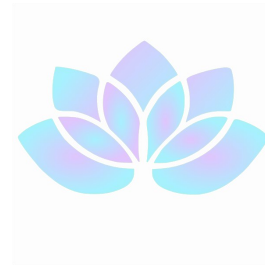


# EMPLOYEE NEWSLETTER

## MAY 2020



Birthday Wishes		
05/07	Juan Chairez	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
05/22	Kaitley Hagar	Juvenile Office
05/26	Sharon Young	Sheriff's Office



Welcome New Employees	
Johnny Gunnels	Road & Bridge

Important 2020 Dates	
Friday May 8	Truman Day County Offices Closed
Sunday May 10	Mother's Day
Monday May 25	Memorial Day County Offices Closed
Tuesday May 27	Retirement Savings Rep 1:00pm-4:30pm Annex Building
<del>Wednesday May 27</del> Canceled	<del>CERF Retirement Mtg.</del> <del>10:00am-12:00pm</del> <del>Annex Building</del>
Sunday June 21	Father's Day

Service Anniversaries			
05/01	6 yrs.	Dave Hurt	Sheriff's Office
05/06	2 yrs.	Kathy Atkinson	Sheriff's Office
05/06	9 yrs.	Shelley Story	Public Admin
05/10	5 yrs.	Brian Blaise	Sheriff's Office
05/13	1 yr.	Brenda Swedberg-Bruner	Prosecuting Attorney's Office
05/16	26 yrs.	Jeff Waddle	Road & Bridge
05/23	26 yrs.	Rusty Harris	Road & Bridge



- ◇ 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).

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### Savings Programs or Discounted Medical Service Plans Offered By Hospitals & Clinics

Several employees have stated that they are being offered "savings programs" or "discounted medical service plans" by hospitals & Clinics for tests and procedures. Employees can definitely participate in these programs, but need to understand that participating in these programs bypasses the insurance carrier. 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 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.

## 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.

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.

Member is always the employee's name.

Member ID is tied to the employee and ALL claims are processed through the employee's member ID.



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.

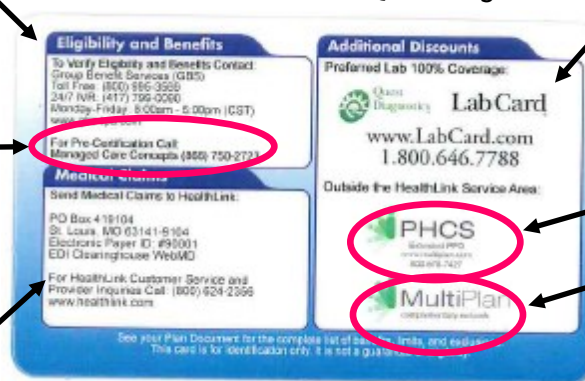
Prescription (Rx) benefit information. The Rx benefit is eligible for use in numerous pharmacies not just at CVS pharmacies.

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.

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.

All medical claims are submitted to HealthLink.



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/FSA claim submissions. Visit [www.gbs-tpa.com](http://www.gbs-tpa.com) to set up your online account.





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.



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## 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 of 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 [hkelley@adaircomo.com](mailto:hkelley@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](http://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.

## CERF PUBLIC PENSION & RETIREMENT SAVINGS MEETING

### 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 27, 2020  
10:00am-12:00pm  
Adair County Annex  
300 N Franklin Kirksville, MO



COUNTY EMPLOYEES'  
RETIREMENT FUND



Register for the Pre-Retirement Seminar by calling CERF at (877)632-2373.



## ANNUAL RETIREMENT STATEMENTS

In May, Adair County employees (eligible for county retirement systems) should receive an annual benefit statement (or email 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 will be 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](http://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.



**One on One Phone Appointments Now Available!**

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

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

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

If you would like a **comprehensive retirement readiness review** (which analyzes all retirement benefits) please have a current benefit statement with you from each of the following plan providers prior to your appointment:

1. Social Security
2. LAGERS Pension
3. CERF Pension (Robert can access your 457(b) and 401(a) Retirement Saving information)
4. Any other retirement plans an employee may participate in outside of county employment

To schedule a one on one phone appointment copy the following address into your internet browser: [https://virtual\\_meeting\\_cerf\\_robert.empowermytime.com/](https://virtual_meeting_cerf_robert.empowermytime.com/) and follow the screen prompts.

**Or contact Heather at (660)234-7914 or [hkelley@adaircomo.com](mailto:hkelley@adaircomo.com) and a phone appointment can be scheduled for you.**

## News From Around The County



Angela Althide-Circuit Clerk's Office and Treasurer Lori Smith thought it would be fun to coordinate outfits on a random Thursday. Looking fabulous ladies!



Our Maintenance Crew (Dale Standfuss-left and Joe Nicol-right) can't decide what needs to be pushed first...the lawn mower or the snow shovel. Crazy April weather!

A picture of the snow on the Courthouse lawn - Friday April 17, 2020. Enough already Mother Nature!



### What Is The First Thing Adair County Employees Will Do When the Stay-At-Home Order is Over?



Go to LA PA and get an order of nachos mexicanos with one of their big beers.  
*Bill Sweitzer-Sheriff's Office*

When all this craziness is over - HOPEFULLY, we are all still healthy and I WANT to see my two grandkids in St. Louis and the other two in Des Moines! Facetime doesn't get it! Can't wait!  
*Linda Decker-Circuit Clerk*

One word: DuKum  
*By Anonyms*  
... but if you know you know:)

See my son Ryan in Springfield!  
*Lisa Patterson-Recorder's Office*

Take my wife out to eat for breakfast, lunch, dinner, and in-between snacks....then do it again the next day.  
*Mark Thompson- Commissioner*

Stay at Home  
*Joe Nicol- Maintenance*

Me and my hubs are going to go gamble.  
*Tracy Hunter- Recorder's Office*

Go out to eat or to a movie with my husband my better half.  
*Mary Walitshek-Assessor's Office*

Go to Walmart. Well rather, see my friends & family again. Miss seeing them all, especially at Hy-Vee bingo.  
*Kim Kriegel- Maintenance*

Have a big Barbecue and game night!  
*Jeremiah Treece-Sheriff's Office*

I am going camping just as soon as they open the campgrounds! Fishing and BBQing is top on my agenda.  
*Diana Thomas- Road & Bridge*

Getting a haircut from someone other than myself (no money back guarantee right now for sure!) and giving people hugs again!  
*Kathy Atkinson- Sheriff's Office*

I'm going to have a big Sunday dinner with all the family. I sure miss them.  
*Jeff Waddle-Road & Bridge*

Go visit my kids/grandkids and celebrate!  
*Diana Beets-Collector's Office*

I will be fly fishing anywhere there is a river. Not sure where, but I will be out there with my fly rod for sure.  
*Matt Wilson-Prosecuting Attorney*

Get out of town!!!  
*Vicki Robinson-Public Administrator's Office*

Have all my kids and grandkids home for a celebration of Easter, Birthdays, Anniversaries, etc.  
*Karen Hammons-Collector's Office*

## EMPLOYEE SPOTLIGHTS



**Name:** Jason Lene  
**Department:** Sheriff's Office  
**Title:** Deputy  
**Years of Service:** 23

**Briefly describe what you do at work for Adair County?**

Routine calls for service, civil process, warrant service, narcotic investigations.

**What do you enjoy most about working for Adair County?**

Helping the citizens of this county.

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

Construction, woodworking, fishing, hunting. Anything outdoors.

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

Harley Davidson & The Marlboro Man

**What is the craziest thing you've ever done?**

I requested an attorney!! LOL

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

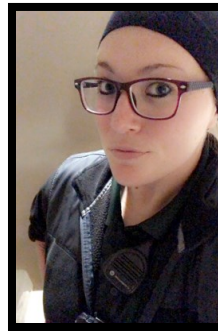
Anywhere to hunt moose or red stag

**What are some of your pet peeves?**

Social media as a whole.

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

I'm actually pretty good at any type of strategy game and I'm known as Chef Boy "R" Lene around the grill.



**Name:** Danica Wallace  
**Department:** Sheriff's Office  
**Title:** Corrections Officer  
**Years of Service:** 1 yr. 6 mos.

**Briefly describe what you do at work for Adair County?**

I book in and release detainees, as well as, ensure the safety and security of the detainees and the jail.

**What do you enjoy most about working for Adair County?**

I like the unexpectedness. It keeps you on your toes! And my co-workers are amazing, so that's a plus.

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

I absolutely enjoy being with my family. We are always outside doing something when it's nice out. Believe it or not...my 6 year old, 8 year old, and 10 year old love doing landscaping, remodeling the house, etc...with Cara (my fiancée) and I. They're a great bunch.

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

My favorite Netflix series is "The Walking Dead". Currently, I'm into "Ballers" on HBO.

**What is the craziest thing you've ever done?**

Honestly, coming out to my family and friends. I was ready to be "me" and it was the moment where I was either going to be alone in the world or loved unconditionally.

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

I'd love to go to Hawaii, Cancun, or Colorado.

**What are some of your pet peeves?**

Some? Uh, obnoxious chewing. The scraping of forks/spoons on plates/bowls. Nose picking (that's a huge one). The clicking noise your phone makes while texting. I feel like this list could go on and on, haha.

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

I have this amazing talent of always being right...just ask my co-workers.