

APRIL 2025

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S M C S I G



NEWSLETTER



Welcome to the April Newsletter!

We're back with the latest updates to keep you informed and connected. In this issue, you'll find important benefits news, details on upcoming meetings, and a quick safety tip to keep in mind. As always, our goal is to keep you in the loop with everything you need to know, quickly and clearly.

*Pictured: Title 22 Training on 4/7
We had over 120 attendees!*

Upcoming Meetings

- **April 24:** Strategic Planning Follow-Up Meeting
- **April 25:** Dental & Vision Program Discussion
- **April 28:** HCC Meeting
- **April 29:** M&O Meeting
- **May 8:** Executive Committee Meeting
- **May 22:** JPA Board Meeting

For more details and information about meetings, please contact Raya Estares restares@smcsig.org

Safety

5 Steps to Ladder Safety

Ladders are essential tools in school maintenance but they're also one of the leading sources of workplace injuries. The good news, most ladder accidents are preventable.



Follow these five simple steps to stay safe every time:

1. Inspect Before Use

Before climbing, check the ladder for cracks, loose parts, missing feet, or any damage.

If something doesn't look right, don't use it.

2. Set It Up Safely

Place the ladder on flat, stable ground. Use the 4-to-1 rule: for every 4 feet of ladder height, the base should be 1 foot out from the wall.

3. Use 3 Points of Contact

Always keep three points of contact—either two hands and one foot or two feet and one hand—on the ladder at all times. Never carry tools while climbing.

4. Stay Between the Rails

Your body should stay centered between the side rails. If you need to reach, climb down and reposition the ladder.

5. Know the Limits

Don't stand on the top rung or exceed the ladder's weight limit. Only use ladders for their intended purpose.

Benefits

Important Updates from the JPA

Exciting Updates on JPA Health and Welfare Benefits!

We have some fantastic news to share with all our Member Districts! The JPA is making some exciting improvements to our Health and Welfare Benefits programs that will bring positive changes starting in 2026.

Here's a quick look at what's coming and why you should be excited:

New JPA for Dental & Vision Programs: Big Changes Ahead!

We're thrilled to announce the Board voted on March 27th to partner with ACSIG (Alameda County Schools Insurance Group) as the new JPA for our self-funded dental and vision programs effective January 1, 2026. ACSIG works with ≈250+ school districts throughout California and represents over 116,000 dental and 43,000 vision public school employees in these programs. This change will bring enhanced service and more streamlined processes, ensuring you get the best possible support. The ACSIG program includes a Third-Party Administrator (TPA) – PBIA. PBIA's platform for eligibility and billing will replace the current KCares system.

Benefits

Benefits Administration

At the March 27th JPA Board meeting, a decision was made to move forward with BCC as the Benefits Administration vendor for the HCC Member Districts. A sub-committee comprised of the following Member Districts participated in system demos for 2 finalist administrators:

The Sub-Committee selected BCC and felt that their system capabilities provided upgrades and more efficiencies for managing benefits. Additionally, BCC provides opportunities for ALL Member Districts to select “Buy-up” services that include the following options:

- COBRA Administration
- Retiree Billing & Administration
- Premium Reconciliation
- Payroll Connection/Integration (future state)
- myCalPERS Integration

What's Next

- During the month of April, the JPA will be working to secure administrative agreements with both ACSIG and BCC.
- Starting in May, Alliant will be reaching out to each Member District to discuss specific action plans for each individual district. Alliant will provide all the details you'll need for the upcoming system updates. This is your chance to ensure everything aligns perfectly with your district's needs, i.e. sub-group classifications, 2026 Open Enrollment timing, need for 10thly, 11thly rates, individual district costs for the above “Buy-up” options, etc.

Benefits

Life Insurance: Marketing

For those Member Districts who participate in the SMCSIG Life Insurance Program: Alliant will also be launching a marketing in order to explore alternatives to the JPA's current life insurance benefits, currently offered through MetLife.

To ensure we have the most up-to-date information and the correct benefit classifications, please look for an email from Alliant that outlines the data needed for this marketing effort. In addition to a request for census data, Alliant also needs to confirm that the current MetLife contract for your District correctly outlines your understanding of classifications and rates. We appreciate your prompt response to Alliant's request.

SMCSIG Employee Benefits in 2026 – Improved Efficiencies

- **Improved Administration:** With ACSIG and BCC, we're bringing you better tools and support to manage your benefits more efficiently
- **Increased Collaboration:** The upcoming meetings outlined above are your chance to connect, share ideas, and shape the future of the SMCSIG Employee Benefits Programs
- **Transparency and Input:** You'll have a voice in every stage of the process, including plan design options and 2026 rate setting

The changes coming in 2026 are all about making the process smoother, more efficient, and more effective for YOU. Let's take advantage of these opportunities to collaborate and make the most informed, positive decisions for our Member Districts.

Stay tuned for more updates, and we can't wait to see you at the upcoming meetings!

Upcoming Meeting



Join Us for an Exciting Dental & Vision Program Discussion!

We're hosting an all-Member District meeting on April 25th to dive deep into the SMCSIG Dental and Vision programs. This is your opportunity to:

- Learn about the exciting new benefit plan options being proposed to address the Delta Dental Out-of-Network dentist issues for 2026
- Review Dental & Vision plan utilization
- Get an early look at potential rate impacts and plan design options
- Collaborate with fellow districts to ensure the best decisions are made for everyone!

This meeting is a fantastic chance to get involved, share your thoughts, and help shape the future of these very important programs. After the meeting, we'll present the discussions and proposals at the May 8th Executive Committee so that final 2026 renewal decisions can be made at the May 22 JPA Board meeting. We look forward to seeing you April 25th – your input will help guide 2026 renewal decisions!

Did you know?

Event Guide: Red Light, Green Light

We've put together a handy "Red Light, Green Light" activity checklist to help guide best practices. It's a quick and easy way to see what's encouraged and what to avoid. We hope you find it helpful!

[Click here for Red Light, Green Light Document](#)



Document Every Incident

When a workplace injury occurs, no matter how minor. It's essential to document the incident right away. Early reporting captures details while memories are fresh and witnesses are available, helping prevent confusion later.

Minor incidents can become more serious over time. An early report provides a clear timeline and context, which is especially important if a claim develops. It also helps identify safety concerns before they cause harm to others.

For SMCSIG members, the first step in reporting any incident is calling Company Nurse. This ensures medical triage is handled appropriately and documentation begins immediately. Employers can always contact the SMCSIG office for additional guidance.

Prompt, accurate reporting also helps defend against potential claim disputes. A well-documented account protects both the injured worker and the employer by providing clear facts from the beginning. Encourage a culture of transparency—report early, report everything.

New Staff?

SMCSIG wants to ensure that your district's new staff members feel welcomed and have the opportunity to get to know our team and the services we provide. To make this happen, we need your help!

If your district has recently welcomed new staff members, please share their details with us so we can coordinate a meet and greet to introduce ourselves and explore how we can best support them.



OPTUM April Newsletter

Mental Health Awareness

To access this month's EAP newsletter, please go to the Optum Website ([Linked Here](#)) and use access code **SMCSIG**.

Fitness Rewards

SMCSIG is pleased to announce their Wellness Get Fit Rewards Program for the Medical Consortium Member participants. If you are a member of one of the following Districts and currently enrolled in your district's medical plan and want to learn more on how you can get rewarded while getting fit, please read the attached.

Belmont-Redwood Shores SD
Cabrillo Unified School District
Jefferson Elementary School District
Jefferson Union High School District
Portola Valley School District
SMCSIG JPA
Bayshore Elementary School District
La Honda-Pescadero School District

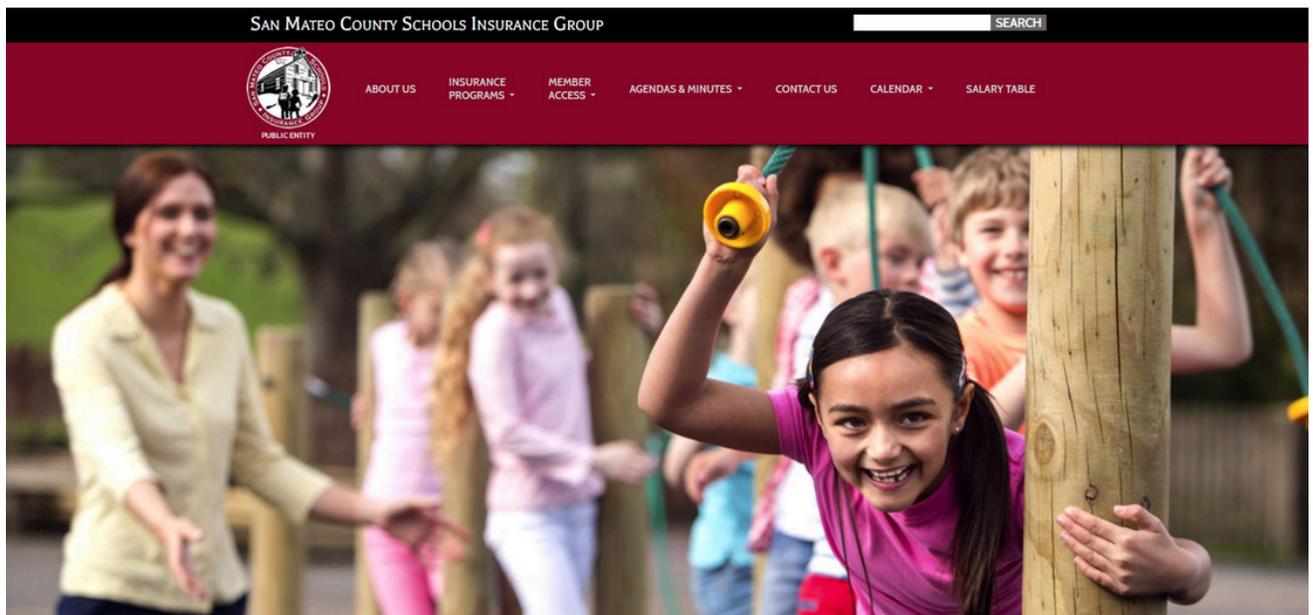
[Log your workouts!](#)

Optum is your Employee Assistance Program (EAP) provider.

Each benefit eligible employee and their family members have access to the program. EAP is available to help you help your employees and their families deal with life issues that may affect their ability to be productive in their jobs

Call toll-free: 1(866) 248-4094
Or log on to
liveandworkwell.com
Access code: SMCSIG

SMCSIG Website



**How to access
the member
services portal
on our website.
smcsig.org**

Username:
SMCSIGmember

Password:
caughtyousafe

What to find on our website

- Past meeting agendas, minutes, and summaries
- Insurance Binder Resources
- Property / Liability Resources
 - Major Property Loss Contacts
 - Major Property Loss Procedures
 - Cyber Incident Procedures
- IRIC Manual