

EMPLOYEE NEWSLETTER

SEPTEMBER 2018



Birthday Wishes

| | | |
|-------|-----------------|------------------|
| 09/01 | Tracy Salsberry | Sheriff's Office |
| 09/02 | Isaiah Curtis | Road & Bridge |
| 09/09 | John Axsom | Sheriff's Office |
| 09/10 | Rusty Harris | Road & Bridge |
| 09/10 | Randall Snyder | Road & Bridge |
| 09/15 | Luke Hemmerla | Sheriff's Office |
| 09/16 | Matt Close | Road & Bridge |
| 09/21 | Pat Shoush | Recorder |
| 09/22 | Broxton Powell | Sheriff's Office |

Important 2018 Dates

| | |
|----------------------|---------------------------------------|
| Monday September 3 | Labor Day County Offices Closed |
| Sunday September 23 | First Day of Autumn |
| Monday October 8 | Columbus Day County Offices Closed |
| Tuesday October 16 | Bosses Day |
| Wednesday October 17 | Employee Benefits Fair |
| Wednesday October 31 | Halloween |

Welcome New Employees

| | |
|------------------|-------------------|
| Holly Findling | Sheriff's Office |
| Chase Harrington | Sheriff's Office |
| Lisa Stitzer | Recorder's Office |

Service Anniversaries

| | | | |
|-------|---------|----------------|-------------------|
| 09/01 | 13 yrs. | Donnie Waybill | Assessor |
| 09/04 | 11 yrs. | Greg Lawrence | Assessor's Office |
| 09/11 | 2 yrs. | Jacob Ruthruff | Sheriff's Office |
| 09/24 | 1 yr. | Charles Lowrey | Sheriff's Office |
| 09/25 | 1 yr. | Matt Close | Road & Bridge |



SUPPLEMENTAL DENTAL INSURANCE INFORMATION

| Dental Benefit Deductible and Benefit Limit Summary | Amount |
|--|-------------|
| Annual deductible per participate (no deductible for Class 1 services) | \$25 |
| Maximum number of deductible for family | \$50 |
| Maximum annual benefit limit for Class 1, 2, and 3 services | \$1,000 |
| Maximum lifetime benefit limit for Class 4 services (Orthodontics) | NOT COVERED |

| Class Coverage | Example of Services | Benefit Paid by GBS |
|--|---|--------------------------|
| Class 1 Services Preventative Care | <ul style="list-style-type: none"> Routine oral examinations (once every 6 mos.) Cleaning, scaling, polishing (once every 6 mos.) Bitewing x-rays (once every 6 mos.) Full or Panoramic x-rays (once every 60 mos.) | 100% |
| Class 2 Services Repair and Restoration | <ul style="list-style-type: none"> Fillings Simple extractions Capping Root canal treatment | 90% of *average costs |
| Class 3 Services Major Dental Repair | <ul style="list-style-type: none"> Gold fillings Crowns Partial dentures Periodontal scaling Oral surgery (wisdom teeth extractions may not be covered-call GBS prior to any oral surgery) | 50% of *average costs |
| Class 4 Services Orthodontics | <ul style="list-style-type: none"> All orthodontic related services | Not Covered |

*** GBS dental coverage does not have an In-Network provider system (members can go to any their dentist of choice). However, GBS only pays dental claims based on the average cost of dental services (not on actual costs of a service). For example: The average cost for a crown is \$600, but the provider charges \$800. GBS will only pay 50% on the average cost of \$600 (which means GBS will only pay \$300 towards the \$800 bill).**

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

County Employees Retirement System (CERF) Public Pension



CERF public pension benefits, just like LAGERS public pension benefits, are formulated based on years of service and salary. The longer an employee works and the more salary earned the greater the retirement benefits.

Once an employee becomes vested with at least eight years of continuous creditable service, they are eligible to receive a normal retirement benefit at age 62 or a reduced benefit at age 55.

Your benefit will be calculated using *three formulas”:

1. Flat-Dollar formula
2. Targeted Replacement Ratio formula
3. Prior Plan formula

***The formula that produces the highest benefit is the one that will be used.**

Calculating your possible CERF benefits, on paper, requires a little bit of time. To get an accurate reflection of your potential CERF pension benefits, it is better to call a CERF representative who will provide you with an estimated benefit statement.

However, if you would like to calculate your own estimated CERF benefit by hand, then use the following three formulas:

All formula examples will be based on an employee working 15 years with an average final compensation (average of highest 2 years) of \$32,500.

The Flat-Dollar Formula:

$\$29 \times \text{Years of Creditable Service (up to 29)} = \text{Monthly Benefit}$

$\$29 \text{ (flat rate)} \times 15 \text{ (years of service)} = \$435 \text{ Monthly Lifetime Benefit}$

Targeted Replacement Formula:

$[(\text{TRR} \times \text{Average Final Compensation}) - \text{Primary Social Security Benefit}] \times \text{Years of Service (up to 25)} \div 25 \text{ Years} + (1\% \times \text{Average Final Compensation} \times \text{Years of Service greater than 25 but no more than 29}) = \text{Annual CERF Pension Benefit}$

If your annual average final compensation (2 highest years) is... Your targeted replacement ratio (TRR) is...

| | |
|----------------------------|-----|
| \$36,000.00 or less | 80% |
| \$36,000.01 to \$48,000.00 | 77% |
| \$48,000.01 or higher | 72% |

$.80 \text{ (TRR)} \times \$32,500 \text{ (average salary)} - 12,000 \text{ (SS benefit)} \times 15 \text{ (years of service)} \div 25 \text{ (full participant years)} \times 2/3 \text{ (LAGERS participation reduction)} = \$467 \text{ Monthly Lifetime Benefit}$

Prior Plan Formula:

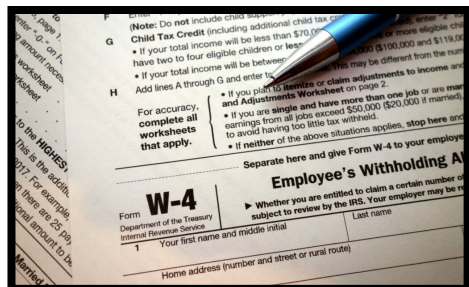
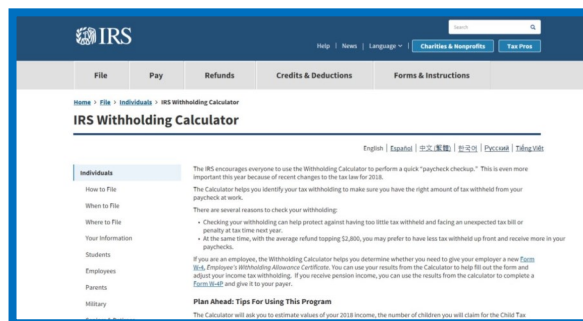
$\text{Average Final Compensation} \times 1.0\% \text{ for LAGERS} \times \text{Years of Service} = \text{Annual CERF Pension Benefit}$

$\$32,500 \text{ (average salary)} \times .01 \text{ (LAGERS participant multiplier)} \times 15 \text{ (years of service)} \div 12 \text{ (months)} = \$406 \text{ Monthly Lifetime Benefit}$

The formula that produced the highest benefit was the Targeted Replacement Formula which is a \$467 Monthly Lifetime Benefit for an employee working 15 years with an average salary of 32,500.

IT IS NOT TOO LATE TO CHANGE YOUR TAX WITHHOLDINGS

The Federal Tax Withholding Calculator is a great way to “check-up” on your current paycheck withholdings. The Federal Tax Withholding Calculator not only tells you the status of your current withholdings (if you are putting in too little or too much), but it also tells you exactly how to complete your new Federal W-4 Form in order to appropriately adjust your withholdings.



Employees can change their Federal Form W-4 (the form that indicates how much in taxes you will have withheld from your paycheck) at any time during the year.

If you would like to complete a new Federal (or Missouri State) Form W-4 please contact Human Resources at (660) 234-7914 or email hrohn@adaircomo.com.

To use the Calculator go to: <https://www.irs.gov/individuals/irs-withholding-calculator> and answer a few question (you will need to know how much in Federal taxes came out of your last paycheck).

Paycheck Deduction Codes

Do you know what is taken out of your check each pay period? It is always a good idea to look at your paystub. See below is information on payroll deduction codes.

| *****Direct Deposit Stub***** | | | | | | |
|-------------------------------|-------|----------|-----------|--|---------|--------|
| Adair County | | | | | | |
| 01-0507 Doe, Jane | | | | Period End; 06/30/2018 CHECK #: 999999 | | |
| =====EARNINGS===== | | | | =====DEDUCTIONS===== | | |
| | HOURS | CURRENT | YTD | | CURRENT | YTD |
| HOURLY | 70 | 1,131.69 | 17,667.05 | AFLAC | 24.10 | 361.50 |
| SICK | | 0.00 | 226.34 | CERF MAN | 22.63 | 359.11 |
| COMP TAKEN | | 0.00 | 64.68 | CERF DED | 10.00 | 150.00 |
| VACATION | | 0.00 | 129.34 | DENTAL | 16.50 | 247.50 |

| Payroll Code | Description |
|--------------|---|
| AFLAC | Taxed AFLAC Policies |
| AFLAC CANCER | AFLAC Cancer Policy |
| AFLAC DEFCOM | Pre-Tax AFLAC Policies |
| CERF DED | 457(b) \$ Amount Contributed |
| CERF DED% | 457(b) % Amount Contributed |
| CERF MAN | CERF Public Pension |
| CERF MAN PT | CERF Public Pension Part-Time Employees |

| Payroll Code | Description |
|--------------|--|
| DEP HEALTH | GBS Spouse/Dependent/Buy-up Plan Coverages |
| DEP LIFE | GBS-Spouse/Dependent Life Insurance |
| DENTAL | GBS Supplemental Dental |
| FLEX SPEND | GBS Flexible Spending Account |
| GBS MAXI HTH | GBS Maxi-Care |
| VISION-GBS | GBS Supplemental Vision |
| YMCA | YMCA Membership |

News From Around the County

Guess who?

Good Golly Miss Molly. This little lady hasn't changed much over the years. She has always been pretty good with numbers and is still quite the little jokester!

Can you guess who is it?

Answer on page 6



Refreshments will be served!

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)



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



News From Around the County

Prosecuting Attorney's Office

Let's not forget about the fine folks working hard in the Prosecuting Attorney's Office.

This crew gives 110% at their work and still manages to have a good time!

Back row left to right: George Kramer, Dana Buster, Karla Kramer, and Rose Montgomery.

Front row left to right: Assistant Prosecutor David Goring, Prosecutor Matt Wilson, Assistant Prosecutor Andrew Boster, and Assistant Prosecutor Trevor Potter.



Winner of the \$10 Hy-Vee Gift Card!

Congratulations to Diana Beets from the Collector's Office! Diana answered all Employee Manual questions correctly and her name was drawn as the winner of the \$10 Hy-Vee gift card.

Answers to the questions were:

1. On what page of the employee manual can you find the Bereavement Leave Policy? **Page 49**
2. How many days of paid bereavement leave can be taken by an eligible employee? **3 Days**
3. True or False: An eligible employee can take bereavement leave for the death of their spouse's grandmother?

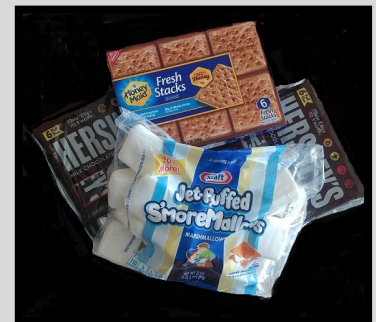
Yes, Bereavement leave can be used for a Grandmother In-Law.



Here's Your Chance To Win A S'more Making Kit

Just answer the questions below correctly to be entered into the drawing.

1. On what page of the employee manual can you find the **On the Job Injury Procedure**?
2. Who should be notified first if an employee is injured while performing work related duties?
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?



Submit your answers to Human Resources in person, by phone at (660)234-7914, or by email at hrohn@adaircomo.com. The drawing will be held on September 14, 2018.