

President's Message

It's great that summer has arrived ... time to relax and find a pleasant vacation spot or spend valuable time with family. If you're like me, these periods away from the workplace help, both mentally and physically. It is my hope that everyone takes time for themselves; take short trips, go to the movies, have lunch with a friend, visit the beach with someone you care for, enjoy a good book. If you happen to leave this area during the summer, make sure you understand how to access medical services and benefits in case of an emergency.

By this time you should have received information about the cost of your benefits plan for 2008-09. The district managers and employees who serve on the MCSIG Board of Directors have worked diligently to keep the increase in rates down to 10%. You should have also received information concerning plan design changes that take effect on July 1, 2008. These changes were necessary to keep the premium rate increase at 10%. It is important that you thoroughly understand these plan design changes and how they may affect your out-of-pocket costs. Please review this material carefully. If you have any questions about your benefits, please call a MCSIG customer service representative at 831-755-8055 or 1-800-287-1442.

We can all help in reducing the cost of our health care, through being wise medical consumers and participation in wellness events and activities. We recently had our very successful 14th Annual Health Fair on May 22. More than 600 MCSIG members and their families took advantage of health screenings and received information on healthy lifestyles. Thanks to all who participated.

I wish you a very enjoyable and safe summer.

Garry P. Bousum, Associate Superintendent
Administration and Business Services
Monterey County Office of Education
President, MCSIG Board of Directors

Traveling? Take your Medical Card with you.....2

Blue Cross is now Anthem Blue Cross – New Identification Cards.....2

Nurseline offers 24/7 assistance.....2

Plan Design Changes.....3

Recipe Prepared at the Health Fair.....3

HIPAA Annual Notice.....insert

WHCRA Annual Notice.....insert

Wellness Works!.....insert



Traveling? Take your Medical card with you



If you're traveling this summer, don't forget to take your MCSIG/Anthem Blue Cross medical I.D. card along with you. The card provides the phone numbers you need to access savings on inpatient hospital services throughout the United States and even internationally. If you need help, simply call the BlueCard Provider Access number listed on the back of your card. You will be directed to the nearest BlueCard provider in the area you are traveling in. For more information about this program, call MCSIG customer service at 831-755-8055 or 1-800-287-1442.

Blue Cross is now Anthem Blue Cross—New Identification Cards

You may have seen or heard about the merger of Blue Cross and Anthem Blue Cross. Because of this branding change, you will receive a new medical ID card in July. Please note that although the name has changed, your benefits as a MCSIG member will not change as a result of this name change. Remember that MCSIG is a self-insured plan. This means that Blue Cross/Anthem Blue Cross provides administrative services and a provider network, but does not define the terms of your coverage.

Nurseline offers 24/7 assistance

It's hard to know what to do about illnesses and injuries, especially at night or on the weekends. Should you call your doctor, go to the emergency room, or treat it yourself and see a doctor later? With the Anthem Blue Cross Nurseline, you can call anytime and get the information you need--when you need it.

**Nurseline's toll-free number
1-800-977-0027
is located on the back of your member medical ID card.
Call this number to access the Audio Library System, too!**

When you call, you will speak to a registered nurse trained to help you make informed decisions about your health. Many members call with questions about asthma, back pain or other chronic conditions, constant crying of infants, dizziness or severe headaches, cuts or burns, fevers and sore throats. In a matter of minutes, a nurse can help you identify your options and recommend a solution. You may take advantage of these services at any time, at no charge and remember...**calls to Nurseline are always confidential.**

You can also access more than 1,200 health topics through an Audio Library System. This helpful resource provides taped information in English or Spanish.

Note: For medical emergencies, call 911 or your local emergency services first.

!!!! PLAN DESIGN CHANGES TAKE EFFECT 7/1/2008 !!!!

By now all MCSIG participants should have received a separate packet of information outlining the details of the plan design changes taking effect July 1 (Medicare participants received a letter). If you did not receive a packet (or letter), please contact MCSIG customer service at 831-755-8055 or 800-287-1442. The plan design changes are **summarized** below.

PPO OPTION I - The **non-network** coinsurance for hospital and physician services and other benefits (home visits, well child care, maternity care, physical therapy, outpatient diagnostic x-rays and lab work, mammography and radiation, chemotherapy and hemodialysis) is now 60%. This plan design change takes effect for all medical PPO Option I plan participants on July 1 including Medicare participants.

BEHAVIORAL HEALTH PROGRAM - The behavioral health plan design is changing to a two-tier network and an out-of-network benefit is being added. The current in-network tiered copays are changing to a flat \$15 copay each visit for up to 45 combined visits annually. The Employee Assistance Program still offers 1-5 visits annually at no cost. This plan design change takes effect for all MCSIG participants on July 1 including Medicare participants.

PHARMACY PROGRAM

A number of changes are being made to the pharmacy program plan design:

- A Drug Quantity Management program is being implemented
- MCSIG is adopting Express Scripts' broader, more extensive formulary
- An exclusive mail order program is being implemented for **maintenance** drugs
- Co-pays are as follows:

MCSIG Non-Medicare Benefit Design as of July 1, 2008

Retail Copayments -30 day supply	
Generic	\$7 Copay
ESI Formulary Brand	\$20 Copay
ESI Non Formulary Brand	\$35 Copay

Mail Service Copayments – 90 day supply	
Generic	\$14 Copay
ESI Formulary Brand	\$40 Copay
ESI Non Formulary Brand	\$70 Copay

<i>Dispensing Limits</i>	
Retail	60 day supply (1 copay per each 30 day supply)
Mail Service	90 day supply

These pharmacy changes are taking effect on July 1, 2008 for all non-Medicare participants. Medicare participants will receive further information later this year regarding the pharmacy changes taking effect for them on January 1, 2009.

It is important that you review these plan design changes and how they may affect your out-of-pocket costs. Please review the material carefully and call MCSIG customer service if you have any questions or need assistance.



76 Stephanie Drive
Salinas, CA 93901

PRSRST STD
U S POSTAGE
PAID
PERMIT 335
SALINAS, CA

THE RECIPE PREPARED AT THE 14TH MCSIG HEALTH FAIR

Garlic Ginger Chicken Pineapple Rice

Sam Bozzo/Nancy Meyers

2 ½ cups of long-grain rice
4 cups of water
¼ cup of canola oil
1 lb boneless, skinless chicken (thighs or breast)
3 tablespoons finely grated peeled fresh ginger or jarred ginger
3 tablespoons of fresh chopped garlic
5 scallions (white and pale green parts separated from greens), finely chopped
1 1/2 teaspoons kosher salt
¾ diced (1/4 inch) cored peeled fresh pineapple
¼ cup of low sodium soy sauce
1 teaspoon Asian sesame oil
One tablespoon of chopped cilantro



Rinse rice in several changes of water and then drain in colander. In a 4 quart heavy saucepan, bring 4 cups of water with the rice and bring to a boil. Reduce heat to low until water is absorbed (about 13 minutes). Remove from heat and let stand, tightly covered for 5 minutes and then fluff with a fork.

Warm a frying pan (12- inch) or wok and add canola oil. Add chicken breast or thighs. (There are chicken products that are pre cooked that can be used). Keep the chicken moving and then add garlic and ginger and stir. Add scallions, pineapple, soy sauce, sesame oil, rice and salt and pepper to taste (remember there is salt in the soy even though its low sodium) top off with cilantro. Remember to keep ingredients moving in the pan or wok as rice will stick and begin to burn.



Wellness Works!

MCSIG Health Promotion Newsletter
Editor: Neil Hertsch, M.S., CHPD
nhertsch@monterey.k12.ca.us

(831) 755-0161

2nd Quarter 2008

Surf Safari Health Fair Makes a Big Splash

MCSIG held its 14th annual health fair at the Monterey County Office of Education on May 22nd. The health fair was a great success with about 600 public school employees and their families riding the wave to good health at the event. School members had the opportunity to talk with 40 health and safety experts, win door prizes, jump in the bounce houses, get a massage, and take advantage of a variety of free health screenings and nutritious food in a fun and educational environment.

Kathy Hicks (right) of Ruth Andersen School (MCOE) won the grand prize one-night stay at the Monterey Plaza Hotel & Spa and dinner for two at Peppoli's restaurant in Pebble Beach. Kathy qualified for the grand prize drawing by completing 6 of the 12 health screenings at the fair.

MCSIG would like to thank MCOE for hosting the event, our wonderful sponsors, all the fantastic volunteers, and everyone who attended and helped make the fair a big success.

2008 Exercise Challenge Massage Winners

Congratulations to the four winning school districts who had the highest percentage of employees participate in the Exercise Challenge. Each qualifying participant will receive a free chair massage beginning in August. Prize drawings were held twice during

the 10-week activity with school employees taking home the majority of the prizes. The four winning school districts are Learning for Life (100%), Salinas UHSD Mgmt (24%), Gonzales USD (22%) and Salinas City ESD (10%).



Judy Askew

Wellness Employee of the Fourth Quarter '07
Secretary
Carmel Unified School District - M.O.T.

Place of birth: San Jose, CA

Favorite healthy snacks: Raw almonds, nuts, granola and fresh fruit

Exercise routine: I walk 30 minutes in the mid morning and after work for another hour with my dog and co-worker. On the weekends, I walk 4-5 miles and ride my horse.

Favorite activities: I enjoy horseback riding, gardening, camping, water skiing, traveling and walking.

Stress buster tip: Walking and exercising outdoors in the fresh air and sunshine.

Wellness Achievement: After being diagnosed with a serious illness and recovering from the subsequent surgeries and treatments, Judy's quality of life took on a new importance. She became motivated to lose weight by improving her eating habits, exercising on a regular basis and appreciating the many wonderful relationships and friendships in her life. Because of these lifestyle changes Judy has more energy, feels better about herself and has a healthier all around attitude.

Judy received a gift certificate for a dinner for two and a framed award. **Congratulations Judy and keep up the good work!**



Nicole Leitzell

Wellness Employee of the First Quarter '08
Teacher
Learning for Life School

Place of birth: Monterey, CA

Favorite healthy snacks: Fruit, especially oranges

Exercise routine: I spend three hours a week doing circuit training, another five hours of walking and five hours of cardio.

Favorite activities: Working out, watching movies, party planning and shopping.

Stress buster tip: A power walk and then a long bubble bath.

Wellness Achievement: Changes to diet and strength training help teacher take off 30 lbs, the headlines could read. Nicole started circuit weight training and with the help of Weight Watchers began replacing high calorie foods with more healthier choices and is now 30 lbs. lighter. "I have more energy, endurance and almost never get sick!" says Nicole. Nicole also serves as the Wellness Ambassador for her school. Nicole received a gift certificate for a dinner for two and a framed award.

Congratulations Nicole and keep up the good work!

Spotlight recognizes school employees who have improved their health and become healthy role models for students and staff. If you know someone who deserves to be in the Spotlight, please submit a nomination form. Nomination forms are available at www.mcsig.com or by calling MCSIG (831) 755-0161.

YOUR RIGHT TO KNOW

ANNUAL NOTICES TO ALL MCSIG PLAN PARTICIPANTS

MCSIG provides the following annual notices regarding the Health Insurance Portability and Accountability Act (HIPAA) and the Women's Health and Cancer Rights Act (WHCRA) so that our members are well informed of the provisions of each Act.

MCSIG has elected to be exempt from the required provisions of HIPAA. However, all of our plans still substantially comply with the provisions of HIPAA. This allows MCSIG flexibility in providing cost effective services to participants and reduces the administrative expenses associated with federal regulatory compliance.

The MCSIG medical plans have always been in compliance with the Women's Health and Cancer Rights Act provisions, even prior to its enactment, and MCSIG continues to provide these benefits.

Health Insurance Portability and Accountability Act - HIPAA

Under a Federal law known as the Health Insurance Portability and Accountability Act (HIPAA) of 1996, Public Law 104-191, as amended, group health plans must generally comply with the requirements listed below. However, the law also permits State and local governmental employers that sponsor health plans to elect to exempt a plan from these requirements for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy. Monterey County Schools Insurance Group (MCSIG) has elected to exempt all medical plans and all dental and vision plans from all of the following requirements:

1. Limitations on preexisting condition exclusion periods. A preexisting condition exclusion period generally may not exceed 12 months, and generally must be reduced by prior health coverage an individual has had. Also, a plan may not impose any preexisting condition exclusion relating to pregnancy as a preexisting condition, nor, under certain conditions, with respect to newborns or children adopted or place for adoption.
2. Special enrollment periods. Group health plans are required to provide special enrollment periods for individuals who do not enroll in the plan because they have other coverage, but subsequently lose that coverage. Also, if a plan provides dependent coverage, the plan must provide a special enrollment period for new dependents (and the employee if not already enrolled) within 30 days after a marriage, birth, adoption or placement for adoption.
3. Prohibitions against discriminating against individual participants and beneficiaries based on health status. A group health plan may not discriminate in enrollment rules or in the amount of premiums or contributions it requires an individual to pay based on certain health status-related factors: health status, medical condition (physical and mental illnesses), claims experience, receipt of health care, medical history, genetic information, evidence of insurability, and disability.
4. Standards relating to benefits for mothers and newborns. Group health plans offering health coverage for hospital stays in connection with the birth of a child generally may not restrict benefits for the stay to less than 48 hours for a vaginal delivery, and 96 hours for cesarean section.

5. Parity in the application of certain limits to mental health benefits. Group health plans (of employers that employ more than 50 employees) offering mental health benefits may not set annual or lifetime dollar limits on mental health benefits that are lower than limits for medical and surgical benefits. A plan that does not impose an annual or lifetime dollar limit on medical and surgical benefits may not impose that type of limit on mental health benefits. These requirements do not apply to benefits for substance abuse or chemical dependency.
6. Required coverage for reconstructive surgery following mastectomies. Group health plans that provide medical and surgical benefits for a mastectomy must provide certain benefits in connection with breast reconstruction as well as certain other related benefits.

The exemption from these Federal requirements is in effect for the plan year beginning July 1, 2008 and ending June 30, 2009. The election may be renewed for subsequent plan years.

HIPAA also requires the Plan to provide covered employees and dependents with a “certificate of creditable coverage” when they cease to be covered under the Plan. There is no exemption from this requirement. This certificate provides evidence that you were covered under this Plan, because if you can establish your prior coverage, you may be entitled to certain right to reduce or eliminate a preexisting condition exclusion if you join another employer’s health plan, or if you wish to purchase an individual health insurance policy.

Women’s Health and Cancer Rights Act - WHCRA

The *Women’s Health and Cancer Rights Act* (WHCRA) of 1998 requires group health plans that provide medical benefits for mastectomies to also provide coverage for the following related procedures to a participant or beneficiary who is receiving medical benefits for a mastectomy. This includes:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

The MCSIG medical plans continue to provide coverage for mastectomies and the related procedures listed above, subject to the health plan’s usual deductible and coinsurance limitations. This notice is intended to notify you of your rights and to comply with the notice requirements of the Women’s Health and Cancer Rights Act of 1998. If you have any questions, please refer to your Summary Plan Description or contact MCSIG Customer Service at (831) 755-8055 or (800) 287-1442.

