

## Happy New Year from Ryan Robison, JPA President

Happy New Year! I wish you all a safe, happy and healthy 2018. It has been an honor to serve you as President of our JPA's Executive Board this past year. I have enjoyed working together with the Executive Board, TCSIG CEO, Matt Evans, TCSIG office staff, our service providers and, most importantly, you, our TCSIG members and your families. Together we form one of the most successful JPAs in California. As exciting and productive as 2017 has been for our organization, 2018 holds even more promise. As we move forward into the New Year, it is important to remember that the key to our success continues to rest on our rock solid foundation established in our humble beginnings over 40 years ago. "All For One and One For ALL" rings true today more than ever.

We work in public education. This is a bond that ties us all together. This and the fact that we are sometimes shackled to our calendars. Individually, our lives and the lives of our families revolve around the 12 month calendar which coincides with the four seasons, holidays, birthdays and other significant dates in all of our lives. Our schools are organized around attendance calendars. While these calendars may vary slightly from district to district, they all have start and ending dates designed around our educational goals. And then you have the fiscal calendar with annual budgets that begin

on July 1 and end on June 30 the following year. And you thought "Day Light Savings" was a challenge.

Our individual members and their families are the foundation of our organization. Thank you for accepting the challenge of becoming an "informed" consumer this past year. You are beginning to take a more active role in all aspects of your healthcare. You are participating in TCSIG initiatives designed to engage you in a healthier life style. Use of "Healthcare Bluebook" is on the rise. This enables you, the consumer, to select doctors and facilities for medical procedures based on quality of outcome in relation to the cost. I appreciate the feedback I have received from many of you regarding the "Go Green to Get Green" initiative. If you have utilized this program, don't forget to open your Healthcare Bluebook envelopes, there may be a rebate check included. If you have not taken advantage of the numerous opportunities TCSIG offers or would like to learn more, please check out our numerous programs at [www.tcsig.com](http://www.tcsig.com). The start of the New Year is a great time to adopt a resolution for a healthier 2018.

For TCSIG, January marks the halfway point of our fiscal year. The first six months of the 2017/2018 Fiscal year has been very favorable

for our JPA. TCSIG continues to beat medical trend and perform better than budget. As we enter "Rate Setting Season", the Executive Board and TCSIG leadership is very optimistic that we will be able to adopt 2018/19 rates comparable to last year's rates and continue to make plan improvements which will result in additional savings for our members. It is important to realize that we are achieving this enviable position because of the collective efforts of our members, our member districts, vision of TCSIG management staff, TCSIG Executive Board and our Service Providers and consultants. We have formed a very cohesive, proficient and productive team!

Matt Evans, TCSIG CEO, will provide additional information in his report. Many of you may not know Matt. He was instrumental in the formation of TCSIG from its inception 40 years ago. Matt worked side by side with the educational leaders from the respective districts in Yuba, Sutter and Colusa Counties.

There is no greater champion of TCSIG than Matt Evans. Our members are fortunate to have a person with the qualifications, expertise and conviction that Matt possesses at the helm of our JPA. He knows our organizational history and he understands the significance on Tri-County School's Insurance for our schools and their employees. Please take the time to read his report.

### Matt Evan's TCSIG Administrator/CEO Report

The strategy entering the last 6 months of our 2017/2018 plan year is outlined as follows:

1. Based on our actuaries' service of all data through 11/30/17 the plan is outperforming the budget. As of this date our preliminary recommendation is for a 0 rate increase for the 18/19 plan year.
2. We are developing a revision of benefits to reduce the out of pocket maximum on both the Premier and Standard plans.
3. We are developing a revision to our Consumer Driven Health Plan to reduce the individual and family deductible from \$1,750/\$3,500 to \$1,500/\$3,000. In addition we are recommending a reduction in the out of pocket maximum from \$6,450/\$12,900 to

\$5,000/\$10,000.

4. The existing Consumer Driven Health Plan (CDHP) has a high deductible and a high out of pocket limit. We are also developing a potential new CDHP plan that will be HSA-compatible that offers a high deductible with a moderately low out of pocket limit.
5. Recommendations 2, 3, and 4 will not have a negative effect on our recommendation of a 0 rate increase for the 18/19.

We are also working with our vision and dental partners to develop revisions to both plans and should have recommendations by the beginning of February. The intent is to also develop improvements to the plans without effecting a rate change.

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TCSIG Administration Hours  
Monday - Friday 8am - 5pm

# 2018 HEALTH EVALUATION SCHEDULE

EMPLOYER	ADDRESS	CITY	DATE(S)	TIME
Brittan Elementary	2340 Pepper St.	Sutter	March 13	7:00am-9:00am
Browns Valley Elementary School	1248 Pacific Avenue	Rio Oso	February 27	8:00am-10:00am
Capay Joint Union Elementary School	7504 Cutting Avenue	Orland	March 6	7:30am-9:30 am
Colusa County Office of Education	345 5th Street Suite A	Colusa	March 22	6:30am-10:00am
CORE Butte Charter School	260 Cohasset Suite 130	Chico	February 7	7:30am-10:00am
CORE Charter School	321 16th Street	Marysville	February 21	8:00am-10:30am
Downieville School	103 School St	Downieville	April 20	7:00am-9:00am
Feather River Community College	570 Golden Eagle Ave	Quincy	April 12-13	6:30am-10:30am
Franklin Elementary School District	332 N. Township Road	Yuba City	February 28	7:00am-10:00am
Glenn County Office of Edu-Orland	676 E. Walker	Orland	March 8	7:00am-9:00am
Glenn County Office of Edu-Willows	311 S. Villa Avenue	Willows	March 7	7:00am-9:00am
Lake Elementary School District	4672 County Road N	Orland	March 29	7:00am-9:00am
Lake Tahoe Community College	One College Drive	S. Lake Tahoe	April 18-19	7:00am-11:00am
Long Valley Charter School	436-965 Susan Drive	Doyle	April 13	8:00am-10:00am
Modoc Joint Unified School District	906 W. Fourth Street	Alturas	April 16	6:30am-11:00am
Nuestro Elementary School District	3934 Broadway Road	Live Oak	February 15	7:30am-9:30am
Pierce Joint Unified School District	540 A Amanda Street	Arbuckle	March 23	7:30am-9:30am
Plaza Elementary School District	7322 County Road 24	Orland	February 16	7:30am-9:30am
Plumas County Office of Education	1446 East Main Street	Quincy	April 24	7:30am-9:30am
Plumas Lake at Cobblestone	1718 Churchill Drive	Plumas Lake	March 21	7:30am-9:30am
Sierra Co Office of Ed & Sierra Plumas	109 Beckwith Road	Loyalton	April 17	7:00am-11:00am
Stony Creek JUSD	3430 County Road 309	Elk Creek	March 28	7:30am-9:30am
Sutter County Supt of Schools	970 Klamath Lane	Yuba City	February 21-22	7:00am-10:00am
Sutter Union High School District	2665 Acacia Avenue	Sutter	March 14	7:00am-11:00am
TCSIG Admin Office - Round 1	1176 Live Oak Blvd	Yuba City	February 8-9	7:30am-11:00am
TCSIG Admin Office - Round 2	1176 Live Oak Blvd	Yuba City	April 26-27	7:30am-11:00am
Woodland College - Lake Co Campus	15880 Dam Rd Extension	Clearlake	February 13	8:00am-10:30am
Woodland College - Woodland Campus	2300 E. Gibson Rd	Woodland	February 14	7:00am-10:00am
Yuba City Charter School	256 Wilbur Ave	Yuba City	March 27	7:00am-9:00am
Yuba City Unified School District	750 Palora Avenue	Yuba City	February 6-7	8:00am-11:00am
Yuba Community College District Office	425 Flumas Rd, 2nd Fl	Yuba City	February 22	8:00am-10:00am
Yuba Community College-Marysville	2088 North Beale Road	Marysville	February 15	7:00am-11:00am
Yuba County Office of Education	935 14th Street	Marysville	February 27-28	7:00am-11:00am

Who can participate? 

This program is FREE to all employees, spouses, and retirees who are participating in the TCSIG PPO medical plan.

Employees who waive TCSIG medical coverage can be tested but are not eligible for incentives or drawings.


## Earn Rewards

Just for participating, TCSIG will send you a check for \$25 for completing the screening in 2018. If you also participated in 2017, that will increase to a \$50 check..

New this year, if you review your results with the Wellness Center in person or via *eVisit*, you will receive a \$25 gift card.

In addition to receiving an incentive check, everyone who participates will be entered into a drawing for a chance to win one of four FitBits!

If your location is not listed, or if the scheduled date for your location is not convenient for you, simply visit <https://tcsig.plushcare.com/> anytime after January 8, 2018 to create your account. Then visit a Quest Diagnostics near you between February and April. There's nothing to print! When you arrive at Quest, tell them you have an "electronic order" and you will be all set! It's just that easy!

For questions or assistance please call TeamCare at 866-724-0032. 

## Pesto Halibut Skewers



This simple and protein-packed dish pairs perfectly with couscous tossed with toasted sliced almonds, dried cranberries, and chopped fresh parsley. If you can't find fresh halibut, substitute another mild, firm white fish. And change up the color palette by selecting red, orange, or yellow bell peppers.

## Ingredients

1-1/2 pounds halibut, cut into 1" chunks	3 tablespoons prepared basil pesto	1/2 teaspoon salt
1 large red bell pepper, cut into 1" chunks	2 tablespoons white wine vinegar	Cooking spray

## Preparation

1. Preheat broiler.
2. Place fish and bell pepper in a shallow dish. Drizzle pesto and vinegar over fish mixture; toss to coat. Let fish mixture stand 5 minutes.
3. Thread fish and pepper alternately onto each of 4 (12-inch) skewers; sprinkle evenly with salt. Place skewers on a jelly-roll pan coated with cooking spray. Broil for 8 minutes or until desired degree of doneness, turning once.

4 servings | Nutrition per Serving 239 Calories; 7.9g Fat (1.2 Sat, 2.3 Mono, 2.9 Poly); 36.3g Protein; 1.2g Fiber; 4g Carb; 55mg Cholesterol; 514mg Sodium

## Beware of Cyber Criminals by Bernard Sarmiento, Woodruff Sawyer & Co.

Phishing is a type of computer crime that uses email and/or the internet to trick you into giving up your personal information, either through a seemingly innocent error (e.g., accidentally clicking on a link) or by making you believe that the sender is someone you know or should know.

Sometimes these criminals will ask you to confirm your email address (which they can do simply by your responding to the email message) and provide your login username and password. Worse yet, they'll try to dupe you into giving them your online banking information or credit card number and security code.

They might even get you to provide your social security number and/or date of birth. In the hands of the wrong person, all of this information can easily be used to steal your identity and ultimately, your money. Even if they don't steal from you directly, they could just as easily sell your information to someone else.

I know that many of you might be saying, 'How can anyone possibly be dumb enough to fall for something like this?' Well, for those

of you in that camp, might I remind you that there are millions and millions of computer users; some of whom might be very new to their use and have never even heard of phishing.



Therefore, here are some tips to help you identify phishing and avoid becoming a victim.

- ☒ Look for grammar and spelling errors, which are often a sign that the email is being sent from out of the country.
- ☒ Be suspicious of emails from unfamiliar sources with strange internet addresses and don't ever click on a link within an email, unless you are confident that email was sent by someone you know.
- ☒ If you're not sure then pick up the phone and call (don't email) that person to confirm that they sent it and that it's ok to open.

In final analysis, like with any other personal safety measure, use your gut instinct. When in doubt, dump it out!

## ChiroMetrics Is Now PhysMetrics

ChiroMetrics is excited to announce that we have changed our company name to **PhysMetrics**. For current members, this name change will not affect your benefits, your provider networks, or the number to call for great customer service.

We will continue to offer the best opportunity for a great Chiropractic experience to improve your health.

Please see the summary below of current

benefits offered to TCSIG members and their dependents. Additional information, including the full contracting provider list can be accessed at [www.tcsigchiro.com](http://www.tcsigchiro.com).

We are excited for this change and our continued growth. We remain dedicated to our members and the relationships we have established over the years. We will continue to strive to offer the best services and quality. Please call 877-519-8839 if you have any questions.

### New Name – Same Benefits

TCSIG Chiropractic Benefit	Premier, Premier Plus, Standard, & Basic Plans	Consumer Driven Health Plan- High Deductible
Maximum Annual Benefit	Unlimited visits, as medically necessary	
Chiropractic Services by Participating Provider	\$20 copayment	Patient is responsible for 100% of charges at point of service, subject to the deductible, per the PhysMetrics fee schedule.
Chiropractic Services by Non-Participating Provider	Plan pays \$10 maximum per visit, patient is responsible for the balance	No Patient copayment. Patient is responsible for 100% of charges at the point of service, subject to deductible and co-insurance

Pre-Certification is required for all services provided to a minor (18yrs of age or younger), and after the 12<sup>th</sup> visit for all members, or for massage.

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)

Pro Act, Inc  
[ProActRx.com](http://ProActRx.com)

Costco Mail Order Pharmacy  
[www.pharmacy.costco.com](http://www.pharmacy.costco.com)

Human Behavior Associates  
[www.callhba.com](http://www.callhba.com)

Delta Dental of California  
[www.deltadentalins.com](http://www.deltadentalins.com)

PhysMetrics  
(formerly ChiroMetrics)  
[www.tcsigchiro.com](http://www.tcsigchiro.com)

Vision Service Plan  
[www.vsp.com](http://www.vsp.com)

Plush Care  
[www.plushcare.com](http://www.plushcare.com)

Healthcare Bluebook  
[www.healthcarebluebook/cc/](http://www.healthcarebluebook/cc/)  
TCSIG

*Did you know?*

You can sign up

to receive newsletters and  
information by email  
from TCSIG.

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



**CORE (Community Outreach for Risk Education)**  
**TRI-COUNTY SCHOOLS INSURANCE GROUP**  
 1176 Live Oak Boulevard, Suite B Yuba City, CA 95991

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Newsletter brought to you by **CORE • A Non-Profit Organization**

(530) 822-5299 (866) 822-5299 Toll-Free (530) 822-5284 Fax

### Tips from the TCSIG Wellness Center

We are now offering **FREE** generic medications and other designated supplies when you visit the TCSIG Wellness Center via **eVisit!**

So regardless of where you live you can now visit the clinic via telehealth and receive the following medications and supplies for **FREE**:

- Hypertension\* – generic medications
- High cholesterol\* – generic medications
- Diabetes\* – glucose monitors & testing strips
- Asthma – generic medications and inhalers
  - Allergies – generic medications
  - Birth Control – generic medications
  - Migraines – generic medications

**\*Recent lab work may be required**

Remember you **MUST** make an appointment to visit the Wellness Center via **eVisit** during our regular hours of operation:

**Wellness Center Hours:**

Monday-Friday 8am to 7pm  
 Saturday 8am to 3pm

We have fantastic staff who is excited to spend time with you and help you stay healthy and well!

If the Wellness Center **eVisit** appointment is not available, give the Wellness Center a call at **530-822-5500** and they might be able to fit you in.

When the **eVisit** is not available, there is still **PlushCare**, the other telemedicine alternative for TCSIG members.

Go to: [www.plushcare.com](http://www.plushcare.com)

You can get to both telemedicine services by going to [www.tcsig.com](http://www.tcsig.com) and clicking on the Telemedicine button on the homepage.

We look forward to visiting with you soon.

**The TCSIG Wellness Center is located at 1174 Live Oak Boulevard, Yuba City, CA 95991**

**Phone 530-822-5500 for an appointment.**

### OPIOID USE



#### National Health Crisis

Here are some facts about this National Health Crisis for you to consider:

- Every 18 minutes there is a death from opioid overdose.
- *4.5 Million*-Americans estimated to have a substance use disorder with prescription pain killers.
- *\$7.8 Billion*– Estimated costs of US prescription opioid epidemic according to the CDC.
- 1,375% - Increase in opioid treatment spending over 5 years.

