

## Welcome TCSIG members and employees!

In this issue, we'll be reviewing the new Pharmacy Benefits Manager, Ingenio Rx, Annual Biometric Screening, and the 2022-23 TCSIG rate settings.

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

### Annual Biometric Screenings have begun!

Complete your screening onsite or at the TCSIG Wellness Center. To schedule your appointment, call the Wellness Center at (530) 822-5500 or schedule online through Healow.

Eligible participants will receive a \$50 gift card and can review results with one of the top-rated clinicians at the Wellness Center. Your clinician will work with you to analyze your Biometric Screening so you can better understand your health today and build plans for a healthier tomorrow.

For more information contact the Wellness Center or speak with your HR representative to find out when the Wellness Center will be visiting you.

See page 13 for additional information.

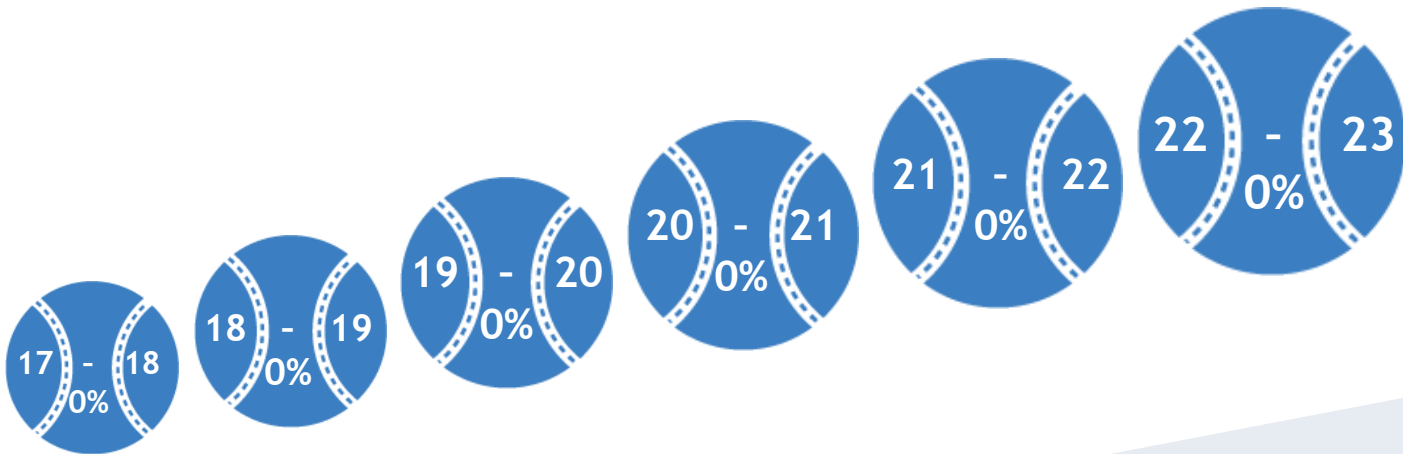


Be on the lookout for Shea in your local office Biometric Screening event!

# Great News- TCSIG Hits it out of the Park Again!

By now you have all heard the great news, at the TCSIG Annual JPA meeting the JPA Board approved a **0% RATE CHANGE for the 6<sup>th</sup> year in a row** in the Employee Benefits Programs for all PPO Plans, Dental Plans, Vision Plans, and Life Insurance Plans. A huge thank-you to all the TCSIG members for having “the TCSIG culture of WELLNESS.” A zero percent change for 6 years in a row is an immense testimonial to how well our participating members are working to better their health. Listed below is a summary of the rate changes.

- 🏏 **Medical PPO Plans: 0% RATE INCREASE**
- 🏏 **Dental Plans: 0% RATE INCREASE**
- 🏏 **Vision Plans: 0% RATE INCREASE**
- 🏏 **Waiver Assessment: 0% RATE INCREASE**
- 🏏 **Group Life Plans: 0% RATE INCREASE**
- 🏏 **Voluntary Life Plans: 0% RATE INCREASE**
- 🏏 **Kaiser Medical Plans: 6% increase, with Senior Advantage Plans (Medicare) decreasing from 7% to 10%.**



# 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

### Vision Plans

- **Effective November 1, 2022:**
  - Contact lens allowance is increasing to \$150 to match the frames allowance
  - Plan B benefits are upgrading to allow contact lens one year and frames with lens the next year
- Effective July 1, 2022:
  - Polycarbonate Lens coverage for adults (already a benefit for children)
  - VSP Lightcare Program
  - Blue Light Filtering for inside or UVA/UVB for outside
  - Use frame allowance toward non-prescription blue light filtering glasses or sunglasses

### Dental Plans:

- Effective January 1, 2022:
  - Diagnostic and Preventive Waiver means you can get your exam, cleaning, and x-ray without affecting your annual maximum
  - Additional Exam per year
  - Cone beam CT coverage added when needed
  - Sealant and space maintainer age limits increased
  - Congenitally missing teeth coverage added

**We've added the following:**

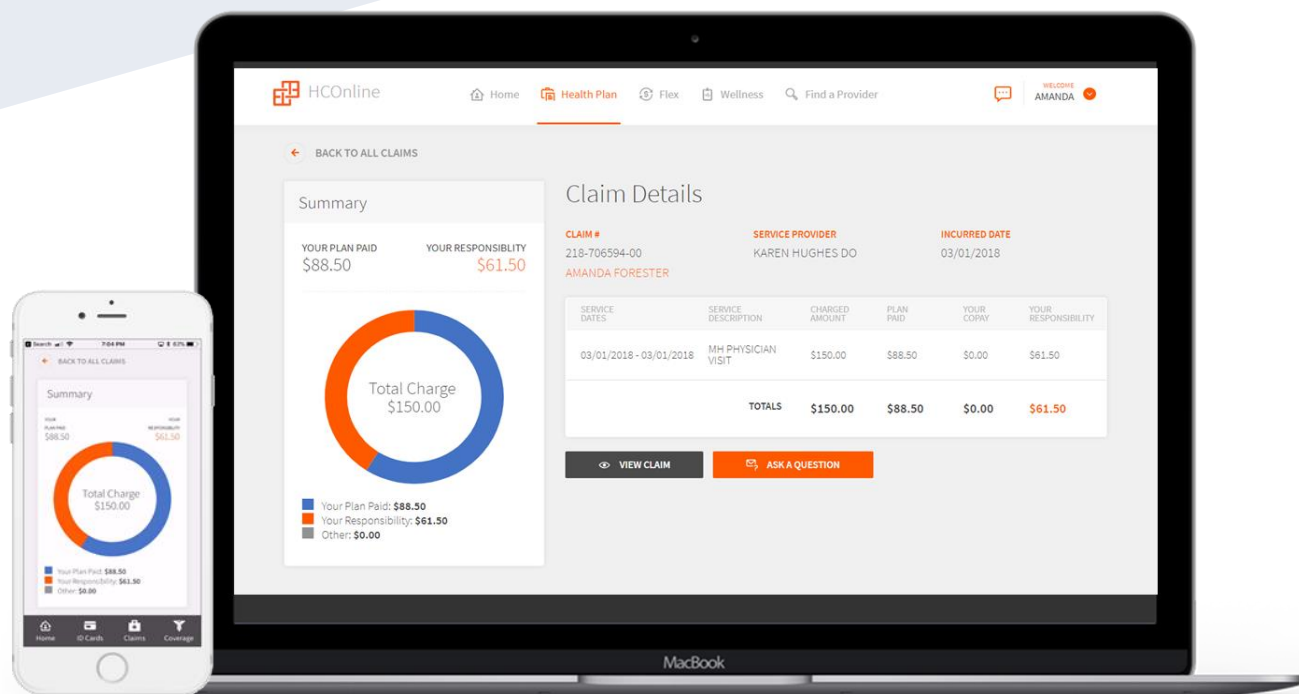
- HealthCare Blue Book - to find the best quality at the best price, including incentive \$\$ for some procedures
- Anthem Employee Assistance Program which created a much larger network
- LiveHealth Online: Available for Medical and Mental Health issues
- Travel benefits to Center of Excellence
- Coverage 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

## 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 Pharmacy (Rx) Benefits Update

Effective July 01, 2022, TCSIG switched the pharmacy benefits manager to Ingenio RX. Ingenio RX grandfathered your current prescriptions and prior authorizations to help reduce member interruption during the transition.

**New medical ID cards** were sent out by HealthComp in June 2022 that had your updated pharmacy benefits information. If you have not received your ID cards, please contact HealthComp at (800) 442-7247.

### Ingenio Rx/Anthem Mail Order Pharmacy

If one less thing to do in your day sounds good, you can get your prescription medications delivered to your home instead of picking them up at the pharmacy. It's easy to set up home delivery for the prescriptions you take long-term for conditions like diabetes or asthma. You'll get a 90-day supply with free standard shipping. And it may save you money.

2 easy ways to switch:

1. You can get started with home delivery let us know your choice after your final courtesy fill at your pharmacy online at [anthem.com](https://www.anthem.com) or through the Anthem Anywhere/Sydney app. Just visit the pharmacy page after you log in to get started. You can also refill your prescriptions, find a pharmacy, see what's covered and even price drugs before you get them.
2. Or you can call Pharmacy Member Services at (833) 439-1004.

# WHAT IS PRIOR AUTHORIZATION (PA)?

### Five Basic Steps to Prior Authorization

- 1 Member**  
Receives a prescription drug from their doctor that requires PA.
- 2 Provider**  
Notifies member that PA is required & forwards the PA form to Anthem.
- 3 Anthem**  
Receives the PA request via ePA, phone, fax, or email for processing.
- 4 CCR/Pharm Tech**  
Processes phone, fax, or email requests in PAHub & advises of approval or sends to Rph for review.
- 5 Member**  
Receives approval for prescription drug or reasons for denial.

### Definition

Prior Authorization (PA) is a basic component of managed care providing a control point for quality of care and cost effectiveness.

One of the strongest Rx utilization management tools we have.

### Non-PA Drugs

Most prescriptions get filled right away when a member takes them to the pharmacy.

This is typically applicable to non-specialty drugs that *do not* require a review process.

### PA Drugs

However, certain drugs need to be reviewed and approved by the member's health plan before they are covered. This process is called Prior Authorization.

## Ingenio Rx Specialty Pharmacy- Extra support for members who use complex, high-cost medications

Drug costs continue to climb, and because pharmacy is the health benefit your employees use the most, managing those costs is vital to your bottom line. That's especially true for specialty drugs – high-cost medications used to treat complex long-term conditions like hepatitis C, cancer, immune deficiencies, certain inflammatory conditions and multiple sclerosis. In 2017, about half of all prescription drug spending was for specialty drugs. That rate will approach 60% by 2021.

You want to make sure your employees get the best health results possible from the drugs they take. That's where our Exclusive Specialty Pharmacy program can be a great help – providing the extra support and care they need when they're taking specialty drugs.

### Support focused on improving adherence

Our Exclusive Specialty Pharmacy program provides solutions that help your employees better manage their health conditions by staying on track with their medications. When they stick to their drug treatment plans, they stay healthier. And they avoid unnecessary costs that can result from not taking their medications or not taking them correctly – like emergency room visits, hospital stays and missing work. That will help you hold down overall costs.

### With Exclusive Specialty Pharmacy, your employees get:

- Their medication delivered to their home or work – wherever is most convenient for them.
- Calls from the specialty pharmacy to make sure they order and get their drugs quickly.
- Clinical support, including advice from pharmacists and nurses experienced in working with complex chronic conditions and specialty drugs, who can answer their questions about side effects and other concerns.
- Educational and support programs that help them better understand their condition and encourage them to take their medications correctly.
- Help finding possible financial assistance for high-cost medications.

To contact Ingenio Rx Specialty Pharmacy please call (833) 255-0645.





# Healthcare Bluebook™

## 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.



Save money and earn rewards! Try Healthcare Bluebook today!



Online: [Healthcarebluebook.com/cc.TCSIG](http://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!

Tri-County Schools Insurance Group offers 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



### Check It Out!

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

## Winners of March and September HCBB Games

- Mona Evans
- Leia Balderrama
- Nallely Maldonado
- Rebecca Castillo
- Rosa Talamantes
- Danielle Wilson
- Sarai Mendoza
- Gabriela Luna

# TCSIG: Delta Dental

## Protect Your Teeth and Your Wallet

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.





# What are the Warning Signs of Macular Degeneration?

Macular degeneration, also known as age-related macular degeneration (AMD or ARMD), describes a variety of conditions that affect the macula, and thus, central vision. While peripheral vision is what you see toward your sides, central vision is what you see directly in front of you.

According to the National Eye Institute, age-related macular degeneration affects two million people and is a leading cause of vision loss in the US. The risk of macular degeneration increases with age. It is most common among older white Americans.

There are two forms of macular degeneration: dry and wet. Dry macular degeneration is the more common type, accounting for 90 percent of diagnosed cases. Wet macular degeneration accounts for 10 percent of cases, but results in 90 percent of legal blindness. It is considered advanced macular degeneration and is always preceded by dry macular degeneration. However, dry macular degeneration does not always lead to wet macular degeneration.

## What are the symptoms of macular degeneration?

Dry macular degeneration symptoms usually develop gradually and painlessly. Possible symptoms include:

- Difficulty adapting to low light levels, or needing brighter light when reading or doing close work
- Gradual increase in haziness of your central or overall vision
- Difficulty recognizing faces
- A blurred or blind spot in the center of your field of vision

Dry macular degeneration may affect one or both eyes. If only one eye is affected, you may not notice any changes in your vision because the other eye is compensating for the weak eye. ?

Unfortunately, there is no cure for macular degeneration, but there are treatments that may slow its progression or even improve vision. A healthy lifestyle may help reduce the risk of developing macular degeneration. Possible health choices include:

- Avoid smoking
- Exercise regularly
- Wear UV protection when outdoors (sunglasses, glasses w/ UV coating)
- Eat a healthy diet with more fruits, vegetables, and fish
- Maintain normal blood pressure and cholesterol levels

Sometimes, you might not be able to detect macular degeneration until damage has already occurred, but your VSP network doctor can - with dilation during your yearly comprehensive eye exam.

*This is a guest post by Dr. Judy Nguyen, optometrist at Bella Eye Care Optometry in Newark, CA.*

*Information received through VSP Vision Care channels is for informational purposes only and does not constitute medical advice, medical recommendations, diagnosis or treatment. Always seek the advice of your eye doctor, physician or other qualified health provider with any questions you may have regarding a medical condition.*

## Questions?



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

## 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
- **Change Plan B to Enhanced Plan** - this allows member to receive contacts in the year they do not get glasses. Effective 11/01/2022
- **Increased Contact Lens Allowance to \$150.** Effective 11/01/2022

# TCSIG's Employee Assistance Program



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)

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.

## Recognizing an Eating Disorder

Eating disorders include anorexia, bulimia, and binge eating. These are serious health conditions that can cause dangerous problems, including damage to the heart and kidneys.

If you are struggling with an eating disorder, your Employee Assistance Program (EAP) offers a wide range of support and resources, available at no extra cost, including:

- Free confidential counseling, in-person or online.
- Articles and tip sheets about eating disorders and healthy eating.
- Tips on how to approach a friend with an eating problem.
- Referrals to support groups and treatment.

These resources can help you recognize the signs of an eating disorder and find the treatment and support that's right for you:

### Professional counseling

Connect with a licensed professional counselor for online or in-person sessions.

### Educational podcasts

Learn more by listening to brief, educational podcasts from our licensed professional counselors.

### Online support

Search for "eating disorders" on the website to read articles that can help you and your loved ones.

### Your EAP is available 24/7

There are multiple ways to find support:

- Call 1-800-999-7222.
- Go to [anthemEAP.com](http://anthemEAP.com) and enter company code TCSIG.

# 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) 2023 Calendar of Meetings

- Wednesday, February 15, 2023, virtual meeting at 3:00pm
- Wednesday, May 10, 2023, virtual meeting at 3:00pm
- Wednesday, August 02, 2023, virtual meeting at 3:00pm

### Topics Covered in 2022:

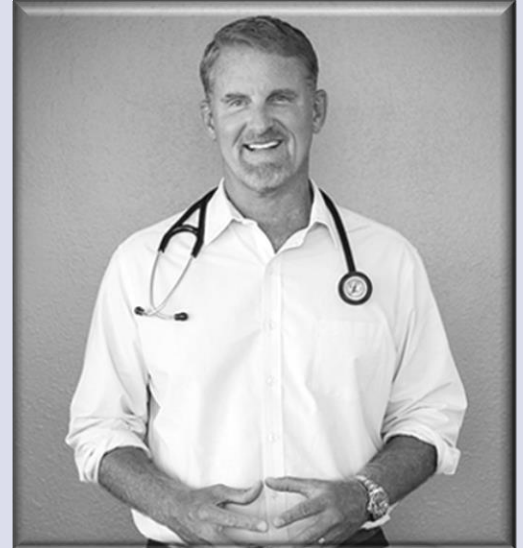
- Dental and vision enhancements
- Received updates from the TCSIG Wellness Center
- 0% rate increase announcement
- Announced Ingenio Rx as new pharmacy TPA effective 07/01/22



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.

## Functional Medicine - Best Life Medical Center

TCSIG Members self-referral to Best Life Medical Center.



### Dr. Chris Campbell

Functional Medicine is a systems biology-based approach that focuses on identifying and addressing the root cause of disease.

### The First Step

Call Best Life Medical at 916-435-2700. Let Dr. Campbell's staff know you are a TCSIG member and that you would like to schedule labs and set up your appointment.

### Lab work

In advance of a member's initial one hour consultation with Dr. Campbell lab work is required. This may be completed at Best Life Medical Center in Rocklin or at a Quest draw site of your choice. Quest has set up a unique portal for the TCSIG members. Our staff will set up and manage your labs from here.

## New Patient Questionnaire Consultation with Dr. Chris Campbell

Located at 1174 Live Oak Boulevard in Yuba City

(530) 822-5500 Phone | (530) 822-5503 Fax

### Wellness Center Hours:

Mon -Fri: 8:00am-7:00pm

Saturday: 9:00am-3:00pm

Sunday: Closed

## Wellness Center Services

### Acute Care:

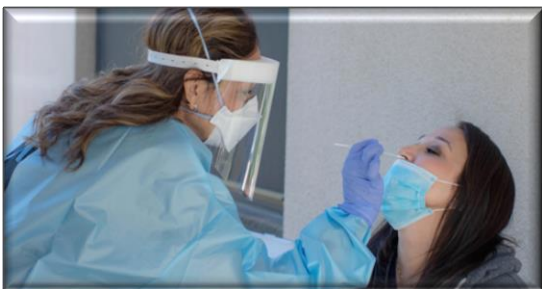
- Allergic Reactions/Rashes
- Bronchitis
- Cold/flu
- Conjunctivitis (Pink eye)
- Cuts, minor burns, bug bites
- Ear infections
- Headache/migraine
- Muscle and joint pain
- Nausea/vomiting/diarrhea
- Sinus infections
- Sore throat/Strep throat
- STI Testing
- Urinary tract infections
- Wound care

### 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



# TCSIG Biometric Screenings

## Annual Biometric Screenings have begun!

Complete your screening onsite or at the TCSIG Wellness Center. To schedule your appointment, call the Wellness Center at (530) 822-5500 or schedule online through Healow.

Eligible participants will receive a \$50 gift card and can review results with one of the top-rated clinicians at the Wellness Center. Your clinician will work with you to analyze your Biometric Screening so you can better understand your health today and build plans for a healthier tomorrow.

For more information contact the Wellness Center or speak with your HR representative to find out when the Wellness Center will be visiting you.

## Biometric Labs

### FASTING LAB REMINDERS



1 Biometric labs are required to be **fasting**.

2 **Fast for 8 hours** before your appointment.

3 Fasting means you **don't eat or drink anything except water**.

4 **Drink plenty of water** to make your lab draw easier - hydrated veins are easier to find.



These reminders are to ensure the accuracy of your lab results.



**TCSIG'S Biometric Screening**

**Advanced Lab Testing**

- Lipids
- Apolipoprotein B
- Blood Sugar & Insulin
- Thyroid Hormones
- Metabolic Panel
- Complete Blood Count
- Homocysteine
- Uric Acid
- Vitamin D
- & More

**\$50 Gift Card**

Our Biometric Screening Provides Advanced Diagnostics That Go Beyond The Typical Primary Care.

## Biometric Screening Results

Once you have completed your Biometric Screening you can view your lab results two ways.

### Healow

- Download the Healow app from the App Store (iPhone) or Google Play (Android phone)
- Enter Code: BFEEDB
- Enter your portal username and password to login
- Set up a PIN to securely access your health records

### Quest Labs

- Create an account with Quest Labs to view results at [myquest.questdiagnostics.com/web/home](https://myquest.questdiagnostics.com/web/home)

For assistance accessing your lab results please contact the TCSIG Wellness Center at (530) 822-5500.

## Shea Smith, PA-C, MHS



Shea is a Nationally Certified Physician Assistant with experience in both the outpatient and inpatient setting. Prior to joining the TCSIG Wellness Center, Shea worked as a PA-C in Neurosurgery with a focus on spine surgery.

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'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, she enjoys hiking, yoga, running, walking her dog, and traveling.



### **TCSIG Wellness Center**

1174 Live Oak Boulevard  
Yuba City, CA 95991

**Phone:** (530) 822-5500

**Fax:** (530) 822-5503

"Our Biometric Screening provides advanced diagnostics that go beyond the traditional primary care. And unlike a traditional medical office, you're not going to be billed for every time we have an appointment or for follow up labs. That way I can focus on keeping you healthy and not just treating you when you're sick."

-- Shea Smith

Look for Shea at the Biometric Screening event at your district.

# Property & Casualty

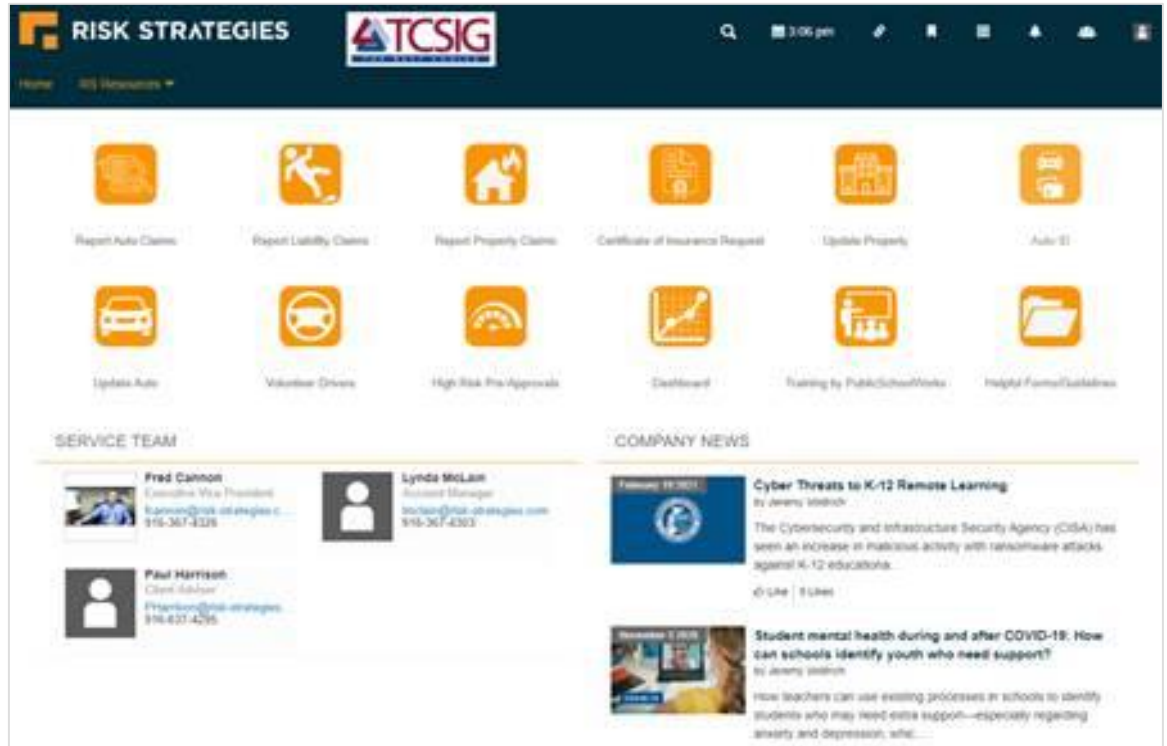
## TCSIG Risk Strategies Portal

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 or  
Paul Harrison at 916-367-4295

# TCSIG Risk Strategies

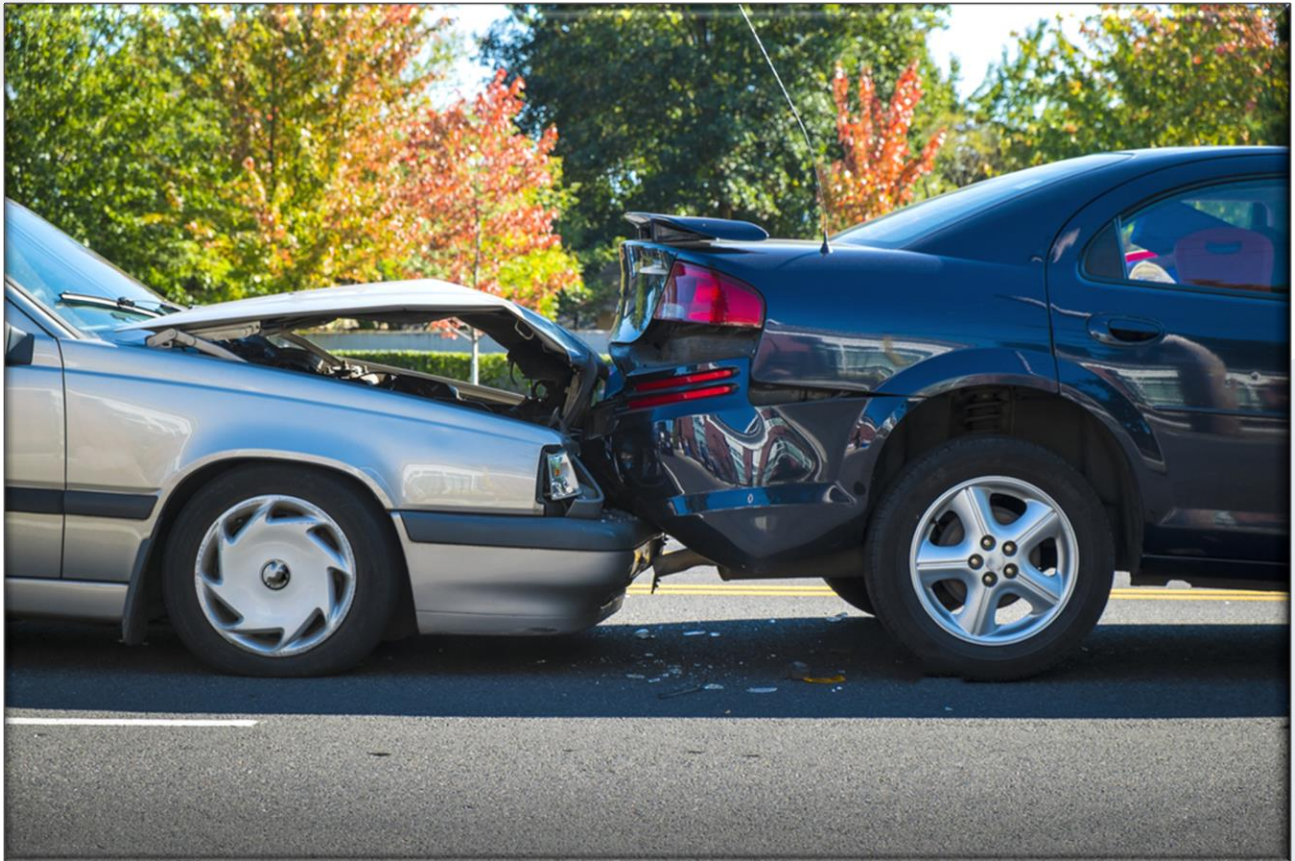
## Steps to Take When in Auto Accident

Vehicle-related crashes are the leading cause of work-related deaths. In addition, work-related auto accidents can be costly liability exposures to the district.

Each district should have established procedures in the event of an accident. District drivers should be familiar with the district's Safe Driver Protocol before driver approval. The TCSIG Risk Management Manual provides a comprehensive Driver Safety Program located on the TCSIG portal. The manual offers a Drivers Agreement Form, Driver Safety Rules, Distractive Drivers Agreement, Auto Accident Report Form (kept in all glove boxes), Vehicle Inspection Checklist, and Vehicle Sign In/Out Log.

### Here are some things to keep in mind if you get into an accident:

- First, stay calm. Accidents happen quickly and can be upsetting. Stay calm, and don't argue with others involved in the accident.
- Prevent other accidents. Warn oncoming traffic with a light, flag, or similar device.
- Help the injured. Don't render first aid unless you're qualified. Call an ambulance if anyone is injured.
- Call the police. Don't discuss what happened with anyone except the police.
- If the police cannot respond to your call, take plenty of pictures and obtain the other driver's license number or photo of their license and insurance documents
- Fill out the attached Accident Information form before leaving the accident scene.





## Special Event Liability Insurance

Participating or hosting events such as parades, field trips, fundraisers, and swim parties subjects a District to various liabilities and business risks that must be considered to avoid costly litigation and/or other losses. TCSIG requires certain “High Risk” events to have pre-approval before participating in these events. Please see the TCSIG portal under High-Risk Pre-approved Application for a complete listing of these events.

The TCSIG general liability insurance policy provides broad protection when the District participates or hosts events providing protections against lawsuits or paying damages for bodily injury and/or property damage to third parties.

When a school contracts with an outside vendor, the District must obtain a certificate of insurance naming the District and TCSIG as an additional insured by the vendor. Naming the District and TCSIG as an additional insured provides liability protection to the District and TCSIG from the vendor. The vendor is held responsible if damages occur due to the vendor’s actions and/or products resulting in damages to the student, school employee, and/or school property.

Contractual Liability is when two parties agree to transfer risk. School Districts should contact Risk Strategies before signing any contract with an outside vendor or facility. Many of these vendor contracts will not hold the vendor responsible for loss, injury, or other damage to the students and/or property even though their employees and/or products are responsible. The district should not enter into these types of “hold-harmless” contracts because the liability is placed on the school when they have no control of the vendors’ employees, services, or products.



## TCSIG Property Liability Training with Public SchoolWorks

TCSIG has contracted with nationally recognized Public SchoolWORKS (PSW) to provide Training and Reporting systems relating to Property and Liability exposures. The districts enrolled in the TCSIG Workers’ Comp program are already familiar with the PSW program and there are new systems and training that will be implemented for them related to this initiative. The training subjects will include bullying, adult sexual misconduct, internet safety and potentially violent behaviors. We will also provide a reporting system for teachers, students and parents, “Stay Safe and Speak-Up”.

PSW representative Michael Cristante will be in touch with each district to collect key information that is important in the implementation process. Parker LaBoiteaux and Shawn Toadvine from Public School Works will tag team in implementing the training, reporting systems as well as helping each member understand the navigation of the systems.



## Where do I find my District’s Assets?

In 2021, TCSIG contracted with AssetWORKS to provide an updated valuation and inventory of all districts’ properties and vehicles. The AssetWORKS software offers a comprehensive overview of properties, structures, and vehicles. The software provides photos of each property and aerial photos of the district’s campus. Each district has its custom log-in to add or subtract properties or vehicles.

The TCSIG portal has a step-by-step training guide to walk you through the AssetWORKS System. Please contact Risk Strategies Company at [TCSIGAdmin@risk-strategies.com](mailto:TCSIGAdmin@risk-strategies.com) if you need additional log-in credentials or assistance.

## TCSIG Cyber Coverage

The Cyber market has become challenging with the increase in volume and velocity of cyber-attacks. The carriers' concerns are the districts' controls in place to reduce or eliminate these attacks. All prospective carriers require baseline controls for quoting new business.

Beazley has communicated that TCSIG will have a more favorable renewal if all districts adhere to their baseline control.

### Baseline Controls

1. **TCSIG Required:** Multi-factor Authentication (MFA) for (1) remote access, (2) e-mail access through a web app on a non-corporate device, (3) privileged users
2. **TCSIG Required:** Endpoint Protection Product (EPP); and
3. **Strongly Recommended:** Endpoint Protection Response (EPR)

Contact Paul Harrison at Risk Strategies to see how TCSIG can assist with your cyber security needs.

## Cyber Security Measures

National Cybersecurity and Infrastructure Security Agent Director Jen Easterly reported the following to the House of Homeland Security Subcommittee.

*“Cyber intrusions are here to stay, Ransom attacks strike at the core of schools’ financial stability and ability to carry out the fundamental educational mission.”*

TCSIG continues to provide innovative ways to protect your district and keep your Cyber insurance premiums at a minimum cost. We recommend two suggestive measures for 2023 that will assist the districts’ response to a cyber-attack and provide beneficial renewals with our insurance carrier.

### Suggestive Protective Measures 2023

- **Incident Response Plan:** This is a coordinated plan involving administrators, HR, IT, legal, and the media. Risk Strategies can provide sample Incident Response Plans that your district can easily customize.
- **Confirm data backup and recovery are tested annually.**

We will also request all districts to continue the required measure implemented this past year; MFA and EPR. We appreciate the new measures being implemented by our next renewal 7/1/2023.



## Auxiliary Groups Coverage

The TCSIG MOC provides liability coverage to parent-teacher clubs, booster clubs, foundations, and similar organizations whose purpose is to support one or more of your educational programs. Please have these Auxiliary groups contact Risk Strategies Company to discuss any questions or concerns regarding participating in or holding sponsored events.

## Providing or Serving Alcohol

Alcohol is strictly prohibited on school property for any event. If a booster club selects an off-site location to supply alcohol (ex. fundraiser), Special Events liquor liability coverage can be obtained through Risk Strategies. This additional coverage is outside the TCSIG MOC coverage.

## REMINDER: TCSIG Property Casualty Districts

Tri-County Schools Insurance Group (TCSIG) liability program does not cover auxiliary organizations UNLESS they:

1. Are designated by your district,
2. Are approved by Tri-County Schools Insurance Group, and
3. Have paid a \$50.00 annual premium to TCSIG

If you wish to designate any auxiliary organizations (such as PTA or Boosters), please complete the application and return it to TCSIG, along with the \$50.00 premium per organization for the fiscal year 7/1/2022 - 6/30/2023.

The coverage provided by TCSIG is liability only and does not include coverage for cash or owned property. The Auxiliary Organizations should be informed that they will be required to follow all TCSIG risk management guidelines.

**The application and premiums are due by July 1<sup>st</sup> each year.**

If your district does not wish to provide liability coverage, please return the application with a check box to waive coverage.

Auxiliary Organizations should not be permitted to operate until the District has collected evidence of their insurance coverage.

## TCSIG Workers' Compensation Program

### TCSIG Continuing Support to Members

Below are new trainings that have been released since January 2022.

- Passenger Van Driver Safety
- Silica Hazards
- Stormwater Management
- Threat Assessment and Management - An Introduction



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 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. 2023 meeting dates:

- Friday, January 27, 2023, virtual meeting at 12:00pm
- Friday, April 14, 2023, virtual meeting at 12:00pm
- Friday August 04, 2023, virtual meeting at 12:00pm
- Friday, October 27, 2023, 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.



## Tri-County Schools Insurance Group

400 Plumas Blvd., Suite 210

Yuba City, CA 95991

*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*

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## 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. 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.
2. 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.
3. Test kits also available at Lake Tahoe Community College, Modoc JUSD, Feather River College and Glenn County Office of Education.



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



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