

EMPLOYEE NEWSLETTER



JULY 2021

Birthday Wishes		
07/03	Bradley Broadwell	Sheriff's Office
07/06	John Shoop	Sheriff's Office
07/06	Vernon Adams III	Sheriff's Office
07/10	Dana Buster	Prosecutor's Office
07/10	Todd Smith	Road & Bridge
07/12	Teresa Sullivan	Collector's Office
07/16	John Malloy	Sheriff's Office
07/18	Charlie Truitt	Sheriff's Office
07/19	Jayde Doporto	Juvenile Office
07/22	David Goring	Prosecutor's Office
07/26	Tyler Summers	Road & Bridge
07/27	Jeremiah Treece	Sheriff's Office

Important 2021 Dates

Monday July 5

County Offices Closed



Welcome New Employees

William Wallace

Sheriff's Office

Service Anniversaries

07/01	1 yr.	Dustin Lunsford	Road & Bridge
07/01	32 yrs.	Brian Noe	Coroner
07/01	13 yrs.	Mary Walitshek	Assessor's Office
07/06	1 yr.	Tyler Daniels	Assessor's Office
07/06	1 yr.	Gary Moffett	Road & Bridge
07/09	11 yrs.	Tammy Miller	Clerk's Office
07/13	1 yr.	Nathan Lawson	Road & Bridge
07/13	1 yr.	Jerid Sayre	Road & Bridge
07/14	24 yrs.	Phil McIntosh	Juvenile Office
07/26	1 yr.	John Shoop	Sheriff's Office
07/29	3 yrs	Chase Harrington	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 supported 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.*



Northeast Regional Medical Center Notice of Change:

Employees/plan members going to Northeast Regional Medical Center (NERMC) for ordered (outpatient) lab work need to verify prior to service that NERMC will use Quest Diagnostics or LabCorp.

GBS was covering NERMC lab services at 100% but this preferred benefit is no longer available.

If NERMC uses their own lab services for testing, employees/plan members will be charged.

Only lab work completed by Quest Diagnostic or LabCorp will be covered at 100%.

Any employee/plan member that has been charged for outpatient lab services from NERMC prior to July 2021 should contact Heather in Human Resources at (660)234-7914 or hkelley@adaircomo.com.

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 emergency care, urgent care, prescriptions, and 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).

The logo for GBS (Grand Blount School) features the letters "GBS" in a bold, blue, sans-serif font. The letters are set against a white background with a blue and yellow swoosh graphic behind them.

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

No 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 Period	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

News From Around the County

Boltz Retires

Celesta Boltz, Assessor's Office, retired on Friday June 11, 2021 after 23 years of service to Adair County. Celesta started her career as Personnel Property/Real Estate Clerk in the Assessor's Office in 1998 and was promoted to the Mapping position in 2012 which was the position she held at the time of her retirement. During her employment, Celesta has helped thousands of residents understand property assessments, assessed values, land surveys, deeds, and plat maps.

Celesta's retirement plans include keeping her part-time job at Wal-Mart (for now) and spending more time with her family, especially her grandkids.

Congratulations Celesta on your retirement!

Pictured right: Assessor Kent Bryant presents Celesta Boltz with her retirement plaque and certificate of appreciation for her 23 years of dedicated service to Adair County.



Commission Signs Agreement with City

On June 1, 2021 County Commissioners signed an agreement with the City of Kirksville in a effort to re-open Hungry Hollow Road. Hungry Hollow Road, the causeway for Hazel Creek Lake which is owned by the city, has been closed since December of 2019 due to roadway safety concerns. County and City Officials disputed for months on which entity was responsible for repairs to Hungry Hollow Road. The signed agreement stipulates that both the City and County will invest the funds needed to construct a new bridge to replace the current causeway. Also, under the agreement the County will take ownership of the completed bridge and be responsible for future repairs and maintenance.



Pictured left to right: Pre-siding Commissioner Mark Shahan and Kirksville Mayor Zac Burden sign an agree-ment to complete repairs to the causeway crossing Hazel Creek Lake.



Appointments Times Still Available



**COUNTY EMPLOYEES'
RETIREMENT FUND**

County Employees Retirement Fund (CERF) Representative, Jim Ellison, will meet one on one with employees to answer questions regarding the CERF retirement system.

CERF Retirement One on One meetings

Thursday July 8, 2021

Courthouse @1:00pm

&

Road & Bridge @2:00pm

Contact Heather to schedule your one-on-one meeting at (660)234-7914 or hkelley@adaircomo.com

Kirksville Fourth of July Events

THURSDAY JULY 1	SATURDAY JULY 3	SUNDAY JULY 4
5:30 PM – 7:00 PM Cemetery Theater Forest Llewellyn Cemetery	8:00 AM – 12:00 PM Classic Car Show Downtown Cinema 8 Parking Lot	DUSK Fireworks Shot off from the Kirksville Country Club. Great views from most places on the South End of Kirksville!
FRIDAY JULY 2	9:00 AM – 11:00 AM Fun for Little Firecrackers: ★ Balloon Animals ★ See a Kirksville Fire Department Fire Truck Up-close Downtown	*Rain Date: July 5 <div> Fireworks Sponsored by: Kirksville Tourism, City of Kirksville, Kirksville Chamber of Commerce, & KLTE Radio 107.9 </div>
5:30 PM – 7:00 PM FLATS Uncle Sam Run Downtown Kirksville 5:30 PM – 6:30 PM Community Band Courthouse Lawn 7:00 PM – DUSK Summer on the Square Concert: Aaron Russell Band Courthouse Lawn	8:00 AM – 12:00 PM United Way Pie & Ice Cream Booth Bank Midwest Parking Lot 7:00 PM – 10:00 PM Be The Light Concert Rotary Park Amphitheater	 Kirksville <i>— Missouri's North Star —</i> Questions? Contact the Kirksville Tourism Office at 660-665-3766

For the full schedule of All-American Red, White, & Blue Festival Events visit:

www.visitkirksville.com/redwhiteandblue