

## TCSIG Groundbreaking



Welcome TCSIG members and employees!

In this issue, we'll be reviewing some issues regarding retirees.

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

Welcome to our new facility!



# TCSIG President's Report



*Ryan Robison, TCSIG President, shared his comments regarding a recent federal government COVID-19 Test mandate. Here are the highlights.*

I recently drove by the TCSIG building at 400 Plumas. A new sign, "Tri-County Schools Insurance Group" was prominently displayed on the building. Under the name was our slogan, "The Best Choice". What struck me aside from how great the outside of the building looked was that slogans are only words unless they are backed up by deeds. As I reflected on this statement, I posed a question to myself, "Are we still the best choice and why?" My mind immediately went to a recent event that suddenly shocked not only our organization but many other organizations that provide health insurance services.

The federal government recently issued a mandate that would require all organizations that provide health insurance services to provide free, in-home COVID-19 test kits for all of their members. This shocking event had the potential of paralyzing many organizations. As you know by now, Tri-County Schools Insurance Group complied with this mandate and our safe harbor approach has worked extremely well and very efficiently to meet the demands of our members.

The Tri-County Schools Insurance Group administration approached the challenge realizing that most insurance carriers were simply passing the responsibility of acquiring and providing these test kits onto their insurers by merely reimbursing them for their purchases. It was felt that would not be an adequate solution for Tri-County Schools Insurance Group members because there was a national shortage of test kits on the market. The TCSIG administration immediately pivoted to an approach that would insure adequate supply and accessibility to our members. TCSIG was capable of doing this by utilizing their network of vendor suppliers for its wellness clinic. The safe harbor approach has provided all of our members with direct access to in home test kits for free without delay.

What you did not see were all the countless zoom meetings, phone conferences and long hours over the Martin Luther King Jr Holiday weekend that our TCSIG management team and service providers put in behind the scenes insuring TCSIG would be able to not only meet the mandate but provide our members a seamless system by which they could receive in-home test kits. As Paul Harvey would say, "Now you know the rest of the story".



**"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."**

I was very impressed to see the decisive actions taken by the TCSIG administrative staff and the TCSIG management sub-committee to meet the above-mentioned challenge. I was equally impressed by the high level of support our organization received from our service providers, most notably, our Wellness Clinic's administrative staff, our third-party claims administrator, HealthComp, and 22nd Ave Entertainment, TCSIG's audio visual specialist who designed software to facilitate immediate distribution of home test kits to our members and their qualifying family members.

This entire effort took less than one week to accomplish. I have had to let that sink in over the last month and a half. It was a herculean effort to not only overcome a nation-wide shortage of COVID test kits, but to identify qualifying members and provide them with an easy way to access a newly established distribution network and then pull all the elements together in a successful implementation process. I could easily write a lengthy report detailing all of our efforts. I am not sure you would want to read a lengthy report and I am not sure it would fit in our quarterly newsletter.

This experience has increased my level of confidence in our organization, and it has cultivated an even deeper level of respect and appreciation for our team of service providers. Tri-County Schools Insurance Group is here for its members today, tomorrow and long into the future. And as for our motto, "The Best Choice"? Words on a building are only as good as the deeds that are being done by the people working in that building to constantly live up to the expectations of the members they serve.

# TCSIG Retirees

## Retirement and Your TCSIG Plan

When you are preparing for retirement first connect with your HR team to determine if you are eligible to continue benefits. TCSIG Policy 210 continued coverage for eligible retired employees at the option of each Employer.

Contributions may be retiree or Employer paid but collection is the responsibility of the Employer. Retirees and covered spouses must secure Medicare Parts A and B if eligible. Retirees or their dependents that discontinue coverage cannot re-enroll in any plan even during open enrollment. The “Break in Coverage” regulations do not apply. Retired employees are considered part of the employee group they were in just prior to retirement for benefit eligibility.

Also, per the TCSIG Plan Document all Retirees aged sixty-five (65) and older who are eligible for Medicare Part A must enroll in Medicare A and B. If any retired Covered Person is eligible for Medicare Parts A and B and fails to enroll, benefits will be paid as though he/she had enrolled. If the Employer elects Retirees to be eligible to participate, contributions may be Retiree or Employer paid at the discretion of the Employer. Eligible Retirees, upon retirement, shall be placed on the tiered rate structure or may be placed, with their Employer’s approval, on a composite rate if they enroll two or more dependents and their former, active group is also composite. If a Retiree enrolls in both Medicare Parts A and B, TCSIG may provide a discounted contribution schedule, provided the Plan is secondary payer to Medicare.

For more information about Medicare and how to avoid penalties please see Anthem’s article *“Educating Your Employees on Avoiding Health Insurance Penalties After Retirement”*.



## Educating Your Employees on Avoiding Health Insurance Penalties After Retirement

### Help Your Employees Know Their Coverage Options

What coverage will your employees have after they transition to retirement? Will they need to purchase their own? Are they eligible for Medicare? Does your employer-sponsored plan extend to retirees?

### Employer-Sponsored Group Plans

If an employee retires prior to age 65 and your group plan offers retiree coverage, that might be all the coverage they need until they turn 65 and transition to Medicare. At that point, the employer-sponsored retiree plan will become secondary, and Medicare will be their primary coverage. For employees who are still working after they hit 65, Medicare will be secondary to the employer-sponsored plan, once that employee retires, Medicare becomes their primary coverage even if they retain retiree coverage through your group’s plan.

### Medicare

For employees who transition to retirement at age 65 or older, Medicare will likely become their primary retirement health insurance. Medicare has several different components and coverage options.

- **Medicare Part A.** Most people are eligible for this premium-free hospital insurance once they retire.
- **Medicare Part B.** This outpatient coverage costs \$135.50/month for most enrollees in 2019. This amount can change each year, but enrollees with incomes above \$85,000 generally pay higher premiums.
- **Medicare Part D.** These plans are purchased separately and provide prescription drug coverage. Monthly premiums generally range from about \$15 to about \$150, depending on the plan.
- **Medicare Supplement.** Also known as Medigap, these plans are also available separately to cover some or all of the out-of-pocket costs that an enrollee would otherwise have to pay if they just had Medicare parts A and B. In all but three states – Massachusetts, Minnesota and Wisconsin – Medigap plans are standardized and are named with letters. This can get a little confusing, since we have Medicare parts A, B and D, as well as Medigap plans A, B and D – but they’re not the same thing! An enrollee can have Medicare parts A, B and D as well as Medigap Plan A, B, C, D, F, G, K, L, M or N.
- **Medicare Advantage plans.** Alternatively, these plans – also known as Medicare Part C, adding to Medicare’s alphabet soup, and not to be confused with Medigap Plan C – are available in most parts of the country. When a person enrolls in a Medicare Advantage plan, it includes Medicare parts A, B and usually D all in one plan. Many plans also include extras like dental and vision coverage.



## Educating Your Employees on Avoiding Health Insurance Penalties After Retirement

### Help Retirees Avoid Penalties



As of 2019, there is no longer a federal penalty for being uninsured – although Massachusetts, New Jersey and Washington, D.C., have their own state-based penalties for people who go without health coverage, and Vermont will join them in 2020.

But there are some penalties that apply specifically to Medicare enrollees if they delay their enrollment without having creditable coverage from an employer-sponsored plan. This is important for retiring enrollees to understand if they're eligible for Medicare – or will be soon – and are considering initially skipping some parts of Medicare coverage.

Medicare Part A is premium-free for most enrollees, but Medicare parts B and D have premiums, and healthy people sometimes wonder if they'd be better off delaying their enrollment in those parts until they need health care. There are annual enrollment windows for both parts, so it's possible to delay enrollment in Part B and Part D and then sign up later. But unless an employee has coverage from an employer- or union-sponsored plan during the time that they delay their enrollment in parts B or D, they'll end up with a penalty if and when they do eventually enroll.

### Here's how the penalties are calculated:

- **Part B:** The penalty continues to apply for as long as an employee has Part B.
- **Part D:** The penalty continues to apply for as long as an employee has Part D.
- **Part A:** The penalty applies for twice the number of years that enrollment was delayed.

So, if an employee will have employer-sponsored retiree coverage – either their own or a spouse's – then they may be able to delay enrollment in Part B and D. But if not, enrolling in both parts upon turning 65 is generally the best approach.

Although there isn't technically a penalty associated with delayed enrollment in Medigap plans, it's important to understand that Medigap insurers in most states can use medical underwriting to determine eligibility for Medigap plans if a person applies for coverage after their initial six-month open enrollment window ends. So, a person with preexisting conditions might be unable to obtain Medigap coverage (or have to pay more for it) if they delay their enrollment.

# 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).

## 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

### Delta Dental Plans ★

- Benefits added to match or exceed current Delta Dental Standard Plans
- Congenitally missing teeth coverage added
- Added additional exam
- Added Diagnostic and Preventative Waiver

### Vision Service Plans (VSP) ★

- Blue Light Defense - Anti-Glare Coatings added effective 11/01/2021
- Enhanced Network - Walmart and Costco added to the network effective 11/01/2021

★ = Newest plan enhancements

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

"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

## 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.
4. Key in your Zip Code (outside of CA is ok) **AND**
5. Use the Search bar to find a specific doctor, hospital, procedure or more **OR**
6. Search by Care Provider along with your Zip Code for a comprehensive list of providers/facilities

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

Select a provider to see more details, such as:

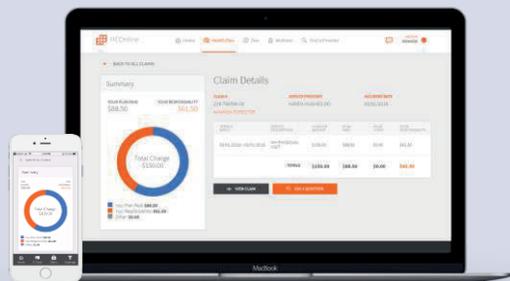
- Specialties
- Training
- Gender
- A map of their office location
- Languages spoken
- Phone number

The screenshot shows the Anthem website's Find Care tool. At the top, there is the Anthem logo and a search bar. Below the search bar, there are navigation links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', 'Providers', and 'COVID-19 Info'. There are also 'Log In' and 'Español' buttons. Below the navigation, there is a section for 'Information for California' with a 'Change State' button. The main content area has two options: 'Members' (Find doctors, hospitals and more in your plan.) and 'Guests' (Not a member? Browse our network directories.). Below this, there is a message: '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 'Login' button is highlighted with a red circle '1'. Below the login button, there is a search bar for 'Member ID number or prefix (first three values):' with a red circle '2' next to it. A red circle '3' is next to the 'Search' button.

The screenshot shows the Anthem website's Find Care tool search results. At the top, there is a search bar with a red circle '4' next to it. Below the search bar, there are filters for 'Finding care in HEA' and 'Change Plan'. Below the filters, there are 'Care Action Items' with a red circle '5' next to them. Below the action items, there is a 'Search by Care Provider' section with a red circle '6' next to it. The search results show categories like 'Primary Care', 'Behavioral Health', 'Lab (Blood Work)', 'Imaging (MRI or X-ray)', and 'Hospital'. Below the search results, there is a 'More Options' section with a red circle '6' next to it, including 'Urgent Care'.

## Access Your Health Plan Anytime

The HOnline 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, HOnline 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.



## HOnline - 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.

HOnline 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 HOnline app. To visit HOnline on the web, go to: <https://honline.healthcomp.com>.

## 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

## TCSIG's TPA: HealthComp!

### 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 Do I Complete the Other Insurance Form?

Your health plan requires that you provide information regarding any additional health coverage that you have. If you do not have additional coverage, you are still required to indicate this by completing an Other Insurance form. A digital version of the Other Insurance form is available on HOnline or on the HOnline app.

#### On the Web:

1. In a web browser on your computer or mobile device, navigate to HOnline (<https://honline.healthcomp.com>).
2. Log into your HOnline account.
3. On the menu bar, click Health Plan > Forms.
4. On the Forms page, click Other Insurance. Complete the form, attach any required documents and click Submit Form.

#### Through the HOnline App:

1. Open the HOnline app and log into your HOnline account.
2. On the menu bar, tap More > Forms.
3. On the Forms page, tap Other Insurance. Complete the form, attach any required documents and tap Submit Form.

### How Do I Submit Claims Manually?

For your convenience, a digital version of the Medical Claim form is now available on HOnline. Instead of mailing a paper form, you can now complete this form on your computer or mobile device and submit it electronically to HealthComp.

To access the Medical Claim form, you will need to log into HOnline ([honline.healthcomp.com](https://honline.healthcomp.com)). This allows us to auto-fill certain fields with your information, shortening the time you spend completing it.

#### After logging in to HOnline:

On the menu bar, Health Plan > Forms. On the Forms page, click Medical Claim. Since you are logged into HOnline, certain fields will be auto-populated with your information. Once you've completed the form, click Submit Form.

Once you've submitted your claim, please allow up to 15 business days for processing.

#### To check on the status of a submitted claim:

Log into HOnline. On the menu bar, Health Plan > Forms. You can view the status of your claim in the Submitted Forms table. You can view the submitted claim by clicking it.

# TCSIG: Delta Dental

## How Do I Connect with Delta Dental?

At [deltadentalins.com](http://deltadentalins.com), all the information you need is at your fingertips. You can check your TCSIG plan details, find an in-network dentist and more.

### Create an account

1. Go to [deltadentalins.com](http://deltadentalins.com).
2. Click on Register Today in the Online Services section.

With an online account, you can:

- Check your plan details and eligibility
- Review claim statements and plan documents
- View or print your ID card if you'd like one. There's no ID card necessary- just tell your provider you have Delta Dental.



### Find a dentist

1. Go to [deltadentalins.com](http://deltadentalins.com).
2. In the Find a Dentist section, enter your address and select your network from the drop-down menu.
3. Click Search.

Browse Your



## Access Your Dental Plan Anytime

To access your Delta Dental information anywhere you can download the Delta Dental App. To download the app:

1. Open the App Store or Google Play.
2. Search for "Delta Dental."
3. Download the free app titled Delta Dental by Delta Dental Plans Association.

Review your plan details, pull up your ID card and try out the musical toothbrush timer.

## If you have questions, Delta Dental has answers

Learn how your dental plan works:

- Visit [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees) for the 101 on dental benefits.

Improve your dental health:

- Check out [mysmileway.com](http://mysmileway.com) for the latest recipes, articles and videos.

Contact Customer Service:

- Submit an online question at [deltadentalins.com/contact](http://deltadentalins.com/contact) or call (866) 499-3001.



 **DELTA DENTAL**

## Protect Your Teeth and Your Wallet

### Get preventive care without hitting your maximum

Thinking of skipping a cleaning? Think again. With Delta Dental's D&P Maximum Waiver®, you can get your diagnostic and preventive care without affecting your maximum. You'll keep your mouth healthy – and save benefit dollars for when you really need them.

### What services are included?

Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments as defined by your dental plan.

### How does it help me save?

The cost of exams, cleanings and x-rays can add up. Without the D&P Maximum Waiver, these procedures would eat into your maximum. With the waiver, you'll have more of your maximum left over. That can help you cover expensive treatment down the road.

## Vision Service Plan (VSP)

### Welcome to VSP!

We believe in the connection between your vision and your overall health. As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

### Using Your Benefits Is Easy



Create an account on vsp.com to view your in-network coverage and find the VSP network doctor who's right for you.



With access to over \$3,000 in savings, discover VSP Exclusive Member Extras to maximize your benefits and save even more.



Print a Member Vision Card—if you'd like one. There's no ID card necessary—just tell your provider you have VSP.

You deserve personalized, affordable vision care, delivered with your overall well-being in mind. We're committed to helping you experience a lifetime of healthy vision: See well. Be well.

### Get the VSP App

The redesigned VSP® app is available for free in the Apple App store or Google Play store. Updated with a streamlined login process, easier navigation, and a personalized member dashboard to mirror the look and feel of your dashboard on vsp.com!



For more details about your coverage, check your plan booklet.

	Delta Dental Pays	You Pay	Your Maximum Remaining
Without D&P Maximum Waiver	\$350	\$0	\$650
With D&P Maximum Waiver	\$350	\$0	\$1,000

\*This example assumes an annual maximum of \$1,000, with 100% coverage for two routine exams, cleanings and x-rays at a Delta Dental dentist. Please review your plan booklet for specific details about your coverage.

### Connect with VSP

You have access to vsp.com with easy navigation and a personalized dashboard to get exactly what you need, when you need it!

### Quick View Of Your Benefit Information



Once logged in, My Dashboard is your homepage. You'll see personalized benefit information, including previous doctor visits, and more!

### Intuitive Benefits Section



The My Benefits tab shows your benefits history and an explanation of how you and your dependents can use your benefits.

### Download The App



The redesigned VSP® app is available for free in the Apple App store or Google Play store. Updated with a streamlined login process, easier navigation, and a personalized member dashboard to mirror the look and feel of your dashboard on vsp.com!

### Improved Find A Doctor Page



The search capabilities are endless on the Find a Doctor page! You can view a map and use the drop-pin functionality to find the right eye doctor for you in your region.



## School-Age Kids Need More Than Vision Screenings

Ten million school children in America have vision conditions that can impact learning. And, many parents may be relying on vision screenings in school to check for eye problems. But as Michael McQuillan, OD, FCOVD shares, those screenings are good, but not good enough. We talked with the VSP doctor and 27-year optometric veteran to get his take on screenings versus complete eye exams.

### VSP: So, what is a school vision screening?

Dr. McQuillan: Usually a school nurse is responsible. The main point of the screening is to check distance vision-how well the child can read a chart from 20 feet. But near vision isn't tested in the screening. There might also be a color-vision test for kindergarten boys because they're more likely to have color blindness. It's pretty basic stuff.

### VSP: What kind of things can a screening overlook?

Dr. McQuillan: Unfortunately, they can overlook plenty of problems. I'd say that maybe 15-20% of schoolchildren have vision problems a screening is likely to miss. Remember, the exam is checking only for distance visual sharpness - the classic blackboard-friendly "20-20 vision"- and not for other conditions. A child could easily pass the vision screening, but not be able to see well enough to read a book.

### VSP: What are the most common problems that go unnoticed?

Dr. McQuillan: The most common is a problem with eye coordination. Just like some kids are "clumsy," eyes can be clumsy too. The problem is called "binocular vision dysfunction," and it frequently won't show up in a screening. It can cause reading problems. Farsightedness, where you can't see up close, is also missed a lot in screenings. Another condition I've occasionally treated, after it was previously overlooked during a screening, is amblyopia, or "lazy eye." This is where one eye wanders and doesn't join the other eye in focusing. In return, the brain learns to ignore the visual input from the lazy eye. Lifelong vision loss can result if the problem isn't addressed.

### VSP: What can be the results of missed conditions in screening?

Dr. McQuillan: It's really pretty simple: kids who don't see well, don't learn well. If a child is having problems in the classroom, rule one is get them to an eye doctor for a complete eye exam. I can't tell you how many times I've diagnosed a condition that was missed in a screening, and resulted in negative results in the classroom.

### VSP: Any final advice for parents out there?

Dr. McQuillan: A yearly eye exam in children is a must. Their eyes can change so quickly, and before you know it, their performance in school can suffer. The good news is that most conditions can be easily corrected, once they're detected. Don't rely on school vision screenings to keep your child's vision healthy. Make annual trips to the eye doctor just as important as yearly medical checkups. Find a VSP eye doctor who specializes in treating young children today.

## High-quality vision care you can trust.

See why VSP is the consumers' #1 choice in vision care.

VSP provides you with a vision benefit focused on delivering the best value, care, and choices.

Now, members who prefer to shop online can buy eyewear from a site they can trust: [eyeconic.com](http://eyeconic.com), the VSP store.

- Great choices in eyewear including top frame brands and the most popular contact lenses.
- Convenience of shopping 24/7.
- Maintaining a trusted relationship with your VSP provider. Each Eyeconic™ purchase is supported by a VSP practice, including complimentary fitting and adjustment for glasses and sunglasses.
- 20% off glasses and sunglasses, plus free shipping.

## Access to the best eye care and eyewear is easy.

1. Work directly with your VSP provider or find an eye care provider who's right for you. It's where you'll get the best eye care experience, and find your favorite brands and the latest in lens technology. Get started at [vsp.com](http://vsp.com) or call 800-877-7195.
2. Check out Eyeconic. You can pre-shop before your next appointment with your VSP provider or buy online. The choice is yours.

## VSP Plan Enhancements ★

- **Blue Light Defense** - Anti-Glare Coatings added effective 11/01/2021
- **Enhanced Network** - Walmart and Costco added to the network effective 11/01/2021

## Questions?



For questions regarding your VSP claims or plan please call (800) 877-7195 or go to [vsp.com](http://vsp.com).

## Pharmacy Person Code

Occasionally, TCSIG receives information that members are being told that a pharmacy cannot locate them in their system when trying to have a prescription filled under the ProAct pharmacy benefit. Some pharmacies are stating the “person code” is required to input into their system. A “person code” is often used to designate the relationship of the member to the primary cardholder. Your ID cards do not include the “person code” and these codes are not necessary for a pharmacy to submit a claim to ProAct for your eligible prescriptions. Coverage is determined based upon a few items such as the processing information, name of the member, and the date of birth.

If your pharmacy informs you that prescriptions cannot be dispensed due a missing “person code”, please do not leave your pharmacy. You or your pharmacy should call the ProAct Help Desk at 877-635-9545 for resolution.

**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!

**Have questions about your TCSIG prescription plan?**

**Call: 877-635-9545**

**24 hours a day, 7 days a week**



## Treating Fever in Children

In this issue of Ron’s Clinical Corner, I would like to review treating fever in kids. A fever is a sign that the immune system is fighting some type of infection from a virus, bacteria, etc. While it is concerning – treatment

is not always necessary – especially if it is mild and the child is doing well otherwise. The chart below illustrates each route of taking a temperature and the corresponding value that represents a fever.

### So what do you do if your child has a fever that warrants treatment?

First, it is important for a child with a fever to drink plenty of fluids to stay hydrated. Secondly, dress the child in lightweight clothing and have them change if they end up sweating and become chilled.

As far as treatment with antipyretics (e.g. acetaminophen, ibuprofen) goes, remember to treat your child not the number. If you do need to give an antipyretic, it is best to dose by weight instead of age in most cases. For liquid products, be sure to use the measuring device that came with the product for the most accurate dosing. Also, it is better to use only one antipyretic at a time as combining or alternating different medications has not been shown to reduce discomfort. With that being said, if the decision is made to combine or alternate, it is recommended to write down or document the time and dose of each medication, along with when the next dose is due to avoid errors.

It is also important to monitor your child to be sure they are drinking and urinating. If your child has a fever approaching 104° F, is younger than 3 months of age, or is not drinking and/or urinating you should seek medical care. In addition, if your child is acting differently or if you are concerned there may be something else going on, it is a good idea to contact their pediatrician.

Remember to always follow your school and/or local regulations if your child has symptoms of being sick. Considering some of the common cold, allergies, etc., can be similar to COVID-19, it’s important to be cautious.

Often the best course of action for anyone who is ill is to keep them home from school just in case the illness can spread.

Route	Temp	Notes
Oral	> 100° F	Accuracy depends on proper placement which can be an issue in younger children
Axillary	> 99° F	Less accurate than oral
Ear	> 100.4° F	If used correctly, may be more accurate than oral
Forehead	> 100.4° F	If used correctly, may be more accurate but prone to user error

For more issues of Ron’s Clinical Corner, visit

<https://proactbenefits.com/category/rons-clinical-corner/>.

# 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. Go to [anthemEAP.com](http://anthemEAP.com) and enter TCSIG to log in. Choose myStrength Center to register.

## Techniques to Relieve Anxiety and Stress

As important as it is to be engaged and productive when you're working on a project at work or home, it is equally valuable to be able to unplug and relax. This downtime can bring you renewed energy and often a new perspective.

Unplugging and having some downtime is not only about giving yourself breathing space by temporarily disengaging from your work and your worries. It also provides the perfect environment for your body and mind to relax. In fact, when you allow yourself time for relaxation, you activate your body's parasympathetic nervous system, which is also known as the "rest and digest" mode of your nervous system—in contrast to the "flight or fight" mode of the sympathetic nervous system.

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



Call: 800-999-7222



Online: [www.anthemEAP.com](http://www.anthemEAP.com) and use company code: TCSIG



Follow us on Twitter at @AnthemEAP or The Wellpost at [Blog@anthemEAP.com](http://Blog@anthemEAP.com)

## Relaxation Response

The rest and digest mode allows your body to repair itself and your mind to relax. The parasympathetic nervous system causes a cascade of events that brings your body and mind to a place of renewal and healing.

### For the Mind

The head clears, and thoughts become less erratic. An overall sense of well-being is experienced.

### Relax and Recharge

Even a little bit of downtime for renewal can help you better handle life's stressors. Carve out some time from your day—every day—to take care of yourself. Even 10 to 15 minutes can have a big impact on how balanced you feel. Also, remember that exercise is an effective method for stress relief, as the aftereffects trigger the body's rest and digest response.

### Setting the Stage

To unplug from your everyday busyness, it helps to unplug from your electronics. You'll also want to find a place where you can be away from all of your other usual distractions. You may want to have something that signals that you're beginning your relaxation time, such as lighting a candle, ringing a bell, a simple bow, or even saying, "Now, I begin."

### Breathing Into It

Slowing down your breathing is a great way to prompt the parasympathetic nervous system. Rhythmically breathe in and out, slowly and regularly. Count the length of your inhales and exhales to help you make your breaths longer as you start to relax more. As little as 5 minutes can be enough to get your relaxation response going.

Making time for relaxation is a reward in itself. Yet, it also comes with the extra benefits of contributing to a healthier and more balanced you.



## 365 New Days and 365 New Chances to Save!

We all get the exact same 365 days. The only difference is what we do with them. Have a smarter new year by saving with Healthcare Bluebook! With a simple search you have access to high-quality low-cost facilities in your area. Before scheduling your next procedure, shop for care using Healthcare Bluebook on your computer, mobile device, or call our support line. Have your procedure performed at a Fair Price™ facility and save.



*Ring in the new year with Healthcare Bluebook!*

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Online: [Healthcarebluebook.com/cc.TCSIG](https://Healthcarebluebook.com/cc.TCSIG)



Online: Scan the QR Code



Call: 800-341-0504



Download the app! Use code TCSIG

## Higher Reward Amounts! More Rewardable Procedures!

Effective 3/01/2022 Tri-County Schools Insurance Group will offer rewards on more medical procedures with higher reward amounts!

In order to qualify, you'll be required to search for your procedure in Healthcare Bluebook prior to having your service completed and use a Fair Price™ facility for your care.

You'll be able to earn up to a \$1,500 reward by using Healthcare Bluebook to shop for medical care!

Every time you shop for eligible procedures in Healthcare Bluebook and use a Fair Price™ facility for your care, you'll earn a reward. With Healthcare Bluebook, you can save hundreds to thousands of dollars on medical procedures. It's easy!

1. Access **Healthcare Bluebook** through the website or mobile app
2. Shop for your procedure using the **Healthcare Bluebook** website, mobile app, or phone support to find a **Fair Price™** facility. Then schedule your appointment
3. Have your service performed at the **Fair Price™** facility and earn up to a **\$1,500** reward on eligible procedures



Shop rewardable procedures in Healthcare Bluebook.



Use a Fair Price™ Green Facility for care.



Earn a Reward.

### Check It Out!

Use the contact information above to call, go online, or access the app!

# More Health & Wellness Information

## 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.

## Employee Benefits Advisory Committee (EBAC) 2022 Calendar of Meetings

- Wednesday, February 23, virtual meeting at 3:00pm
- Wednesday, May 11, virtual meeting at 3:00pm
- Wednesday, August 03, virtual meeting at 3:00pm

### Topics Covered in 2021:

- Dental and vision enhancements
- Reviewed the formulary
- Received updates from the TCSIG Wellness Center
- Healthcare Bluebook Demo
- HCOline Admin Portal Demo
- 0% rate increase announcement



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.

### Previous EBAC Gift Card Winners

Rachel Webb

Sara Andrade

Crystal Ferrer

Kirsten Vogeley

Nona Geisert

All provide  
women's  
health!



We are excited to introduce the 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.

Monday - Friday: 8 AM - 7 PM

Saturday: 9 AM - 3 PM

Sunday: Closed

If you have questions, call us at 530-822-5500.

## We are excited to introduce the team!



### Jena McCall, PA-C

Jena made the journey to California to attend the University of Pacific Physician Assistant program in Sacramento and fell in love with Northern California. Serving a smaller community has always been a priority as she grew up in rural Kansas before moving to Kansas City to complete her undergraduate degree with a BA in Biology and Chemistry from the University of Missouri - Kansas City.

Prior to completing her master's degree in Physician Assistant Studies, she obtained years of clinical experience at the Children's Mercy Hospital in Kansas City starting in Microbiology and then working alongside the Pediatric Cardiac Surgery team. She also has experience as a Clinical Trials

Coordinator in Breast Oncology from the University of Kansas Cancer Center, coordinating both prevention trials for high-risk patients as well as novel treatment trials for those facing advanced disease.

Her goal is to provide a safe and friendly environment for her patients to openly discuss their health concerns. She believes it is important to work with the patient to improve quality of life and overall health by providing the necessary education, support and encouragement.

She enjoys playing tennis, discovering new hiking and biking trails, walking her dog around the neighborhood, and visiting the beach.



### Ary Spilkin, Patient Advocate, Registered Dietitian

My name is Ary Spilkin and I am thrilled to be a new provider on the team! I just graduated with my Masters in Public Health and Nutrition from Northern Arizona University and completed my dietetic internship to become a Registered Dietitian. I am currently studying for the dietitian exam to be officially registered as a dietitian, so for now you can call me a Nutritionist.

I am passionate about teaching and delivering nutrition education towards the path of a happier and healthier life. My philosophy to nutrition is to satisfy the mind and the body while fostering a healthy relationship with food. Food should be celebrated, while also being mindful that it can have a massive impact on our health too. What we put into our bodies can affect our energy levels, mood,

and overall health status.

During my time in school and working with the CalFresh program during my undergraduate degree at Chico State, I have a deep understanding of public health. I understand what it means to have hardships and barriers to eating healthy, cooking, and accessing fresh produce. I am looking forward to getting to know the community more so that I can brainstorm creative ideas and deliver resources to make things a little easier. When it comes to building healthy habits, implementing behavior change can be tough. I will be available for appointments to talk over those nutrition obstacles you may be having.

I am looking forward to meeting you and answering your food and nutrition-related questions!

## 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
- Lab services available with in-house Phlebotomist
- Nutrition counseling with in-house Registered Dietitian

## Policy Updates

Check out the Wellness Center webpage at <http://tcsig.com/wellness-center.html> for new policy updates regarding COVID-19 Testing, Appointment Cancellations and Pediatric Care.

## 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>.



## What We've Done

As we welcome in the year of 2022, our plan is to continue improving services at the TCSIG Wellness Center with quality care being our number one goal. Along with patient care, we will be focusing on patient advocacy by providing outreach, valuable education, and activities to ultimately increase participation in our clinic.

A patient advocacy calendar has been created and each month we will be focusing on a unique health topic. In addition to our patient advocacy calendar, we will be continuing Wellness Wednesday. Our weekly emails ensure our members are up to date on events, preventative screening reminders, and important updates from our clinic.

In November for Diabetes awareness month, a video was created by our Registered Dietitian, Ary Spilkin, about carbohydrates, in addition to a video created by our PA, Shea Smith, about diabetes management. Our clinicians, RD, and support staff will be continuing to create engaging videos for our members that focuses on the health topic of the month.

Some of our highlights from our 2021 patient advocacy outreach include our campaign for women's health and breast cancer awareness in October. Our clinic campaigned for women's health by promoting a walk/run for breast cancer awareness, our staff wearing pink shirts every Tuesday in our office and providing educational resources for members.

In November we campaigned for diabetes awareness month by scheduling checkups for A1c, foot, and eye exams for diabetes management. During the month of September, our office campaigned for immunization awareness month promoting the benefits of various vaccines including pneumococcal, shingles, and the HPV vaccines that we offer.

Our PAs Jena, Shea, and Tatiana created informative videos promoting the eligibility and benefits of each vaccine. We are excited to continue to campaign throughout the year providing education and resources to promote health and wellness in our community.



### Follow us on Facebook!

Like the TCSIG Health & Wellness Center and stay in the know, for a healthier YOU!



Want even more information?  
Follow TCSIG on Twitter and Facebook.

## What is Coming Up for our Clinic in 2022

Coming up in 2022, we will be continuing to campaign and promote preventative health with our goals to increase patient engagement at our clinic, close gaps in care, and provide valuable health information and resources.

We started January campaigning for Healthy Habits month, with a focus on mindfulness and developing new healthy habits. We included a free online 100-day mindfulness course that members were encouraged to participate in. February was Heart Health awareness month in which our clinic announced a 30-day jumping jack challenge.

Jumping jacks is an excellent activity for heart health month as it has numerous health benefits including providing improved cardiovascular health, strengthens and tones legs, burns calories, builds bone density, and helps to improve balance. This challenge was a fun and engaging way for members to participate in a fun activity that was cheap, portable, and took just under 5 minutes per day to participate.

For March, we will be campaigning for Colon Cancer awareness and will continue to reach out to our members for preventative screenings. Be on the lookout for valuable resources we will be sending out in our Wellness Wednesday emails!

## Annual Biometric Screenings

The TCSIG Wellness Center hosted this year's Annual Biometric Screening for TCSIG members. We have visited multiple school district sites throughout Northern California, and we plan to wrap up the 2021-2022 event by the end of March 2022. Each member who completed their biometric screening received a gift card incentive of \$50 for their participation. In addition to receiving a financial incentive, members who completed the screening also received a follow up call from one of our trained PAs or RDN to discuss the results of their labs.

Our Medical Director, Dr. Christopher Campbell, revised the previous annual labs to include more comprehensive baseline labs for early detection of disease and illness. Our PAs and RDN were extensively trained by Dr. Campbell on how to interpret and analyze the results of our member's blood work to relay relevant and timely recommendations. Each member who completed labs received a follow up call from one of our wellness center providers, where they were provided with individualized education, resources, and recommendations for healthy lifestyle changes.

Many members have established care with one of our clinicians based on the outreach and follow up provided after their biometric screening was completed. If you participated in this event, look out for an online survey we will be sending out in April. We would love to hear your feedback on how the biometric screening process went for you!

## Biometric Screening Events:

### February 28th

- **Plumas Lake Elementary**  
7am-8:15am

### March 1st

- **Yuba City Charter** 7am-9am

### March 3rd

- **Nuestro Elementary** 7am-8am

### March 7th

- **CORE Charter** 7am-9am

### March 8th

- **Brittan Elementary** 7am-8am

### March 28th

- **Sutter County Superintendent of Schools**  
6am-11am

### March 29th

- **Sutter County Superintendent of Schools**  
6am-9am



# TCSIG Wellness Center 12 Week Fitness Challenge Be Your Best Self!

## Wellness Wednesday

Congratulations to all of you on your hard work and progress during the weight loss roadmap course! Establishing new habits is not easy, and you have all taken the proactive steps to improving your health already by participating. Here at TCSIG, our purpose of Wellness Wednesday is for our wellness team to connect with YOU all by sharing health education that inspires living healthier lives.

Sorting through health information online is not easy, and we are here to break down important topics in terms that everyone can understand. We are thrilled to engage with our members and share helpful tips and tricks, focusing on mind and body in an engaging and interactive way.

Wellness Wednesday is the perfect opportunity for us healthcare providers to put a friendly face to our clinic and remind you all that we are here to support you on your health and wellness journey. We are rooting for you, and remember you are not in this alone!

## Fitness Challenge 2021 Results

TCSIG Wellness Center hosted the 2021 fitness challenge from July through October. To promote member engagement, ten members had the opportunity to win a series 6 Apple iWatch.

The online program MyBodySite was an online app used for members to sign up and participate in the challenge. The program that was selected for this challenge was the 12-week Weight Loss Roadmap. This program included interactive videos, recipes, tips, and helpful information to guide participants through their journey.

Our members were able to use the online food and activity log on MyBodySite to track their exercise, step count, body measurements, resting heart rate, meals, and beverages each day. By utilizing this program, members were able to stay accountable to their fitness goals by following along with a daily outline for the program. For example, there were certain weeks that focused on food and nutrition, while other weeks focused on physical activity.

During the challenge, our providers were able to interact with our participants online responding to any messages, questions, or concerns that came up. Each week, our providers created encouraging videos introducing the goals for the upcoming week included in the Wellness Wednesday emails.

In total there were 45 members that actively participated in the 12-week challenge on MyBodySite, and 10 members were selected as winners. Our members showed great dedication and impressive results from this challenge. Out of the 45 active participants, there was an average of a 190-pound weight loss, 17 waist inches lost, 12 beats per minute resting heart rate decrease, and a 1.16 BMI decrease!

This program was not just a weight loss challenge, and members had the opportunity to challenge themselves to walk more steps, improve their lab work, and create sustainable lifestyle changes. Our staff enjoyed the opportunity to talk to members' experiences with the challenge while handing out the Apple iWatches. The clinic received overall positive feedback from the challenge, and we will surely be doing another challenge in the future.

## 2021 Fitness Challenge Winners

- Jane (Cookie) Molina
- Brian O'Neal
- Melody Kempton
- Angelica Castaneda
- Alessandra Apsley
- Any Edwards
- Michelle Pflingston
- Kim Owens
- Bobbi Fessori
- Angelica Munoz

## 2021 District Fitness Challenge Winner- Spirit Trophy

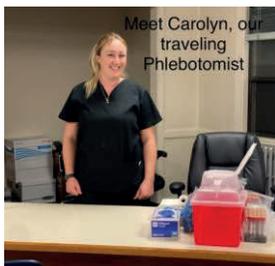
Yuba Community  
College District

Highest Percentage of  
Participants





## Wellness Warriors In Action



Biometric Screenings can be completed at the TCSIG Wellness Center. If you are ready for your \$50 gift card contact the Wellness Center today, (530) 822-5500.

# Property & Casualty

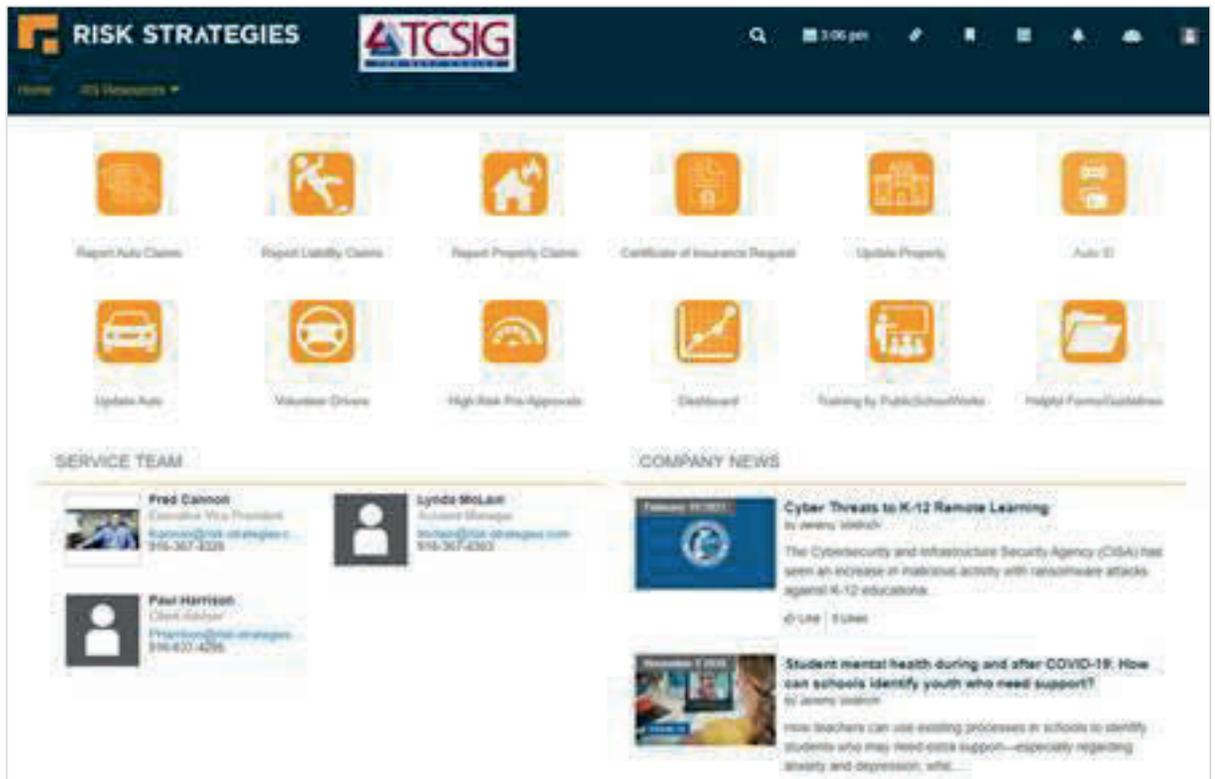
## TCSIG Risk Strategies Portal

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.



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 Risk Strategies Cyber

It is no secret that cyber-attacks and data breaches have become increasingly common over the past few years. We will be implementing a recommended Best Practices Procedures for all TCSIG Districts within the next few weeks. Keep in mind, your employees are the best line of defense against cybercriminals, and their actions directly impact your cybersecurity. While cybersecurity is a complex topic that can't be learned overnight, there are a few cybersecurity basics we want to help you learn now.

## What You Need to Know

A data breach or cyber attack can come in several forms, but generally, it's characterized by a third-party gaining access to improperly secured information through theft, the internet, lost documents, or a compromised computer or device. There are a handful of different types of cyber attacks, which include the following:

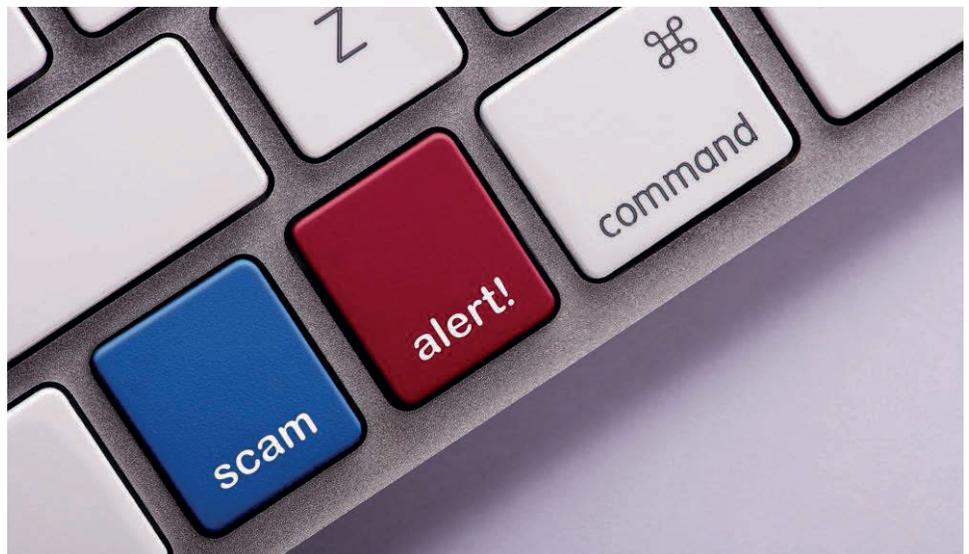
- **Malware:** Malicious software that infects your device in order to extract sensitive information or cripple its functions to hold you or your device hostage
- **Phishing:** Scam where a hacker poses as a service provider and tries to get you to provide your username and password to your company's login or access your personal information
- **Brute force (password) attack:** A trial-and-error method used to obtain information such as a user password or personal identification number
- **Denial-of-service attack:** Prevents you from accessing email, websites, online accounts, or the network by overwhelming the network with information

## What You Can Do

Do your part to help protect the district from a cyber attack. Keep the following five tips in mind at all times:

- **Use email safely.** This includes never opening or downloading attachments from an unknown sender and setting up a spam filter in your inbox.
- **Follow safe password guidelines.** This includes creating a password that is at least 8 characters. Try using long phrases instead of strings of numbers and symbols.
- **Never click on questionable links.** If you're not 100 percent sure a link is safe, don't click on it!
- **Don't install anything on company computers.** Never install or download software to your computer without receiving a prior go-ahead from a manager or member of the IT team.
- **Speak up!** Never be afraid to ask for help if you feel you are in a cyber attack situation.

TCSIG Property/Casualty & Risk Management broker will be implementing a CYBER Best Practice District Guideline and additional training shortly. In the meantime, if you need any assistance or questions regarding your Cyber Security, please contact [TCSIGadmin@risk-strategies.com](mailto:TCSIGadmin@risk-strategies.com).



# TCSIG Workers' Compensation Program

## TCSIG Risk Committee Meetings

Members are invited to join TCSIG on a quarterly basis to analyze and discuss loss trends, industry trends, legislative changes, and program enhancements. 2022 meeting dates:

- Friday, January 21, virtual meeting at 12:00pm
- Friday, April 15, virtual meeting at 12:00pm
- Friday, August 05, virtual meeting at 12:00pm
- Friday, October 28, virtual meeting at 12:00pm

## Are You Ready for the School Year?

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 August 2021.

- AED Use – Physio-Control LIFEPAK Fully Automatic CR2 Autism Awareness
- COVID-19: How to Put on and Take off an N95 Respirator
- De-Escalation Curriculum:
  - De-Escalation Strategies Module 1 - Preventing Behavior Escalation in Schools
  - De-Escalation Strategies Module 2 - Verbal De-Escalation Techniques
  - De-Escalation Strategies Module 3 - Conflict De-Escalation Techniques
- Introduction to Utility Cart Safety
- Microsoft Teams
- Respiratory Protection (Cal/OSHA)
  - New section on Wildfire Smoke Protection

- Transportation courses:
  - Transportation (Bus Drivers) - Bullying Awareness (Published in February 2021)
  - Transportation (Bus Drivers - Student Behavior Management (Published in February 2021)
  - Transportation - Transporting Students with Specialized Needs
  - Transportation - Reasonable Suspicion Testing - 2 Module curriculum
- Accident Investigations (CalOSHA)
- Threat Assessment - How to Identify Students Who Pose a Threat
- Preventing Bias Incidents and Hate Crimes in Schools
- Positive Behavior Intervention & Support (PBIS) - Introduction and Overview
- Introduction to Remote Learning

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.



# TCSIG Introduces: Reducing Risks Involving School District Vehicles

Schools sponsored activities outside the school grounds pose one of the largest district risks for accidents. School vehicle usage and procedures are one way to reduce this risk. As the new school year begins, now is the time to review your current vehicle usage procedures. The following are basic steps to reduce accidents, protect your employees and vehicles.

Establish procedures in the event of an accident - Employees using company vehicles should be trained on what to do if an accident occurs. This includes not leaving the scene of an accident, contacting the police, and collecting information (license plate numbers, contact information, insurance information, etc.) from the affected parties and any witnesses. The accident should also be reported to appropriate personnel at work. On the TCSIG Portal, see Helpful Forms for Driving Safety Policy and Accident Reporting Procedures.

When it comes to the safety of employees and the protection of your vehicles, you should set certain firm driving rules to be followed at all times, including:

- Designated school personnel responsible for monitoring all check-in and check-out school vehicles.
- A secured locked box for vehicle keys and noted to which vehicle they belong.
- School drivers are responsible for the completion of the inspection checklist before and after use.
- District vehicles are only used for school-related business or services. No personal use.

- Students and/or parents are not authorized to drive school vehicles.
- All vehicles should have a designated school number (i.e.: SSOSV1).
- Mandatory seat belt use.
- Zero tolerance for intoxicants - Even one alcoholic beverage can impair a driver's reaction time.
- Zero tolerance for aggressive or angry behavior exhibited while operating a vehicle.
- No cellphone use - Distracted driving is a leading cause of accidents, and cellphone use while driving is banned in CA.
- Slow down - Scheduling should allow sufficient travel time between meetings and assignments. Do not create such a frantic pace of work that employees are encouraged to speed. In addition to reducing the risk of accidents.
- Lock and secure vehicles - Employees should always lock vehicles when on the job. Whenever possible, vehicles should be parked in secure, well-lighted areas.
- Employee-focused practices to reduce vehicle risk - vehicle breakdowns and accidents.

Before staff usage of school vehicles, check driving records with the motor vehicle department for past infractions. Limit or ban driving by employees with a history of accidents or moving violations. Employees should also be required to report any accidents they have while not working.



# TCSIG and Newfront (ABD) COVID-19 Update

## Cal/OSHA Approves Changes to Emergency Temporary Standard for COVID-19 Prevention

The Cal/OSHA standards board met in December and voted to update their current Emergency Temporary Standard (ETS) for COVID-19, which expires on January 14, 2022. The revised ETS goes into effect on January 14, 2022 and will expire on April 22, 2022. Cal/ OSHA also updated their landing page for all things COVID-19, including their ETS Fact sheet, and their FAQ page, which is a great place to look for an update if you only have a little time.

Here are some key Cal/OSHA changes from the original ETS that takes place on January 14.

- Face coverings now need to pass the “light” test and not show any light when held up to a light
- Employees who are exempt from wearing a mask due to mental conditions or disabilities now must stay six feet away from others and be fully vaccinated OR test weekly for COVID. The testing also must be no cost to employees and on paid time.
- Previously only non-vaccinated employees who had close contacts needed to have COVID testing offered to them. Now, everyone, regardless of vaccination status, must be offered testing. All testing must be at no cost to employees and on company time.
- If there is an outbreak (defined in the standard), testing must be offered weekly to everyone regardless of vaccination status
- After close contact, employees who have recovered or are fully vaccinated are NOT required to be excluded from the workplace BUT they must wear a face covering and be six feet from other employees for 14 days from last contact with the active case.
- Definition of “Fully Vaccinated” now includes two weeks after the last dose.

### Workplace exclusions:

- The new revision allows for fully vaccinated employees to not be excluded from the workplace after close contact with a COVID case. However, these employees now need to wear a face-covering and remain six feet apart for at least 14 days, following the date of the last contact with the COVID case.
- For close contacts who ARE excluded from the workplace they can return 14 days after close contact. They can return earlier if 10 days have passed, and they wear a face covering and maintain six-foot social distancing until 14 days have passed. They can also choose to get a COVID test after seven days and wear a face covering and maintain social distancing for 14 days from close contact.
- A key point here is the new ETS has removed the ability to close contact employees who DID develop symptoms but took a negative COVID test. That is not allowed anymore. They also removed the exception for staffing shortages.



*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.

This 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 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.



## 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/>.





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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](http://TCSIG.com)*

## TCSIG Annual Rate Setting Meeting

TCSIG's Rate Setting meeting is scheduled for March 25, 2022.

TCSIG has had 0% rate increases on PPO medical plans for the last 5 years.



## TCSIG COVID-19 News - Get your FREE test kits

To remove financial barriers and expand access to COVID-19 testing, TCSIG has the following solutions to help you combat COVID:

1. Visit [COVIDtests.gov](https://COVIDtests.gov) for information on free tests that may be available through government services.
2. TCSIG Wellness Center has at-home diagnostic test kits available for members. Visit the TCSIG website at [tcsig.com](http://tcsig.com) to complete the order form to receive your test in the mail or by pick up. The Wellness Center is also available for walk-in testing, call (530) 822-5500 for an appointment.
3. If you purchase tests on your own, rather than doing 1 or 2 above, then use the "OTC COVID TEST CLAIM FORM" to submit for reimbursement. The maximum reimbursement per test will be the cost of the test or \$12, whichever is less.
4. Test kits also available at Lake Tahoe Community College, Modoc JUSD. Coming Soon: Feather River College and Glenn County Office of Education.