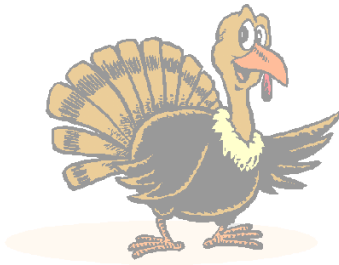


EMPLOYEE NEWSLETTER

November 2020



Birthday Wishes

11/06	Pam Ashford	Assessor's Office
11/09	Jared Clay	Sheriff's Office
11/09	Andrew Irvine	Sheriff's Office
11/10	Ron Collinge	Sheriff's Office
11/12	Shelley Story	Public Admin
11/18	Hayden Coin	Road & Bridge
11/21	Mark Shahan	Commissioner

Important 2020 Dates

Sunday November 1	Daylight Saving Time Ends
Wednesday November 11	Veteran's Day County Offices Closed
November 9-20	GBS Insurance Open Enrollment
Thursday November 26	Thanksgiving Holiday County Offices Closed
Friday November 27	Thanksgiving Holiday County Office Closed
Tuesday December 15	Christmas Carry-In
Thursday December 24	Christmas Eve Holiday County Offices Closed 1/2 Day
Friday December 25	Christmas Holiday County Offices Closed



Welcome New Employees

Tiffany Haley	Commissioner's Office
Felicia Calef	Sheriff's Office
Vernon Adams	Sheriff's Office

Service Anniversaries



11/19	2 yrs.	Justin VanDolah	Juvenile Office
11/26	2 yrs.	Kent Bryant	Assessor
11/28	15 yrs.	Joe Nicol	Maintenance





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 2021</i>	Employee Only	\$0.00	Employee Only	\$25.00
	Employee & Children	\$120.43	Employee & Children	\$165.43
	Employee & Spouse	\$181.91	Employee & Spouse	\$231.91
	Employee & Full Family	\$302.34	Employee & Full Family	\$397.34

		Base Plan				Buy-Up Plan			
									
BENEFITS		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			

Please Note: Costs for prescription medications are also reduced under the Buy-Up plan



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 Shelbina.

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




Network Coverage with a Different Perspective

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





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



2021 Open Enrollment November 9-20, 2020

Group Benefit Services (GBS) Open enrollment is in November 9-20, 2020. 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, 2021.

Open enrollment details, benefit change forms, and FSA paperwork will be provided to employees on November 9, 2020.

New premium amounts for 2021 will begin payroll period #25 (December 4, 2020).

Flexible Spending Account (FSA) Information

You have until December 31, 2020 to spend any money left in your Flexible Spending Account (aka Flexible Benefit Account). FSA balance information can be found on your GBS online account or you can call GBS at (800)995-3569 for account information. FSA debit card swipes will be accepted until midnight on December 31, 2020 and paper FSA reimbursement forms will be accepted until March 31, 2020 for any 2020 expenditures.

2020 Flexible Spending Account money cannot be carried over into 2021.



News From Around the County

High Hope Inc. Ribbon Cutting Ceremony

Adair County Commissioners (above center) participated in a ribbon cutting ceremony on Tuesday October 13, 2020 at High Hope Services, Inc in Kirksville, Missouri.

The event celebrated the expansion of the facility with the property acquisition of the former Pepsi Cola Memphis Bottling Company building located at 2819 Haliburton Street in Kirksville.

High Hope is a nonprofit corporation that provides employment and integration services for people with disabilities through its own businesses, including cleaning crews, a thrift store in Milan and its recycling center in Kirksville.

High Hope Employment Services, Inc. (HHES) partnered with the Missouri Department of Economic Development, the City of Kirksville and Adair County Senate Bill 40 to make the facility expansion possible. The larger facility will allow the organization to better help serve those in the community and increase its recycling capacity.

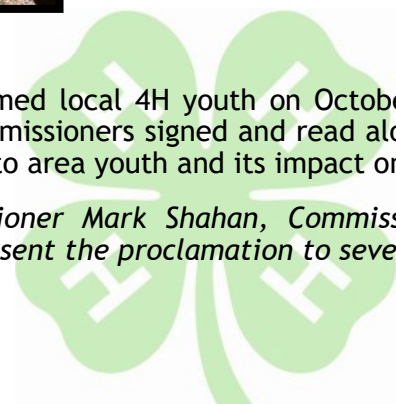


Celebrating National 4H Week



The Commissioners welcomed local 4H youth on October 5, 2020. In recognition of National 4H week the Commissioners signed and read aloud a proclamation highlighting the importance of 4H to area youth and its impact on local communities.

Pictured above: Commissioner Mark Shahan, Commissioner Mark Thompson, and Commissioner Bill King present the proclamation to several local 4H members.



News From Around the County

Adair County Supports Moberly Area Community College Mechatronics Program



On October 1, 2020, Adair County Commissioners (pictured above center) met with representatives from Kirksville Regional Economic Development (KREDI), Moberly Area Community College (MACC), and Northeast Missouri Regional Planning Commission (RPC) in support of the new Mechatronics program being offered at MACC.

MACC's Mechatronics program will give students hands-on experiences to design, install, repair and maintain electrical systems, hydraulics, pneumatics for renewable energy to telecom, agriculture and biotech fields.



CHRISTMAS CARRY-IN
Tuesday December 15, 2020
Annex Building
12:00-1:00



Employee Service Recognitions

The following employees will receive special recognition during the Christmas Carry-In for their years of dedicated service to Adair County

5 Years

Brian Blaise	Sheriff's Office
John Malloy	Sheriff's Office
Terry Pearson	Assessor's Office

10 Years

Tammy Miller	Clerk's Office
Matt Wilson	Prosecuting Attorney

15 Years

John Axsom	Sheriff's Office
Joe Nicol	Maintenance
Kim Salter	Treasurer's Office

20 Years

Jeff Gottman	Sheriff's Office
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25 Years

Lori Smith	Treasurer
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40 Years

Randall Snyder	Road & Bridge
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