



RAP

Spring Issue

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Benefits Program

By: *Patty Baumunk, Director of Employee Benefits*

Medical Renewal Ranges

At the February 23, 2017 Executive Committee Meeting, the medical renewal ranges were released from Self-Insured Schools of California (SISC) for the 2017/2018 benefit year beginning October 1, 2017. Below are the ranges for each category that is known:

- PPO Active/Early Retiree: 1% or less
- Kaiser Active/Early Retiree: 5% or less
- PPO 65+ Medicare eligible plan: 10% or less
- Kaiser Permanente Senior Advantage (KPSA): Unknown at this time

In the SISC III Health Benefits Renewal 2017-2018 informational booklet, the Companion Care – Medicare Supplemental Plan will increase by \$18, from \$419 to \$437 or 4.3%. An added benefit for the Companion Care enrollees is the “Silver & Fit” Program, effective October 1, 2017.

Renewal premiums are scheduled to be released to the directors at the April 20, 2017 Executive Committee Meeting and at the April 21, 2017 Benefit Managers Meeting at RESIG.

RESIG Member Benefit

On March 2, 2017, the RESIG Benefits Dept. hosted a Medicare 101 Workshop for individuals who are already retired and approaching Medicare eligible age and needed to know how the Medicare and the RESIG plans coordinate.



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In the afternoon another workshop was held for those individuals who are currently working, approaching Medicare eligibility and will continue to work or those individuals thinking about retirement.

Maria Harlan, Senior Retiree Consultant from Kaiser Permanente and Lola Nickell from SISC were present to give information on what action needs to be taken for proper enrollment in Medicare Parts A, B, C and D to not incur permanent penalties. If you are a member in the RESIG medical pool and have questions or need assistance regarding Medicare, please call a Benefit Specialist at ext. 120 or 129.



Kaiser Senior Retiree Consultant addresses medical pool members on Medicare Part A, B, C and D, March 2, 2017.

Stakeholders Meeting

A dental and medical stakeholders meeting is scheduled for March 28, 2017. The dental portion of the meeting will begin at 2:30pm with registration beginning 2pm. Review of the dental program may include the following topics:

- Review of 2016 dental statistics
- Underwriting review
- Implant impact to reserves



The medical portion of the meeting will start at approximately 3:30pm with topics to include:

- SISC review
- Review of rate ranges for the 2017-2018 benefit year
- Review of tier options
- Review of plan options available
- Changes for the 2017-2018 benefit year

All interested districts are invited to attend the Stakeholders Meeting on March 28, 2017 whether the district is in the RESIG dental and/or medical pool, or not.

Mold 101

*By Will Davis, CIEC, REPA
Director of Environmental Risk Services*

Mold spores are everywhere. They are ubiquitous. Mold and bacteria do not grow in the air. They grow on environmental surfaces. Mold only needs four things in order to germinate and grow: a viable spore, a nutrient source, the optimal temperature range, and, most importantly, moisture. This explains why fungal infestation is often found in damp, dark, and hidden spaces. Light and air circulation have a tendency to dry things out, making the area inhospitable for mold.

For a material to support mold growth it must first be *organic*, e.g., wood, OSB board, paper, cellulose-based ceiling tiles, etc. Regardless of the type of mold, they all share the characteristic of being able to grow without sunlight.

Many types of mold also grow well at *temperatures* between 60 and 80 degrees Fahrenheit, which is the same ideal temperature range for human comfort.

Mold also requires *moisture* in order to germinate and grow. That's why materials that have an elevated moisture content (MC) provide a suitable substrate for mold growth to occur. If indoor environments are maintained in a dry condition, then mold cannot grow.

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Mold growing beneath vinyl wall covering

We often hear people speak of the “toxic black mold” that the press has popularized in recent years. This term is usually a reference to the mold *Stachybotrys*. However, the term is scientifically incorrect because there are thousands of different molds that are black in color. Referring to a mold as “toxic” is also incorrect because individuals vary greatly in how they react to mold exposures. This is the reason there are no established, definitive exposure guidelines for mold.



Mold growing on water-impacted drywall

The key to controlling mold growth is to remove the source of moisture, the nutrients, and the source of spores.

Always remember: “No moisture, no mold.”

iPad/Laptop Theft Is On The Rise...Don't Let Your District Be The Next Victim

By Deborah Fraser

Property & Liability Senior Claims Adjuster



Since January 2017, RESIG has received four property claims from member districts claiming iPads, laptops, and miscellaneous items being stolen from their school sites. This is an alarming condition, given that our JPA is self-insured, and there is a \$3,500 deductible required from each district before receiving any reimbursement from our risk pool funds.

Districts have been proactive in contacting law enforcement to immediately report the theft and have requested RESIG to deliver R.E.S.C.O. (Redwood Empire Schools' Care Quest) posters offering rewards to help capture the responsible individual(s).

RESIG recommends establishing the following security tips, in addition to what your district has already in place, to prevent costly iPad/laptop thefts:

- Engrave the district's name and telephone number on the equipment.
- Install anti-theft application in the device.



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- Set up passcodes to secure the use of iPads. If one tries to enter the wrong passcode six or more times, a message "iPad is disabled" will appear (go to <http://support.apple.com/kb/HT1212> to learn more about passcodes).
- Purchase security safes, rather than portable carts/shelves, to store iPads/laptops. If security safes are not feasible, install an alarm system in the room where the iPads/laptops are stored. This alarm system should be separate from your exterior intrusion alarm so that it can be easily identified should a break-in occur.
- Install cameras in computer labs or in rooms where iPad/laptop carts/shelves are stored.
- Develop sign-out/sign-in procedure for iPads/laptops that are removed from the sites, i.e. teachers taking iPads/laptops home.

When iPads/laptops are stolen, it costs money and disrupts students' education as we rely on these devices to teach. Taking precautions require less time to implement and can deter thieves from burglary.



Are You Experiencing Hand, Wrist or Arm Pain?

*By: Kelly Cook, CPDM, CEAS
Senior Return To Work/Ergonomic Advisor*

Symptoms of pain seem to creep up on us slowly until finally there is a breaking point and then something needs to be done. The idea is to prevent or try to mitigate risks or behaviors that can jeopardize our health and well-being.

Below are some tips to keep in mind regarding hand, wrist and/or arm pain:

- Reduce repetition. Doing the same motion over and over in the same manner, particularly when there is little in the way of breaks or rest periods increasing the chance of injury.
- Move! Muscles holding one position (static behavior) for long periods are more prone to fatigue than muscles that move a body part around.
- Avoid awkward postures. Some postures can't be avoided – but you can break up the amount of time you place yourself into those postures. Micro pauses!
- Remove pressure points. Direct pressure on nerves or tendons can cause damage in the long run. The wrist is one location of concern. The elbow (the funny-bone or crazy-bone nerve) is another.
- Reduce force. Even small exertions can cause stress if small muscles are involved. Sudden, fast motions involving a jerk or snap.
- Bundle up for cold temperatures.
- Can vibration be reduced or eliminated? Vibration, as with hand-held power tools or whole-body vibration as caused by driving heavy equipment can become factors.

Most repetitive strain injuries are preventable and curable if caught early. The key is prevention and noticing issues early on when it starts. Keep in mind that injuries may occur or be aggravated by non-work activities. Hobbies such as crafting, quilting or golf can contribute. Driving and even sleeping positions can be factors.

One of the best preventive measures is variety. Make sure to change your position and posture often. Build in micro pauses and alternate job tasks that utilize different muscles. If you have questions or concerns about the ergonomics of your workspace, contact RESIG at 836-0779 ext. 108 – we are here to help!

Wellness Corner

By: *Patty Baumunk, Director of Employee Benefits*

Flexitarianism 101 *by Cara Rosenbloom, RD*



The term **flexitarian** describes people who mostly eat a plant-based diet but occasionally enjoy meat, too. Flexitarians are *flexible vegetarians*.

Why choose a flexitarian diet? Some people like the ease of dining out and traveling without worrying about what to eat. If there are no beans and tofu on the menu, they can have chicken. Others like the health benefits that come along with vegetarian diets but don't want to give up meat, poultry or seafood entirely.

The flexitarian diet has no specific rules, which is part of the appeal. The basic premise is to eat more plant-based meals, filled with vegetables, whole grains, legumes, nuts and seeds, while reducing reliance on meat, fish, poultry and dairy products.

The potential health benefits of vegetarian eating include lower risk of heart disease, type 2 diabetes and high blood pressure. Flexitarians may enjoy those benefits, too: A recent study showed that increasing plant-based meals and reducing animal foods are associated with a 20% risk reduction for type 2 diabetes.

Because this eating plan is so flexible, you can stick to it for the long term. And good news — if you already follow healthy eating plans such as the Mediterranean Diet or Dietary Approaches to Stop Hypertension, you are a flexitarian.



Brooks Rice, CAJPA, presents RESIG with the CAJPA Accreditation of Excellence Award



PLEASE MARK YOUR CALENDAR

Spring Joint Powers Board Meeting
Thursday, June 8, 2017

Location: RESIG Conf. Center
5760 Skylane Blvd.
Windsor

Registration/Breakfast: 8:00 a.m.
Meeting: 8:30 a.m.

If you haven't already done so....

Please RSVP by May 22nd to:
Diane Vieyra at dvieyra@resig.org
or (707) 836-0779 x 103

