

EMPLOYEE NEWSLETTER

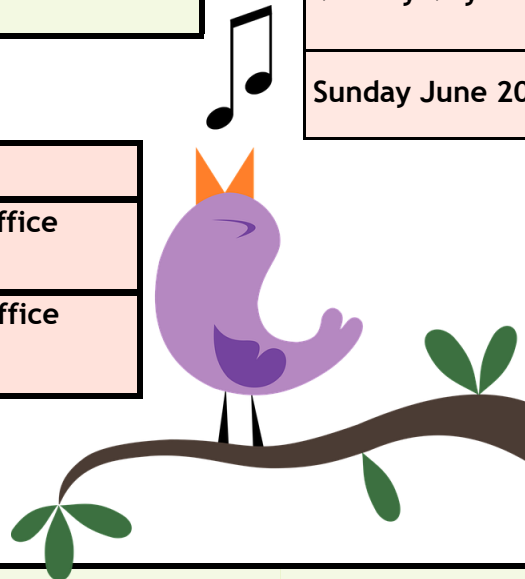
MAY 2021



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
05/18	Tyler Daniels	Assessor's Office
05/21	Karen Hammons	Collector's Office
05/28	Brittney Clark	Prosecutor's Office

Important 2021 Dates	
Friday May 7	Truman Day County Offices Closed
Sunday May 9	Mother's Day
Monday May 25	Memorial Day County Offices Closed
Sunday June 20	Father's Day

Welcome New Employees	
Emily Hurley	Sheriff's Office
Cheyenne Grissom	Juvenile Office



Service Anniversaries			
05/06	10 yrs.	Shelley Story	Public Admin
05/10	6 yrs.	Brian Blaise	Sheriff's Office
05/13	2 yrs.	Brenda Swedberg-Bruner	Prosecuting Attorney's Office
05/16	27 yrs.	Jeff Waddle	Road & Bridge
05/23	27 yrs.	Rusty Harris	Road & Bridge
05/31	1 yr.	Tammy Key	Sheriff's Office



- ◇ 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.
- ◇ When the doctor's office asks "What insurance do you have?", the answer is "Healthlink" as they are the company that negotiates coverage contracts with individual providers.
- ◇ 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 HeathLink
- ◇ 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).

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 employees 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.

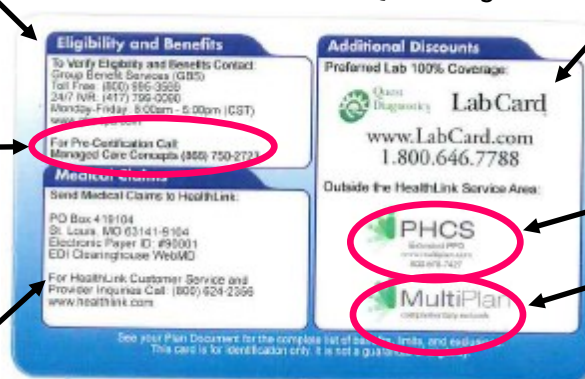
Prescription (Rx) benefit information. The Rx benefit is eligible for use in numerous pharmacies not just at CVS pharmacies.

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 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.



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 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 mammogram!!!!

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 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 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

ANNUAL RETIREMENT STATEMENTS



COUNTY EMPLOYEES'
RETIREMENT FUND



In April or 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. 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/ and follow the screen prompts.

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

News From Around The County

Ash Trees To Be Removed

.On Monday April 19, 2021, crews started cutting down six ash trees on the courthouse lawn.

The six ash trees have been invaded by both Emerald Ash Borer and the Resident Borer Beetles.

Bark has been falling off of some trees and it was determined that the trees probably wouldn't survive much longer.

County Commissioners wanted to remove the trees before it got any worse and before limbs start falling down possibly hurting people.

The Commissioners also want employees to know that new trees will be planted back on the courthouse lawn in the future.



Commissioners Inspect Road Conditions

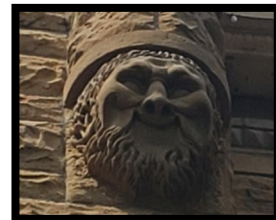


County Commissioners are inspecting the county roads used during construction of the High Prairie Windfarm Project. The commission is working with Ameren to address a few remaining road drainage issues and expect to sign-off on the completed repairs sometime this summer.



Courthouse Renovation Tax Passes

Adair County residents approved a 1/4 cent sales tax placed on the April 6, 2021 Municipal Election Ballot. The additional revenue will be used for courthouse renovations such as replacing the roofing, cleaning and protecting the sandstone from further deterioration and upgrades to the heating, cooling and electrical systems .



Snow

April ^ Showers Bring May Flowers



Hopefully one last joke played by mother nature this spring when it snowed on April 20th. It was really pretty though!

Agreement Reached Between Adair County and the City Of Kirksville

County Commissioners and City Officials have entered into an agreement to remove the causeway tubes and construct a bridge reconnecting Hungry Hollow Road. Hungry Hollow Road was closed in 2019 due to a collapsed road tube. Under the agreement the City of Kirksville will contribute \$69,000 to Adair County. The County will be responsible for all construction work and any future maintenance of the bridge.



happy mother's day!



*Deputy Recorder Lisa Patterson
and her mom Ruby.*

I lost her in 2016, and my world has never been the same. She was the glue that held our family together. Very blessed to have had her as my Mama.



*Deputy Treasurer Kim Salter
checks cows with her mom
Arlene and her dog Lacie.*

This is my mom or Nanny as her grandkids called her. She was a hard worker, flower loving person who loved to mow her yard. She was a spit fire!! Oh some of her come backs tickled her grandkids so much. Happy heavenly Mother's Day Mom!!

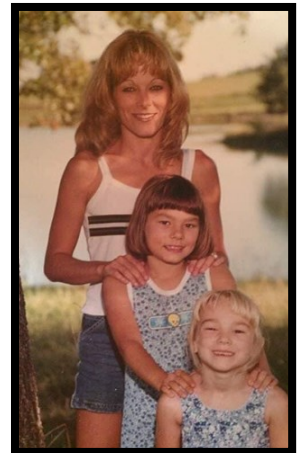
You are not just a woman, but a super woman in true sense and a super cool "Nana". Grandma Medina may not be physically here with us, but she is always looking over us, she is beyond proud of the mother you became and now the grandmother you continue to be. I am writing this "letter of Gracias" to you as an acknowledgement to all those years that you have spent nurturing us, with all the love, care, and well-deserved scolding's.

You work like a superhuman, multitasking several things at once.... sometimes I get worried about your health. But you always calm my anxieties by saying that this is what makes you feel alive every day. Really Mom, how did you do it and not go crazy?

Momma, you really inspire the life in me. Sure, I cannot say that we have had a smooth journey, but I can bet on that last penny in my pocket that it has been more inspiring and worth living each day with you by our side. Needless to say, you have really raised the bar for me to be the best mom I can be to my babies now.

Mom, all I can say is "I love You" and You have shown me a lot about the importance of Motherhood. Lots of Love,

Brittney aka "Brattney"



Brittney Clark, Legal Secretary Prosecuting Attorney's Office with her mom Rose (Sheriff's Office). For reference, Brittney and Rose are the blondes in the family!

happy mother's day!



Treasurer Lori Smith and her mom Virgie.

I have so many good memories of my mother because when we were growing up she was just like a big kid and did so many things with us from swimming, sled riding, mushroom hunting, water gun wars and on and on. One of my favorite memories was when we were on vacation and the hotel we stayed in had its own water slide. Us kids were running and laughing and going up and down the water slide as fast as we could and the guy in charge got after us for running and he said "No running! You will fall!" About that time here came my mom taking that opportunity (we all were just standing getting in trouble) yelling weeeeeee as she ran barreled past us all. Just as she got past us and hit the corner she hit some water and wiped out. The nice gentleman said very nicely "No running mam or you will fall"! Us kids laughed so hard as she sheepishly hopped up. It didn't stop her from continuing to enjoy the water slide!



Courthouse Screener Tiffany Haley, with her mom Blytha.

Happy Mother's Day to my mom, Blytha Ellis!
Thank you for all you've done for us!
I love you!



HR Director Heather Kelley and her mom Carol.

My mom is one of the hardest working, most caring, and fun loving women I know! I will never be as amazing as she is!!!!

Love you Mom!