



# SMCSIG NEWSLETTER



## NEW ADMINISTRATORS

### \* Superintendents

- **Bhavna Narula**, Bayshore Elementary
- **Michelle Ross**, La Honda-Pescadero Unified
- **Erik Burmeister**, Las Lomitas
- **Carissa Bowman**, Pacifica
- **Ramon Miramontes**, Cabrillo

### \* CBO

- **Wael Saleh**, Director of Budget and Fiscal Services, San Mateo Union
- **Logan Martin**, Chief Business Official, Pacifica School District

### \* HR

- **Lilian Guzman**, San Bruno Park
- **Bonnie Hansen**, Sequoia Union

## Welcome Back!

### Message from Executive Director, Tom Ledda

Dear Superintendents, CBOs, and HR Professionals,

I would like to welcome our newest members and welcome back to all returning members!

The San Mateo County Schools Insurance Group team, would like to personally thank you for the important work you do each day for your students, staff, and communities. SMCSIG serves as your Joint Powers Authority for property, liability, workers' compensation, loss control, and member services, and we're here to support you.

Whether it's coordinating return-to-work plans, managing claims, reducing risk, or providing training and resources, our goal is to help your district operate safely and efficiently.

If you're new to your role, you'll find our members are incredibly supportive of one another. And if there's ever a question or an opportunity for us to assist, please don't hesitate to reach out.

Wishing you a safe and successful school year.

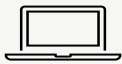


## Big News for Dental & Vision Only Districts!

Exciting updates are coming your way for 2026!

SMCSIG has been working behind the scenes to make your experience in the JPA's Dental and Vision plans than ever. We are committed to a smooth and seamless process moving from KCares to the ACSIG JPA for all SMCSIG Member Districts. Below we've outlined everything you need to know about upcoming Dental and Vision program transitions and improvements.

### KEY CHANGES AT A GLANCE



#### New Administration System

- You'll use the KCares/BenefitBridge system for Open Enrollment this year.
- After Open Enrollment, Keenan, Delta Dental & VSP will share your info with PBIA, the eligibility and billing administrator for ACSIG.
- Starting January 1, 2026, PBIA becomes your go-to system for Dental & Vision.



#### Billing – Keeping it Simple

- PBIA will send your District's Dental and/or Vision bill starting in December for coverage effective January 1, 2026.
- The County Office of Education will continue to handle payments via journal entry.
- Districts are responsible for reviewing invoices to ensure accuracy.
  - Any changes will reflect on the next month's invoice.



#### Don't Miss These Info Sessions!

- We're breaking it all down in an easy format. Learn about Dental & Vision plan updates, system changes, and next steps.
- **Register today! Choose the time that works for you:**
  - Wednesday, August 20 | 2:00 PM – 3:30 PM | [Register HERE](#)
  - Friday, August 22 | 10:30 AM – 12:00 PM | [Register HERE](#)
- 🗂️ Can't make it? No worries—we're recording everything for you to watch later!
- 📅 Need a 1-on-1 session? Alliant is happy to coordinate a meeting with you! Please reach out to Heather McCarthy ([heather.mccarthy@alliant.com](mailto:heather.mccarthy@alliant.com)) from Alliant to schedule.



## Changes for ALL Member Districts!

### Group Number Stuff

- Delta Dental: No changes to group numbers.
- Vision (VSP): New group numbers start 1/12/2026, but the last two digits stay the same to make it easier.

✉ If you've gotten an email from Heather McCarthy, don't forget to reply with any setup details needed!

### \* 2026 DENTAL AND VISION ENHANCEMENTS \*

#### Starting January 1, 2026:

##### ◆ Dental Perk!

Diagnostic & preventive services won't count against your yearly max anymore! That means you keep your full benefit amount for major stuff like fillings or crowns.

##### ◆ Vision Upgrade!

Your frame allowance is going up from \$150 to \$180! More choice and flexibility in eyewear selection.

📄 A communication piece for employees will be available soon.

### \* HCC System Readiness

The HCC is working hard to finalize system configuration and ensure a smooth open enrollment experience.

📧 Please continue watching for updates from the Alliant team.

### \* We're Here to Support You

Have questions? Need help navigating the changes?

The JPA is here to assist with every step of this transition.

Let's make 2026 the best year yet

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## COMMON PITFALLS WHEN PROVIDING REASONABLE ACCOMMODATIONS

One of the most common employment practices complaints against California employers is failure to provide reasonable accommodation for an employee's disability. For the past five years, approximately 1 in 4 complaints with the California Civil Rights Department (formerly the Department of Fair Housing and Employment) specifically included a claim of failure to accommodate. Additionally, nearly 50% of civil rights complaints against employers included a claim of disability discrimination, which often incorporates a failure to accommodate claim. These complaints frequently lead to civil lawsuits, and due to the factual specificity of these types of claims, are often difficult to get dismissed early in litigation. Therefore, it is important for employers to prevent these claims from occurring by handling requests for accommodations appropriately at the time they are made.

California and federal law create a duty for employers to reasonably accommodate their employees. The general rule is that if an employee has a disability and is able to perform their essential duties with accommodation, the employer has a duty to provide that accommodation, if it is reasonable. Seems simple enough, however, there are common pitfalls that employers often fall into that subject them to liability.

### PITFALL 1: NOT ENGAGING IN THE INTERACTIVE PROCESS

Failing to engage in the interactive process is one of the most frequently occurring traps that employers fall into. Sometimes an employee will request an accommodation that is, on its face, unreasonable. For example, an employee will request to be transferred to a different supervisor because of a personality conflict or for full-time telework when the essential functions of their job require them to work onsite. It is tempting for the supervisor to reject the requested accommodation and wait for the employee to come back with a more reasonable request. While an employee is not entitled to an unreasonable accommodation, an employer can still be exposed to liability if it fails to engage in the interactive process.

If an employee requests an unreasonable accommodation, the employer should 1) request medical documentation stating the employee's limitations and 2) after receipt of the medical documentation, engage in the interactive process to provide alternative accommodations that can accommodate the employee's limitations. Taking the earlier example, if the employee provides a note from a provider stating that she suffers stress and anxiety and requests she be transferred to a different supervisor, the employer should offer alternative accommodations that also mitigate stress and anxiety. These can include permitting additional short breaks, offering a cubicle that is further away from the supervisor, having the supervisor communicate work tasks in writing, or providing noise cancelling headphones.

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The employer can also invite the employee to offer alternative suggestions for reasonable accommodation. These negotiations should be documented, including what was offered and whether the employee accepted or rejected each suggested accommodation. The best-case scenario is that employer and employee will agree on an accommodation that is satisfactory to both. Even if the parties cannot agree on an accommodation, a documented, good-faith effort by the employer to provide a reasonable accommodation is a strong defense to any potential civil claim.

### **PITFALL 2: NOT RELAYING ESTABLISHED REASONABLE ACCOMMODATIONS TO NEW AND ACTING SUPERVISORS**

Once the employer agrees to a reasonable accommodation, it is legally obligated to provide the accommodation until the limitation is lifted, or the parties agree to remove or change the accommodation. Failing to provide the accommodation, even inadvertently, can expose the employer to litigation. This situation was illuminated in *A.M. v. Albertsons, LLC*, 178 Cal.App.4th 455 (2009), when a grocery store employee who suffered frequent urination was granted an accommodation to use the restroom on an as-needed basis, outside of her regularly scheduled break periods. One night, an acting supervisor, who had no knowledge of A.M.'s disability or her accommodation, denied A.M. permission to use the restroom outside of her break period, which resulted in A.M. urinating in front of customers. The jury found Albertsons liable, awarding A.M. \$200,000 in damages, and the California Court of Appeals upheld the jury verdict, even though Albertsons only failed to accommodate A.M. inadvertently and on one occasion. This holding confirmed that it is the employer's duty, not the employee's duty, to make sure all agreed-upon accommodations are continuously implemented.

While the Albertsons case seems unique, it is commonplace for an employer to fail to notify new or acting supervisors of their employees' accommodations. It is important for the employer to keep track of which employees have accommodations and to notify their supervisors, including acting supervisors, as soon as possible to avoid any gaps in accommodation.

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### **PITFALL 3: PROVIDING ACCOMMODATION WITHOUT MEDICAL DOCUMENTATION**

While some requests for accommodations are unreasonable on their face, other requests seem so reasonable and straightforward that the formalities of the interactive process seem burdensome and unnecessary, such as obtaining a medical note stating the employee's limitations. However, this can be a minefield that can lead to litigation.

For example, an employee requests she needs a flexible start time and claims it is because of a disability that prevents her from waking up early. The supervisor grants the request without medical documentation because he is easygoing and personally prefers a flexible start time. Subsequently, management changes and the new supervisor requires all employees to start at a designated work time. As discussed above, once an employer agrees to an accommodation, it is legally obligated to provide it, until the limitation is lifted or another accommodation is agreed to through the interactive process. Therefore, it will be a challenge, and a potential lawsuit, if the new supervisor tries to lift this accommodation, even though it was not medically necessary to begin with. Further, granting accommodations without medical substantiation can also expose employers to litigation from other employees, because there is a perception of favoritism. It is okay for employers to be flexible with their employees; however, they need to make it clear and put in writing that such arrangements are not reasonable accommodations because there is no medical documentation, and therefore can be lifted by the employer at will.

### **Conclusion**

As discussed above, there are numerous stages in the reasonable accommodation process that, if handled improperly, can subject employers to liability. Overall, it is important to keep in mind that diligent communication and documentation is key, between the disabled employee, the supervisor and with all successive and acting supervisors.

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## SMCSIG Tailgate Safety. One Page, Once a Week

At SMCSIG, we believe safety shouldn't be complicate, or forgotten. That's why our Loss Control team sends members a quick, one-page Tailgate Safety sheet every week.

Each one covers a real-world hazard you might face on the job, like ladder use, lifting, chemical safety, or seasonal risk. Each message includes:

- What the hazard is
- How to prevent it
- What can happen if it's ignored
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They're perfect for a quick "tailgate talk" for our M&O and Custodial teams. They are designed to spark a five minute conversation that can prevent injuries, save money, and keep everyone safe.

One page. Once a week. Safety made simple.

## Return to Work – Part of the Healing Plan

When a doctor recommends modified activity after a workplace injury, it's not just about getting back on the job, it's an important part of your medical treatment plan.

Participating in a structured Return to Work program helps you:

- Heal faster by staying active in a safe, supervised way
- Reduce the chance of reinjury by following the doctor's limits
- Avoid unnecessary delays in your recovery and claim closure

For employers, supporting modified duty also means fewer lost workdays, lower costs, and fewer disputes or litigated claims. Most important, it's the best way to help our employees recover while staying connected to the workplace.

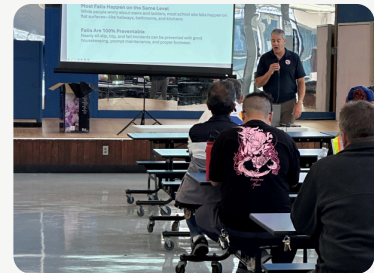
When we align your return-to-work assignment with your doctor's recommendations, everyone wins: employees get better sooner, and the school district keeps moving forward safely.

Modified duty isn't a step back, it's a step toward full recovery.

## This Month in Pictures



Burlingame M&O Safety Training



M&O Safety Training for South San Francisco.

Safety Trainings were also done for Cabrillo and Jefferson Elementary.



Forklift Training hosted at Jefferson Elementary

## EASY ERGONOMICS FOR A BETTER WORKDAY

Sitting all day can take a toll—small tweaks to your setup can help you feel better and stay energized. Try adjusting your chair, screen, and posture for a more comfortable workday! I've also attached the ergonomic request form if you'd like extra support with your setup.

### ERGONOMIC REQUEST FORM

## ★ Quick Ergonomic Tips



### Sit comfy

Keep your back supported and feet flat on the floor.



### Keyboard & mouse

Keep them close so your arms bend naturally—no reaching.



### Screen check

Your monitor should be about arm's length away, with the top at eye level.



### Take mini breaks

Stand up, stretch, or walk around every hour to reset your body.



### Little helpers

Footrest, headset, or even a pillow for back support can make a big difference.

## ERGONOMICS

Sitting all day can take a toll—small tweaks to your setup can help you feel better and stay energized.



Adjust your chair



Adjust your screen and posture







## OPTUM August Newsletter

### Youth Mental Health

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

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

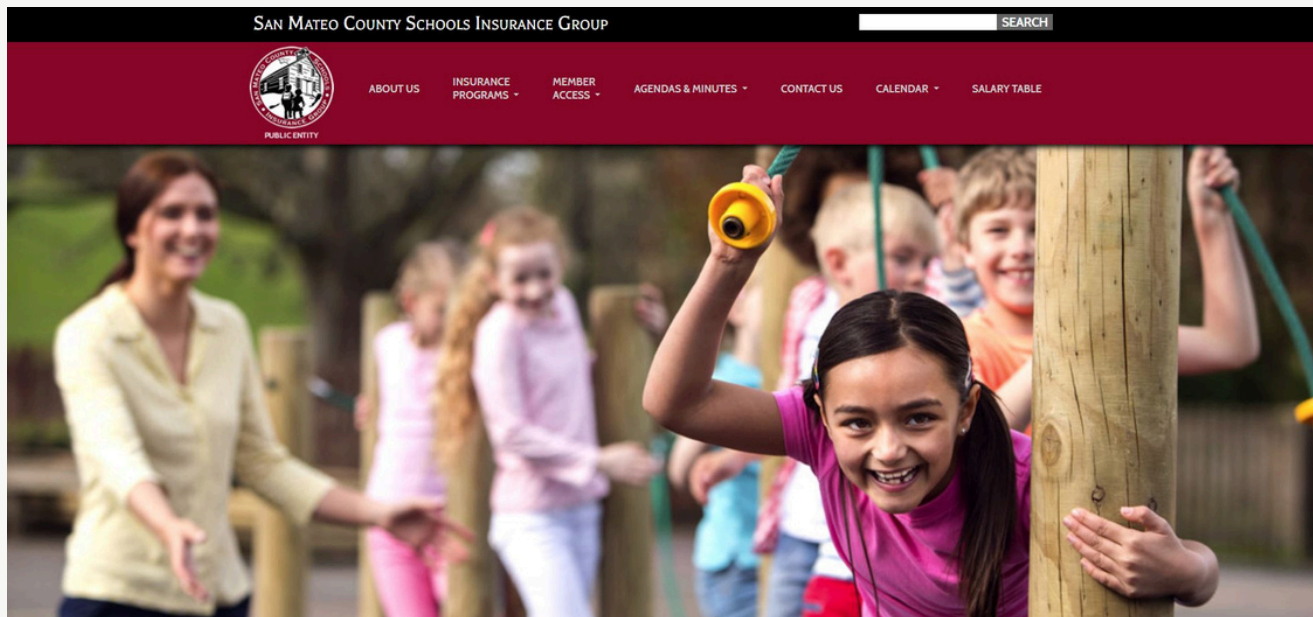
Call toll-free: 1(866) 248-4094  
Or log on to  
[liveandworkwell.com](http://liveandworkwell.com)  
Access code: SMCSIG

## 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!](#)**



**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

## Important Dates

### M&O

- October 9, 2025
- January 22, 2026
- April 23, 2026

10:00-11:30

Location: SMCOE

101 Twin Dolphin Dr. Redwood City 94065

### Executive Committee / JPA Board Meetings

- September 11, 2025
- November 6, 2025
- January 15, 2026
- March 5, 2026
- May 21, 2026
- June 11, 2026

9:00 AM -12:00 PM

Location: ZOOM / SMCSIG

OFFICE

1791 Broadway, Redwood City  
94063