Employee Newsletter

February 2018

Birthday Wishes

O2/O9 Karla Kramer Prosecutor's Office
 O2/O9 Vicki Robinson Public Admin Office
 O2/10 Angela Platz Public Admin Office
 O2/12 Andrew Boster Prosecutor's Office

Services Anniversaries

02/13 9 yrs Cabe March Sheriff's Office

Welcome New Employees

Mikeal Groza Sheriff's Office

Matthew Hoewisch Sheriff's Office

Broxton Powell Sheriff's Office

Matthew Frederick Sheriff's Office



Important 2018 Dates	
Monday February 12	County Offices Closed Lincoln's Birthday
Monday February 19	County Offices Closed Washington's Birthday
Saturday March 31	Last Day to Submit RDA Claims for 2017
Saturday March 31	Last Day to Submit FSA Claims for 2017



2017 Reimbursable Deductible Allowance (RDA) Benefit Submission Deadline

Employees have until March 31, 2018 to take advantage of Group Benefit Services (GBS) Reimbursable Deductible Allowance for any eligible 2017 expenses.

Through RDA, a portion of out of pocket expenses for co-payments and paid amounts applied towards your deductible throughout the year can be reimbursed. *Each year a single person insurance plan (\$2500 deductible) can be reimbursed up to \$500. Family insurance plans (\$5000 deductible) can be reimbursed up to \$1,000.

To receive a reimbursement, employees simply submit payment documentation (which can be obtained from your provider) along with a completed RDA Claim Form to GBS either by mail, fax, or though employee's online GBS account.

Mail: GBS

1736 E Sunshine Suite 200 Springfield, MO 65804

FAX: 1(417)883-8261

RDA Claim Forms, for mail or faxed submissions, can obtained at Human Resources at: (660)234-7914 or hrohn@adaircomo.com.

All employees and dependents enrolled in the County sponsored health plan are entitled to the RDA benefit.

*50% of unused RDA allowances, by March 31st each year, carries over into the following year with a maximum cumulative carryover limit not to exceed your annual deductible amount.



2017 Flexible Spending Account (FSA) Submission Deadline

You have until March 31, 2018 to submit paper FSA reimbursement forms for any 2017 eligible expenditures. Any 2017 contributions left in your Flexible Spending Account (aka Flexible Benefit Account) will be forfeited after this date. FSA balance information can be found on your GBS online account or you can call GBS at (800)995-3569 for account information.

To receive a reimbursement, employees simply submit payment documentation (receipts) along with a completed FSA Claim Form to GBS either by mail, fax or though employee's online GBS account.

Mail: GBS

1736 E Sunshine Suite 200 Springfield, MO 65804

FAX: 1(417)883-8261

FSA Claim Forms, for mail or faxed submissions, can obtained at Human Resources at: (660)234-7914 or hrohn@adaircomo.com.

New Insurance Cards

Information about your new cards:

- Medical and prescription coverage, preferred benefits such lab and radiology information will be on the same card.
- Member will receive separate cards for dental and vision coverages and Flexible Spending Accounts (FSA).
- All insured members have the same Group#.
- The employee name will appear every card (even spouse and dependent cards), however each person covered under the plan will have their own unique ID#.
- The insurance cards are small and not all benefits are listed. So it is important that you read through your insurance plan packet prior to visiting your provider. It could save you a lot in out of pocket expenses.

If you have not received your new insurance cards or have issues with your new cards, please contact Human Resources at (660)234-7914 or hrohn@adaircomo.com.



New Tax Laws & Your Paycheck

Did you know...

The updated tax withholding information was posted by the IRS on January 11th showing the new rates for employers to use during 2018.

Adair County employees should see increases in their paychecks to reflect the new law on their February 2, 2018 paychecks.

The new withholding tables are designed to work with the Form W-4 that workers have already filed with Adair County to claim withholding allowances. Employees do not have to do anything at this time.

However, employees can make changes to their Federal Form W-4 at any time. Employees who wish to update their withholding allowances in response to the new law or changes in their personal circumstances in 2018 can complete a new W-4.

The Form W-4 is available for download on the IRS.gov website or at Human Resources (660)234-7914 or by emailing your request to hrohn@adaircomo.com.

Employees will simply need to complete the new Form W-4 and submit it to Sherry Treasurer in the County Clerk's Office.

Changes in any tax withholdings will occur on the pay period following the submission of the new Form W-4.





Look at these total sweethearts! Betty Shahan (left) and Sherry Treasure (right), from the Clerk's Office, can't wait for Valentines Day

Federal Tax Form 1095-C

Employees will be getting a form 1095-C with their February 2, 2018 paychecks.

Adair County must send an annual statement to all employees eligible for coverage describing the health insurance available to them.

Form 1095-C contains information about who provides health insurance, as well as other information about the health coverage that was offered to you.

Keep your 1095-C for your records with your other important tax documents. While you will not need to attach your 1095-C to your tax return or send it to the IRS, you may use information from your 1095-C to help complete your tax return.

COUNTY EMPLOYEES RERTIRMENT FUND (CERF) RETIREMENT PENSION AND 457/401(a)SAVINGS PLANS

The CERF Retirement Pension is a separate plan from the CERF 457 and 401(a) Retirement Savings Plans.

CERF Pension Plan

Any full time permanent Adair County employee is enrolled in a CERF Pension Plan. 4% of an employee's gross annual wages, with employees contributing 2% and Adair County contributing 2%, goes into a CERF pension plan (total deducted amounts are divided over 26 pay periods). The CERF pension plan deductions will appear on your paystub as "CERF MAN".

Employees have no control over the investments decisions tied to their CERF pension plan. Investment decisions, for CERF pensions, are determined by the CERF Board of Director.

CERF 457 and 401(a) Savings Plans:

- Any full time permanent Adair County employee can voluntarily contribute to a CERF 457 Savings Plan.
- Employees can elect to participate in the 457 Savings plan at any time, there is <u>no</u> open enrollment period.
- The 457 Saving Plan is an investment based retirement plan that is tax deferred until the money is with-
- Employees can contribute either a set monetary amount or a percentage of their gross wages into the 457 Savings Plan.
 - Employees must contribute at least a minimum \$10 per pay period (26 total pay periods) or can elect to contribute a % of gross wages (total yearly amount divided by 26 pay periods).
 - **Please note:** CERF will only match up to 6% of employee contributions into a 457 Savings Plan.
 - Employees also have a "catch up" option for 457 Savings Plan contributions (special rules apply).
- CERF 457 Savings Plan contributions appear on your pay stub as "CERF DED or CERF DED".
- <u>Empower Retirement</u> is the company that currently manages the 457/401(a) Saving Plans for CERF.
- Employees have control over 457 Savings Plan investments and can choose either a "Managed Account" or their "Own Investment Options" account.
 - Selecting "Managed Account Services" gives control of your 457 Savings Plan investment options to Advised Asset Group, LLC (contracted provider of Empowered Retirement) and cost for managed services is around \$0.45 per year for every \$100 invested (up to a \$100,000 investment).
 - Selecting the "My Own Investment Options" requires employees to choose how their account will be invested. There is no fee associated in selecting your own investments options.
- Each year the CERF Board of Directors decides if 457 Savings plans will be matched.
 - The current match (2018) is 50¢ on every dollar contributed by employees up to 6%.
 - All money matched by CERF is placed in the 401(a) Saving Plan and the 401(a) plan will follow the same investment option your selected for the 457 Savings Plan.
- CERF pension plan vesting period is 8 Years.
- There is no vesting period for 457 Savings Plans.
- There is a 5 year vesting period for 401(a) Savings Plans.

To find out more details on the CERF 457/401(a) Savings Plans:

- 1. Contact Robert Eastburn, Empower Retirement Plan Advisor, phone: 1(877)895-1394 Ext #120 or email: robert.eastburn@empower-retirement.com
- 2. Visit the CERF website at www.mocerf.org
- 3. Contact Human Resources @ (660)234-7914 or hrohn@adaircomo.com

GET TO KNOW THE EMPLOYEE MANUAL

Drug-Free Workplace Policy

Adair County Government has a standard of conduct which prohibits the unlawful possession, use, or distribution of illicit drugs and alcohol by employees on Adair County sites and client sites or as a part of Adair County activities. The County will immediately terminate employment upon a positive drug test as we have adopted a no tolerance drug free workplace policy.

Adair County has adopted the following policies:

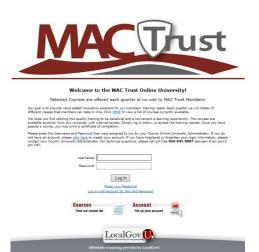
- 1. The unlawful manufacture, possession, distribution, or use of controlled substances/alcohol is prohibited in the workplace.
- 2. Employees who violate #1 are subject to immediate termination.
- 3. As an on-going condition of employment, employees are required to abide by this prohibition and to notify, in writing and within five (5) days of the violation, her/his supervisor of any criminal drug statute conviction they receive.
- 4. If an employee receives such a conviction the County shall take appropriate personnel action against the employee, up to and including termination.
- 5. Adair County will provide general information about drug counseling and treatment.
- 6. Adair County reserves the right to search and inspect work sites to maintain a safe workplace.

More information about Adair County's Drug Free Workplace Policy can be found starting on page 73 of the Employee Manual.

FREE ONLINE TRAINING (POST APPROVED) MISSOURI ASSOCIATION OF COUNTIES (MAC)

MAC Trust/LocalGovU offers more than 300 courses covering topics ranging from human resources, safety, management, and productivity to law enforcement and corrections.

MAC Trust/LocalGovU is the leading provider of online training and e-Learning for local governments nationwide and works directly with cities, counties and risk management



groups to provide high quality, accredited training that reduces liability and mitigates risk.

MAC Trust/LocalGovU now has 105 Missouri POST approved courses (55+ HOURS) for Law Enforcement and Corrections Officers. Each course takes approximately 30 minutes to an hour to complete, and qualifies for ½ to 1 HOUR of CEU training credit per course.

Please visit the MAC Trust Online University (LocalGovU) website at www.localgovu.com to establish a user account and start taking advantage these free online training courses today!