

EMPLOYEE NEWSLETTER

November 2018

Birthday Wishes

11/03	Kathy Atkinson	Sheriff's Office
11/06	Pam Ashford	Assessor's Office
11/09	Roddy Bane	Road & Bridge
11/09	Jared Clay	Sheriff's Office
11/10	Ron Collinge	Sheriff's Office
11/12	Shelley Story	Public Admin
11/13	Sara Alverson	Sheriff's Office
11/16	Nick Williams	Sheriff's Office
11/18	Hayden Coin	Road & Bridge
11/20	Stanley Pickens	Commissioner

Welcome New Employees

Nicholas Mallett	Road & Bridge
Riley Merdinian	Sheriff's Office

Important 2018 Dates

Sunday November 4	Daylight Saving Time Ends
Tuesday November 6	Election Day
Monday November 12	Veteran's Day County Offices Closed
November 14-26	GBS Insurance Open Enrollment
Thursday November 22	Thanksgiving Holiday County Offices Closed
Friday November 23	Thanksgiving Holiday County Office Closed
Wednesday December 5	Retirement Open House for Stanley Pickens and Donnie Waybill
Wednesday December 19	Christmas Carry-In
Monday December 24	Christmas Holiday County Offices Closed
Tuesday December 25	Christmas Holiday County Offices Closed



Service Anniversaries

11/28	13 yrs.	Joe Nicol	Maintenance
11/29	2 yrs.	Jordin Luthenauer	Juvenile Office



Health Insurance Medical Plans Base Plan Vs. Buy-Up Plan

COST	Base Plan		Buy-Up Plan	
Bi-Monthly Premium Payroll Deduction <i>*Adair County does not expect premium costs to increase much (if any) in 2019</i>	Employee Only	\$0.00	Employee Only	\$25.00
	Employee & Children	\$110.43	Employee & Children	\$155.43
	Employee & Spouse	\$171.91	Employee & Spouse	\$221.91
	Employee & Full Family	\$387.36	Employee & Full Family	\$462.36

BENEFITS	Base Plan				Buy-Up Plan	
		In Network	Out of Network		In Network	Out of Network
Deductible <i>(Employee out of pocket expense, prior to coinsurance being applied)</i>	Single	\$2,500	\$5,000	Single	\$1,500	\$3,000
	Family Unit	\$5,000	\$10,000	Family Unit	\$3,000	\$6,000
RDA <i>(Amount employee can get reimbursed for deductible expenses & Co-pays)</i>	Single	\$500	N/A	Single	\$500	N/A
	Family Unit	\$1,000	N/A	Family Unit	\$1,000	N/A
Maximum Out of Pocket <i>(The maximum amount an employee has to pay per year)</i>	Single	\$4,000	\$10,000	Single	\$3,000	\$6,000
	Family Unit	\$8,000	\$20,000	Family Unit	\$6,000	\$12,000
Coinsurance <i>(% responsible after deductible has been met)</i>	Employee	20%	50%	Employee	10%	40%
	GBS	80%	50%	GBS	90%	60%
Co-Pay Per Encounter <i>(flat fee required at the time of service)</i>	Emergency Room	\$200	\$200	Emergency Room	\$150	\$150
	General Physician	\$25	N/A Co-insurance Only 50/50	General Physician	\$20	N/A Co-insurance Only 40/60
	Specialist	\$25	N/A Co-insurance Only 50/50	Specialist	\$25	N/A Co-insurance Only 40/60
	Urgent Care	\$75	N/A Co-insurance Only 50/50	Urgent Care	\$50	N/A Co-insurance Only 40/60

Employee Benefits Fair

On October 17, 2018, 23 employees attended the Employee Benefits Fair and were able to speak to representatives that administer county insurance, retirement, and supplemental benefit plans.



Above Kim Salter, Treasurer's Office, County Clerk Sandy Collop, and Sherry Treasure, Clerk's Office speak to representatives from Empower Retirement, CERF, and GBS.

Below Sheriff's Deputy Jeff Gottman speaks to Robert Eastburn from Empower Retirement about his retirement saving plan.



2019 Open Enrollment November 14-26

Group Benefit Services (GBS) Open enrollment is in November 14-26, 2018. You will get the chance to make changes to your elected benefit coverages for yourself, your spouse, or dependents regarding:

- ◆ Medical
- ◆ Dental
- ◆ Vision
- ◆ Dependent Life Insurance
- ◆ Flexible (Spending) Benefit Account (FSA)

For Coverages Effective January 1, 2019.

Open enrollment details, benefit change forms, and FSA paperwork will be provided to employees on November 14, 2018.



No Cost Pneumonia and Shingles Vaccine Benefit

This benefit provides members with a flu shot at no cost to them—they're covered at 100%.

- Grab your insurance card and valid photo ID
- Visit your nearest CVS-participating pharmacy—there's no appointment necessary
- Get your flu shot—the shot is covered at 100%, so there's no copay or coinsurance

Participating Pharmacy	Address	City	Phone
HY-VEE PHARMACY #1335	500 N BALTIMORE ST	KIRKSVILLE	(660)665-7400
KIRKSVILLE PHARMACY	1611 S BALTIMORE ST SUITE B	KRISKVILLE	(660)956-7010
MED DEPOT PHARMACY	800 W JEFFERSON ST	KIRKSVILLE	(660)665-7239
RIDER DRUG	1207 S BALTIMORE ST	KIRKSVILLE	(660)665-4666
WALGREENS #09986	311 N BALTIMORE ST	KIRKSVILLE	(660)665-3063
WALMART PHARMACY #10-0189	2206 N BALTIMORE ST	KIRKSVILLE	(660)627-1297



Dental Insurance Claim Information

GBS supplemental dental insurance has some claim “hurdles” that employees need to be aware of.

While there is not an “In-Network” or “Out-of-Network” group of dentists to visit, there is a negotiated rate dental network available.

What does that mean?

GBS will pay towards a dental claim based on a usual and customary rate for dental procedures. Some dentists charge more than this rate, some charge less. If your dentist charges more than the usual and customary rate then the employee will be responsible for any of these overages.

For example: Assuming you met your deductible. You get a tooth filled. The usual and customary rate is \$150. GBS would pay 90% of the usual and customary fee which would be \$135 and you the employee would pay \$15. However, your dentist charged \$200. GBS is still only going to pay \$135 (90% of the usual and customary rate) and the employee would be responsible for the balance which would be \$65.

There are a couple of ways to avoid dental claim sticker shock.

- 1) Ask your dentist to submit a “pre-determination of benefits” to GBS. This will provide you with an estimate of what the insurance will cover for the procedure and give employees an idea of what they could expect to pay out of pocket or;
- 2) Employees can use a dentist that is in the negotiated rate dental network. These dentist will only change the usual and customary rates. That means, as provided in the example above, they would only charge \$150 for a filling.

Unfortunately, there are currently no negotiated rate dentist in Adair County and employees would have to go out of town to find a dentist.

If employees are interested in the finding a negotiated rate dentist please do the following:

Visit novenetdental.com


Enter your preferences into the search tool.

After hitting submit, you will receive a list of participating dentists (dentist aligned with GBS insurance coverage).

Unfortunately, the closest participating dentists are around 40 miles away, like Marceline, Brookfield, and Shelbyville.

If you don't want to search Novanetdental.com, contact Human Resources at (660)234-7914 or hrohn@adaircomo.com to get a list of negotiated rate dental providers.





Network Coverage with a Different Perspective

Find a NovaNet Dental Wrap Provider

Keywords:

Specialty:

City:

County: State:

Zip Code: Radius:

NovaNet's dental wrap network does not require an ID card logo, but the provider will see the appropriate network's name on the EOB (Explanation of Benefits) that is issued by the insurance company or payor.

Please use this search tool to find a participating dental wrap network provider.

NovaNet Corporate Office
NovaNet, Inc.
3500 Parkway Lane, Suite 440
Norcross, GA 30092
Toll Free: (800) 513-7177
Tel: (770) 729-1997
Fax: (770) 729-1992

Cyber Security

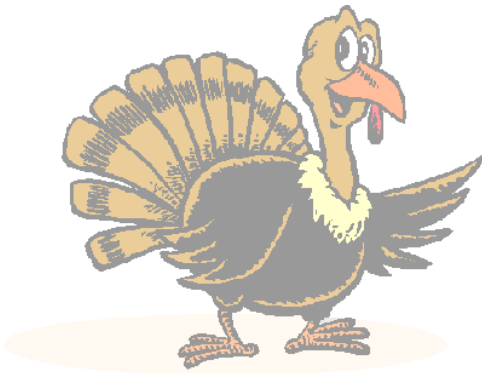
Employees Do Your Part In Preventing Cyber Threats

Employees have a personal responsibility when it comes to protecting Adair County's infrastructure. Here are seven simple things employees can do to keep the County secure from cyber-threats:

- **Passwords matter.** Use different passwords that contain and include at least eight characters with numbers and symbols.
- **Use multiple passwords.** By using multiple passwords for different accounts, you spread the risk of having one breach expose you to everywhere you have a login account.
- **Think before you click.** Ransomware and phishing attacks have increased dramatically the past two years. Many of these attacks can be traced to employees clicking and opening attachments. It's always best not to click on such emails regardless of how real they look. Instead simply go directly to the company's site and see if there is any real issue for you to resolve. Finally, if in doubt always contact your IT folks as they have ways of checking authenticity without risk to others.
- **Limit address book entries.** It is shocking to learn how many professionals use their mobile device address books to store credit card numbers, passwords, family social security numbers and birthdates. As tempting as it is, don't use your mobile device's directory as your personal information database.
- **Update your devices.** Computer and mobile device manufacturers are routinely updating their operating systems to help improve performance as well as actively addressing known security vulnerabilities. It should go without saying, make sure you not only have the best virus and malware protection, but also system updates in real-time to gain maximum protection.
- **Avoid public Wi-Fi.** It is always tempting for on-the-go-people to connect every time they see a Wi-Fi hotspot. There are plentiful offerings at airports, trains, coffee shops, hotels, and conferences. Unfortunately, public Wi-Fi (free or not) can easily be exploited by the bad-guys who can "see" what you are logging into with not much effort and be able grab your passwords.
- **Report suspicious attachments and electronic messages.** County staff should quickly come forward when something doesn't look right or they clicked on something they realized a moment later they should not have. Early reporting is far better than any shortsighted punishment.



News From Around the County

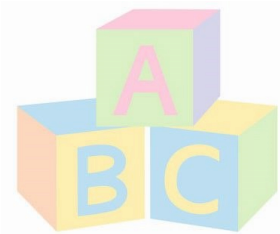


Guess who?

This little lady is gearing up for the busy season. While the rest of us are giving thanks and indulging in holiday cheer...she and her staff will be working non stop in order to keep the money flowing in Adair County.

Can you guess who is it?

Answer on page 8



EXCITING BABY NEWS!

Congratulations to Hayden Coin, Road & Bridge Driver, and his wife Cymber on the birth of their son! Daxtyn Coin was born on October 7 and weighed 7lbs, 12oz. He joins his two year old sister Deklyn. Baby Daxtyn is absolutely beautiful and he is very lucky to have such a great mom and dad!



Celebrating National 4H Week

The Commissioners welcomed local 4H youth on October 9, 2018. In recognition of the week the Commissioners signed and read aloud a proclamation highlighting the importance of 4H to area youth and its impact on local communities.

Pictured left is Presiding Commissioner Stanley Pickens and far right is 1st District Commissioner Bill King along with local 4H members.



News From Around the County

In Memory

We are very sad to announce that Greg Lawrence, Assessor's Office, passed away on October 3, 2018. Greg worked for Adair County for more than 11 years as a real estate appraiser. Greg was dedicated to his position and took his job very seriously. Greg was an outstanding employee and co-worker and will be greatly missed.



Retirement Open House

Everyone is invited to celebrate Presiding Commissioner Stanley Pickens and Adair County Assessor Donnie Waybill's retirement.

The Open house will be Wednesday December 5, 2018 from 1:00pm-3:00pm on the 2nd floor rotunda of the courthouse.

Stop by for a piece of cake and wish Stanley and Donnie a happy retirement!

Milestone Birthday For This VIP

Since I pull together the newsletter, I would like to take a minute to brag about my Grandmother Anna. She will be turning 90 years young on November 27th. My "nans" is a very entertaining and spunky lady! She still lives independently, drives, and volunteers every week to help the "old people" in the nursing home play bingo.

She looks grumpy in this picture, but she is not...well maybe sometimes she is. 😊

Grumpy or not, she is very special to me!



News From Around the County

Staying In The Lines

The maintenance crew works to freshen up the parking space lines in the north Courthouse parking lot. Wasted effort guys, because nobody pays attention to those lines anyway!

Pictured left to right is Joe Nicol and Dale Standfuss.



Lets Peek In The County Clerk's Office...

With Election Day just a week away, the ladies in the County Clerk's Office are holding it together nicely!

From left to right: Sherry Treasure, Betty Shahan, Wanda Sizemore, County Clerk Sandy Collop, and Tammy Miller.



Halloween Office Showcase

The girls in the Recorder's Office went over the top this year spooking up their office for Halloween!



Recorder Office Staff are left to right: Tracy Hunter, Recorder Pat Shoush, and Lisa Stitzer.



Picture from Page 5 is Sonja Harden, County Collector