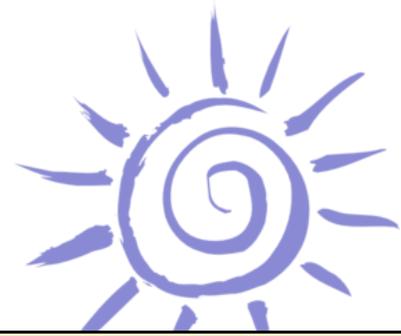


EMPLOYEE NEWSLETTER

MAY 2019



Birthday Wishes

05/07	Juan Chairez	Sheriff's Office
05/11	Kelly Koenig	Sheriff's Office
05/12	Tanner Schilling	Sheriff's Office
05/14	Lonnie Harris	Road & Bridge
05/14	George Kramer	Prosecutor's Office
05/16	Kevin Noyes	Sheriff's Office
05/21	Karen Hammons	Collector's Office
05/26	Sharon Young	Sheriff's Office

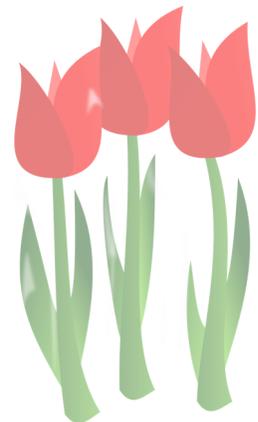
Important 2018 Dates

Wednesday May 8	Truman Day County Offices Closed
Sunday May 12	Mother's Day
Monday May 27	Memorial Day County Offices Closed
Tuesday May 28	Retirement Savings Rep 1:00pm-4:30pm Annex Building
Wednesday May 29	CERF Retirement Mtg. 10:00am-12:00pm Annex Building
Sunday June 17	Father's Day



Service Anniversaries

05/01	6 yrs.	Dave Hurt	Sheriff's Office
05/05	5 yrs.	Isaiah Curtis	Road & Bridge
05/06	1 yr.	Kathy Atkinson	Sheriff's Office
05/06	8 yrs.	Shelley Story	Public Admin
05/07	2 yrs.	Luke Hemmerla	Sheriff's Office
05/10	4 yrs.	Brian Blaise	Sheriff's Office
05/16	25 yrs.	Jeff Waddle	Road & Bridge
05/23	25 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 tied to the employee and ALL claims are processed through employee's member ID.

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". OAll 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.

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.

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



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.

All medical claims are submitted to HealthLink.

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, then the claim would need to be resubmitted with the proper medical code from the healthcare provider directly to HealthLink.

Employees need to understand they can sometimes they 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 OAll 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.

HealthLink

ABOUT US MEMBERS EMPLOYERS BROKERS TPAs PROVIDERS REQUEST QUOTE CONTACT

FIND A DOCTOR

PEOPLE PLACES TESTS / IMAGING ALL PROVIDERS

#1 → PRIMARY CARE SPECIALISTS

#2 → SELECT YOUR NETWORK
Health Plan: Private Healthcare Systems (F)

#3 → Network: HealthLink OAll Logo on Fron

LOCATED NEAR
Choose to search by either zip code radius or by city/state

Zip: [] With a Radius of: 1 Miles

City: [] State: - Select -

OPTIONAL SEARCH CRITERIA
Include additional information to limit your search results. Select from the options above for additional fields.

Type of Primary Care Provider: [] Last Name: []



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.



Mark your calendar and schedule time to receive information on both the Retirement Savings and CERF Public Pension Plans!

Tuesday May 28, 2019

1:00pm-4:30pm



One on One Appointments

Retirement Savings Plans 457(b) and 401(a)

Please schedule a time to meet with Robert Eastburn, Financial Advisor, with Empower Retirement.

Tuesday May 28, 2019

1:00pm-4:30pm

Adair County Annex

300 N Franklin Kirksville, MO

New enrollees as well as current participants are encouraged to meet with Robert to discuss options and details for 457(b) and 401(a) retirement savings plans.

Appointments will be scheduled every 15 minutes and will be made on a first come first basis between 1:00pm -4:30pm.

Please contact Heather at (660)234-7914 or hrohn@adaircomo.com to schedule your appointment .

Wednesday May 29, 2019

10:00am-12:00pm



COUNTY EMPLOYEES'
RETIREMENT FUND

&



PRE-RETIREMENT GROUP SEMINAR

County Employee Retirement Fund (CERF) Pension and Empower Retirement will be hosting a group benefits meeting.

Do you plan on retiring in the next three years or do you just want more information on Adair County's retirement plans?

Then you should attend CERF's Pre-Retirement Seminar.

Wednesday May 29, 2019

10:00am-12:00pm

Adair County Annex

300 N Franklin Kirksville, MO

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



ANNUAL RETIREMENT STATEMENTS

In May, Adair County employees eligible for retirement benefits should have received an annual benefit statement (or emailed notice) for both Local Government Employee Retirement System (LAGERS) and County Employee Retirement Fund (CERF) Pension Plans.

LAGERS Pension

Employees that have a registered online *myLAGERS* account would not have received a mailed paper statement. Instead, employees would have received an email notification with details on how to retrieve their annual statements online. Employees that do not have an online *myLAGERS* account should have received their annual statement directly to their mailing address. If a LAGERS member did not have a valid mailing address on file, the annual statements was sent to Adair County for distribution to employees. Employees, under this circumstance, would have received their paper statement with their paystub or check. If you are eligible for LAGERS and have not received your annual statement or online notice please call LAGERS at 1 (800)447-4334.

CERF Pension

CERF annual pension statements (not 457(b) or 401(a) savings plan statements) were sent out via mail directly to employees to their mailing address. The paper statements would have arrived on yellowish colored paperwork. If you did not receive your CERF pension annual statement, please contact CERF at 1(877) 632-2373.

CERF Savings Plan managed by Empower Retirement

Quarterly 457(b)/401(a) statements from Empower Retirement are available online ONLY. Savings plan participant can create an account and log onto the Empower Retirement website to view their statements. The web address is www.Empower-Retirement.com. If a participant wants to receive paper copies instead of getting them online, they can call Empower Retirement at 1(800)701-8255 and request to get paper copies instead.



Retirement Readiness Review

A personalized retirement evaluation for your employees

Our dedicated plan advisors can work one on one with your employees to evaluate their retirement strategies and provide recommendations on how they can move forward right now.

How it works

1 ONE-ON-ONE MEETING

We talk to your employees about their goals, financials, investments and retirement income streams.

2 CUSTOMIZED PROJECTIONS

We calculate income projections and determine if your employees are tracking to meet their personal goals.

3 PROFESSIONAL ADVICE

We make recommendations on how employees can improve upon their existing strategies.

4 ACTIONABLE STEPS

We discuss different plans of action with your employees and even offer our assistance in the process.

Contact your Empower representative to learn more

Adair County's Financial Advisor for the 457(a) and 401(a) Retirement Savings plans is:
Robert Eastburn at 1(877)895-1394 Ext #120 or email at Robert.Eastburn@empower-retirement.com

News From Around The County

Bailey Retires From Adair County



Kirby Bailey, Road & Bridge Driver, retired on April 19, 2019 after 16 1/2 years of service to Adair County. Kirby plans to enjoy his retirement by farming with his son and spending as much time outside as possible. Congratulations Kirby! We wish you a very happy retirement!

Pictured above 1st District Commissioner Bill King (right) presents Kirby Bailey with a plaque commemorating his dedicated service to Adair County's Road and Bridge Department.

Proud New Grandma!

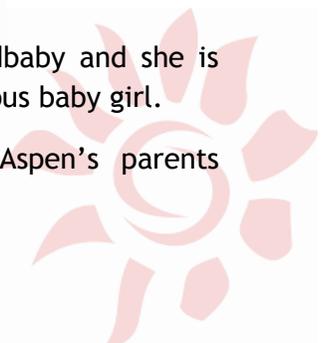


Kim Salter, Deputy Treasurer, snuggles with her new granddaughter Aspen Faylynn.

Aspen was born on April 11, 2019 and weighed 7lbs, 1oz.

Aspen is Kim's very first grandbaby and she is over the moon about this precious baby girl.

Congratulations to Kim and Aspen's parents Brook and Josh Miller!



EMPLOYEE SPOTLIGHTS



Name: Celesta Boltz
Department: Assessor's Office
Title: Mapper
Years of Service: 20 1/2

Briefly describe what you do at work for Adair County?

Property ownership, sales, and partial sales

What do you enjoy most about working for Adair County?

The people I work around.

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

Doesn't seem like I am ever not working. I eat and sleep when I am not working.

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

The Good Doctor, Shark Tank, and America's Funniest Videos

What is the craziest thing you've ever done?

Sliding down the spillway at Thousand Hills Lake.

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

Italy. My husband's niece is there with her husband riding scooters, touring old sites, and her pictures are awesome. Our daughter has been there. They loved it!

What are some of your pet peeves?

Drivers who tailgate. Drivers on their phones or texting.

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

I have no talents.



Name: Tammy Miller
Department: County Clerk's Office
Title: Deputy Clerk
Years of Service: 9

What do you enjoy most about working for Adair County?

The feeling of family- everything from your favorite cousin to the weird uncle.

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

Woodworking. I love building things.

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

I love them all from love stories to horror. My favorite books are thriller and crime.

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

Ireland, Scotland

Celebrating the Truman Day Holiday

Truman Day is a Missouri state holiday that honors the legacy of Harry S. Truman, former US president who is the only president to have come from Missouri.

Harry S. Truman was born on May 8, 1884 in Lamar, Missouri and grew up on his family's farm near Independence. Truman was first elected to public office as a county official in 1922, and then as a United States Senator for Missouri in 1934.

Did you know?

Truman's middle name is 'S'. His parents couldn't agree on his middle name, so they named him 'S' as they both had relatives whose names began with an 'S'.