

# Member Newsletter

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

## Anthem Blue Cross Network

Tri-County Schools Insurance Group has successfully negotiated access to the Anthem Blue Cross of California network and the Anthem Blue Cross of Nevada network. Effective January 1, 2010, Tri-County Schools Insurance Group will no longer be using the First Health Network for employees and retirees of the Tahoe-Truckee Unified School District.

Tri-County Schools Insurance Group will have better cost controls and a broader network of hospitals, physicians and other services and you, as members, will have more choices in providers.

This change in network providers will not affect the benefit structure of the

medical plans.

To research your provider's status in the Anthem Blue Cross Network visit our website at [www.tcsig.com](http://www.tcsig.com). Select the "Service Partner" tab and then Anthem Blue Cross. The first link will provide you access to providers in California and some portions of Nevada. The second link will be contracting providers in Nevada. By accessing Anthem Blue Cross' website through our website you will by-pass some information that does not pertain to you as a Tri-County Schools Insurance Group member.

If you cannot search online or if you need assistance, please call Tri-County Schools Insurance Group's

office toll-free at (866) 822-5299 or Delta Health Systems at (800) 464-7627.

Those who are receiving ongoing care, such as maternity care, may need transition assistance. If you have ongoing medical care by a provider in the First Health Network, please contact Delta Health Systems at (800) 464-7627 no later than December 14, 2009, for assistance in transitioning your care to another provider.

Again, beginning January 1, 2010, Tahoe-Truckee Unified School District employees and retirees living in the Tahoe-Truckee area will no longer have access to the First Health Network.

## Free Evaluations Save Lives

"... My participation in Tri-County Schools Insurance Group's free health evaluations, administered by Interactive Health Solutions (IHS), saved my life. In my case, early detection of a life threatening condition was recognized and treated before it became more serious.

My first hand experience is a testament to the effec-

tiveness of the preventative nature of these exams and while I know there is analysis of the cost of the program vs. the potential savings to the JPA thru preventative medicine, how does one measure the cost of saving a person's life?"

*Lane Bates, Superintendent*

*Modoc Joint Unified School District*

If you would like to share your experience with the free health evaluations, please contact Richard Hare, Tri-County Schools Insurance Group's Executive Director at: [richard@tcsig.com](mailto:richard@tcsig.com)



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### Did you know?

- Americans feast on about 535 million pounds of turkey on Thanksgiving
- President Abraham Lincoln established the original date for our National Thanksgiving Day celebration in 1863
- Congress did not declare Thanksgiving a national holiday until 1941



## Weights at Work

With the cooler weather setting in, those of us who work at a desk may find these exercises helpful in our “battle of the bulge”.

### Arm Raise—Strengthens Shoulder Muscles

1. Sit in a armless chair with your back supported by the back of the chair.
2. Keep your feet flat on the floor even with your shoulders.



3. Hold hand weights straight down at your sides, with palms facing inward.
4. Raise both arms to side, shoulder height.
5. Hold the position for 1 second.
6. Slowly lower your arms to sides. Pause. Repeat 8 to 15 times. Rest; then do another set of 8 to 15 repetitions.

tions.

### Biceps Curl—Strengthens Upper-Arm Muscles

1. Sit in a armless chair with your back supported by the back of your chair.
2. Keep your feet flat on the floor even with your shoulders.



3. Hold hand weights straight down at your sides, with palms facing inward.
4. Slowly bend one elbow, lifting weight toward your chest. (Rotate palm to face shoulder while lifting weight.)
5. Hold position for 1 second.
6. Slowly lower arm to starting position. Pause.
7. Repeat with other arm. Alternate arms until you have done 8 to 15 repetitions with each arm.

Rest; then do another set of 8 to 15 alternating repetitions.

### Triceps Extension

1. Sit in a chair with your back supported by the back of the chair.
2. Keep your feet flat on the floor even with your shoulders.
3. Hold a weight in one hand. Raise that arm straight toward the ceiling, palm facing in.
4. Support this arm, below the elbow with the other hand.
5. Slowly bend raised arm at the elbow, bringing hand weight toward the same shoulder.
6. Slowly straighten your arm toward the ceiling.
7. Hold position for 1 second.
8. Slowly bend your arm toward shoulder again and pause.
9. Repeat the bending and straightening until you have done the exercise 8-15 times, then repeat with the other arm. Rest; then do another set of 8 to 15 .

## Tips for Canine Companions

Holiday plants such as holly and poinsettia are poisonous to dogs. Keep these plants well out of your dog’s reach.

Do not introduce a new dog or puppy into your home during the holiday season. When a dog is adopted into a new environment, it needs lots of attention. Holidays do not permit the time to make a new dog or puppy feel secure. Remember, puppies aren’t toys. They are a lifetime commitment.

Don’t place lights on the lower branches of your Christmas tree. They can become hot and burn your dog. Puppies may chew on electrical

cords. Be sure to place cords where your dog can’t get near them.

If you purchase holiday gifts or treats for your dog, examine them thoroughly. Rawhide treats and small plastic toys can be choking hazards. Never use edible ornaments to decorate your tree. Keep all candy and treats out of your dog’s reach. Chocolate, alcohol and marshmallows are toxic to dogs.

Avoid using glass ornaments

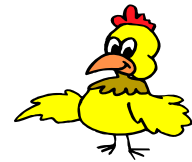
Never leave your dog unattended if he can get to your Christmas tree. Sharp needles on both artificial and

live trees cannot be digested and can cause a wide range of problems if swallowed. Your dog’s intestines can become blocked or circulation can be cut off if tinsel is swallowed. It’s best to avoid using tinsel when dogs are present in your home.

Keep to a normal schedule as much as possible during the holiday season to prevent your dog from becoming overly stressed and having behavioral issues.



## Chicken Breast With Avocado Risotto



### Ingredients

Risotto:

- 1 Tbsp. olive oil
  - 2 cups fresh green bell pepper diced
  - 1/2 cup of frozen corn
  - 1 1/2 cups fresh tomato, diced
  - 4 cups white rice, cooked
  - 3/4 cup fresh basil, chopped
  - Medium avocado, diced
- Chicken:
- 1 Tbsp. olive oil
  - 6 chicken breasts, boneless, skinless
  - 1/2 cup capers
  - 3/4 cup fresh lemon juice
  - 1/2 cup fresh parsley, chopped
  - 1/2 medium avocado, sliced

### Instructions

Risotto: Sauté pepper, corn and tomato in olive oil over low heat for about 5 minutes. Add the cooked rice and basil. Simmer for about 5 more minutes and set aside. Add diced avocado.

Chicken: Sauté chicken in olive oil on both side over low heat until done, about 5 minutes. Remove from skillet and sauté capers for about 1 minute in the same skillet. Remove from heat and add the lemon juice and parsley.

Serve: Place risotto on plate and top with chicken. Pour capers and lemon juice mixture and

# H1N1 Flu

Fall has arrived and so has the season which brings us the seasonal flu. This year we are facing two types of flu, the seasonal and the H1N1 strain. These two strains are very similar and much of what one already knows about the seasonal flu applies to the H1N1 flu.

Seasonal flu is a contagious respiratory illness caused by the influenza A or B virus and it occurs during the regular flu season; usually the late fall and winter months. H1N1 is also a contagious respiratory illness caused by a strain of influenza A virus and was first detected in the United States in April 2009. It has occurred throughout the summer months and is predicted to continue throughout this winter.

Symptoms of fever, cough, sore throat, body aches, chills, headache and fatigue, as well as possible diarrhea and vomiting in children are seen in seasonal flu. These are the same symptoms observed in H1N1 flu, as well as some instances of diarrhea and vomiting in adults.

Both of these strains of flu are passed between people through coughing or sneezing, via germs in the air or on infected surfaces. Transmis-

sion, which requires “close contact” occurs via respiratory droplets when an infected person sneezes or coughs near a susceptible person without covering nose or mouth.

As stated above, flu season is at its peak in late fall and into winter. This year, however, the H1N1 strain has occurred throughout the summer.

Those affected may spread the virus one day before symptoms develop and up to seven or more days after becoming ill.

Prevention is key to controlling the spread of both types of flu.

- Wash your hands often with soap and water or use an alcohol-based hand gel;
- Avoid touching door-knobs, desks and other surfaces that might be contaminated;
- Stay away from people who are coughing or sneezing;
- Cover your cough or sneeze with a tissue and throw the tissue away.

If you begin to feel slight symptoms, doctors recommend that you try over-the-counter medications such as Tylenol or Advil and make

sure to get plenty of rest and fluids.

Those at risk with the “seasonal strain” or flu are seniors and very young children. Pregnant women, seniors and people with chronic health conditions are at “increased risk” for complications.

With H1N1, “children and young adults” are most likely to catch this strain. Pregnant women and people with chronic conditions such as asthma, diabetes and heart or lung disease are most likely to be hospitalized with the flu. People 64 or older appear to have a lower risk of catching the H1N1 flu.

The Centers for Disease Control recommend that everyone get a seasonal flu vaccination to protect against the regular flu. A separate H1N1 vaccine has been developed. When the vaccine is available, health care providers nationwide will follow CDC guidelines about which at risk people to vaccinate first. You should check with your health care provider for further information regarding the H1N1 vaccine regarding your family’s needs. A good website for up-to-date information regarding this year’s flu can be found at [www.flu.gov](http://www.flu.gov).

## 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)

“Education is the key to unlock the golden door of freedom.”

—George Washington Carver

## Regular Dental Checkups

Regular dental checkups may tell dentists about your overall health. Although seeing a dentist is no substitute for a visit to a physician, regular dental checkups can reveal much about a patient’s overall health. If a dentist finds a potential health issue, he or

she can refer the patient to a physician for follow up.

More than 120 medical conditions, some of them life threatening, can be detected in the early stages by a dentist.

See your dentist today!

“What we’re really talking about is a wonderful day set aside on the fourth Thursday of November when no one diets. I mean, why else would they call it Thanksgiving?”

— Erma Bombeck



## *Emergency Travel Assistance Program*

If you are enrolled in Tri-County Schools Insurance Group's life insurance program, you are also enrolled in our Emergency Travel Assistance program. This unique

emergency medical and personal assistance program protects you 24 hours a day, 365 days a year whenever you travel more than 100 miles from home.

Assist America connects you to Western-quality doctors, hospitals, pharmacies and other vital services if you are faced with a medical-related emergency while

traveling anywhere in the world.

For more information call Tri-County Schools Insurance Group for a brochure.

## *New TSA Rules for Air Travel*



*The brief description of benefits does not constitute the group policy and is not a contract of insurance. It explains the essential features of the Employee Health Care Plan Document and other benefit programs. For complete information please see your benefit coverage booklet.*

New practices in the U.S. Transportation Security Agency's (TSA) Secure Flight program went into effect in August. Travelers will be asked to provide three pieces of information when making plane reservations: the passenger's birth date, gender and full name as it appears on the government issued identification that will be used to check in.

Airlines will transmit this information to the TSA, where the data will be com-

pared with terror watch lists. The rules are intended as a means of helping the TSA distinguish between Peter A. Jones, the 6-year old boy and Peter Z. Jones, the 47-year old man on a terrorist watch list.

The TSA is requesting that passengers make their reservations under the exact name (including middle names or initials) that appears on the ID they will be using for check-in to help reduce delays and misidentifications. Though not currently required, having all identifications (passport,

driver's license, etc.) and frequent flier programs show the exact same name is likely to smooth the travel process.

Domestic air carriers are required to comply by the first quarter 2010 and international airlines by the end of 2010.

Additional information is available from TSA at [www.tsa.gov](http://www.tsa.gov).

