

# SMCSIG

*newsletter*

FEBRUARY 2026



We hope you enjoy this edition of our newsletter, and please keep an eye out for our new website launching soon!

Tom Ledda, Executive Director

# Temporary Total Disability

TTD is one of those things everyone hears about, but almost nobody actually understands until they're in the middle of it. So let's break it down in plain English.

## What is TTD?

TTD stands for Temporary Total Disability. It's a wage replacement benefit paid when a work-related injury or illness prevents you from working at all. It's not extra pay and not a settlement, it's meant to help replace part of your paycheck while you recover.



## When do TTD payments start?

California has a 3-day waiting period before TTD begins. This means you generally must miss more than three days of work due to your injury before wage replacement starts.

- Do the days have to be consecutive?

Not necessarily. If your time off adds up to more than three days because of the same injury, the waiting period can be met.

- If you're off work more than 14 days, those first three days are usually paid retroactively.



# WORKERS COMPENSATION

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## Who sends the check?

For SMCSIG members, Intercare is the TPA (Third Party Administrator), and your Intercare claims examiner is the one who issues TTD payments, not your district and not SMCSIG directly.

## Who do I call if my check is late or missing?

Your first call should be your Intercare claims examiner. If you don't know who that is, your HR department or SMCSIG can help you get the right contact.



## What if the doctor says I can work light duty?

If your doctor releases you to modified or light duty, and your employer offers work within those restrictions, you're generally expected to return to work. In that situation, TTD usually stops, because you're no longer totally unable to work. Returning as directed by your doctor allows you to return to your regular pay that you received before the injury occurred.

## The bottom line

TTD is there to support you when you truly can't work—but it depends on your doctor's work status and whether modified duty is available. When in doubt, your Intercare claims examiner or HR can help keep things clear and on track.

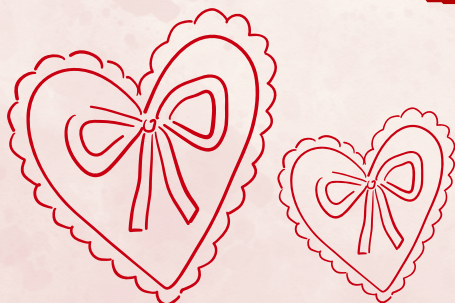
Who sends the check?

# Monthly Dental and Vision Care Observances 2026

Welcome to your Oral and Vision Wellness Calendar, created in partnership with Delta Dental and VSP (Vision Service Plan) to support your complete health from smile to sight. This calendar is designed to help you stay on track with preventive dental checkups, eye exams, and daily habits that protect your oral and vision health all year long. By highlighting important reminders, wellness tips, and awareness months, we make it easy to take full advantage of your benefits while prioritizing early detection and routine care. Use this guide as a simple, proactive tool to maintain a healthy smile, clear vision, and overall well-being throughout the year.

Monthly Vision Care Observances  
2026

Monthly Dental  
Care Observances 2026





## Healthcare Consortium

[Meeting Summary](#)

[Presentation Slides](#)



# WE'RE Hiring

## SMCSIG is hiring!


SMCSIG is currently hiring a **Property/Liability Claims Analyst I**. Check out the attached job description and help us spread the word.

**Job Description**




# Exciting News: The New SMCSIG Website Is Coming Soon

Our new website will be launching at the beginning of March! We're excited for everyone to explore the new features and experience the updated look.



San Mateo County Schools Insurance Group

Home About Programs Events Resources



Partnership for Integrity & Excellence

Contact Us

Chat with AI

Programs

Events

Newsletter

Forms

Resources

Upcoming Events

HCC Meeting

Wed, Jan 14 | Location is TBD

More info

RSVP

Executive Committee Meeting

Thu, Jan 15 | Location is TBD

More info

Learn more

M&O Meeting

Thu, Jan 22 | SMCOE

More info

Learn more

Chat with AI



## **OPTUM February Newsletter**

### **Fueling Your Body**

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](https://liveandworkwell.com)  
Access code: SMCSIG

## **Fitness Rewards**

Thank you to everyone who participated in the Get Fit Rewards Program! The available funds have now been depleted, but we're excited to share that a new program will be launching soon—stay tuned for details!

**Please note that once the program resumes, it will be available only to subscribers enrolled in the UnitedHealthcare medical plan.**



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## Important Dates

### M&O Meetings

- April 23, 2026
- 10:00-11:30
- Location: SMCOE
- 101 Twin Dolphin Dr.  
Redwood City 94065

### Executive Committee / JPA Board Meetings

- March 5, 2026
- May 28, 2026
- June 11, 2026

9:00 AM -12:00 PM

Location: ZOOM /  
SMCSIG OFFICE  
1791 Broadway,  
Redwood City 94063

