While at UC Davis she trained under some of the nation's top ranked physicians in internal medicine, ENT, orthopedics, and urology. Shea believes in community and giving back to her community.

As a PA student she volunteered on weekends to provide free healthcare and serve as a board member at a free clinic. Prior to becoming a PA, Shea conducted research into an allopathic cure for type I diabetes funded by Johns Hopkins All Children's Hospital. Prior to pursuing a career in medicine, she completed her Bachelor of Arts at the University of Central Florida in Legal Studies and worked as a patient care technician on a fast-paced cardiac care floor in Tampa, FL.

Shea's philosophy of care centers on using active listening and patient education to provide exceptional care. She is a strong believer that the more a patient knows about his or her condition, the more it leads to a trusted partnership in their medical decision making. Shea strives to treat each patient as she would a member of her own family.

In her free time, Shea loves hiking, yoga, playing soccer, walking her dog, and traveling.



### Tatiana Hurtado, PA-C, MPH

I was born and raised in Fresno, California and was the first member of my family to leave home to attend a four-year university. I decided to attend UC Davis where I have obtained all of my higher education including a BS in Exercise Biology, Master in Public Health, and Master in Healthcare Services Physician Assistant Studies. As an undergraduate, I studied Exercise Biology which really solidified my interest in disease prevention and the importance of exercise to improve your body's physical and mental health. I knew that I wanted to start my career as a primary care PA because primary care is often the first point of contact that a person experiences with health care. Depending on a patient's experience this relationship can result in a person taking control of their own health or

avoiding the medical system all together. I am passionate about primary care because I believe in disease prevention and my goal is to help patients manage their health concerns by incorporating lifestyle changes as well as the appropriate medication therapies when needed.

In my free time I enjoy exercising, hiking, and spending time with my fur animals. My goal is to provide compassionate, and patient centered care for all of my patients.

Currently, I am a member of CAPA, AAPA, and the ANA. I have served in several leadership positions over the past few years for the AAPA. Outside of work, I volunteer in disaster relief efforts, mainly aiding our local communities during wildfire season. On my free time I enjoy trail running, exploring new places, and spending time with my two dogs and family.

## Same Day Appointments

The Wellness Center has expanded its appointment times. There are more same day appointments as well as lunch time appointments available.

## Annual Biometric Screenings

Tri-County Schools Insurance Group will still be holding the annual Health Evaluations but this year the TCSIG Wellness Center will be assisting with the evaluations. We are currently in the planning phase of the Health Evaluations so we will be sending more information once it is available.

Regular health exams and tests can help identify medical conditions before they develop into a bigger problem. Early detection is critical to combat chronic illness and improves the odds for successful management and treatment of potential health risks. By being pre-emptive with your healthcare screenings, you are taking steps to improve your chances for living a longer, healthier life.

TCSIC screenings are offered to you at **NO COST** and are **100% CONFIDENTIAL**. The comprehensive screening panel includes testing for cardiovascular disease, diabetes, liver and kidney disease and more.

- **WHO CAN PARTICIPATE?** Employees, retirees, spouses & dependents age 18+ on the TCSIG medical plan.
  - Full-time waivers and dependent children are welcome to participate but are **not eligible for incentives**. Kaiser members are not eligible to participate.

## The Patient Portal

Through the Patient Portal via the Healow app, you can:

- Ask questions of providers, nurses, and staff members
- Review selected medical records, notes, labs, diagnostic results
- Request prescription refills, referrals, and appointments via message
- Access virtual office visits

...All from the comfort of your home, whenever it is convenient for you!

Download the Healow app today to take an active role in managing your health care. [https://mycw119.ecwcloud.com/portal16498/jsp/100mp/login\\_otp.jsp](https://mycw119.ecwcloud.com/portal16498/jsp/100mp/login_otp.jsp)

## Telemedicine

TCSIG Wellness Center Telemedicine is Here for YOU!

Don't forget! The TCSIG Wellness Center has telehealth capabilities! Use this online application to visit face to face with one of our providers via video from your desktop or mobile device.

For information on how to use the service, use the step-by-step guide at <http://tcsig.com/assets/16.-telemed-website.pdf>.

## Wellness Center Services

### Acute Care:

- Allergic Reactions/Rashes
- Bronchitis
- Cold/flu
- Conjunctivitis (Pink eye)
- Cuts, minor burns, bug bites
- Ear infections
- Headache/migraine
- Muscle and joint pain
- Nausea/vomiting/diarrhea
- Sinus infections
- Sore throat/Strep throat
- STI Testing
- Urinary tract infections
- Wound care

### Preventive Care:

- Annual wellness exams (physicals, well baby checks)
- Immunization update (adult/child vaccinations)
- Physical (school, sports, work)
- Women's health exams
- Referrals for mammogram/colonoscopy screenings
- Referrals for specialty consultations
- Onsite prescription dispensing
- TB Risk assessment/PPD placement

### Disease Management:

- Allergies
- Asthma
- Depression
- Diabetes
- Emphysema
- High blood pressure
- High cholesterol
- Obesity/Weight management
- Thyroid conditions
- Post-Surgery Care

# More Health & Wellness Information

## TCSIG Kaiser Member Fitness Option

With gym closures and physical distancing, it can be a challenge for employees to stay physically and mentally healthy right now. That's why Kaiser teamed up with fitness industry leader [ClassPass](#) to make it easier for your employees to exercise from the comfort of their homes.

With ClassPass, Kaiser Permanente members can get:

- **Online video workouts at no cost** — 4,000+ on-demand fitness classes, including cardio, dance, meditation, and more.
- **Discounts on livestream fitness classes** — Real-time online classes, like bootcamp, yoga, and Pilates, from top gyms and fitness studios.

To access Kaiser ClassPass please visit [www.kp.org/exercise](http://www.kp.org/exercise).



## Resources for At-Home Fitness

Our partners at USI Insurance Services have also provided a curated list of additional fitness resources to access from home.

[Peloton](#) - Stream any Peloton class on your phone, tablet or TV. This includes yoga and meditation; cardio, cycling, or running workouts; and strength in bodyweight and strength training classes. **Free for 30 days.**

[CorePower Yoga](#) - In addition to offering an online subscription service, they also have a collection of free Yoga and Yoga Sculpt classes you can stream at any time via their Yoga On Demand. **Free.**

[PVue](#) - Choose from 200+ videos, with new ones added weekly. Filter by length, body focus and more. **14-day free trial.**

[Nike Run Club](#) - The Nike Run Club app offers lots of workouts from top running coaches for all levels. The app also tracks your distance and pace so you can ensure you're getting your steps in while you're cooped up inside. **Free.**

## TCSIG Employee Benefits Advisory Committee Needs You!

The TCSIG Executive Committee recognized the need to receive input from the members in the various plan offerings of the Employee Benefits Programs and in 1992 established an Employee Benefits Advisory Committee, also referred to as EBAC.

### Purpose

The purpose of EBAC is advisory. EBAC will provide information to TCSIG on various aspects of the Employee Benefit Programs. EBAC members study and make recommendations on particular projects/procedures within the Employee Benefits Programs as assigned by the Executive Committee and/or bring member and operational concerns to TCSIG.

### Who Can Participate?

Actively employed TCSIG members enrolled in a TCSIG medical plan can be members of EBAC

### Meetings

Meetings are held quarterly or as needed during the school year.

### Agenda

Members may add to the agenda by contacting TCSIG prior to the meeting; or at the meeting, with approval of the members present.

TCSIG admin is seeking more participation from each district. Please have your interested representatives contact Becca at [becca@tcsig.com](mailto:becca@tcsig.com) and meeting invites will be sent accordingly.

Participation in the EBAC committee will have opportunities to win a \$25 gift card. To earn tickets in the drawing you must attend the meeting, ask questions, and if we meet via Zoom, have your camera on.



## Employee Benefits Advisory Committee (EBAC) 2021 Calendar of Meetings

- **Wednesday, May 12<sup>th</sup>, virtual meeting at 3:00pm**
- **Wednesday, August 4<sup>th</sup>, virtual meeting at 3:00pm**

# Property & Casualty

## New TCSIG Risk Strategies Portal

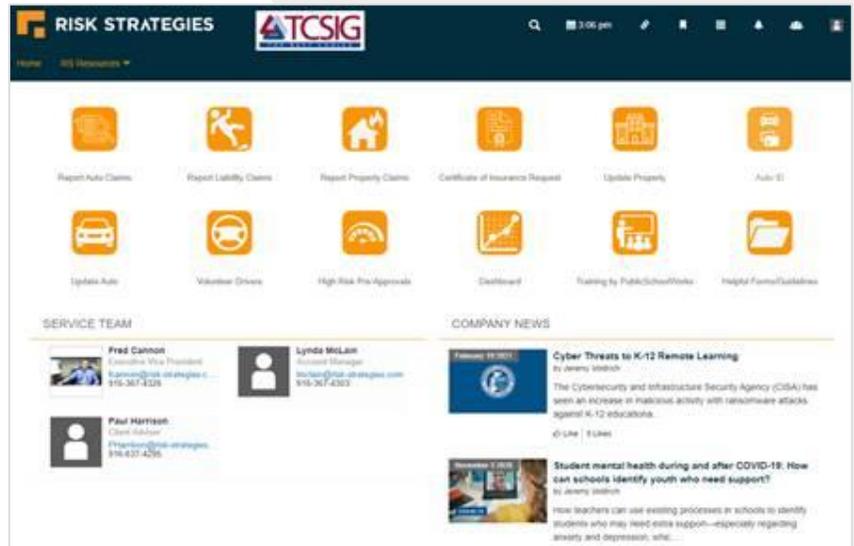
**We are pleased to announce the NEW TCSIG Property and Liability Portal.**

This site houses all your forms relating to your property and liability coverages. The site includes claim forms, high-risk approval forms, update your property and auto forms, volunteer drives forms, and much more. The portal will allow the members to complete forms online and submit them directly to Risk Strategies.

Each user will have their own username and password. If you need to add a staff member, please contact [TCSIGAdmin@risk-strategies.com](mailto:TCSIGAdmin@risk-strategies.com).

### How to Sign-in:

1. Go to the TCSIG website: <http://www.tcsig.com/> and click **PROPERTY/CASUALTY** in the upper bar tab.
2. Click **DISTRICT SIGN-IN** 
3. This takes you to the Risk Strategies secure portal.
  - Username: Your Email Address
  - Password: Rsc12345 (you will be asked to create a personal password for future logins)



If you have any difficulties accessing the site, you can:



**Email:** [TCSIGAdmin@risk-strategies.com](mailto:TCSIGAdmin@risk-strategies.com)



**Call:** Lynda McLain at 916-367-4303



**Call:** Paul Harrison at 916-367-4295

## TCSIG Understands the Impact of Cyber Risk on School Districts



Cyber Risk has undergone a significant shift in recent years. In the past, cybercriminals were focused on hacking systems to gain access to personal information and monetizing it on the black market. Ransomware and social engineering through tactics such as manipulating invoices are the new norms. This shift in attack methodology affects every organization and has caused an increase of 200%-300% on the average expense to investigate and respond to cyber incidents.

TCSIG currently provided up to \$5 million of Cyber Insurance coverage to its members through Beazley Insurance Company. We recently conducted a Beazley training session with the membership.

Another informative source of cyber risk is the article posted on TCSIG Property & Liability Portal, “Cyber Threats to K-12 Remote Learning Education”. It discusses the ever-present threats to our school systems. In this article, a Joint Cybersecurity Advisor in collaboration with the FBI explains the types of threats and ways to avoid attacks. We encourage you to review.

Cyber insurance is every bit as critical to a company as auto, property, liability, or workers’ comp. The number one trend in 2020 is the rise in ransomware attacks, with a 125+% increase in attacks regularly exceeding \$1 million, regardless of the size of the business.

TCSIG will continue to provide you with the most advanced Cyber coverage in conjunction with Risk Management. We will recommend continued employee training to recognize threats and “best practices” to protect your district.

# TCSIG Asks – Are You Practicing Commercial Driver Safety?

## Vehicle inspections

Before you drive a commercial motor vehicle (CMV), conduct a basic visual inspection. Some things to check include lights, windshields, mirrors, tires, brakes, and signals. Also, make sure that any cargo you are carrying is properly stacked and tied down securely.

Next, review the driver vehicle inspection report that was completed by the previous driver of that vehicle. If the report identifies any safety issues, you must sign the report to acknowledge that you have reviewed it and that any necessary repairs to correct these safety issues have been completed. If there is no certification that necessary repairs have been made, do not drive the vehicle.

After you complete a shift, inspect your vehicle again. Inspect at least the following parts: service brakes, including trailer brake connections; parking brake; steering wheel and horn; lights and reflectors; windshield wipers; rearview mirrors; tires, wheels, and rims; coupling devices; and emergency equipment.

If you find any problems that could affect the safety of the vehicle or cause it to break down, describe them in a driver vehicle inspection report. If you drive a passenger-carrying motor vehicle, you need to prepare a driver vehicle inspection report describing your inspection findings even if you do not find any problems. For property-carrying motor vehicles, you need to prepare and submit the report only if you discover a problem. If you complete a report, sign it and submit it to your motor carrier.



## Parking a Vehicle Safely

Parking lot collisions are one of the most common types of vehicle accidents. Crowded lots and tight corners make it hard to see; combine that with vehicles backing out of parking spaces, distracted drivers, and pedestrians, and it is easy to understand why so many accidents occur in parking areas.

As you enter and drive around the parking area:

- Drive slowly and obey the parking lot speed limits. Planning ahead and giving yourself enough time will help you avoid being in a rush to get parked.
- Always use your directional signals to communicate your intended path to other drivers and pedestrians.
- Follow lane designations in the proper direction, and do not cut diagonally across the lot.
- Obey all stop signs, no-parking signs, and all other posted signs.
- Avoid distractions. Do not talk on the phone, text, or eat while you are trying to park.
- Be alert to pedestrians walking to and from vehicles. Use extra caution if you are in a parking garage, as it tends to be darker and more difficult to see.
- Watch out for other vehicles, especially vehicles backing out of parking spaces.
- Scan the area to find a parking spot. It is always best to park near the building in a visible, well-lit area or near the parking area attendant, if there is one.

When you locate a parking spot, pull through or back in if possible, unless otherwise instructed by a parking lot attendant. This allows you to pull forward out of the parking spot when you leave. You have much better visibility when pulling forward out of a parking spot than when backing out, which will lessen the likelihood of an accident.

Always make sure your vehicle is within the designated lines of the parking spot and is not interfering with the flow of traffic. Once parked, put the transmission in “park” and turn off the vehicle, or, if it is a manual transmission, set the parking brake, turn off the vehicle, and leave the vehicle in gear. Always keep your seatbelt fastened until the car is safely parked.

If you are parking on the street:

- Obey all parking signs and restrictions.
- Park as close to the curb as possible, and make sure your vehicle is out of the flow of traffic.
- If you are on a hill, turn your wheels toward the curb.
- Check for traffic before opening the door to exit the vehicle and shut the door as soon as possible after getting out.

As you are leaving the parking space, your eyes should be scanning left and right to ensure no pedestrians or other vehicles are entering your path. If you have to back out of the parking spot, don't rely solely on your vehicle's backup camera and sensors. Always use the vehicle's mirrors and turn and look over one shoulder and then the other to ensure your path is clear. And always be mindful of the clearance between your vehicle and the vehicles parked beside you as you leave the parking spot.

## Backing up with Confidence

Shifting into reverse and backing up your vehicle to get going or park seems simple. It's something we all do on a daily basis. However, a study found that approximately 18,000 back over injuries occurred in the United States. Tragically, many of these involved children.



Backing up is riskier than driving forward because of vehicle blind spots and limited field of vision for the driver. Therefore, the best method of avoiding backing accidents is to avoid backing up to the greatest extent possible. When parking your vehicle, try to park in a way that makes your first move after getting back in your vehicle forward.

If you're unable to pull forward into a space, you will need to back into the space. Do this by following the steps below:

- Always drive past the area where you are going to park, checking for obstacles and hazards.
- Back from the driver's side. This means you turn toward the driver's side of the vehicle as you are backing up.
- Use your mirrors to your advantage. Make sure they are adjusted to maximize your field of vision. Check them often as you are reversing.
- Back up slowly. Don't be afraid to stop if you're unsure of your position.
- Don't rely fully on backup aids such as cameras or sensors. Use them in conjunction with your eyes and mirrors.
- Use a spotter if one is available, even in wide-open spaces.

## TCSIG's Tips for Stepladder Safety

**Stepladders are self-supporting A-frame ladders that are a simple and effective way to climb safely to a work area. You'll prevent injuries by following a few basic safe practices.**

- Make sure a stepladder is the right type for the job. The "right" type means using one that is the right height, one that has the capacity to support the weight on it, and one that is on a level surface for all four legs.
  - Painter's stepladders have a maximum height of 12 feet. The maximum height for any stepladder is 20 feet.
- Use a heavy-duty stepladder for construction work where it may have to carry a variety of loads—not a light household-type ladder or painter's ladder. Read a duty rating chart or the rating on the ladder's label for the load the stepladder can safely handle.
- Never use a metal stepladder if you work near exposed electrical wiring, equipment, or power lines—use a wooden or fiberglass stepladder that won't conduct electricity.
- Set up and use the ladder safely. Make sure the ground surface is level for all four legs of a stepladder.
- Always maintain three points of contact with the ladder—two hands and a foot or both feet and a hand. Alternate one hand with one foot as you climb up or down. Keep contact with both feet and one hand while working.
- Don't climb higher than the second step from the top of a stepladder. NEVER stand on the top or cap of the stepladder.
- Never use the cross bracing on the rear or back side rails for climbing up or down.



- Make sure the spreader bars open and close freely and are fully extended and locked in place before you climb.
- Check the spreader bar hinges to make sure they are secure and in good condition—no rust or corrosion and not loose or damaged.
- Never use a stepladder with the spreader bars closed as if it is a straight ladder because the steps won't be level and the feet of the side rails can easily slide out during use.
- If there is a pail shelf attachment, make sure it is securely attached and in good working condition.
- Never leave tools or equipment on the pail shelf when you're not using the ladder. People can get hurt by falling objects left on the shelf when moving the ladder.
- Don't use a stepladder that's in poor condition. Inspect the stepladder before each use and after someone else has used it. Check for missing, broken, or weakened rungs and side rails.
- Mark or tag a defective ladder **DANGEROUS—DO NOT USE!** if it needs repair.

# TCSIG's commitment to members. . .

## TCSIG Workers' Compensation Program



Schedule an annual review to ensure that your district is prepared for the upcoming school year. During the call, PSW will:

- Review your current training.
- Address any system needs that may require attention.
- Discuss important updates regarding new system functionality and updates to legislation.

Schedule the review as early as you'd like or reserve a date later in the summer.

## TCSIG Continuing Support to Members

Below are new trainings that have been released since 07/01/2020.

- Anger Management
- Autism Awareness
- Avoiding Cuts and Burns
- Building Safe and Supportive School Environments
- Child Abuse: Recognizing and Reporting Child Maltreatment in a Virtual Learning Environment
- COVID-19: How to Clean and Disinfect Your School
- COVID-19: How to Protect Yourself and Others
- LGBTQ Students: How to Provide Them a Safe, Supportive Educational Environment
- Managing Stress and Anxiety During the Coronavirus Pandemic
- Mental, Emotional and Behavioral Disorders in Students
- Severe Weather - Occupant Safety
- Severe Weather - Property Protection



- Teaching Kids Cognitive Behavioral Therapy (CBT) Coping Tools during COVID-19
- The California Healthy Schools Act of 2000: Basic Integrated Pest Management for Classrooms and Offices
- Title IX: Additional Information for Coordinators, Investigators and Decision-Makers
- Title IX: How To Investigate And Adjudicate Formal Complaints
- Title IX: Informal Resolution Process
- Title IX: Protecting Students and School Employees from Sexual Harassment (General Awareness)
- Transportation (Bus Drivers) - Driving in Adverse Conditions
- Vaping and E-Cigarette Use Awareness
- Working from Home Effectively
- Zoom Meetings for Education

To add trainings to your portfolio please have your district training manager reach out to Parker LaBoiteaux at Public SchoolWorks at [plaboiteaux@publicschoolworks.com](mailto:plaboiteaux@publicschoolworks.com) or (513) 631-6111 ext. 7005.

“To find coverage,  
not find ways out  
of coverage”

*During these challenging times, we are working hard to bring TCSIG resources and services that enhance your risk management program and maybe even make things a little bit easier.*

## COVID-19 Updates from TCSIG and Athens Administrators

**Governor Gavin Newsom signed legislative bill SB 1159 to expand workplace protections for workers in response to the COVID-19 pandemic, effective immediately.**

This new law has been broken into three new Labor Code sections:

- **Labor Code 3212.86** - This codifies the Executive Order and applies to dates of injury through 7/5/2020
- **Labor Code 3212.87** - Applies to front-line workers whose COVID-19 diagnosis is presumed compensable if they tested positive within 14 days of having worked on or after 7/6/2020. This presumption does not apply if the employer can prove there was no contact with a positive tested patient.
- **Labor Code 3212.88** covers any other worker diagnosed with COVID-19 during an “outbreak” at their employer’s place of employment .

This new law also requires that an employer who knows or reasonably should know that an employee has tested positive for COVID-19, whether or not the employee contracted the virus at work, shall report the positive test to their claims administrator in writing within 3 business days.



Photo of Sutter Buttes by North Sate Public Radio

### What is the employer required to report?

Employers are required to provide the following information within three (3) business days of knowledge:

1. An employee has tested positive.
2. The date that the employee tests positive, which is the date the specimen was collected for testing.
3. The specific employer address or addresses where the employee performed work for the employer during the 14-day period preceding the date of the employee’s positive test.
4. The highest number of employees who reported to work at the employee’s specific work location(s) in the 45-day period preceding the last day the employee worked at each specific location.

### How do I submit this data?

Two options have been developed for our districts to submit their mandatory:

1. A special COVID-19 reporting portal will capture all of the required data elements to comply with the legislation and will provide electronic confirmation of the submission once the information has been entered.
2. We can also accept the mandatory reporting in an Excel spreadsheet sent to a unique email address that has been created to receive and track this data - [COVID@athensadmin.com](mailto:COVID@athensadmin.com)

To view the Athens Administrators claims portal, you must already have a *User Name* and *Password*. If you would like to be set up to use this portal, please contact Constantin Rosenbauer, Account Manager at [COVID@athensadmin.com](mailto:COVID@athensadmin.com).

You can view the Athens Administrators portal by clicking on the link here: <https://covid.athensadmin.com>.

Watch a brief video on how to use the Athens Administrators portal at <https://covid.athensadmin.com/video/>.





## Tri-County Schools Insurance Group

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*TCSIG Member Healthline is a publication brought to you in Partnership with C.O.R.E., Community Outreach for Risk Education, a non-profit organization.*



Scan this QR code with your smartphone to visit TCSIG.com

## TCSIG Helps You Work from Home

*It makes good sense to keep in touch with your Work From Home (WFH) employees on a regular basis. Set up opportunities to connect with one another.*

Supporting employees in a WFH environment is important for maximizing effectiveness and success.

We recommend providing:

- IT support both for initial set up and ongoing assistance
- Guidelines on employer expectations while working from home
- Encourage employees to have a clear and comfortable space to work
- WFH equipment set up requests that are reasonable and necessary such as computers, headsets, keyboards, etc.

Select the link below for a video from Scott Rhymes, VP Risk Control Services – Occupational Health & Safety at ABD.  
<https://vimeo.com/417398161/6d5fe7db09>

Highlights from the video include the working-from-home ergonomic tips and tricks shown here.

### Keyboard and screen hacks

- Ironing board
- Cookie sheet and pillow

### Television hacks

- HDMI ports
- HDMI Cable
- TV hack
- Towel
- Ironing board
- Pillow

### Stretching and breaks

- Eyes: 20 – 20 – 20 rule
- Standing: Every 15 minutes
- Stretches: Wrist & Shoulders