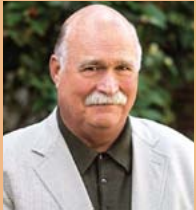




## Words from the CEO/Administrator, Mathew Evans



I have been asked by President Ryan Robison to provide a discussion on what has transpired with the various programs that TCSIG offers since I became the CEO/Administrator. I have represented TCSIG since its inception in my capacity as a trial lawyer. In addition, I represented the TCSIG organization and its Board of Directors for over 30 years in both transactional and administrative legal issues. During this time frame, I was involved in providing counseling to the TCSIG CEO for most of the vendor contracts.

After John Preston, the TCSIG Executive Director, resigned in December 2015, the Board appointed me as TCSIG's interim CEO. My initial responsibility was to manage the administrative office and guide the Board through the rate setting process. As I evaluated the plans and met with vendors, it became apparent there needed to be changes.

First and foremost was the need to renegotiate and restructure the administrative team of vendors that participated with TCSIG to provide medical benefit programs to our members. These efforts alone resulted in a reduction of the proposed rate increase from 14% down to 5% for Fiscal Year 2016-2017.

From April of 2016 through the next year many additional changes were implemented by our team. During this time frame, the Board made my appointment as CEO permanent. I developed a new strategy to battle the national medical inflation trend which has been running between 7% and 14% annually. Over ten contracts have been renegotiated. New

relationships provided new benefits and new abilities to find savings in our medical benefit expenditures.

It became apparent that we could also benefit from making our members better consumers. This became another pillar in our strategy going forward to enhance the performance of TCSIG's medical benefit program and create sustainability.

We have been successful in identifying tools and programs available through our various vendor partners that assist

our members in making the most informed decisions they can for their own healthcare management. The philosophy of TCSIG is that the best decision to be made on healthcare isn't always through the lowest bidder. In fact, very seldom does that ring true. The best decision is to get the best available healthcare possible and get the best result possible. In essence, if it's done right the first time, it's always the most economical solution.

In a nutshell, the philosophy now focuses primarily on ensuring that our members have all of the tools available to them to enhance their ability to make an informed decision on their own healthcare choices, while getting as much assistance as possible from our vendors to achieve excellent results.

By this time, you are all hopefully familiar with the new powerful tool known as **Healthcare Bluebook**. This tool gives our members information at their fingertips to select facilities that have the best outcomes for both the member and their family. Each member can readily access this tool and it's our intention to continue to enhance that tool for our members.

My commitment to the future is basically a continued effort to build on the momentum we have enjoyed over the past two years, which includes more healthcare choices and a Wellness Center expansion for those members outside of the Yuba/Sutter area.

It is noteworthy that in Fiscal Year 2017-2018 we were able to roll back the deductibles and coinsurance thresholds of our Basic Plan to prior levels, enhancing this plan and decreasing the cost to members. It is my intention this year to propose modification of two additional existing plans in the same manner to reduce the deductibles and coinsurance amount to an earlier level and at no cost to the member. I have identified tentatively our Consumer Driven Health Plan and the Standard Plan as the two plans we are considering.

From all appearances, we are confident this year's rate setting will be very favorable for TCSIG and it's membership. It is hoped that all of our members realize that the benefits of a strong management team of vendors as well as a well-informed membership creates a very viable insurance pool in moving into the future. As we continue to navigate our way through the national medical inflation trends, the changes regarding the Affordable Care Act, and the availability of medical care providers within our region, we have to continue to strive to improve and be well informed when we are utilizing medical benefits. Based on what we have seen over the last two years, we are well on our way to sustainability.

From time to time I will provide a message to the members to augment the normal words from President Ryan Robison. This has been a great opportunity for me to brief the membership. *Thank you.*

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**It's Game Time- Winning Strategies for the Holiday Weight Battle!**

Ahhhhh, the holidays... Joyful spirits, festive events, family gatherings, and delicious temptations everywhere you look!

Did you know that the average person gains **5-10** pounds during the holiday season? That may not seem like much to some, but over just a five year period those pounds add up! Excess weight is not only a nuisance to our waistline, but also contributes to chronic illness such as heart disease, high blood pressure and diabetes.

TCSIG wants to support you in this battle and is pleased to offer a challenge with winning strategies for 2017! Please join us as we embark on a new game plan – **Maintain Don't Gain!**

This challenge offers support, guidance, and delicious healthy recipes to help you stay ahead of those unwanted pounds this holiday season.

Simply register and report your starting weight at the beginning of the challenge and maintain your weight throughout the holiday season. During the challenge you will receive bi-weekly



emails with tools for success during the holidays and into the New Year. You will also have the opportunity to submit your own recipes to a TeamCare Registered Dietitian for a healthy makeover!



At the end of the challenge you will report your ending weight. All participants who reach their goal to maintain their weight will be entered into a drawing for **one of ten \$25 Amazon gift cards, as well as the GRAND PRIZE of a 23andMe Genetic & Ancestry testing package valued at \$200!**

The challenge is open to all TCSIG medically-covered members, spouses and retirees. Challenge begins November 20th and will end January 14, 2018. Registration begins November 8th.

To register visit: <https://www.surveymonkey.com/r/TCSIGmaintainSTART> or scan this QR code from your smart phone.



You may also contact TeamCare at **866-724-0032** or [teamcare@delapro.com](mailto:teamcare@delapro.com).

More information will follow at your school locations so stay tuned and get ready to win the battle!

**Opioid Program Details**

In order to help address the growing concern over the safe and appropriate use of opioids, TCSIG and ProAct have implemented a program intended to work in conjunction with federal and state programs that are in place. This program will place limits on both the amount of medication and number of fills a member can have over a set timeframe for short-acting opioids.



**New to Therapy** (not having any claims in the most recent 120 days)

- Maximum dose of 49 morphine-equivalent mgs per day of medication (all opioids are measured against morphine as the reference for potency), and
- Maximum of 7 days-supply per fill, with a limit of 2 fills (7 days-supply each) within 60 days.

**Treatment Experienced** (for members who have had opioid fills within 120 days), member will be limited to the following:

- Maximum dose of 90 morphine-equivalent mgs per day of medication, and
- Maximum of 2 fills with 60 days of the specific opioid product.

If a member exceeds these limitations, the claim will reject with the messaging that a prior authorization will be required in order to receive any additional medication. If you have any questions on this program, please call the ProAct help desk at (877) 635-9545.



**PUMPKIN CHOCOLATE CHIP BARS**

*Ingredients*

- 2½ cups gluten-free rolled oats
- 1 cup pumpkin puree
- 2 eggs
- ½ cup canola oil
- ¼ cup honey
- 1 teaspoon vanilla
- ½ teaspoon cinnamon
- ½ teaspoon ground ginger
- ½ teaspoon pumpkin pie spice
- ½ teaspoon salt
- ½ cup bittersweet chocolate chips

*Instructions*

Preheat the oven to 350°. Spray 8x8 glass pan with cooking spray.

Mix all ingredients except chocolate chips in a large bowl until well combined.

Stir in chocolate chips.

Pour mixture into prepared pan and using a rubber or wooden spatula, smooth the top out evenly.

Bake for 26-28 minutes or until edges are lightly browned. Cut into squares.

## ComplexCare: Support When You Need It Most

Being medically covered by TCSIG allows you to have access to many free benefits. One of them is provided by Anthem Blue Cross.

**ComplexCare** support is to assist you when you are critically ill or have a chronic condition.

Their nurse care managers will work closely with you and your doctors to create a personalized care plan. That means they will:

- Help you set and achieve healthy lifestyle goals
- Answer your treatment questions
- Refer you to other health and wellness programs

- Share new ideas for taking care of yourself and sticking to your doctor's advice



- Keep your doctors and other health care providers, like pharmacists and nutritionists, connected and on the same page.

They will call you if they think this program is right for you. It is completely confidential and provided at no cost to you. Or you can call them at **888-613-1130** to talk to one of the highly qualified nurse care managers.

## Words Of Winter Wisdom Remain Wary and Stay Well By Bernard Sarmiento, Woodruff Sawyer

With the onset of fall and its rapid transition to winter, there are changes – sometimes drastic – in the weather. In addition, the days are getting shorter, and sunlight outside of our workday hours, when we're commonly stuck inside, is hard to come by. Aside from being bombarded by retailers with their many and varied holiday decoration offerings and the many plans for the holidays, we need to remember to keep our focus on personal and property safety.

While statistics show that there is an increase in certain types of accidents and injuries when the weather turns warmer – lake & river accidents, injuries related to outdoor activities, personal property thefts, vandalism, etc., the various risks associated with winter are similarly seasonal and equally concerning. Here are a few reminders to help you stay safe and mitigate your exposure to accidents and injuries which commonly occur during the colder months.

- **Cleared Roof Gutters / Drains:** for storm drains that doesn't just mean leaves but also any items that you might have inadvertently parked, placed, or stored near the drains or along the intended path of drainage, when it wasn't raining.
- **Exposed Water Lines:** should be wrapped or otherwise insulated from direct exposure to the freezing temperatures. Otherwise, these could freeze and burst, even resulting in the backup of lines into the interior structure of your home where, if they burst there, would

cause much more extensive and costly damage.

- **Freezing Temperatures:** you must be diligent in maintaining your walkways, driveways and even the sidewalks fronting your property to keep them free and clear of black ice that can lead to slip and fall accidents. These commonly result in very significant injuries, fractures and head injuries and thus, menacing liability claims.
- **Reset Timers:** outside irrigation should be reset to reflect the increase in precipitation and decrease in evaporation and so, water runoff and flooding. Exterior light timers (or even interior lights that are intended to give an empty house that 'lived-in look' while you're not there), need to be adjusted so that they turn off later and come on earlier, to correspond with sunrise and sunset.
- **Practice defensive driving:** It's also important to be diligent in all things related to your personal safety. Driving naturally becomes more challenging in inclement weather – stay alert and slow down. If you exercise outside at night, have a headlight and reflective shoes and clothing.

More generally, be more alert when you are approaching your vehicle in the dark. There are many opportunists awaiting the easy target. These tips should help you to stay safe and have a good holiday season. Happy Holidays from all of us at Woodruff Sawyer & Co.

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)

ProAct, Inc  
ProActRx.com

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

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

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

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

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

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

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

*Did you know?*

You can sign up to receive  
newsletters and information by  
email from TCSIG.

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



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

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### Wellness Tips from Your TCSIG Wellness Center

Hello TCSIG members!

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

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

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

\*Recent lab work may be required

Remember you **MUST** make an appointment to visit the Wellness Center

via **eVisit** during our regular hours of operation:

**Mon-Fri, 8am-7pm | Sat. 8am-3pm**

We have two fantastic Nurse Practitioners (Olga and Florence) who are excited to spend time with you and help you stay healthy and well!

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

When the **eVisit** is not available, there is still **PlushCare**, the other telemedicine alternative for TCSIG members. Go to: [www.plushcare.com](http://www.plushcare.com)

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

We look forward to visiting with you soon!

The TCSIG Wellness Center is located at :  
1174 Live Oak Boulevard, Yuba City, CA 95991  
Phone 530-822-5500 for an appointment.

### HealthCare Bluebook Scavenger Hunt



**\$50 Amazon Gift Card Raffle Winners are:**

Colusa COE— Emily Abken  
Long Valley Charter School— El Roper



### Office Hours

Mon - Fri: 8 am to 5 pm

### Holiday Closure Dates

November 23<sup>rd</sup> & 24<sup>th</sup>

December 25<sup>th</sup> & 26<sup>th</sup>

