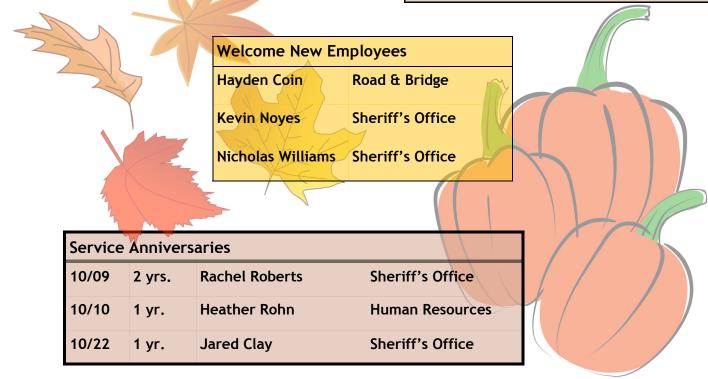
EMPLOYEE NEWSLETTER

10

# 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			





### SUPPLEMENTAL VISION INSURANCE INFOMATION



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:

- a) **Eye Refractions.** Eye refractions, eyeglasses, contact lenses, or vision examination for prescribing or fitting eyeglasses or contact lenses, and
- b) **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 pan amount.

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

Safety Googles or Sunglasses. Charges for safety googles 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

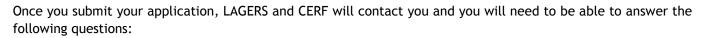
This benefit provides members with a flu shot at no cost to them-they're covered at 100%.

- 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 paperwork 30-90 days prior to your planned retirement date.



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.





COUNTY EMPLOYEES' RETIREMENT FUND

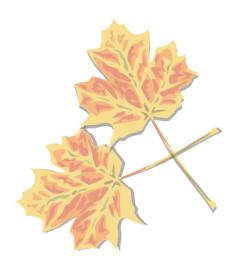
#### **Paystub Information**

			*****[	irect Depos Adair Cou					
	01-0507 Doe, Jane			YTD=Year To Date		Period End;	Period End; 06/30/2018 CHECK # 999999		
======EARNINGS======		GS======				======DEDUCTIONS========			
		HOURS	CURRENT	YTD			CURRENT	YTI	
Total in Current	HOURLY	70.00	1,131.69	17,667.05	Total deduc-	AFLAC	24.10	361.50	
& YTD earnings should match	SICK	7.00	113.17	339.51	tions should match the	CERF MAN	22.63	359.1	
the "GROSS" line in the RE-	COMP TAKEN	0.75	12.13	76.81	"DEDUCT" line in the RECAP	CERF DED	10.00	150.0	
CAP section below right	VACATION	0.00	0.00	129.34	section below	DENTAL	16.50	247.50	
	Hours and \$ amounts paid for actual time along with any sick, comp, and vacation during the pay period and YTD. The "CU amounts paid for work hours, sick, com vacation is calculated by multiplying HC your hourly salary rate. The various lea HOURS here should match the USED col the LEAVE AVAILABLE section belo			on paid out 'CURRENT" comp, and HOURS by leave type column in		Taxable Income: Some deductions ar taxable , while other deduction are p tax (pre-tax deductions lower your par roll taxes). FSA accounts , certain AFLAC policies, and employee contributions to 457b retirement saving plan are examples pre-tax deductions		on are pre r your pay- certain e contribu- ring plans	
Taxable in-	TAXES						=====RECAP====		
come and gross income		CURRENT	YTD				CURRENT	YTI	
are not the same. De-	FEDERAL	50.52	757.80	GROSS=	-Total Earnings	GROSS	1,256.99	18,212.7	
pending on	FICA	77.93	1,168.95	NET=Take Home Amount		TAXES	140.09	2,335.5	
deductions, the amount	MEDICARE	18.23	273.45	NLI-Ian	e nome Amoun	DEDUCT	73.23	1,098.4	
your taxed on may be less	STATE	3.00	45.00			NET	1,043.67	14,778.7	
than your gross wages	Totals here should match the "TAXES" line in RECAP section right						(ES and DEDUCT fro get your NET totals		
	====LEAVE AVAILABLE=======					======DIRECT DEPOSIT=======			
	BAL FWD	EARNED	USED	CUR BAL		ACCT TYP B	ANK	AMOUN	
VACATION	26.80	1.34	0.00	28.14		CHECKING 0	101010	993.6	
SICK	23.00	1.85	7.00	17.85		SAVINGS 01	01010	50.00	
COMP	0.00	2.00	0.75	1.25			should match the unt above in RECAF		
	Prior leave hours before current pay period	Hours EARNED in current pay peri- od	Hours USED in current pay peri- od.		hen subtract nis total should				

FICA (Social Security) TaxEmployees pay 6.2% of taxable earnings each pay period (the county pays a matched amount)Medicare TaxEmployees pay 1.45% of taxable earnings each pay period (the county pays a matched amount)Federal & State TaxesTaxed 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)

ATRRUESRE	EADSESSS ALUEV	
MNNANIEATCE	ICITUCR	
SOEUUTROCH	JGDUE	
CTRSNROIOEC FOCFRIE	UTYEDP	
NISSSCIMEOMRO	MAIEARGR SELNEIC	
NEXAN	POPRYTRE DEDE	
LTOENEIC	MANISIRLC	
DROA ADN DRGEBI	ICLPBU SRATDAROITIMN	
ATX CNLTOILOCE	RAGERD	
TAPL BKOO	RTSPOEOCURS	



#### 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

Refreshments will be served!

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)

#### Word Scramble Answers

ATRRUESRE 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

ICITUCR Circuit UTYEDP MAIEARGR SELNEIC POPRYTRE DEDE Property Deed MANISIRLC ICLPBU SRATDAROITIMN RAGERD **RTSPOEOCURS** Prosecutor

EADSESSS ALUEV Assessed Value JGDUE Judge Deputy Marriage License Criminals Public Administrator Grader

#### 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