

EMPLOYEE NEWSLETTER

SEPTEMBER 2020

Birthday Wishes		
09/01	Tracy Salsberry	Sheriff's Office
09/01	Rose Montgomery	Prosecutor's Office
09/09	John Axsom	Sheriff's Office
09/10	Rusty Harris	Road & Bridge
09/10	Randall Snyder	Road & Bridge
09/21	Pat Shoush	Recorder
09/22	Broxton Powell	Sheriff's Office

Important 2020 Dates	
Monday September 7	Labor Day County Offices Closed
Tuesday September 22	First Day of Autumn
Monday October 12	Columbus Day County Offices Closed
Friday October 16	Boss's Day
Saturday October 31	Halloween

Welcome New Employees	
Dillon Hutton	Sheriff's Office

Service Anniversaries			
09/17	2 yrs.	Hayden Coin	Road & Bridge
09/22	1 yr.	Tucker Harrington	Sheriff's Office



ENTER TO WIN

Enter to win a germ prevention pack (7 will be given away).

Just answer the questions below correctly to be entered into the drawing.

1. The County has a Third Party Administrator (TPA) that collects healthcare premiums and pays healthcare claims on it's behalf. What is the name of Adair County's TPA?
2. Adair County participates in two public pension plans. Name the two public pensions plans available to employees?
3. Adair County offers an optional retirement saving plan in which employees contribute to a 457(b) plan and contributions are matched in a 401(a) plan. What is the name of the investment company that administers the 457(b) and 401(a) optional retirement savings plans?



Packs Include:

- Kleenex
- Thermometer
- Hand Sanitizer
- Two Facemasks
- Prevention Information

Submit your answers to Human Resources in person, by phone at (660)234-7914, or by email at hkelley@adaircomo.com. The drawing will be held on September 11, 2020.



SUPPLEMENTAL DENTAL INSURANCE INFORMATION

Employees can add dental insurance during the next open enrollment period (November 2020)

COST

Coverage	Dental Premiums per paycheck (24)	Coverage	Dental Premiums per paycheck (24)
Employee Only	\$16.50	Employee & Spouse Only	\$34.50
Employee & Child(ren)	\$29.50	Employee & Full Family	\$43.50

Premiums costs may vary slightly in 2021

BENEFIT OVERVIEW

Dental Benefit Deductible and Benefit Limit Summary	Amount
Annual deductible per participate (no deductible for Class 1 services)	\$25
Maximum number of deductible for family	X2 (\$50)
Maximum annual benefit limit for Class 1, 2, and 3 services	\$1,000
Maximum lifetime benefit limit for Class 4 services (Orthodontics)	NOT COVERED

Class Coverage	Example of Services	Benefit Paid by GBS
Class 1 Services Preventative Care	<ul style="list-style-type: none"> Routine oral examinations (once every 6 mos.) Cleaning, scaling, polishing (once every 6 mos.) Bitewing x-rays (once every 6 mos.) Full or Panoramic x-rays (once every 60 mos.) 	100% of *customary costs
Class 2 Services Repair and Restoration	<ul style="list-style-type: none"> Fillings Simple extractions Capping Root canal treatment 	90% of *customary costs
Class 3 Services Major Dental Repair	<ul style="list-style-type: none"> Gold fillings Crowns Partial dentures Periodontal scaling Oral surgery (wisdom teeth extractions may not be covered-call GBS prior to any oral surgery) 	60% of *customary costs
Class 4 Services Orthodontics	<ul style="list-style-type: none"> All orthodontic related services 	Not Covered

* GBS dental coverage does not have an In-Network provider system (members can go to their dentist of choice). However, GBS only pays dental claims based on the usual and customary cost of dental services (not on actual costs of a service). For example: The usual and customary cost for a crown is \$600, but the provider charges \$800. GBS will only pay 60% on the usual and customary of \$600 (which means GBS will only pay \$360 towards the \$800 bill).

Employees: The above information is a summary of coverage. If you would like a detailed description of all covered and excluded dental services through our supplemental dental insurance plan please call or email Heather in Human Resources at (660)234-7914 or hkelley@adaircomo.com

County Employees Retirement System (CERF) Public Pension

CERF public pension benefits, just like LAGERS public pension benefits, are formulated based on years of service and salary. The longer an employee works and the more salary earned the greater the retirement benefits.

Once an employee becomes vested with at least eight years of continuous creditable service, they are eligible to receive a normal retirement benefit at age 62 or a reduced benefit at age 55.

Your benefit will be calculated using *three formulas*:

1. Flat-Dollar formula
2. Targeted Replacement Ratio formula
3. Prior Plan formula

***The formula that produces the highest benefit is the one that will be used.**

Calculating your possible CERF benefits, on paper, requires a little bit of time. To get an accurate reflection of your potential CERF pension benefits, it is better to call a CERF representative who will provide you with an estimated benefit statement. However, if you would like to calculate your own estimated CERF benefit by hand, then use the following three formulas:

All formula examples will be based on an employee working 15 years with an average final compensation (average of highest 2 years) of \$32,500.

The Flat-Dollar Formula:

$\$29 \times \text{Years of Creditable Service (up to 29)} \times 2/3 \text{ (LAGERS participation reduction)} = \text{Monthly Benefit}$
 $\$29 \text{ (flat rate)} \times 15 \text{ (years of service)} = \$435 \times 2/3 \text{ (LAGERS participation reduction)} = \mathbf{\$290 \text{ Monthly Lifetime Benefit}}$

Targeted Replacement Formula:

$[(\text{TRR} \times \text{Average Final Compensation}) - \text{Primary Social Security Benefit}] \times \text{Years of Service (up to 25)} \div 25 \text{ Years} + (1\% \times \text{Average Final Compensation} \times \text{Years of Service greater than 25 but no more than 29}) \times 2/3 \text{ (LAGERS participation reduction)} \div 12 \text{ (months)} = \text{Monthly Lifetime Benefit}$

If your annual average final compensation (2 highest years) is... Your targeted replacement ratio (TRR) is...

\$36,000.00 or less	80%
\$36,000.01 to \$48,000.00	77%
\$48,000.01 or higher	72%

$.80 \text{ (TRR)} \times \$32,500 \text{ (average salary)} - 12,000 \text{ (SS benefit)} \times 15 \text{ (years of service)} \div 25 \text{ (full participant years)} \times 2/3 \text{ (LAGERS participation reduction)} \div 12 \text{ (months)} = \mathbf{\$467 \text{ Monthly Lifetime Benefit}}$

Prior Plan Formula:

$\text{Average Final Compensation} \times 1.0\% \text{ for LAGERS} \times \text{Years of Service} = \text{Annual CERF Pension Benefit}$
 $\$32,500 \text{ (average salary)} \times .01 \text{ (LAGERS participant multiplier)} \times 15 \text{ (years of service)} \div 12 \text{ (months)} = \mathbf{\$406 \text{ Monthly Lifetime Benefit}}$

The formula that produced the highest benefit was the Targeted Replacement Formula which is a \$467 Monthly Lifetime Benefit for an employee working 15 years with an average salary of 32,500.





EMPLOYEES...ARE YOU GETTING YOUR CASH BACK?

Reimbursable Deductible Allowance (RDA) Benefit

Through RDA, a portion of out of pocket expenses applied to your deductible and co-payments made throughout the year can be reimbursed. *Employees and dependents covered under any of the Medical Insurance Plans can be reimbursed up to \$500 each year (Maximum \$1000 for a family).*

To receive a reimbursement, employees simply submit payment receipts with the Explanation of Benefits (EOB) statements from the insurance company along with a completed RDA Claim Form. Human Resources can submit claims on behalf of employees or employees can submit claims directly to GBS either by mail, fax, or through employee's online GBS account.

Human Resources can help employees by...

- 1) Printing a list of all individual medical claims eligible for the RDA benefit
- 2) Providing RDA claim forms and EOB Statements
- 3) Submitting RDA claims

Or employees can submit RDA claims directly to:

GBS Mail: 1736 E Sunshine Suite 200
Springfield, MO 65804

GBS FAX: 1(417)883-8261

GBS Online Employee Members Portal: <https://gbs-tpa.com>

RDA benefits and Flexible Spending Accounts (FSA) cannot be used on the same claim. Employees should exhaust their RDA benefits prior to using FSA funds.

Contact Heather in
Human Resources for RDA
information at
(660)234-7914
or
hkelley@adaircomo.com

Labor Day Facts & Trivia

10,000 citizens marched for labor rights down the streets of Manhattan, New York to celebrate America's very first Labor Day. During this time the average American worked 12 hours a day, six days a week. It wasn't until the Adamson Act passed on September 3, 1916 that our modern eight-hour work day was established. Most other countries celebrate International Workers' Day, or "May Day," around May 1st each year instead of Labor Day.

Now Test Your Labor Day Knowledge:

1. When was the first Labor Day celebrated?
2. What group organized the first labor day celebration?
3. What state was the first to make Labor Day an official holiday?
4. When did Labor Day become a Federal holiday?
5. Labor day marks the end of what season?
 1. Labor Day was first celebrated in New York City on **September 5, 1882**. The day was celebrated with a parade, picnic, concert and speeches.
 2. Labor Day was promoted and organized by the **Central Labor Union** and the **Knights of Labor**. Both were active trade union organizations in New York, Brooklyn, and New Jersey.
 3. **Oregon** was the first state to make it an official public holiday in 1887.
 4. Thirty states had already passed bills officially celebrating Labor Day by the time it became a **Federal holiday in 1894**.
 5. Labor Day marks the end of "**hot dog season**", which runs from Memorial Day to Labor Day. Americans consume roughly 7 billion hot dogs, or about 818 hot dogs every second during hot dog season.



News From Around the County

More Updates Around the Courthouse



Pictured left to right: Commissioner Mark Shahan, Commissioner Bill King, and Maintenance Supervisor Joe Nicol (by trailer) work to remove the decorative bricks around the Courthouse.

Decorative bricks that were placed around the Courthouse several years ago are being removed and replaced with colored stamped concrete.

The decorative bricks, which have heaved up from the ground freezing and thawing, have created a safety concern for Courthouse visitors.

The Commissioners and the Maintenance Crew removed the bricks and a company was hired to pour the colored stamped concrete.

The work was completed the last week of August.

Local Official Donates Blood

Pictured below Public Administrator Rhonda Noe gives blood at a recent Red Cross Blood Drive held at the Adair County Annex building. Not sure how someone can look so fabulous giving blood, but yet here is Rhonda looking great!



The next Red Cross Blood Drive is scheduled for Tuesday September 8, 2020 from 1pm-6pm at the Adair County Annex at 300 N Franklin Street. Employees can drop in or schedule a donation time.

To schedule a donation time:

Call: (573)356-1218 or

Online: www.redcrossblood.org

News From Around the County

Dave Hurt Retires From Sheriff's Office

On August 31, 2020 Robert "Dave" Hurt retired from his position as Finance Coordinator at the Sheriff's Office after more than 7 years of service. Prior to working at the Sheriff's Office, Dave served in the United States Air Force for 22 years working in counterintelligence/security and was stationed in multiple locations around the world. Dave also worked for two private security firms and owned his own business before coming to work for Adair County in May 2013. Dave and his wife Jane are already on the move and busy relocating to their home state of Indiana. Thank you Dave for both your military service and your service to Adair County. Congratulations and we wish you a very relaxing retirement!



Pictured above: Sheriff Bob Hardwick (right presents Dave Hurt (left) with a service certificate and plaque commemorating his 7 years of service to the Sheriff's Office. (based on the picture, we're pretty sure Dave has already adjusted to his retirement lol)

EMPLOYEE SPOTLIGHTS



Name: Teresa Sullivan
Department: Collector's Office
Title: Deputy Collector
Years of Service: 3 Months

Briefly describe what you do at work for Adair County?

Process property tax payments and answer phone calls.

What do you enjoy most about working for Adair County?

All of the staff have been friendly and very welcoming making it a fun and relaxed working environment.

What do you enjoy doing when you are not at work?

Reading, playing with my puppy Jack, going for drives with my husband and listening to his band.

What is your favorite movie, book, TV or Netflix series?

Books: Jane Eyre, Bag of Bones, To Kill A Mockingbird

Netflix: Murder She Wrote ☺, Criminal Minds, True Crime Stories

Movies: Christmas Vacation, Good Fellas, The Birds

What is the craziest thing you've ever done?

I fostered a very young mama dog and her eight puppies last Fall. It was crazy, yet rewarding and I fell in love with each one of them. ❤️

If you could visit anywhere in the world you've never been, where would you go?

Random road trip across the United States in the Fall when the leaves are changing. I would also like to visit Maine.

What are some of your pet peeves?

Loud chewing, lying, people that won't get off of their phone when you are having a conversation.

What's your secret talent that no one knows about?

I like to write-short stories, poetry, songs.



Name: Tyler Daniels
Department: Assessor's Office
Title: Field Appraiser
Years of Service: 1 month

Briefly describe what you do at work for Adair County?

Review existing properties, measure and value new properties

What do you enjoy most about working for Adair County?

Fun and friendly co-workers. Being able to see all parts of the county with my job.

What do you enjoy doing when you are not at work?

Hunting, fishing and spending time with my kids.

What is your favorite movie, book, TV or Netflix series?

Yellowstone

What is the craziest thing you've ever done?

Refused to answer...hmmmm

If you could visit anywhere in the world you've never been, where would you go?

Montana in the Fall.

What are some of your pet peeves?

Being late, unorganized plans.

What's your secret talent that no one knows about?

Also refused to answer...hmmmm

