

EMPLOYEE NEWSLETTER

SEPTEMBER 2019

Birthday Wishes		
09/01	Tracy Salsberry	Sheriff's Office
09/01	Rose Montgomery	Prosecutor'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
09/21	Pat Shoush	Recorder
09/22	Broxton Powell	Sheriff's Office

Important 2019 Dates	
Monday September 2	Labor Day County Offices Closed
Monday September 23	First Day of Autumn
Monday October 14	Columbus Day County Offices Closed
Wednesday October 16	Bosses Day
Thursday October 31	Halloween

Welcome New Employees	
Andrew Parrish	Sheriff's Office
Rachel Wissler	Sheriff's Office

Service Anniversaries			
09/17	1 yr.	Hayden Coin	Road & Bridge

Did you know?

- ➡ There are 4 States that have an Adair County:
Iowa Kentucky Missouri Oklahoma
- ➡ Jesse Kirk, a local bar owner in 1841, gave city land surveyors whiskey and food in exchange for naming the city of Kirksville after him (legend has it).
- ➡ During the civil war, Union and Confederate soldiers fought around the Courthouse in the Battle of Kirksville with the Union soldiers winning the battle.
- ➡ A cannon ball, from the Battle of Kirksville, was discovered on the Courthouse lawn and is now located at the Adair County Historical Society.
- ➡ Truman State University was called the "First District Normal School" when it was founded in 1867.





SUPPLEMENTAL DENTAL INSURANCE INFORMATION

Employees can add dental insurance during the next open enrollment period (November 2019)

COST

Coverage	Dental Premiums per paycheck (24)	Coverage	Dental Premiums per paycheck (24)
Employee Only	\$16.50	Employee & Spouse Only	\$34.50
Employee & Child(ren)	\$29.50	Employee & Full Family	\$43.50

Premiums costs may vary slightly in 2020

BENEFIT OVERVIEW

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	X2 (\$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% of *customary costs
Class 2 Services Repair and Restoration	<ul style="list-style-type: none"> Fillings Simple extractions Capping Root canal treatment 	90% of *customary 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) 	60% of *customary 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 their dentist of choice). However, GBS only pays dental claims based on the usual and customary cost of dental services (not on actual costs of a service). For example: The usual and customary cost for a crown is \$600, but the provider charges \$800. GBS will only pay 60% on the usual and customary of \$600 (which means GBS will only pay \$360 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 Heather in Human Resources at (660)234-7914 or hkelley@adaircomo.com



EMPLOYEES...ARE YOU GETTING YOUR CASH BACK?

Reimbursable Deductible Allowance (RDA) Benefit

Through RDA, a portion of out of pocket expenses applied to your deductible and co-payments made throughout the year can be reimbursed. *Employees and dependents covered under any of the Medical Insurance Plans can be reimbursed up to \$500 each year (Maximum \$1000 for a family).*

To receive a reimbursement, employees simply submit payment receipts with the Explanation of Benefits (EOB) statements from the insurance company along with a completed RDA Claim Form. Human Resources can submit claims on behalf of employees or employees can submit claims directly to GBS either by mail, fax, or through employee's online GBS account.

Human Resources can help employees by...

- 1) Printing a list of all individual medical claims eligible for the RDA benefit
- 2) Providing RDA claim forms and EOB Statements
- 3) Submitting RDA claims

Or employees can submit RDA claims directly to:

GBS Mail: 1736 E Sunshine Suite 200
Springfield, MO 65804

GBS FAX: 1(417)883-8261

GBS Online Employee Members Portal: <https://gbs-tpa.com>

Contact Heather in
Human Resources for RDA
information at
(660)234-7914
or
hkelley@adaircomo.com

LAGERS PUBLIC PENSION INFORMATIONAL WEBINARS

LAGERS webinars are offered monthly and topics discussed are wide ranging to include all groups of LAGERS members. These webinars are a great way for you to become more knowledgeable about your LAGERS benefit without having to leave the comfort of your office.

To participate in the webinars, employees can go to the LAGERS website at:

<https://www.molagers.org>

Click on the "Events" tab and scroll down to the *Webinar link* in order to view the calendar of scheduled webinars and to register.



The screenshot shows the Missouri LAGERS website with a calendar of events. A pop-up window is open for a webinar titled "From Our Members: 5 Common Questions" scheduled for Wednesday, September 25, 2019, from 2:00pm to 3:00pm. The pop-up includes a description, a "REGISTER NOW" link, and contact information for Penny Thomas.

Members	Retirees	Employers	Be...
16	17	18 • WEBINAR: New Hire Orientation 2:00pm - 3:00pm	19
23	24	25 • WEBINAR: From Our Members: 5 Common Questions 2:00pm - 3:00pm	26
30			

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:

$\$29 \times \text{Years of Creditable Service (up to 29)} \times 2/3 \text{ (LAGERS participation reduction)} = \text{Monthly Benefit}$
 $\$29 \text{ (flat rate)} \times 15 \text{ (years of service)} = \$435 \times 2/3 \text{ (LAGERS participation reduction)} = \$290 \text{ Monthly Lifetime Benefit}$

Targeted Replacement Formula:

$[(\text{TRR} \times \text{Average Final Compensation}) - \text{Primary Social Security Benefit}] \times \text{Years of Service (up to 25)} \div 25 \text{ Years} + (1\% \times \text{Average Final Compensation} \times \text{Years of Service greater than 25 but no more than 29}) \times 2/3 \text{ (LAGERS participation reduction)} \div 12 \text{ (months)} = \text{Monthly Lifetime Benefit}$

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%

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

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.

News From Around the County

Commissioners attend SEMA/FEMA Community Planning for Economic Recovery Training



Pictured above left to right: Mark Thompson-2nd District Commissioner, Mark Shahan-presiding Commissioner, and Bill King-1st District Commissioner.



Jefferson City, MO—On Wednesday August 21, 2019 County Commissioners attended a one day SEMA/FEMA training focused on planning for economic recovery following natural disasters. Participants were provided planning tools and resources in order to help government officials:

- Calculate financial loss from major disasters
- Complete an analysis pertaining towards economic recovery
- Establish collaborations with potential community partners
- Appraise cost recovery options
- Utilize planning tools and develop procedures for local response
- Develop ways to intergrade whole-community continuity of operations

The resemblance is hard to ignore!



If you're confused...Commissioner Mark Thompson is pictured on the left, the minion is pictured on the right.

EMPLOYEE SPOTLIGHTS



Name: Hayden Coin
Department: Road & Bridge
Title: Grader Operator
Years of Service: 1

Briefly describe what you do at work for Adair County?

I take care of the gravel roads, blading gravel, dirt roads, and snow covered roads. I haul rock to the roads also.

What do you enjoy most about working for Adair County?

The employees I work with make the work environment enjoyable, fun. I like what I do everyday. Love my job because I am outside and get to see nature.

What do you enjoy doing when you are not at work?

Spending time with my family, friends, and going on road trips.

What is your favorite movie, book, TV or Netflix series?

Netflix Series- Mind Hunter.

If you could visit anywhere in the world you've never been, where would you go?

Australia

What are some of your pet peeves?

Hangers in different ways on the rack and a dirty house.

What's your secret talent that no one knows about?

I can clap with one hand.



Name: Billy Scott
Department: Road & Bridge
Title: Equipment Operator
Years of Service: 4 Months

Briefly describe what you do at work for Adair County?

Run equipment repairing county roads. From replacing road culverts to driving trucks I do it all.

What do you enjoy most about working for Adair County?

Working with other talented individuals.

What do you enjoy doing when you are not at work?

Mechanic work and drag racing.

What is your favorite movie, book, TV or Netflix series?

Movie- Smokey and the Bandit

Netflix Series- Shameless

What is the craziest thing you've ever done?

150mph wheelie on my Yamaha R1

If you could visit anywhere in the world you've never been, where would you go?

California

What are some of your pet peeves?

Don't care much for lazy people. When someone leaves the truck door open with the dingy going off.

What's your secret talent that no one knows about?

I'm pretty good at doing the worm.

