



RAP

Summer Issue

www.resig.org

August 2016

Benefits Program

By: *Patty Baumunk, Director of Employee Benefits*

Open Enrollment

The time for open enrollment is NOW! RESIG's renewal premiums for active and early retirees



for the 2016-2017 benefit year beginning October 1, 2016 are:

- Kaiser Permanente rates will increase 4.23% and 6.16% depending on the plan and tier that is selected for enrollment.
- Kaiser's Senior Advantage rates decrease (\$1-\$4) depending on the plan.
- Blue Shield's rates will decrease between 10.5% - 13.68% depending on the plan and tier that is selected for enrollment.

- The Anthem Blue Cross CompanionCare (Medicare supplemental) plan will increase from \$385 per month to \$419 per month.
- Delta Dental will have a rate pass (0% increase). Implant coverage has been added to the RESIG Dental Program at the 50% prosthodontic rate.

The following plan changes will occur this benefit year:

- **Effective 10/1/2016:** Blue Shield H S A – Pharmacy copays after deductible will change from \$7-\$25 to \$9-\$35.
- **Effective 1/1/2017:** Kaiser H S A – Family Coverage: Individuals enrolled in a plan with two or more members, the deductible is \$2600 instead of a \$3000 family deductible. The Out-of-Pocket (OOP) Maximum for individuals enrolled in a plan with two or more members is \$3000 instead of \$6000.

(Continued on Page 2)

Belonging to the RESIG medical pool have some "Added Value Benefits" that districts and members can take advantage of:

- GRAND ROUNDS** is a new health benefit that provides additional resources to ensure that members have access to the best health care possible. The benefit gives access to second opinions from world-leading experts without leaving your home. It also offers a service to identify and schedule office visits with highly-rated doctors in your insurance network. Because Grand Rounds is fully sponsored, it is available to you and covered dependents at no cost. Contact Grand Rounds at www.grandrounds.com/sisc or 1-844-252-3056.
- Employee Assistance Program (EAP)** is offered through Anthem Blue Cross. EAP is a service available to enrolled members of RESIG's Kaiser Permanente or Blue Shield health plans at no cost. EAP is designed to help members with everyday problems and questions, big or small. When a member or a household member contacts EAP, they will work with them to figure out the next steps. If members need counseling or if members have financial or legal questions, EAP will put the member in touch with appropriate counselors. How do you contact them...call 800-999-7222 or visit www.anthemep.com.


- MDLive** is a physician access service that is available 24/7 for PPO members only, at a cost of \$5. Some situations where MDLive service can be used are: instead of going to the ER or urgent care center for non-emergency issues, during or after normal business hours, nights, weekends and even holidays, if your primary care doctor is not available and if you are traveling and in need of medical care. Contact information: www.MDLIVE.com/sisc or 1-888-632-2738.

New Benefits Coordinator:

RESIG would like to introduce our new Benefits Coordinator, Jodi Misi, who joined the RESIG Benefits Department July 25, 2016. Jodi comes to RESIG from Cotati-Rohnert Park Unified School District where she worked since December 2011. Jodi can be reached at jmisi@resig.org, 707-836-0779, ext. 126 or by direct fax at 707-836-9047. Welcome Jodi!!

Wellness Corner



Got Your Eye on Sunglasses? (Alliant, Personal Best)

Years of exposure to the sun's damaging ultraviolet (UV) rays may contribute to eye and vision problems as you age. Wearing sunglasses can lower your risk for conditions including glaucoma, cataracts and macular degeneration.

When choosing sunglasses, you don't need to spend a lot, but you should be picky about the lenses. Here are some guidelines:



- UV protection is a must.** Both plastic and glass lenses can absorb UV light, which is further blocked by adding certain chemicals to the lens material. However, sunglass makers aren't required to disclose or guarantee 100% UV protections. For added assurance, the Glaucoma Research Foundation suggests choosing sunglasses labeled as blocking 99-100% of UV rays or UV absorption up to 400nm.

(Continued on Page 3)

- **Polarized lenses** work well to reduce glare at the beach, on the water and in the snow, but don't guarantee UV protection. Make sure they're labeled for 100% UV protection.
- **Sunglasses that wrap around your eyes** can help block stray UV light. Keep in mind, wrap around glasses can reduce your peripheral vision, posing a risk especially when driving.

If you already have eye damage, ask your eye care provider for guidance in choosing the most protective lenses.

Stay Flexible at Work

After hours of sitting, driving or standing on the job, muscles and joints tend to tighten up. Simple stretching helps relieve muscle fatigue and stiffness and restore your comfort and energy. Here are 2 easy stretches that work multiple muscles. Hold each stretch for 10 seconds; work up to 30 seconds, and repeat stretches 3 to 5 times. Repeat with the other side of your body; use a wall for balance.

Thigh and Leg Stretch



- Place 1 hand, palm flat, against a wall for support.
- Stand on the opposite leg, keeping knees side by side.
- Use your other arm to bring heel of the other leg towards buttock.
- Keep back as straight as possible.



Tricep and Shoulder Stretch



- Sitting in a chair or standing, keep back straight and reach hands toward the ceiling.
- Place 1 hand down your back, keeping palm flat.
- With opposite hand, gently pull elbow in towards your head while keeping head straight.

If you have back or joint problems or feel pain when you stretch, consult your health care provider

Cal/OSHA's Top Five Citations for Schools

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

Presented below are the five most frequently cited Cal/OSHA violations at California K-12 schools for the period from May 2015 through June 2016. The civil penalties assessed school districts by Cal/OSHA for the violations amounted to \$231,153. Most of the Cal/OSHA inspections resulted from employee complaints to the agency.

1. **Injury and Illness Prevention Program** (Title 8, CCR, §3203): The cited conditions included failure to have a written program, having an incomplete program, and out-of-date information in the written program.
2. **Heat Illness Prevention Program** (Title 8, CCR, § 3395): Citations were issued for failure to have a heat illness program, lack of supervisor and employee training, and omitting various required elements of the written program.

(Continued on Page 4)

3. **Hazard Communication AND Failure to Maintain Aisles, Work Spaces, and Work Areas Free of Hazards** (Title 8, CCR, § 5194 and Title 8, CCR, § 3273): Two Cal/OSHA standards tied for third place. Citations issued under the Hazard Communication standard included failure to have a written Hazard Communication Program (HCP), failure to maintain safety data sheets (SDS), and insufficient employee training. Conditions cited under section 3273 included failure to maintain hallways, aisles, and floors free of debris and excessive storage and obstructed exits.
4. **Emergency Eyewash and Safety Showers** (Title 8, CCR, § 5162): Conditions cited included malfunctioning eyewash stations and safety showers, blocked access to emergency eyewash and safety showers, and not having an emergency eyewash station where corrosive chemicals are mixed and used.



5. **Failure to Report Workplace Injuries and Illnesses** (Title 8, CCR, § 342(a)): Cal/OSHA continues to issue a substantial number of citations at California K-12 public schools for failing to report “serious” injuries, illnesses, and fatalities immediately. “Immediately” means reporting the incident to the nearest Cal/OSHA District Office as soon as possible but **not longer than 8-hours after the employer has knowledge of the event**. This 8-hour reporting requirement applies even if the incident occurs “after hours”, on a holiday, or weekend. Reporting of the incident must come from the employer (school district). RESIG cannot report to Cal/OSHA for the employer.

A “serious” physical injury or illness requiring immediate reporting to Cal/OSHA is defined by law as “any injury or illness occurring in the place of employment or in connection with employment”, that results in:

- Inpatient hospitalization for a period in excess of 24 hours for other than medical observation.
- The loss of any member of the body.
- Any serious degree of permanent disfigurement.
- Impairment sufficient to cause a part of the body or the function of an organ to become permanently and significantly reduced in efficiency on or off the job, including, but not limited to, depending on the severity, second-degree or worse burns, crushing injuries including internal injuries even though the skin surface may be intact, respiratory illnesses, or broken bones.

Non-compliance with this Cal/OSHA regulation is a mandatory \$5,000 civil penalty.

What is Cyber Security and how does it affect us?

By Steve Fields, Property & Liability Risk Manager

Cyber security, also referred to as information technology security, focuses on protecting computers, networks, programs and data from unintended or unauthorized access, change or destruction. (University of Maryland- Cyber Security Department)

Why is Cyber Security Important?

Governments, military, corporations, financial institutions, hospitals and other businesses collect, process and store a great deal of confidential information on computers and transmit that data across networks to other computers.

(Continued on Page 5)

With the growing volume and sophistication of cyber-attacks, ongoing attention is required to protect sensitive business and personal information, as well as safeguard national security. During a Senate hearing in March 2013, the nation's top intelligence officials warned that cyber-attacks and digital spying are the top threat to national security, eclipsing terrorism. (University of Maryland- Cyber Security Department)

But experts say K-12 schools are also at great risk. From outside threats and students who want to stir up trouble, schools are relying more on technology for day-to-day operations and incorporate more software, apps, online programs and Web-based testing into classes. There's also the wealth of data that schools routinely collect on students and store on their servers, from attendance records to medical issues.

In recent years, school districts have been the target of sophisticated cyber-attacks. When Terry Van Zoeren came out of retirement in 2014 to be interim superintendent at a New Jersey school district, he didn't anticipate dealing with a cyber-attack. But the 20-year administration veteran was forced into action in March when a savvy foreign hacker held the Swedesboro-Woolwich School District's computer system for a ransom — making it impossible for kids at four elementary schools to take their online statewide tests as scheduled. The cyber-criminal was able to get into the system through a weak password held by a third-party vendor the district contracts with to provide maintenance work on the network.

In 2013, about 15,000 students at Sachem School District in Long Island, New York, had personal data, including school ID numbers and the names of those receiving free or reduced lunches, posted to an online forum. Cops later arrested a 17-year-old high school student in the district who pleaded not guilty ([according to Newsday](#)). In Jersey City, New Jersey, a charter school in June 2014 was able to obtain names, addresses, phone numbers, dates of birth and possibly Social Security numbers of students attending traditional public schools to mail them registration forms ([according to the Jersey](#)

[Journal](#)). And teachers' data, including Social Security numbers, was compromised during an attack at Prince George's County public schools in Maryland — affecting 10,000 of the district's nearly 24,000 employees, ([the Washington Post reported](#) in November 2014).



In February of this year, a Sonoma County school official and her husband turned themselves in after state prosecutors filed computer crimes charges against them stemming from a hacking investigation, according to the Northern California Computer Crimes Task Force. They were accused of conspiring to hack into the district's network, monitoring emails and sending a controversial email from an unsuspecting employee's account, said Carl Chapman, computer crimes task force supervising inspector. A State Attorney's Office prosecutor, who worked closely with the task force, filed a complaint in Sonoma County Superior Court charging them with network intrusion, identity theft, eavesdropping and conspiracy. Investigators later found that the husband, who had been the district's technology support coordinator until mid-2014, still had access to the system and used other people's log-in information to get in. The case prompted the district to contract an outside vendor to undertake an audit of its network security and systems.

These few examples show the extent and sophistication hackers will go to get into a system. We must educate ourselves and be vigilant in our efforts to protect our data.

The following simple tips will help in our personal and professional life to keep from getting hacked.

(Continued on Page 6)

Basic Tips on Cyber Security

The technology may be intimidating but effective cyber security starts with simple steps and caveats, say security experts.

Here are 10 tips for anyone who relies upon computers from the National Cyber Security Alliance (www.staysafeonline.info), a Washington, D.C.-based public-private partnership of institutions and technology companies:

- Use anti-virus software.
- Don't open e-mails or attachments from unknown sources. Be suspicious of any e-mail attachments that are unexpected, even if they come from a known source.
- Protect your computer from Internet intruders.
- Regularly download security updates and patches for operating systems and other software.
- Use hard-to-guess passwords. Mix upper case, lower case, numbers and other characters not easily found in the dictionary. Make sure your password is at least eight characters long.
- Back-up your computer data on disks or CDs regularly.
- Don't share access to your computer with strangers. Learn about file-sharing risks.
- Disconnect from the Internet when not in use.
- Check your security on a regular basis.
- Make sure all employees know what to do if a computer or system is believed to be infected or corrupted.

Look for our Cyber Liability Program Workshop coming this fall!

Is it Fraud or Abuse & Malingering?

By Gretchen Schmidt, Claims Assistant

Fraud occurs when someone *knowingly* lies to obtain or deny worker's compensation benefits.

Example: A person lies and claims that an injury occurred at work in order to get time off for a personal vacation.

Abuse and Malingering occurs when one fabricates or exaggerates the symptoms of a physical or mental disorder for some type of external gain such as avoiding work, obtaining medical care unrelated to the injury, remaining on weekly benefits, or increasing a settlement value.

Example: A person hurts his back at work, claims the pain is too much and he can't work. He then decides to go play golf while off work because he has nothing else to do.



What does RESIG do to ensure that a claim is properly investigated?



(Continued on Page 7)

RESIG investigates all claims thoroughly and ethically, including potential fraud or abuse. We will collect statements and evidence when warranted. We may also refer the case, along with our detailed investigation to the appropriate agencies if there is a reason to believe fraud has occurred.

What is the role of the School District?

Report as much detailed information as you can to your claims examiner regarding your knowledge of the injury. Report if there is any reason to dispute the injury, identify witnesses and any red flags such as late reporting or recent disciplinary action/termination.

If you have any questions or would like to know more including a complete list of red flags, please contact your Claims Examiner, or Gretchen Schmidt-Claims Assistant, CPF1, at 707-836-0779 Ext. 112 or email at gschmidt@resig.org



2016/17 Executive Committee Meetings

August 18, 2016
September 22, 2016
October 20, 2016
November 17, 2016
December 15, 2016
January 19, 2017
February 16, 2017
March 16, 2017
April 20, 2017
May 18, 2017
June 8, 2017



***RESIG'S 2016/17
EXECUTIVE COMMITTEE***

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