

OCTOBER 2025



SMCSIG NEWSLETTER



Welcome to the October Newsletter!

We're excited to share the latest updates and helpful tips
in this month's issue.

If you're interested in getting more involved with our organization, we currently have two openings on our Executive Committee Board. To nominate someone, please have your Superintendent complete the nomination form and send it to restares@smcsig.org by Monday 10/27

Thank you for your continued support and engagement!
-Tom Ledda, Executive Director



October JPA Benefits Bulletin

OPEN ENROLLMENT EDITION – TREATS, NO TRICKS!

Whether you're gearing up for Open Enrollment or just wrapped it up successfully — we've got updates, tips, and a few treats to keep you in the loop. Let's dive in!

🦷 DENTAL & VISION: WHAT'S NEW IN YOUR BENEFITS BAG?

- **Delta Dental** has sweetened the deal! 🍬 Provider reimbursements went up in August, which can hopefully translate to smoother service and happier smiles.
- **Vision Perks** got a glow-up! 😎 Frame allowance increases are based on a review of benchmarking to keep SMCSIG aligned with other districts. Stylish specs, here we come!

HCC HAPPENINGS: OPEN ENROLLMENT COUNTDOWN!

- **Mark Your Calendars:**
- 📅 November 10 – 28 is your Open Enrollment window.
- **BCC Enrollment Tips:**
 - If you're switching from SHP to UHC, don't forget to pick your Primary Care Physician (PCP) in the BCC system.
 - Already seeing a doc you love? Let the system know you're an existing patient to keep things smooth for January 1.
 - PCPs can be changed anytime, but early birds get the peace of mind!
- **Training Alert:**
 - BCC trainings are coming soon — stay tuned and for more details!



LIFE INSURANCE: SMOOTH SAILING AHEAD

All policies will be transitioned effective January 1, 2026, to **Sourcewell Pooled Purchasing for Schools.** 🎉

- Expect more communications from Alliant in Q1 2026 to review your district's setup and make sure everything's running just the way you want.

? GOT QUESTIONS?

We're here for you!

Reach out to the JPA team — we'll help you navigate, clarify, and celebrate your benefits journey.



Loss Control Safety Message: Preparing for the First Rains of the Year

With the first rains approaching, schools should take steps now to protect staff, students, and property. Early storms often reveal clogged drains, slick walkways, and roof leaks. The SMCSIG Loss Control Department recommends reviewing these key safety areas:

1. Slip, Trip, and Fall Prevention:

Place non-slip mats at entrances, keep floors dry, and inspect walkways for hazards.

2. Roof and Drainage Maintenance:

Clear gutters and downspouts to prevent leaks, pooling water, and ceiling damage.

3. Electrical and Equipment Safety:

Inspect outdoor outlets and lights for weatherproofing. Keep cords and tools away from wet areas.

4. Playground and Field Safety:

Close off wet playgrounds or fields. Check for rust, loose parts, and standing water.

5. Parking Lot and Traffic Flow:

Barricade flooded zones and remind drivers to slow down in wet conditions.

Preparing now reduces injuries, prevents damage, and keeps campuses safe during the rainy season.

For site inspections or support, contact the SMCSIG Loss Control Department.



Workers' Compensation Update: Preventing Claim Litigation



Litigated claims cost 40%–60% more than non-litigated claims and take longer to close. When injured employees feel confused or ignored, they're more likely to hire an attorney, raising costs and future insurance rates.

Three Ways to Prevent Litigation:

1. Communicate Early:

Contact employees right after an injury. Explain benefits, timelines, and next steps. A simple, caring call builds trust and reduces frustration.

2. Offer Modified Duty:

Provide light or transitional work. Staying engaged with the workplace speeds recovery and lowers the chance of attorney involvement.

3. Follow Up on Care:

After doctor visits, confirm restrictions and treatment plans. Employees who feel supported rarely turn to legal help.

Strong communication and early engagement protect employees and control costs. For support or training, contact the SMCSIG Workers' Compensation Department.

PRISM BLOG: CYBERSECURITY AWARENESS MONTH

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Cyber security best practices that focus on important processes which should be part of every agency's cyber security:

SERVICE PROVIDER MANAGEMENT BEST PRACTICES

VULNERABILITY MANAGEMENT BEST PRACTICES

Password: PRISMresource

Cyber Smart Series of one-page informative documents to help risk management professionals become more cyber aware:

CYBER SMART: MFA

CYBER SMART: PHISHING

CYBER SMART: VENDOR IMPERSONATION FRAUD





SMCSIG SURVEY

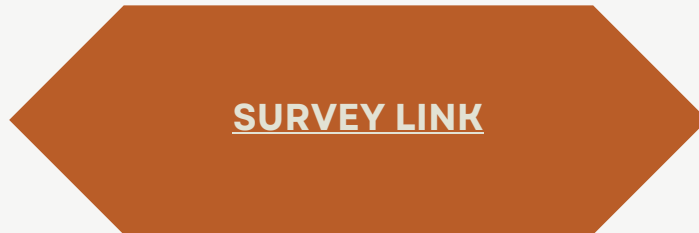
For those member districts who attended the San Mateo County Schools Insurance Group's Strategic Planning Retreat, it was requested that SMCSIG survey the membership regarding programs, rates, and services.

The importance and value of completing this survey is high, as your input will directly help shape future programs, evaluate rates, and enhance services to better meet the needs of all member districts.

Accordingly, please complete the attached survey and return it no later than Friday, October 24, 2025.

Thank you in advance for your time and valuable feedback.

[SURVEY LINK](#)





SMCSIG EXECUTIVE COMMITTEE ELECTIONS

The San Mateo County Schools Insurance Group (SMCSIG) is accepting nominations from the JPA Board for members of the Executive Committee. There are (2) two vacant positions for an Executive Committee Board Member. Member must be nominated by their District Superintendent and the member must be willing to serve a two (2) year term and commit to attend regular meetings. An Executive Committee Elections for will be held on Thursday, November 6, 2025, at our full JPA Board Meeting. We are seeking nominations from Superintendents for CBOs or other designees in member districts who currently DO NOT have representation on the Executive Committee.

If you are a Superintendent of a district NOT listed above, you are eligible to nominate your CBO or other designee to be considered for election to the Executive Committee of the JPA Board. The Executive Committee is the group that makes decisions on behalf of SMCSIG about the settlement of claims, reviews recommended policies and procedures for JPA members, and continually reviews the financials to be sure the JPA remains appropriately funded. In addition, the Executive Committee reviews all data used for determining the rates of all programs to be recommended to the full JPA Board each May.

Nominees should be financially astute, understand or be willing to learn principles of claims administration, JPA financial solvency, and insurance, be willing to participate as a board member looking out for the good of the JPA and its membership, rather than representing their own school district, and be able to attend meetings on a regular basis. Meetings are held approximately 6 times a year. Occasionally, SMCSIG does need to hold a closed session to discuss impending litigation outside of our regular meeting dates.

The Executive Committee can only function when a quorum is present. So, attendance can be vital. A JPA that serves its members remains healthy with active member involvement. If you believe your CBO or managerial designee would be a candidate for the Executive Committee, please use the attached form to nominate the candidate from your District by October 27, 2025, at 1:00pm.



NOMINATION FORM



INSURANCE REQUIREMENTS IN CONTRACTS (IRIC) ZOOM TRAINING ON OCTOBER 29, 2025

You are invited to attend our Insurance Requirements in Contracts (IRIC) webinar via Zoom on October 29, 2025 at 10:00 am. There is no need to register. The Zoom link is in the attached invitation.

The training is geared towards schools and intended for anyone who deals with contracts, insurance certificates, construction insurance requirements and vendor insurance requirements.

[INVITATON WITH ZOOM LINK](#)





OPTUM September Newsletter

Suicide Prevention and Recovery

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
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 in January—stay tuned for details!

Eligible Districts

**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**





Word Search

Put your puzzle skills to the test with this month's word search. The first five people to complete it and send it back will win a Starbucks gift card! Don't miss your chance for a little extra treat.

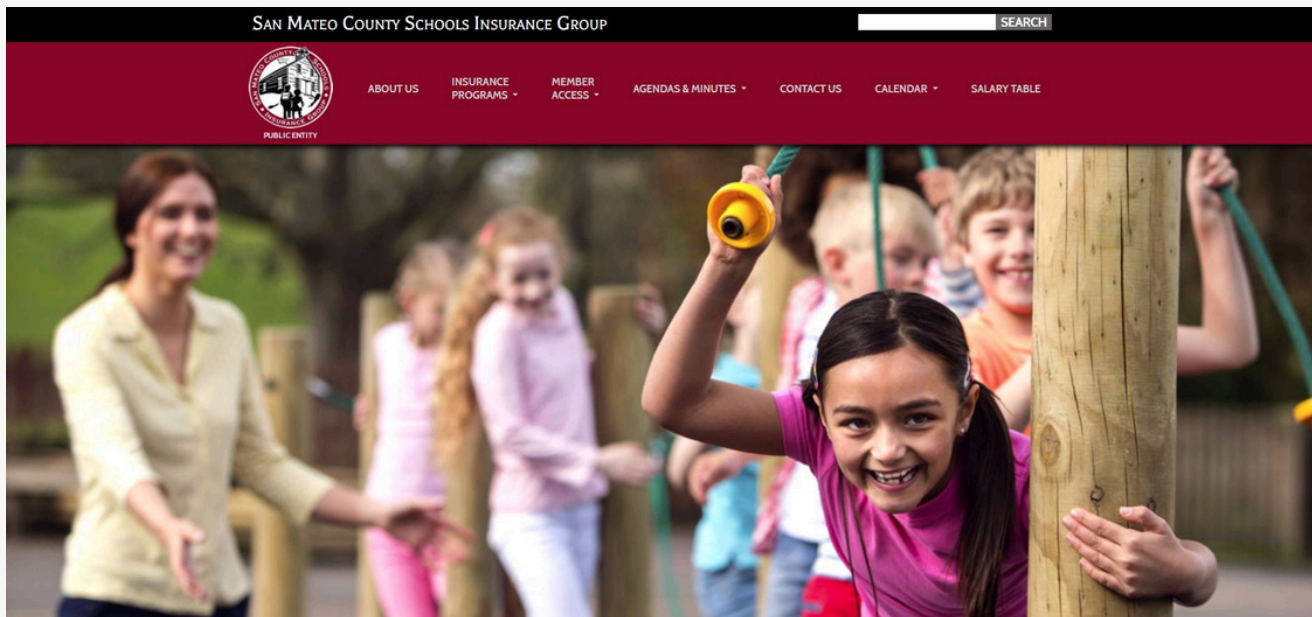
H	S	M	C	S	I	G	P	S	E	B	I	L	U
Q	D	N	I	K	D	R	Y	R	K	I	Z	O	T
W	A	Q	T	V	O	J	Y	C	Y	L	L	R	V
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J	P	A	E	E	B	S	H	R	K	A	F	N	J
V	K	R	X	A	C	M	I	I	I	B	E	O	Y
X	T	Q	Y	X	D	S	I	O	M	I	T	C	J
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D	V	N	A	N	K	O	A	U	J	M	P	I	Q
J	E	E	S	T	I	F	E	N	E	B	H	F	S
D	Y	D	O	U	S	B	T	Y	C	H	P	Y	M

WORD SEARCH

**SMCSIG
PROPERTY
LIABILITY
BENEFITS**

**DENTAL
VISION
LOSS CONTROL**





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

- January 22, 2026
- April 23, 2026

10:00-11:30

Location: SMCOE

101 Twin Dolphin Dr. Redwood City 94065

Executive Committee / JPA Board Meetings

- 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