

EMPLOYEE NEWSLETTER



October 2018

Birthday Wishes

10/05	Diana Thomas-Couch	Road & bridge
10/06	Garrett Wilson	Sheriff's Office
10/06	Pam Mihalevich	Sheriff's Office
10/07	Tammy Miller	Clerk's Office
10/08	Jason Lene	Sheriff's Office
10/13	Gary Krambeck	Sheriff's Office
10/23	Mike Brummitt	Assessor's Office
10/25	Lisa Stitzer	Recorder's Office
10/28	Steve Farnsworth	Juvenile Office

Important 2018 Dates

Monday October 8	Columbus Day County Offices Closed
Tuesday October 16	Boss's Day
Wednesday October 17	Employee Benefits Fair
Wednesday October 31	Halloween
Sunday November 4	Daylight Saving Time Ends
Tuesday November 6	Election Day
Monday November 12	Veteran's Day County Offices Closed
Thursday November 22	Thanksgiving Holiday County Offices Closed
Friday November 23	Thanksgiving Holiday County Office Closed

Welcome New Employees

Hayden Coin	Road & Bridge
Kevin Noyes	Sheriff's Office
Nicholas Williams	Sheriff's Office

Service Anniversaries

10/09	2 yrs.	Rachel Roberts	Sheriff's Office
10/10	1 yr.	Heather Rohn	Human Resources
10/22	1 yr.	Jared Clay	Sheriff's Office



SUPPLEMENTAL VISION INSURANCE INFORMATION



Vision Benefit Deductible and Benefit Limit Summary	Amount
Annual deductible per participate (not to exceed 3 per family)	\$25
Vision coinsurance % (Employee pays 10%/GBS pays 90%)	90%
Maximum annual benefit per participant	\$600

Covered Expenses	Benefit Paid
Eye exam, per person, in a 12 month period	\$80 Maximum
Single vision, frame type lenses, per pair, in a 12 month period	\$120 Maximum
Bi-focal, frame type lenses, per pair, in a 12 month period	\$130 Maximum
Tri-focal, frame type lenses, per pair, in a 12 month period	\$140 Maximum
Lenticular, frame type lenses, per pair, in a 12 month period	\$150 Maximum
Frames, per pair, in a 24 month period	\$130 Maximum
Contact Lenses in a 12 month period	90/10 (Plan limit)

Covered Expenses

Subject to the limits in the summary of benefits, the plan pays the **Usual and Customary Fees** for vision care services, as follows:

- Eye Refractions.** Eye refractions, eyeglasses, contact lenses, or vision examination for prescribing or fitting eyeglasses or contact lenses, and
- Recommended.** Recommended and approved by a physician or optometrist.

Exclusions and Limitations (Note: this is not a comprehensive list of exclusions or limitations)

Benefit Limitations. Participants can use the benefit to secure either eye glasses with frames or contact lenses (not both).

Greater Coverage. Any charges that are covered under a medical or health plan that reimburses greater than this plan amount.

Radial Keratotomy. Radial keratotomy or other plastic surgeries on the cornea in lieu of eyeglasses.

Safety Goggles or Sunglasses. Charges for safety goggles or sunglasses.

Employees: The above information is a summary of coverage. If you would like a detailed description of all covered and excluded vision services through our supplemental vision insurance plan please call or email Human Resources at (660)234-7914 or hrohn@adaircomo.com

Employees, did you know?

Participants in the GBS Medical Plan can get reimbursed up \$100 for eye exams annually without being enrolled in the supplemental vision coverage. Employees just need to complete a claim form and submit it to GBS with a paid eye exam receipt. Call Human Resources at (660)234-7914 or email hrohn@adaircomo.com for information.



No Cost Flu Shot 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

Retirement Planning

You need to start your retirement application paper-work 30-90 days prior to your planned retirement date.



COUNTY EMPLOYEES'
RETIREMENT FUND

Once you submit your application, LAGERS and CERF will contact you and you will need to be able to answer the following questions:

1) What type of monthly benefit payments will you want to receive?

Below is a summary of retirement payment options (Note: The payment option selected **cannot** be changed once a monthly benefit begins):

- Single Annuity: single payments made only to the member -this option provides the highest monthly lifetime benefit to a member
- Joint Annuity: sharing your retirement benefits with a spouse- with a reduction in life time benefits to the member (*Note: You **cannot** change the beneficiary (spouse) once you start receiving benefits*)
- 10 Year Certainty: Guarantees 120 payments- the member will still receive a lifetime benefit (at a reduced amount) but if the member passes away within 10 years of retiring any remaining payments of the guaranteed (120 payments) can go to a designee which does not have to be a spouse (*Note: You can change the beneficiary (designee) on this option after receiving benefits*)
- Partial Lump Sum (LAGERS only): 2 years of benefit payments immediately-followed by a reduced monthly lifetime benefit to the member

2) Do you want your retirement check direct deposited?

3) Will you want State and Federal taxes withheld from your benefit payments each month (consulting with a tax professional might be a good idea prior to making this decision)?

Please visit Human Resources to discuss your retirement options in detail and to start the application process.

Paystub Information

*****Direct Deposit Stub*****										
Adair County										
01-0507 Doe, Jane				YTD=Year To Date		Period End; 06/30/2018 CHECK # 999999				
=====EARNINGS=====					=====DEDUCTIONS=====					
		HOURS	CURRENT	YTD			CURRENT	YTD		
Total in Current & YTD earnings should match the “GROSS” line in the RECAP section below right	HOURLY	70.00	1,131.69	17,667.05	Total deductions should match the “DEDUCT” line in the RECAP section below	AFLAC	24.10	361.50		
	SICK	7.00	113.17	339.51		CERF MAN	22.63	359.11		
	COMP TAKEN	0.75	12.13	76.81		CERF DED	10.00	150.00		
	VACATION	0.00	0.00	129.34		DENTAL	16.50	247.50		
Hours and \$ amounts paid for actual time worked along with any sick, comp, and vacation paid out during the pay period and YTD. The “CURRENT” amounts paid for work hours, sick, comp, and vacation is calculated by multiplying HOURS by your hourly salary rate. The various leave type HOURS here should match the USED column in the LEAVE AVAILABLE section below					Taxable Income: Some deductions are taxable , while other deduction are pre tax (pre-tax deductions lower your payroll taxes). FSA accounts , certain AFLAC policies, and employee contributions to 457b retirement saving plans are examples pre-tax deductions					
Taxable income and gross income are not the same. Depending on deductions, the amount your taxed on may be less than your gross wages	=====TAXES=====					=====RECAP=====				
			CURRENT	YTD			CURRENT	YTD		
	FEDERAL	50.52	757.80	GROSS=Total Earnings	GROSS	1,256.99	18,212.71			
	FICA	77.93	1,168.95		TAXES	140.09	2,335.55			
	MEDICARE	18.23	273.45	NET=Take Home Amount	DEDUCT	73.23	1,098.45			
	STATE	3.00	45.00		NET	1,043.67	14,778.71			
Totals here should match the “TAXES” line in RECAP section right					Subtract TAXES and DEDUCT from GROSS to get your NET totals					
=====LEAVE AVAILABLE=====					=====DIRECT DEPOSIT=====					
		BAL FWD	EARNED	USED	CUR BAL	ACCT TYP BANK		AMOUNT		
VACATION		26.80	1.34	0.00	28.14	CHECKING 0101010		993.67		
SICK		23.00	1.85	7.00	17.85	SAVINGS 0101010		50.00		
COMP		0.00	2.00	0.75	1.25	Total here should match the CURRENT NET amount above in RECAP section				
Prior leave hours before current pay period		Hours EARNED in current pay period	Hours USED in current pay period.	Add “BAL FWD” with “EARNED, then subtract “USED” . This total should match “CUR BAL”						

FICA (Social Security) Tax	Employees pay 6.2% of taxable earnings each pay period (the county pays a matched amount)
Medicare Tax	Employees pay 1.45% of taxable earnings each pay period (the county pays a matched amount)
Federal & State Taxes	Taxed amounts will differ for employees depending on the withholdings selected on W4 forms and the amount of taxable income.

News From Around the County



Guess who?

He has been around a little while making decisions from the corner office. He literary knows everyone, so if you want the scoop on what is going on in Adair County...just ask this guy!

Can you guess who is it?

Answer on page 6



Circuit Clerk's Office



Keeping it real on the 3rd floor of the courthouse, this extraordinary group tackles some of the craziest things that happen in the County.

The wheels of justice would come to a screeching halt if it wasn't for this dedicated group of women!

From left to right: Angela Althide, Gayla Sandstrom, Jessie Schoonover, Kim Smith, Circuit Clerk Linda Decker, Associate Judge Kristie Swaim, Kayla Cline, and Martha Cole.

County Word Scramble *(answers on page 6)*

ATTRUESRE _____
 MNNANIEATCE _____
 SOEUUTROCH _____
 CTRSNROIOEC FOCFRIE _____
 NISSSCIMEOMRO _____
 NEXAN _____
 LTOENEIC _____
 DROA ADN DRGEBI _____
 ATX CNLTOILOCE _____
 TAPL BKOO _____

EADSESSS ALUEV _____
 ICITUCR _____
 JGDUE _____
 UTYEDP _____
 MAIEARGR SELNEIC _____
 POPRYTRE DEDE _____
 MANISIRLC _____
 ICLPBU SRATDAROITIMN _____
 RAGERD _____
 RTSPOEOCURS _____

News From Around the County



Winner of the S'more Making Kit!

Congratulations to Tammy Miller from the County Clerk's Office! Tammy answered all Employee Manual questions correctly and her name was drawn as the winner of the S'more making kit!

Answers to the questions were:

1. On what page of the employee manual can you find the On the Job Injury Procedure? **Page 60**
2. Who should be notified first if an employee is injured while performing work related duties? **A Supervisor or Human Resources**
3. Could an employee be responsible for paying their own medical expenses if they receive medical treatment on their own, without notifying a supervisor or HR, following a work related injury? **Yes**

Save The Date

Employee Benefits Fair will be Wednesday October 17, 2018 from 1:00pm-4:00pm in the Annex Building Conference Room at 300 N Franklin.

Employees will have the opportunity to speak with representatives from:

- Group Benefit Services (GBS)
- County Employees Retirement Fund (CERF)
- Empower Retirement (457(b)/401(a) Savings Plans
- AFLAC (supplemental insurances)
- Colonial Life (supplemental insurances)

Refreshments will be served!

2019 Open Enrollment Coming Soon

Group Benefit Services (GBS) Open enrollment is in November. 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

For Coverages Effective January 1, 2019

Word Scramble Answers

ATTRUESRE	Treasurer
MNNANIEATCE	Maintenance
SOEUUTROCH	Courthouse
CTRSNROIOEC FOCFRIE	Corrections Officer
NISSSCIMEOMRO	Commissioners
NEXAN	Annex
LTOENEIC	Election
DROA ADN DRGEBI	Road and Bridge
ATX CNLTOILOCE	Tax Collection
TAPL BKOO	Plat Book

EADSESSS ALUEV	Assessed Value
ICITUCR	Circuit
JGDUE	Judge
UTYEDP	Deputy
MAIEARGR SELNEIC	Marriage License
POPRYTRE DEDE	Property Deed
MANISIRLC	Criminals
ICLPBU SRATDAROITIMN	Public Administrator
RAGERD	Grader
RTSPOEOCURS	Prosecutor

