



# Member Newsletter

TRI-COUNTY SCHOOLS INSURANCE GROUP  
*Serving Our Members Since 1983*

## Coming Soon!

Tri-County Schools Insurance Group, along with Delta Health Systems, will be offering **free** on-site **health evaluations** to all insured employees, retirees and spouses beginning February 2009.

For the third year, Tri-County Schools Insurance Group is excited to host a health management program that includes:

- Comprehensive blood test, blood pressure, health risk assessment
- Printed and on-line results and health education tools
- Outreach programs

The health screening is a convenient, comprehensive and **confidential** health evaluation that includes a state-of-the-art blood screening:

- Cardiovascular disease risks (high cholesterol, high blood pressure)
- Diabetes
- Liver and kidney disease
- Anemia
- Blood, bone and muscle disease

**Other great benefits available at the following website:**

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

- Access to your test results
- Virtual medical record
- Electronically forward your results to your physician
- Medical library on symptoms, diseases, treatments
- On-line health consulta-

tions

### Personal Health Report

Health Coaching Programs

- Lifestyles for successful weight loss
- Smoke free for life
- Better nutrition
- Personalized fitness
- Achieving balance
- Diabetes prevention
- Managing cholesterol levels

Dates, times and locations will be published when they become available. Flyers will also be sent to your employers for distribution.

As before, Tri-County Schools Insurance Group will pay you \$25 to have this free health screening and if you participated in 2008, Tri-County Schools Insurance Group will pay you \$50!

## Shasta Regional Medical Center

Effective November 1, 2008, Prime Healthcare Services became the operator/owner of Shasta Regional Medical Center (SMRC), located in Redding California. Prime Healthcare Services replaced the previous operator, whose majority owner, Hospital Partners of America, filed for Chapter 11 bankruptcy protection in

September. Anthem was notified on November 3, 2008 of the operator change and informed by Prime Healthcare Services that they did not assume any contracts held by the former operator, and, therefore, expect to be reimbursed as a non-contracted provider on and after November 1, 2008.

Anthem Blue Cross is

currently in discussions with Prime Healthcare Services to establish a transition agreement for a time period to be determined to accommodate a phasing out of SRMC services at in-network benefit levels.

Please see back cover for alternate Anthem Blue Cross facilities.

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### Did you know?

- *In seventy-five years the human heart pumps 3,122,000,000 gallons of blood, enough to fill an oil tanker 46 times*
- *There are 54 bones in your hands including your wrists.*
- *The strongest bone in the human body is the thighbone*



## Routine vs. Diagnostic

Many times members are confused about routine services versus diagnostic services and how these different services are covered by their health insurance.

When you see your physician for your annual "routine" gynecologic examination, PSA exam or annual physical, these are routine services and paid by Tri-County Schools Insurance Group, your health plan, at 100 percent for in-network (PPO) providers.

If you see your physician

because you have a sore throat or experience some other condition, this is considered "diagnostic" and the service or services are subject to your copay, annual deductible and coinsurance.

Your health plan covers routine annual physical examinations including routine laboratory, well baby/preventive child care and immunizations except for those for foreign travel. Tri-County Schools Insurance Group follows the recommendations of the Center for Dis-

ease Control (CDC) for its guidelines for immunizations.

Under our health plans the annual fecal occult blood testing (FOBT) is a covered routine preventive care benefit as part of an annual physical. If the FOBT or other symptoms indicate the need for a sigmoidoscopy or colonoscopy, they are covered benefits too; however, these invasive procedures are subject to deductible and coinsurance benefits.

## Weight Gain Increases Colon Cancer Risk

Men who gain weight during adulthood—even those who are not considered to be overweight based on their body mass index—are at increased risk of colon cancer, according to data from the prospective Health Professionals Follow-Up Study.

Nearly one third of all colon cancers diagnosed over a 18-year period were attributed to having BMI greater than 22.5—the middle of the normal BMI range (18.5-24.9), Dr. Lau Caspar Thygesen and fellow researchers report in the International Journal of Cancer.

Although being overweight or obese is consistently identified as risk factors for colon cancer, the findings with regard to weight change in later

life have been contradictory, the researchers noted. They believe that because of the way their study was designed, the current analysis is less subject to misclassification.

The patients included 46,349 men between ages of 40 and 75 years who did not have cancer or ulcerative colitis at study enrollment in 1986. Information on medical history, lifestyle factors, weight and diet was updated every 2 to 4 years until 2004.

Men with an average BMI above 22.5 had a significant increased risk of colon cancer compared with those with an average BMI between 20 and 22.5, Thygesen, at Denmark's National Institute of Public Health in

Copenhagen, and his associates report. The risk was more than doubled among those with a BMI greater than 30, which is considered obese.

The authors estimate that for every 10 pounds gained in the prior 2-4 years, the risk increased by 14 percent. Similarly, for every 10 pounds of weight gained per 10 years since age 21, the risk increased by 33 percent. By contrast, weight at age 21 was not associated with risk.

These findings, the investigators conclude, "support public health interventions to avoid weight gain for prevention of colon cancer."

Source: *International Journal of Cancer*, September 2008

## New Plan Documents

Tri-County Schools Insurance Group has reprinted the medical Plan Document for those members participating in the PPO Plans. Distribu-

tion is currently underway and your employers should be receiving the materials shortly.

In the mean time, you can

also view both the PPO and High Deductible Health Plan (HDHP) Documents at our website, [www.tcsig.com](http://www.tcsig.com).



### Baked Pork Chops

#### Ingredients

- 6 lean center-cut pork chops, 1/2" thick
- 1 egg white
- 1 cup evaporated skim milk
- 3/4 cup cornflake crumbs
- 1/4 cup fine, dry bread crumbs
- 4 tsp. paprika
- 2 tsp. oregano
- 3/4 tsp. chili powder
- 1/2 tsp. garlic powder
- 1/2 tsp. black pepper
- 1/8 tsp. cayenne pepper
- 1/8 tsp. dry mustard
- 1/2 tsp. salt, as needed
- Nonstick spray coating

#### Instructions

1. Trim all fat from chops
2. Beat egg white with evaporated skim milk. Place chops in milk mixture and let stand for 5 minutes, turning chops once.
3. Meanwhile, mix together cornflake crumbs, bread crumbs, spices and salt
4. Spray a 9x13" baking pan with nonstick spray coating
5. Remove chops from milk mixture. Coat thoroughly with crumb mixture
6. Place chops in pan and bake in 375 degree oven for 20 minutes. Turn chops and bake 15 minutes longer or till no pink remains.

If desired, substitute skinless, boneless chicken, turkey or fish and bake for 20 minutes.

## New Healthcare Tool

As a Tri-County Schools Insurance Group participant you have access to Delta TeamCare 24/7 a premier online health management tool that includes:

- Health risk assessment and personal health report card
- Health and symptom evaluations
- Conditions and treatment research
- Secure health forum for posting online questions

This program is powered by WorldDoc one of the nations leading providers of consumer care management systems. This system uses an individual's health risk assessment (HRA) integrated with medical and pharmacy claims,

laboratory test results and biometric data to provide personalized, actionable programs and communications.

The program allows individuals to become active and informed participants in their health and to make better healthcare decisions leading to improved health and decreased healthcare costs.

More and more individuals are being prescribed medications for chronic conditions, such as diabetes and heart disease. With this increase in the use of chronic medications comes issues with overuse, noncompliance and medication-related errors, such as dangerous drug interactions. An informed consumer with access to relevant information and interactive tools through this health portal is better able

to manage his or her medication treatment regimen and related costs and health issues.

Along with the HRA and health and symptom evaluator there is a medical library, monthly health tips and a health helper to track your health progress or to determine your risk for conditions and get associated recommendations.

Register now at Delta Health Systems' website:

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

Under Website Registration select "*Participant click here to register*", complete the registration form and you will have immediate access to all of the benefits provided by Tri-County Schools Group in partnership with Delta Health Systems' Delta TeamCare 24/7.

## Facts About Generic Drugs

Generic drugs can be used instead of brand name drugs and can save you money. All generic drugs are approved by the FDA (Federal Drug Administration) and must show that they perform the same as brand name drugs. Generic drugs are similar to brand name drugs in dosage, strength, quality, the way they

work and how they should be taken.

Brand name drugs or newer drugs are usually more expensive because the cost of research and advertisements are passed on to the consumer.

Not all drugs will have a generic form because patent

protections last up to 17 years. Once the patent expires, a generic form can be approved by the FDA. Ask your physician if a generic form of your medication is right for you.

## Understand Your Medicine

- ◇ Ask questions about your prescriptions, why it was prescribed and possible side effects.
- ◇ Read the labels carefully and know the name of your medications.
- ◇ Follow the directions carefully.
- ◇ Keep a list of all of your medicines.
- ◇ Know how you feel, report anything unusual to your physician.

Website Resources are just a "mouse click" away.



### Tri-County Schools Insurance Group

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

### Delta Health Systems

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

### Anthem Blue Cross

[www.anthem.com/ca](http://www.anthem.com/ca)

### EnvisionRxOptions

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

### Escalante Solutions Mail Order

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

### First Health Network

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

### Human Behavior Associates

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

### Delta Dental of California

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

### Vision Service Plan

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



**The following Anthem Blue Cross hospitals can be used as alternate facilities instead of Shasta Regional Medical Center:**

**Mercy Medical Center, Redding: 2175 Rosaline Avenue., Redding, CA 96001**

**Patients Hospital of Redding: 2900 Eureka Way, Redding, CA 96001**

## *HSA Contributions for 2009*

The contribution limits for the HDHP Plans are changing January 1, 2009. TCSIG amends the HDHP Plans to conform to these limits. For taxable year 2009 the maximum tax-free annual contribution to a HSA will be \$3,000 for an individual and \$5,950 for a family. If you are over 50 years of age, the “catch-up” additional contribution is raised from \$900 to \$1,000 for 2009.

The maximum out-of-pocket expense limit for 2009 is \$5,800 for an individual and \$11,600 for a family, after which a person or family has 100 percent in-network bene-

fit for the remainder of the calendar year.

HDHP Deductibles for 2009 are:

Plan	Individual Deductible	Family Deductible
HDHP 1	\$1,150	\$2,300
HDHP 2	\$3,000	\$5,950
HDHP 3	\$5,800	\$11,600

Although Tri-County Schools Insurance Group offers the HDHP Plans it does not offer HSA accounts nor does Tri-County Schools Insurance Group provide tax advice. It is recommended that you seek tax advice from either your own HSA pro-

vider, your tax advisor or directly from the Internal Revenue Service.

