

EMPLOYEE NEWSLETTER

JULY 2020

Birthday Wishes		
07/03	Bradley Broadwell	Sheriff's Office
07/10	Dana Buster	Prosecutor's Office
07/12	Teresa Sullivan	Collector's Office
07/16	John Malloy	Sheriff's Office
07/18	Charlie Truitt	Sheriff's Office
07/22	David Goring	Prosecutor's Office
07/26	Tyler Summers	Road & Bridge
07/27	Jeremiah Treece	Sheriff's Office

Important 2020 Dates	
Friday July 3	County Offices Closed Independence Day
Tuesday August 4	Election Day General Primary

Welcome New Employees	
Tammy Key	Sheriff's Office
Teresa Sullivan	Collector's Office
Tyler Daniels	Assessor's Office
Dustin Lunsford	Road & Bridge
Gary Moffett	Road & Bridge
Jerid Sayre	Road & Bridge
Nathan Lawson	Road & Bridge

Service Anniversaries			
07/01	31 yrs.	Brian Noe	Coroner
07/01	1 yr.	Jesse Miller	Sheriff's Office
07/01	12 yrs.	Mary Walitshek	Assessor's Office
07/01	1 yr.	Ty Moran	Road & Bridge
07/09	10 yrs.	Tammy Miller	Clerk's Office
07/14	23 yrs.	Phil McIntosh	Juvenile Office
07/19	21 yrs.	Gary Krambeck	Sheriff's Office
07/29	2 yrs	Chase Harrington	Sheriff's Office
07/30	3 yrs.	Joni Sharp	Sheriff's Office

GROUP BENEFIT SERVICES (GBS) DIABETIC MANAGEMENT PROGRAM



GBS Diabetic Management Program allows employees/members to get a digital glucometer and regular shipments of test strips at no cost.

New Health Benefit: *Transform Care is Now Available at No Cost to You

We are excited to announce a new diabetes health benefit. The program helps make living with diabetes easier by providing you with a Livongo meter, strips, and coaching.

Eligible Members: The Transform Care® program combines Livongo's advanced technology with tools and support to help CVS Caremark members live the life they want. If applicable, it is available at no cost to you as part of your **CVS Caremark® prescription benefit plan offered by Group Benefit Services.

Join Livongo now for these benefits:

- **More Than a Standard Meter:** The Livongo meter is connected and provides real-time tips and automatically uploads a member's blood glucose readings, making log books a thing of the past.
- **Strips at No Cost to Members:** Members get the strips and lancets they need at no extra cost. When members are about to run out, Livongo ships more strips and lancets, right to their door.
- **Coaching Anytime and Anywhere:** The Livongo coaches are Certified Diabetes Educators who are available anytime by phone, text, and our mobile app to give members guidance on their nutrition and lifestyle questions.

To Learn More or Join: join.livongo.com/GROUPBENEFITSERVICES/now

If you have any questions about this program, please visit the Livongo website or call Livongo Member Support at (800) 945-4355 and mention registration code **GROUPBENEFITSERVICES**.



*Current GBS Diabetic Management Program participants will no longer be support through the Genesis Program. In order to continue receiving no cost meters and test strips, employees/members need to transition to the Transform Care (Livongo) Program.

**An employee/member can opt out of getting the CVS Caremark® prescription benefit (3 month supply) mailed to them and still get meters and test strips through the Transform Care (Livongo) Program.

Flexible Savings Accounts (FSA) Vs. Reimbursable Deductible Allowance (RDA)

Both benefits are available to all employees eligible for GBS insurance plans.

FSA Flexible Spending Account

- Employees must enroll (as a new hire, or because of a life event change, or during the open enrollment process), but all employees eligible for county health insurance can participate even if coverage is declined.
- FSA is a pre taxed set aside program that can be used for out-of-pocket medical, prescription, dental, and vision care expenses for members, spouses or dependents.
- FSA money can also be used for dependent care expenses, such as daycare, preschool, aftercare, and even adult daycare.
- Special rules apply for orthodontic FSA claims (contact Human Resources for details).
- Employees determine the amount they want taken out of each paycheck (before taxes) for the calendar year.
- Money allocated to a Flexible Spending Account is loaded onto a FSA debit card that can be swiped at doctor's offices, pharmacies, and retail stores.
- Paper claims can be submitted for any expenses not purchased using the FSA debit card.
- FSA debit cards can only be used until December 31st of each year.
- Paper claims can be submitted for previous year expenses until March 31st each year.
- FSA money CANNOT be carried over into the next year.
- Money left unspent in Flexible Spending Accounts during the calendar year will be forfeited.
- Expenses paid using FSA debit cards CANNOT be reimbursed through the RDA benefit.

RDA Reimbursable Deductible Allowance

- Automatic benefit (all individuals covered under county health insurance can submit claims for a reimbursement).
- \$500/\$1000 reimbursement (single/family) from GBS for out-of-pocket expenses paid for medical (ONLY) co-pays and payments applied to the annual deductible.
- Applies only to "In-Network" paid medical (ONLY) co-pay expenses and payments applied to the annual deductible.
- RDA claims can be submitted until March 31st each year for any dates of service from previous year. (example: any payments made before March 31, 2021 on a date of service from 2020, can be reimbursed)
- Members can receive reimbursement via direct deposit (contact Human Resources for details).
- RDA benefits do NOT cover prescription, dental, or vision expenses.
- 50% of any unused RDA benefits roll over into the new program year. Unused reimbursement funds continue to roll over yearly but will max out and will not exceed the annual deductible amount (\$2500 base plan/\$1500 buy up plan).



Still have questions or need more information. Contact Human Resources at (660) 234-7914 or hkelley@adaircomo.com for more details on RDA and FSA benefits.

A little Information about Retirement Planning



Retirement income falls into two categories:

Guaranteed Income

- Social Security
- Pensions
- Annuities (typically set up with savings)

Non-guaranteed Income (plans that fluctuate depending on market performance)

- Investments
- IRAs
- 401 plans and 457 plans

Adair County employees are fortunate when it comes to preparing for retirement. Adair County offers (to eligible employees) two public pension plans (guaranteed income) and voluntary retirement savings plans (non-guaranteed income) through the following:

- Local Government Employees Retirement System (LAGERS)
- County Employees Retirement Fund (CERF)
- Retirement Savings Plans 457(b) and 401(a) managed by Empower Retirement

Targeted Income Replacement:

For most individuals, financial experts recommend having a retirement income that equals about 80% of pre-retirement income (of course depending on your circumstances you could need more or less than the recommended 80% of your pre-retirement income in order to retire comfortably).

Individuals should plan on getting their retirement income(80%) from these sources:

- 30% from social security
- 30% from pensions
- 20% from savings or investments

Not matter what your age, paying attention to your annual benefit statements are the best way to start calculating and planning retirement income (it is never to early to start).

Employees that would like a retirement benefit *estimate* or to discuss different retirement payment options can contact Human Resources at (660)234-7914 or email hkelley@adaircomo.com. Employees can also get this information by contacting the retirement plan administrators directly at:

LAGER Pension at 1(880)447-4334

CERF Pension at 1(877)632-2373

CERF 457(b)/401(a) Savings Plans managed by Empower Retirement at 1(800)701-8255

When can you retire?

LAGERS	CERF	457(b) Optional Savings	401(a) Matched Savings
Vested after 5 yrs.	Vested after 8 yrs.	No Vestment	Vested after 5 yrs.
General Employees Early (reduced) Retirement 55 Regular (full) Retirement 60	General Employees Early (reduced) Retirement 55 Regular (full) Retirement 62	General Employees 59 1/2 to avoid IRS penalty	General Employees 59 1/2 to avoid IRS penalty
Law Enforcement Early (reduced) Retirement 50 Regular (full) Retirement 55	Law Enforcement Early (reduced) Retirement 55 Regular (full) Retirement 62	Law Enforcement 59 1/2 to avoid IRS penalty	Law Enforcement 59 1/2 to avoid IRS penalty

CHECK THIS OUT



Employees have you ever considered the value of your county paid benefits?

The chart below highlights the value of benefits the county pays on behalf of a 40 hourly employee making a base salary of \$30,000 per year.

	Base Salary	Social Security	Medicare	Medical Insurance	Life Insurance	LAGERS Pension	CERF Pension	Vacation Leave (2-7yrs)	Sick Leave	Unemployment	Total County Paid Benefits	Total Base Salary Plus Benefits
Yearly (40 hr. work week)	\$30,000	\$1860	\$435	\$7375	\$96	\$1200	\$600	\$1151	\$866	\$285	\$13,866	\$43,866
Hourly (40 hr. work week)	\$14.42	\$0.89	\$0.21	\$3.55	\$.05	\$0.58	\$0.29	\$0.55	\$0.42	\$0.14	\$6.68	\$21.10

News From Around the County

Commissioners Present Check to Adair County Humane Society

Kirksville, Missouri, June 10, 2020- Adair County Commissioners presented a check, on behalf of Adair County, to Krista Baker Director of the Adair County Humane Society.

The mutual partnership, supported by the Commissioners, ensures that Adair County's Vicious Animal Ordinance is enforced and that residents, pets, and livestock are protected from any dangerous dogs in the County.

The \$5,000 check presented to Humane Society will be used to support costs incurred for animal pick-up, security and delivery to the animal shelter, housing, and vaccination expenses for any vicious dog reported and captured in Adair County.

Participants in the check presentation included:

Left to right: Bill King-1st District Commissioner, Mark Thompson- 2nd District Commissioner, Mark Shahan-Presiding Commissioner, and Krista Baker-Adair County Humane Society Board President.



Pictured left: Presiding Commissioner Mark Shahan and Adair County Humane Society Board President Krista Baker sign the mutual agreement.

Test your Independence Day Knowledge



The Fourth of July commemorates what important historic occasion?

- A. The end of the Revolutionary War
- B. The signing of the Declaration of Independence
- C. Adoption of the Declaration of Independence by Congress
- D. The signing of the Constitution

Answer: C

In which city was the Declaration of Independence signed?

- A. Boston
- B. New York
- C. Philadelphia
- D. Washington

Answer: C

Which of the following did not sign the Declaration of Independence?

- A. Thomas Jefferson
- B. John Adams
- C. William Whipple
- D. George Washington

Answer: D

Which memorable phrase is not included in the Declaration of Independence?

- A. Give me liberty or give me death
- B. Life, liberty and the pursuit of happiness.
- C. The laws of nature and of nature's God
- D. Supreme Judge of the world

Answer: A

The original Declaration of Independence is housed in:

- A. Independence Hall in Philadelphia
- B. Library of Congress
- C. Smithsonian Institution
- D. National Archives

Answer: D

How many delegates from the 13 colonies signed the Declaration of Independence?

- A. 13
- B. 26
- C. 39
- D. 56

Answer: D

Which two presidents died on the Fourth of July?

- A. George Washington and John Adams
- B. John Adams and Thomas Jefferson
- C. Thomas Jefferson and James Madison
- D. Herbert Hoover and Franklin Roosevelt

Answer: B

Which president was born on the Fourth of July?

- A. Calvin Coolidge
- B. Howard Taft
- C. Dwight Eisenhower
- D. Richard Nixon

Answer: A

According the Declaration of Independence, the people have the following right:

- A. The right to bear arms
- B. The right to equal protection of the laws
- C. The right to alter or abolish their government
- D. The right to a free education

Answer: C

happy
Fourth
of July!