

## President's Message

Dear MCSIG Member:

Twenty-five years ago, 20 Monterey County school districts came together to form the joint powers authority that you know as MCSIG, to provide insurance programs to district members. Today we are stronger than ever, thanks in no small part to better representation throughout the districts. We work hard to offer you the best programs *possible*, and I hope you will agree that MCSIG offers excellent health care programs at competitive rates compared to other plans within the state. In recent years, we've added a robust wellness program that has far exceeded expectations in terms of use by members, as well as in-house customer service to provide the answers you need, when you need them.

In addition, you can rest assured that you have a voice on the MCSIG Board of Directors. We now have six at-large employee members, plus three members from districts with more than 500 employees, and since last December, a retiree representative.

On behalf of everyone at MCSIG, I'd like to say thanks to our 25 member districts and the member employees we are so pleased to serve each day. We're honored to have served you for these past 25 years.

I also want to remind you that November is the open enrollment period during which you can change your benefit plans. Take some time to review your existing benefits to ensure they will meet your and your family's needs in the coming year. If you are satisfied with them, there's no need to take any action. If you need to make changes, please read about re-enrollment within this newsletter, and submit change forms by November 30th.

We are here to serve you and your family. Give us a call if you have questions, concerns or ideas on how we can be of service to you!

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

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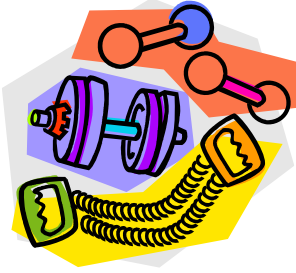
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### Inside:

*Fitness Center Discounts Brochure!*

## Take Advantage of Fitness Center Discounts



With the holidays approaching, it's a good time to get a head start on an exercise program to combat the inevitable Thanksgiving-Christmas-New Year's-Winter weight gain. Remember that you can get 10 percent to 50 percent off of regular membership fees from a number of fitness centers. For more information see enclosed brochure, or log onto [www.mcsig.com](http://www.mcsig.com), click the Wellness link and then the fitness center link. Or call Neil Hertsch at 831-755-0161.

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## Annual Re-enrollments for Benefits is Now

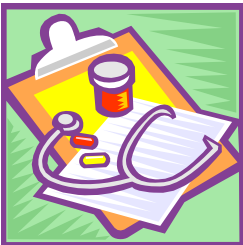
November of each year is the only time you can make changes to your medical, dental or vision plan coverages (this year for 2008) from the plan offerings. If your district allows you to change those coverages on an annual basis, you may want to review them and make changes as needed. Remember that if you do not re-enroll, your benefits will continue "as is" in 2008.



If you want to make changes, effective January 1, 2008, to your benefit plans:

- Complete a MCSIG change form by November 30 and submit it to your district benefit representative
  - Submit any supporting documentation, as necessary
  - Remember that you must add dependent children to your dental plan prior to the age of four, unless you adopt an older child, or they will be subject to a 24 month waiting period
  - Children must also be added to the vision plan prior to the age of four or they will not be allowed to enroll in vision coverage.
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## Reminder!



A cost-saving new benefit, Express Scripts Pharmacy Benefits Manager's mail order program, became available to you on July 1, 2007. This service now allows you to purchase a 3-month supply of most prescribed medications from as little as \$5 to a max of \$27. You also should have received a prescription (Rx) card in addition to your medical plan card. Please contact us if you have not received your prescription card (used for retail and mail order) or if you need additional information about how to take advantage of the Express Scripts' mail order service. Also, if you need a mail order form, please call MCSIG Customer Service at 831-755-8055 or toll-free at 800-287-1442.

# The 8 most important gym workout tips



1. **Warm up.** Take 5 minutes or so to do some slow movements or walking before you start exercising.
2. **Stretch out.** Stretch immediately after warming up or before you cool down. Flexible muscles are less likely to be strained or pulled than tight ones.
3. **Cool down.** Take a couple minutes after exercise to lower your heart rate and prevent your blood from pooling in your arms and legs.
4. **Lift a weight you can control.** Think gradual increases and slowly adding weight as you progressively get stronger. Lifting too much weight can lead to injuries. Aim for 8-12 repetitions on most movements.
5. **Lift smoothly.** Jerking and bouncing usually mean you are not in control of the weight. Practice good form when exercising and always control the movement; the weight should never control you.
6. **Exercise intensely enough to stimulate your system.** Ideally, your exercise routine should increase your heart rate and cause you to perspire a little.
7. **Breathe.** Exhale as your push or raise the weight and inhale as you lower the weight.
8. **Drink fluids.** Fluid loss during your workout can affect your performance. Take sips of liquid (i.e., water) throughout your workout to stay hydrated.

Consult your doctor prior to starting any new exercise routine. The goal is better health. Exercising safely and avoiding injury are critical to achieving your goal. Review your exercise routine with your doctor. Your doctor may modify your routine according to your health history.

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## **SP ☺ TLIGHT ON:** Moira Mahr

Wellness Employee of the First Quarter '07  
6/7<sup>th</sup> Grade Teacher  
Pacific Grove Middle School

**Place of Birth:** Princeton, NJ

**Favorite healthy snacks:** apples

**Exercise routine:** Recently, I've been getting up at 4:45 a.m. (impressive for me!) to run or walk 4-5 miles, everyday, except coffee day on Wednesday. Then in the evening, I have an opportunity to lift weights, take a class or run again.

**One area of your life you would like to improve:** I would love to improve my eating habits and race times (which go hand in hand).

**Favorite activities:** My favorite activities include going to the beach, painting, reading, running and travel. I am working on a marathon in each state (6 down, 44 to go), and plan to visit state or national parks as part of the run event.

**Stress buster tip:** I run, meditate and practice yoga.

**Wellness Achievement:** Even after a long day teaching 6<sup>th</sup> graders, you'll probably find Moira heading out for a fitness class or evening run. Despite taking up running only 2 years ago, Moira recently completed her 6<sup>th</sup> marathon. Moira keeps staff informed about local races and inspires others to exercise and be active. Moira received a gift certificate for a dinner for two and a framed award. **Congratulations Moira 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](http://www.mcsig.com) or by calling MCSIG (831) 755-0161.*



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## Did you know . . . ?

...if you are unable to get a flu shot from one of the MCSIG flu clinics, you can obtain a flu shot, just like all other immunizations, including travel vaccines, from your participating provider at 100% with no office visit co-pay.

...that your Employee Assistance Plan features helpful college planning services for your college bound students. Call (800) 998-8448 to learn more.

...that there are no office visit co-pays for preventative care visits in the MCSIG self-funded plans, Option I, II or III. For example, visits for well child, well women or physical exams are covered at 100% (please see schedule for frequency of and maximums for routine physical exams in your MCSIG benefit guide).

...you have an adult physical exam benefit up to \$250 per age schedule. **Note:** DMV or Sport Physical's are not covered by MCSIG plans.

