



SMCSIG NEWSLETTER



Welcome to the September Newsletter!

This month's issue is full of updates and resources for you. Inside, you'll find important benefit updates, tips on preventing injuries, and details on upcoming events and webinars. Plus, don't miss our fun word search –complete it for a chance to win a small prize!

EXECUTIVE DIRECTOR'S MESSAGE

As we step into September, I want to take a moment to thank you for your continued engagement and support. In this month's newsletter, you'll find updates, upcoming events, and resources to keep you connected. Thanks for being part of our community – we're looking forward to a great fall together!

Tom Ledda, Executive Director



Welcome to the September JPA Benefits Bulletin!

As we move into the fall season, we want to keep you informed about the latest updates to your benefits, resources, and upcoming opportunities. From dental and vision updates to enhancements in life insurance and employee assistance programs, there's a lot happening — and all designed to support your well-being.

Read on to learn what's new and what to expect in the coming months.



DENTAL & VISION – UPDATES YOU SHOULD KNOW

We recently hosted four (4) informational meetings during the weeks of August 11th and 18th to go over important updates regarding our Dental and Vision benefits. A big thank-you to the 21 districts who participated!



Missed the meeting?


No worries — a follow-up email with the session recording and FAQs was sent out on September 4th. Be sure to check your inbox!

HEALTH CARE CONSORTIUM (HCC) NEWS

Medical plan renewals are finalized! Here's what's happening:

✓ Districts wrapped up their renewals and subsidy methodology at the August 12th meeting.


🌐 BCC will roll out draft individual district benefits websites the first part of October.

 BenefitBridge eligibility data is due the week of September 16th — training on how to run the report was shared on September 15th.

NEW SERVICES AVAILABLE THROUGH BCC

Our JPA districts now have access to additional buy-up services, including:

- Retiree Administration
- COBRA Administration
- FSA Administration

 Three (3) districts have already opted in! Interested? Reach out to the JPA.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – NO CHANGES FOR 2026

Great news! The Board has voted to **continue with Optum EAP through the 2026 plan year.**

- ✓ Same great services
- ✓ No changes to the plan
- ✓ 100% paid for by the JPA


Need support? The EAP is always here to help with confidential counseling, mental health resources, and more.

LIFE INSURANCE – SEAMLESS TRANSITION

We've successfully transitioned our individual life insurance policies from the prior broker to **Sourcewell Pooled Purchasing for Schools.**


What's staying the same?

- **No change** to your rates
- **No change** to your plan design

 We're finalizing contract details now and will share more updates as they become available.

STAY INFORMED: EMPLOYEE COMMUNICATIONS

Alliant, along with the JPA, are developing new communications to help you stay informed:

-  For **Open Enrollment**
-  And **year-round updates**

Stay tuned for materials and support coming your way soon!

Questions?

We're committed to making this transition smooth and keeping you informed every step of the way. Stay tuned for more updates as we approach open enrollment.

If you have questions, reach out to the JPA and we can direct your needs.

What Can We Learn From Injuries on Our Campus?

Every workplace injury tells us something important.

COMMON INJURIES IN SCHOOLS

The most frequent claims in school settings are familiar. Slips, trips, and falls occur in classrooms, cafeterias, and playgrounds. Strains and sprains often result from lifting or assisting students. Repetitive motion injuries may affect custodial or office staff.

WHY IT MATTERS

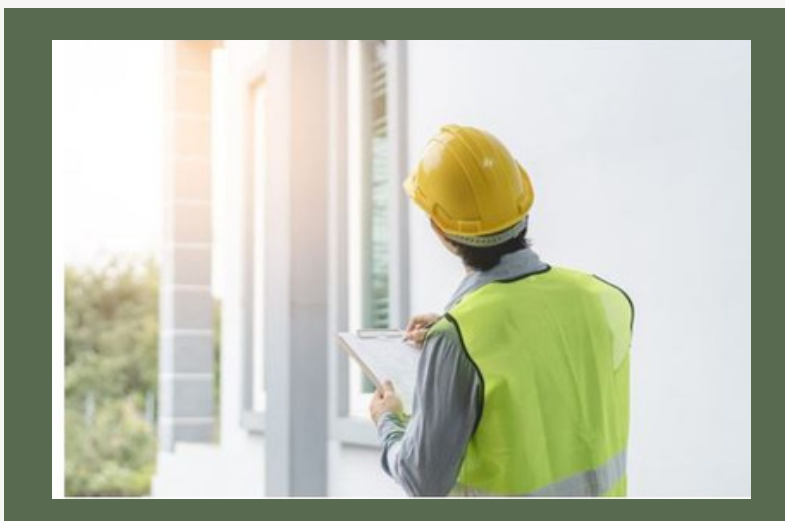
Preventing injuries is not only about reducing costs. Healthy employees mean fewer absences, smoother operations, and more consistent support for students. At the same time, each avoided claim helps stabilize workers' compensation expenses, keeping resources focused on classrooms rather than claims.

TURNING LESSONS INTO ACTION

Every injury should be reviewed to understand why it happened and what can be done differently next time. Looking at the root cause—whether it's a hazard, lack of training, or missing equipment—helps us take meaningful corrective action.

By applying lessons from each incident, we turn claims into opportunities for lasting improvement and safer campuses. By paying attention to patterns and acting on what we learn, we can create safer schools, protect employees, and preserve valuable resources for education.

Working Together to Prevent Losses



Keeping our schools safe and well-maintained is everyone's responsibility. Small problems—like cracked sidewalks, loose handrails, or leaking roofs may not seem urgent, but if left unattended they can cause serious injuries or lead to costly damage.

That's why **SMCSIG has partnered with ESM, a third-party consultant, on a three-year project to visit every school site.** Many of you have already seen ESM staff on campus, walking the grounds with Maintenance and Operations teams. Their role is to help spot potential hazards early and suggest fixes before they grow into bigger problems.

These inspections aren't about pointing finger, they're about protecting employees, students, and facilities. By making small changes now, we can prevent injuries, avoid expensive repairs, and keep resources focused on classrooms and learning.

Everyone plays a part. If you notice something unsafe or in need of repair, report it right away. Quick action and early attention are the best ways to prevent problems.

Together, we can turn small fixes into big savings—protecting our staff, our schools, and the students we serve

PRISM EPL SERVICE PRESENTS: BEYOND THE INTERVIEW

PRISM is having a webinar on **9/23/25 at 1:00 p.m. to 2:00 p.m.** on Navigating the Complex Hiring Process for Local Educational Agencies including AB 2534 compliance.

The webinar will clarify key compliance challenges under AB 2534.

Key Takeaways

1. Attendees will gain a deeper understanding of how to lawfully and effectively incorporate background and reference checks into their hiring process while managing risk and ensuring fairness.
2. This webinar will clarify key compliance challenges under AB 2534.
3. Attendees will leave with actionable strategies and best practices to enhance their hiring process.

Presented By

Emma Sol, Lozano Smith Attorney, Walnut Creek
Gail Zurek, Lozano Smith Attorney, Fresno



REGISTER NOW

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

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!](#)

Word Search

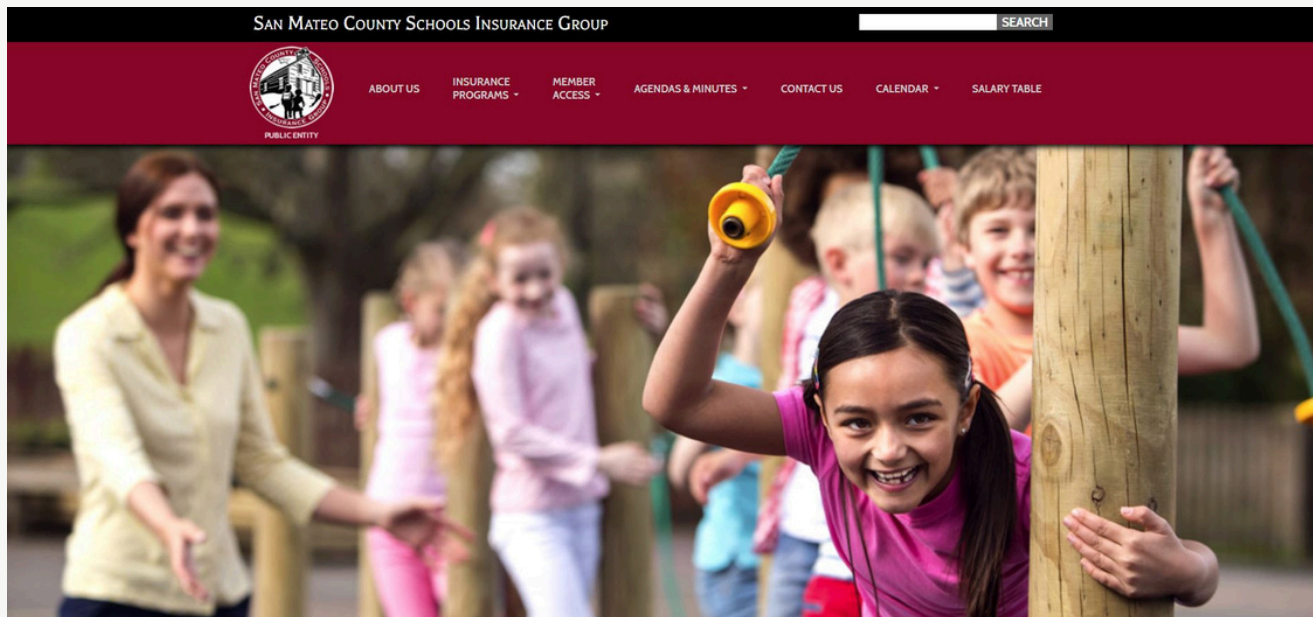
Put your puzzle skills to the test with this month's word search. The first five people to complete it and send it back will win a Starbucks gift card! Don't miss your chance for a little extra treat.

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

- 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

- 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