

EMPLOYEE NEWSLETTER

MAY 2018

Birthday Wishes

05/02	Cabe March	Sheriff's Office
05/02	Rachel Roberts	Sheriff's Office
05/07	Juan Chairez	Sheriff's Office
05/07	Karah Shirley	Sheriff's Office
05/11	Kelly Koenig	Sheriff's Office
05/14	Lonnie Harris	Road & Bridge
05/14	George Kramer	Prosecutor's Office
05/21	Karen Hammons	Collector's Office
05/26	Sharon Young	Sheriff's Office

Important 2018 Dates

Tuesday May 8	Truman Day County Offices Closed
Sunday May 13	Mother's Day
Monday May 28	Memorial Day County Offices Closed
Sunday June 17	Father's Day

Welcome New Employees

Paul "Doug" Hill	Road & Bridge
Rose Montgomery	Prosecutor's Office

Service Anniversaries

05/01	5 yrs.	Dave Hurt	Sheriff's Office
05/05	4 yrs.	Isaiah Curtis	Road & Bridge
05/06	7 yrs.	Shelley Story	Public Admin
05/07	1 yr.	Luke Hemmerla	Sheriff's Office
05/10	3 yrs.	Brian Blaise	Sheriff's Office
05/16	24 yrs.	Jeff Waddle	Road & Bridge
05/22	1 yr.	Marty Halley	Road & Bridge
05/23	24 yrs.	Rusty Harris	Road & Bridge



Information About Adair County's Insurance Plan

- ◇ Adair County is self-funded or self-insured. This means Adair County assumes all the risk for providing healthcare benefits for its employees and essentially pays all claims for its employee's out-of-pocket.
- ◇ Adair County is considered the "Plan Sponsor".
- ◇ Adair County, because it is self-funded, has an insurance plan that is unique to Adair County.
- ◇ Group Benefit Services (GBS), in Springfield Missouri, is the company hired by Adair County to administer its self-funded insurance plan.
- ◇ GBS is a Third Party Administrator or TPA. GBS is also considered the "Payor" as it pays insurance claims on behalf of Adair County and its employees.
- ◇ GBS is responsible for:
 - Collecting premiums
 - Maintaining eligibility
 - Paying claims
 - Sending Explanation of Benefits (EOBs) to members (employees) and healthcare providers
 - Customer service for members (employees)
 - Preparing the Summary Plan Description (SPD) that highlights plan benefits, exclusions and limitations
 - Supplying ID cards, provider directories and other employee materials
 - Implementation of the pharmacy benefit management program and supplemental plans such as vision and dental
 - Arranging provider network access through HealthLink
- ◇ Healthlink is responsible for:
 - Building and establishing contracts with regional healthcare provider networks and making them available to GBS
 - Negotiating discounted rates and establishing fee schedules for medical services
 - Claims coordination with GBS (both in-network and out-of-network claims)
- ◇ Healthcare providers should:
 - Only collect fees, from members (employees), for the office visit co-payment amounts at the time of service.
 - Submit medical bills to HealthLink in a timely manner with standard Current Procedural Terminology (CPT) code billing procedures.
 - Only bill members (employees) for deductibles or co-insurance amounts as negotiated by HealthLink and as indicated by GBS on the Explanation of Benefits (EOB).



Getting Familiar With Your Medical Insurance Card

Adair County is self-insured and is the insurance plan sponsor. Group # is Adair County's plan identification number. Plan Type is either "Base" or "Buy Up" depending on employee coverage selection.

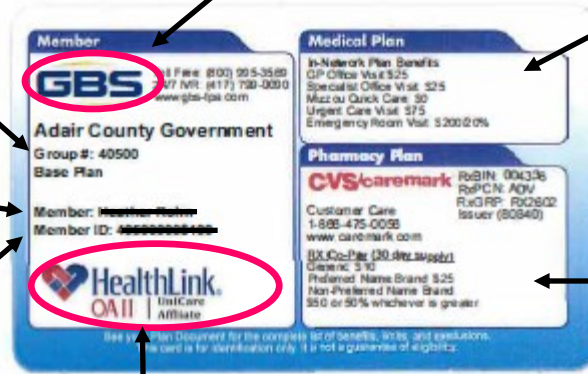
Member is always the employee's name.

Member ID is unique to each person on the employee's plan.

Group Benefit Services (GBS) is the Third Party Administrator (TPA) for Adair County and is also known as the "payor". GBS pays all claims on behalf of Adair County and its employees.

Brief listing of "In-Network" plan benefits. This is not a full listing, please refer to your Summary Plan Description (SPD) for additional benefit details.

Prescription (Rx) benefit information. The Rx benefit is eligible for use in numerous pharmacies not just at CVS pharmacies.



HealthLink holds all contracts with "In-Network" health providers. When asked, "What insurance do you have?" Employees should tell them "Healthlink". OAIL stands for Open Access II which identifies the group of Preferred Provider Organizations (PPO) or "In-Network" health providers.

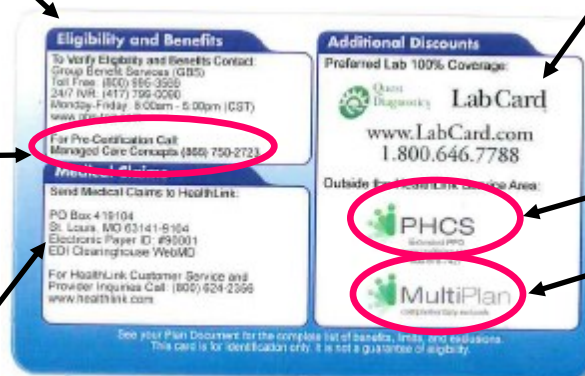
Group Benefit Services (GBS) can help employee's with eligibility, benefit, and claim questions.

Pre-certification verifies that payment will be made for pre-scribed services and procedures. Pre-Certification is required for certain services and procedures such as radiology testing and Durable Medical Equipment (DME) purchases.

All medical claims are submitted to HealthLink.

In order to receive the preferred lab benefit which is covered at 100%, labs must be processed through Quest Diagnostics. In some cases, Boyce & Bynum is also covered (mostly in Columbia Missouri). Ask Human Resources for the complete Boyce & Bynum listing.

PHCS and Multiplan extends access to the network of Preferred Provider Organizations (PPO). Which means employee's may also be eligible for "In-Network" benefits even when seeking care outside the HealthLink network.



Employees are strongly encouraged to set up an online account through the Group Benefits Services (GBS) Member Services Portal. The online account gives employees **instant** access to claim status information, Explanation of Benefit (EOB) statements, and RDA claim submissions. Visit www.gbs-tpa.com to set up your online account.



Things You Should Know About Medical Billing Codes

Group Benefit Services (GBS) and HealthLink cannot (by law) change medical codes submitted on claims from a healthcare provider. Some of the time when a claim is not paid as expected it is due to the medical coding.

For Example: You, a female county employee, visit your doctor and since you are over 40 he/she suggest you get a Mammogram. Your insurance plan states that this is a 100% covered benefit so you go ahead and get the mammogram. You are feeling really good about the whole thing and then two months later you get a bill from your healthcare provider that states you owe \$800 for the mammo-gram!!!!

How did this happen?

More than likely it was how the mammogram was coded on the medical claim submitted to HealthLink. A **preventative** mammogram screening would be covered at 100%. However, if the mammogram was coded as a **diagnostic** screening the claim would be process as a standard claim and the plan deductible and co-insurance payment rates would apply.

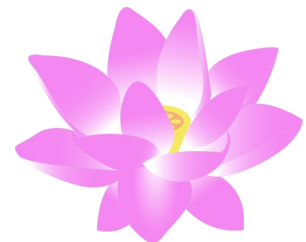
In a situation like this, the employee could call the healthcare provider and discuss if and why the mammogram was coded as a diagnostic test and see if the claim could be resubmitted under a preventative screening code. If the claim was indeed coded incorrectly, the claim would need to be re-submitted with the proper medical code from the healthcare provider directly to HealthLink.

Employees need to understand they can sometimes influence how their medical claims are coded just by the way they discuss health issues with a medical provider during a routine wellness visit. Any time a symptom or disease exists, a screening cannot be considered preventative and your healthcare provider must code the screening as a diagnostic test. So if the county employee, in the example above, mentioned any type health problem that could be diagnosed with the mammogram screening and it was noted in their medical chart, the test would more than likely be coded as diagnostic.

Qualifying Life Events and Your Medical Insurance Benefits

Employees are typically only allowed to change insurance coverage options during the Open Enrollment Period which occurs each year in November. However, there are certain life changes that may qualify for a special enrollment period. Example qualifying life events include:

- Lost of health coverage
 - * Including job-based, individual, and student plans
 - * Losing eligibility for Medicare, Medicaid, or CHIP
 - * Turning 26 and losing coverage through a parent's plan
- Changes in household Status
 - * Getting married or divorced
 - * Having a baby or adopting a child
 - * Death in the family



Employees only have **30 days** following a qualify life event to submit a request for a special enrollment period. If employees are unsure if they qualify for a special enrollment period or need an *Event Change Form* to change insurance coverages due to a qualify life event contact Human Resources at (660)234-7914 or email at hrohn@adaircomo.com

How do I find out if my Doctor is “In-Network”?

Visit the HealthLink “Find a Doctor Near You” website at www.healthlink.com/ipf (screenshot below)

Select the type of Doctor: **Primary Care** or **Specialists** (see #1)

Select your Network : **Health Plan** = Private Healthcare Systems (PHCS) (see #2)

Network = HealthLink OAI Logo on Front of Card (see #3)

Enter in location details. Enter in the image security code and hit the “submit” button at the bottom of the page . Your results will be displayed both as a listing of providers and as an interactive location map.

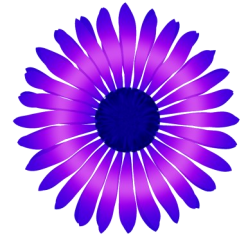
The screenshot shows the HealthLink website's "FIND A DOCTOR" page. At the top, there are navigation links: ABOUT US, MEMBERS, EMPLOYERS, BROKERS, HealthLink logo, TPAs, PROVIDERS, REQUEST QUOTE, and CONTACT. Below these are four large buttons: PEOPLE (with a doctor icon), PLACES (with a hospital icon), TESTS / IMAGING (with test tube and bone icons), and ALL PROVIDERS (with three people icons). Below the buttons are two tabs: PRIMARY CARE (highlighted with a red arrow and #1) and SPECIALISTS. To the left of the search area is a "SELECT YOUR NETWORK" section with a dropdown menu for "Health Plan" (showing "Private Healthcare Systems (PHCS)") and another dropdown for "Network" (showing "HealthLink OAI Logo on Front of Card"). This section is annotated with #2 and #3. To the right is the "LOCATED NEAR" section, which is circled in red. It contains fields for "Zip" and "City", and a "With a Radius of" dropdown set to "1 Miles". Below this is the "OPTIONAL SEARCH CRITERIA" section with fields for "Type of Primary Care Provider" and "Last Name". The bottom of the page shows a Windows taskbar with various application icons and a system clock showing 3:19 PM on 4/16/2018.

Savings Programs or Discounted Medical Service Plans Offered By Hospitals

Several Adair County employees have stated that they are being offered “savings programs” or “discounted medical service plans” by hospitals for tests and procedures. Employees need to know that when they agree to the terms of these “savings programs” that they pay 100% out of pocket for their medical services and these payments are not being applied to “In-Network” co-payments and deductibles. Since your payments are not applied “In-Network”, employees can not receive the \$500 allowance back through the reimbursable deductible allowance (RDA) at the end of the calendar year. In addition, since these payments are not applied to the “In Network” deductible an employee would still have to satisfy all of their \$2500 deductible should they have another medical claim in the same calendar year.

New Missouri Tax Withholding Calculations

As a result of the federal tax reform bill signed into law, the Missouri Department of Revenue has adjusted Missouri's withholding calculations. Employees would have notices this change beginning on the March 30, 2018 pay check.



Employees are encouraged to review their Missouri withholdings for 2018. The new Missouri tax withholding calculations are making significant changes to the amount of taxes being withheld from employee paychecks. It is important for employees to make sure that these adjustments will not cause unforeseen tax filing issues at the end of the year.

The new Missouri State Form W-4 can be obtained through Human Resources by contacting (660)234-7914 or emailing hrohn@adaircomo.com. Employees can also download the new Missouri State Form W-4 from the Missouri Department of Revenue's website at <https://dor.mo.gov/forms/MO-W-4.pdf>. All newly completed W-4 forms should be submitted to Sherry Treasure in the Clerk's Office.

Please Note: What employees put on the form W-4 is exactly what must be entered into the payroll system. For Example: If you currently have an extra \$10 withheld per pay period but you want to increase it by an additional \$30, then you would indicate that you want \$40 total withheld. If you write down \$30 the payroll clerk will enter in \$30 total as the amount you indicated on your new form W-4.

GET TO KNOW THE EMPLOYEE MANUAL

Performance and Compensation Reviews

Because we want you to grow and succeed in your job, The County of Adair conducts a formal review one time per year for each employee within their anniversary month, giving the supervisor up to 30 days to complete the review. A review may also be conducted in the event of a promotion or change in duties and responsibilities. It is County policy not to pay out back owed merit pay.

During a formal performance review your supervisor will cover the following areas:

- The quality and quantity of your work
- Strengths and areas for improvement
- Attitude and willingness to work
- Initiative and teamwork
- Attendance
- Customer service orientation
- Problem solving skills
- Ongoing professional growth and development

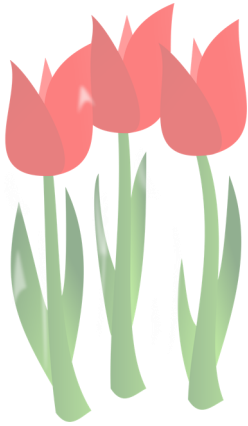
Additional areas may also be reviewed as they relate to your specific job.

Your review provides a golden opportunity for collaborative, two-way communication between you and your supervisor. This is a good time to discuss your interests and future goals. Your supervisor is interested in helping you to progress and grow in order to achieve personal as well as work-related goals - perhaps he/she can recommend further training or additional opportunities for you. The performance review gives your supervisor an opportunity to suggest ways for you to advance and make your job at The County of Adair more fulfilling.

Your supervisor can answer any questions you may have about the performance review process.

The Performance and Compensation Review Policy can be found on page 39 of the Employee Manual

News From Around The County



GUESS WHO?

Even when she was just a little tike, this cutie patootie dreamed about working at the Courthouse!

Can you guess who she is?

Answer on page 8



Drainage Tube Replacement Completed On Hungry Hollow Road

The City of Kirksville recently lowered the water level at Hazel Creek Lake to help kill off an invasive plant that has caused problems to visitors who use the lake for recreation purposes.

On April 17, 2018, while water levels were extremely low, Adair County Road and Bridge personnel took time to remove deteriorating drainage tubes under Hungry Hollow Road. Hungry Hollow Road crosses over the dam of Hazel Creek Lake.



The Road and Bridge crew completed the project in a single day in order to minimize the negative impact the road closure would have on residents. All costs associated with installing the new drainage tube was paid for by Adair County.

Good work Road and Bridge Department!

Traffic Stops and Vehicle Searches Training

The Adair County Prosecuting Attorney's Office hosted training for local law enforcement agencies on the topics of traffic stops and vehicle searches. The training was held on Friday April 20, 2018 in the Annex Conference Room and provided participants with information on what constitutes a legal traffic stop and under which circumstances a vehicle can be lawfully searched. The training was funded by the Missouri Division of Highway Safety and presented by personnel from the Missouri Association of Prosecuting Attorneys (MAPA) and the Missouri State Highway Patrol.



Pictured left to right: Andrew Boster, Adair County Assistant Prosecutor and David Goring, Adair County Assistant Prosecutor listen closely to the information presented during training.

News From Around The County



Elected Officials Meeting

Adair County Elected Officials meet monthly to discuss important county issues.

This month's Elected Officials Meeting was held on Tuesday April 24, 2018 at 10:30am in the Commission Conference Room.

Pictured right to left: Sandy Collop-County Clerk, Rhonda Noe-Public Administrator, Lori Smith-Treasurer, Mark Thompson- 2nd District Commissioner, Sonja Harden- Collector, Pat Shoush-Recorder, Linda Decker-Circuit Court Clerk, Stanley Pickens-Presiding Commissioner, Bill King, 1st District Commissioner, and Sheriff Robert Hardwick. Not pictured, but in attendance: Matt Wilson-Prosecuting Attorney.



**COUNTY EMPLOYEES'
RETIREMENT FUND**

County Employee Retirement Fund (CERF) Pension

PRE-RETIREMENT SEMINAR

Do you plan on retiring in 6 months?
Then you should attend CERF's Pre-Retirement seminar.

Wednesday June 6, 2018
10:00am-12:00pm

Marion County Courthouse
Main Courtroom

906 Broadway Hannibal, MO 63401

Pre-register by clicking on the Pre-Retirement Seminar link at mocerf.org or by calling (877)632-2373.

Road and Bridge Getting Things Done



A few Road and Bridge crew members were good sports and agreed to pose for this fantastic photo! Pictured bottom row left to right: Diana Couch, Bob McCarty, Matt Close, and Marty Halley. Pictured top: Lonnie "Slick" Harris.