

Notice of Action Taken March 16, 2018 by the Executive Committee at the Joint Powers Authority Board Meeting



JPA President,
Ryan Robison

The annual meeting of the Tri-County Schools Insurance Group Joint Powers Authority (JPA) Board of Directors was held on Friday, March 16, 2018 in Yuba City, California.

By now you have all heard the great news. The TCSIG Executive Board recommended 0% rate increase. And to top it off the Consumer Driven Health Plan (CDHP) has been enriched, transforming from a Bronze to Silver plan. This is an outstanding development that has been achieved by the collective efforts of all associated with TCSIG. Thank you to all for your efforts this past year. To understand how we have gotten to this enviable position, it is good to remind ourselves of why our organization was formed.

TCSIG was established during the very turbulent and harsh public entity insurance market of the early 1980's. This was a time when districts stood alone when negotiating their coverage. It was an "Insurance Seller's" market. The educational leaders of Yuba, Colusa, and Sutter Counties realized that by operating "Alone" to negotiate coverage, their districts failed. They soon realized that by "pooling their risk" and operating "Together" to negotiate coverage, their districts succeeded.

Our founders understood the importance of establishing a stable insurance platform that districts and bargaining units could

count on for affordable high quality health benefits and liability coverage. We benefit today because of the efforts of our founders. The problem with success is that we can sometimes take our success for granted. We must never forget the early lesson of our founders... "Together we Succeed. "

It is reassuring for me to know that we are living up to the expectations of our founders. TCSIG is performing as they envisioned. We are that stable insurance platform that districts and bargaining groups can rely on. We are the "Best Choice". As we look to the future, we must continue to protect our "core members" and focus on growth from within our existing groups.

We owe a duty to the future generations of educational leaders of our schools as well as the certificated and classified members of our bargaining groups, to make decisions today that will ensure that TCSIG will continue to thrive well into the decades that follow. Representatives from our districts will change but our philosophy can never waiver. "Together we Succeed".

Thank you for being a member of Tri-County Schools Insurance Group. Thank you for your commitment and loyalty to our organization.

Medical Rates and Plan Design

- 0% rate increase on all PPO plans. Also, three plans have been enriched!
- On the Consumer Driven Health Plan (CDHP), the deductible for an

individual has been decreased to \$1,500 per person, \$3,000 for family. The total Out-of-Pocket for the individual has been reduced to \$5,000 and for family, \$10,000.

- On the Standard Plan, the Out-of-Pocket for the individual has decreased to \$3,500 and for the family \$7,000.
- On the Premier Plan, the Out-of-Pocket has decreased to \$2,500 for the individual and \$5,000 for the family.

Dental Rates and Plan Design

- 0% increase with no plan design changes. No increase on the add-on cost.

Vision Rates and Plan Design

- 0% increase with no plan design changes

Life Rates and Plan Design

- 0% increase on the six optional plans

Kaiser Program and Rates

- For employees participating in the Kaiser medical plans, there will be a 2% increase in rates. The Senior Advantage Plans will see about a 4% increase.

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Walk Across America Reminder

The Annual **Walk Across America** Challenge is off to a great start, and walkers are more motivated than ever with the new 2018 prize structure!



Be sure to report your steps every week (Monday-Wednesday), using the links sent in your Welcome email, to capture every hard earned step. You can also find the links on our website, www.tcsig.com, under the **Walk Across America** button. TeamCare emails bi-weekly progress updates of how you and your coworkers are doing! Be sure to watch for updates. For questions or information, please call TeamCare at 866-724-0032.

Report your steps EVERY week – \$25 Amazon e-Gift Card (7 winners)

If you struggle to meet the distance milestones but faithfully report your steps, *this is for you!* To reward your commitment and dedication, all participants who report their steps EVERY week, regardless of your total miles, will be eligible for the #1 prize raffle!

Reach 100 miles – \$50 Amazon e-gift cards (7 winners)

An average pace of about **3,500 steps a day** will help you reach the #2 prize raffle!

Reach 200 miles – \$100 Amazon e-gift cards (7 winners)

An average pace of about **7,000 steps a day** will help you reach the #3 prize raffle!

Reach 250 miles – (2 winners)

Hit this milestone and two lucky winners can choose from a **Fitbit AltaHR** or a **Charge2HR**. An average pace of about **9,000 steps a day** will help you reach the #4 prize raffle!

Reach 300 miles – (1 winner)

This 2018 Grand Prize is your choice - 6 months of action! This \$250 value can be used for a gym membership – yoga classes – kick boxing – personal training – whatever works for you! An average pace of about **10,700 steps a day** will help you reach the #5 prize raffle!

Reach 350 miles – \$100 Amazon e-Gift Cards (2 winners)

This “Super Walker” tier has been added for those of you who keep on going! (There were 34 people in 2017 who surpassed this level!) An average pace of about **12,500 steps a day** will help you reach the #6 prize raffle!

Share your Success Story – (7 winners)

Your success may be another person’s motivation and just the encouragement they need to take a step toward better health. On the final week of reporting you can share your words of success, motivation and encouragement. Your story may even be shared in an upcoming TCSIG newsletter! Complete this step to be eligible for the #7 prize raffle!

And best of all, you remain in each prize drawing for every prize level you reach! So put the sole of your shoe into the soul of your commitment and accept the challenge today!

Mexican Pasta Salad with Creamy Avocado Dressing



Ingredients

Pasta Salad

8 oz whole-wheat fusilli (about 3 cups)

1 cup halved grape or cherry tomatoes

½ cup canned black beans, rinsed

½ cup corn, fresh or frozen (thawed)

½ cup shredded reduced fat cheddar cheese

¼ cup diced red onion

¼ cup chopped fresh cilantro

Dressing

½ ripe avocado

¼ cup light mayonnaise

2 tablespoons lime juice

1 small clove garlic, grated

½ teaspoon salt

¼ teaspoon cumin

Directions

To prepare dressing:

Combine avocado, mayonnaise, lime juice, garlic, salt and cumin in a mini food processor. Puree until smooth.

To prepare pasta salad:

Cook pasta according to package directions. Drain, rinse with cold water, and then drain again. Transfer to a large bowl. Stir in tomatoes, beans, corn, Cheddar, onion and cilantro. Add dressing and toss to coat.

Nutrition per serving: 245 calories; 7.5 g fat (2 g sat); 6 g fiber; 37 g carb; 8 g protein; 13 mg cholesterol; 3 g sugars (0 added); 343 mg sodium

JUST A QUICK REMINDER!! It's Open Enrollment time!

See your Human Resources Department for details!

(Summer) Boredom is the Root of All Evil: Who's Watching Your Kids?

Chances are that as you're reading this, school has either let out or will soon be letting out



at your local school district(s) and so before long, our kids are likely to have a significantly greater amount of spare time on their hands. Potentially more concerning is the fact that, with many of us operating within a family structure that requires both parents to be at work during the day, our kids stand to be left unsupervised for extended periods of time. Who will be watching your kids? The most probable response to that is "no one." Therefore, the logical follow up question is, what will they be up to?

In a perfect world, one or both parents would have a seasonal job, which would allow them to have their summer months off (like many of you teachers) or perhaps, something that is increasing in popularity in this day and age, the freedom to exercise a flexible schedule or better yet, telecommuting i.e., working from home. Short of the above scenarios, the number of school-aged children left to their own devices (and vices) during the day, is alarming.

Statistics widely support that the number of petty crimes committed (mainly theft of personal items and vandalism to property), increases in frequency during the summer months. It doesn't take a crime statistician to conclude that much of that crime is being committed by unoccupied, bored, and unsupervised kids. So, what are we to do? Have your children sign up to participate in an organized activity, team sport or perhaps a

summer camp. Encourage them to seek out summer employment or if transportation is an issue, solicit the neighbors for odds & ends tasks that can be done on a somewhat regular basis throughout the summer months (e.g., mowing lawns, child care or petsitting).

Equally as beneficial, though not likely to be as well-received, have them take part in summer learning opportunities like online courses or for your high school juniors and seniors, a class at a nearby Community College. This alternative not only assures they'll "stay out of trouble" but can also solve another problem that arises with being away from school for two to three months – the phenomenon referred to as "Summer Learning Loss".



Perhaps the easiest solution to mitigate the aforementioned challenges – boredom and learning loss – both from a cost and logistics standpoint, is reading. Studies show that reading four to five books over the summer months has a positive impact similar to attending Summer School. In addition, giving your child the opportunity to choose to read and learn about topics that they are interested in, renders the endeavor less mundane and "school like".

Whatever you and your child decide, their pursuit of something constructive during their summer break will certainly ward off the very real downfalls of boredom. For, as Danish philosopher Soren Kierkegaard said, "Boredom is the root of all evil."

By Bernard Sarmiento, Woodruff Sawyer & Co.

Website Resources are just a "mouse click" away.



**Tri-County Schools
Insurance Group**
www.tcsig.com

Delta Health Systems
www.deltahealthsystems.com

Anthem Blue Cross
www.anthem.com/ca

Pro Act, Inc
ProActRx.com

Costco Mail Order Pharmacy
www.pharmacy.costco.com

Human Behavior Associates
www.callhba.com

Delta Dental of California
www.deltadentalins.com

PhysMetrics
(formerly ChiroMetrics)
www.tcsigchiro.com

Vision Service Plan
www.vsp.com

Plush Care
www.plushcare.com

Healthcare Bluebook
www.healthcarebluebook.com/cc/TCSIG

Did you know?

You can sign up
to receive newsletters and
information by email
from TCSIG.
Register at www.tcsig.com.



The Winners of the Healthcare Bluebook Drawings for \$25 Amazon Gift Cards are

- ★ Nona Griesert
Sierra COE/Sierra Plumas JUSD
- ★ Robert Gibbs
CORE Charter School
- ★ Connie Elder
Yuba Community College Retiree

Explore Healthcare Bluebook!

Go to:
<http://www.healthcarebluebook.com/cc/TCSIG>



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Healthy Tips and Advice from the TCSIG Wellness Center

TCSIG Wellness Program to Prevent Diabetes KNOW: Are you at risk?

We want to know about traffic, weather, the time, the latest news...
 And we want to know this now. Let's add risk for diabetes to our
 "need to know now" list.

Why? Because people at risk are more likely to develop Type 2
 Diabetes in 10 years and to have a heart attack or stroke as a result.

QUESTIONS TO DETERMINE DIABETES RISK:

- Age 45 or older?
- Ethnicity is African American, Latino/Hispanic, American Indian, Asian American, or Pacific Islander?
- Close relative with T2DM?
- Overweight (BMI > 25) or obese (BMI > 30)?
- Gestational diabetes /gave birth to baby weighing 9 or more lbs?
- Higher than normal blood sugar (>100 fasting)?
- Elevated blood pressure?
- Abnormal HDL cholesterol (< 35) and Triglycerides (> 250)?
- Acanthosis nigricans (dark, thickened skin around neck and armpit area)?
- History of Polycystic Ovaries
- Low physical activity?
- Blood vessel disease?

KNOW: Your Action Plan

KNOW Your numbers and encourage those near and dear to you to do the same:

- ◆ Glucose (blood sugar)____; A1C ____;
- Cholesterol: LDL __, HDL __, Triglycerides ____;
- ◆ Blood Pressure _____

KNOW Daily requirements for: Sodium _____,
 Calories _____ and Carbohydrates _____.

KNOW Eye and dental status.

LOSE 5 - 7% of weight if you are overweight

MOVE More: 30 min (or 10 min x 3 sessions) of brisk activity on most days of the week. Low fat, reduced calorie foods and snacks, avoid sweetened drinks like juice and sodas. A good gauge for calorie goals is 1200 to 1500/day for women; 1500 to 1800/day for men.

MAINTAIN an activity and food log.

- ◆ **INVITE** others (doing it together).
- ◆ **ADD** one or two changes per week.
- ◆ **CHOOSE** lifelong changes versus quick fixes.
- ◆ **COMMIT** to wellness!

Call 530-822-5500 today for a free appointment with a TCSIG health care provider to learn more.

TCSIG Wellness Center is located at 1174 Live Oak Blvd in Yuba City.

