

Employee Newsletter

November 2015



Anniversaries:

Joe Nicol, Supervisor, Building and Grounds, 10 years

Happy Birthday!

Pam Ashford, Assesor's Office, 11/6

Jaren Hafen, Juvenile Office, 11/6

Samantha Havens, Sheriff's Office, 11/11

Tyler Kuehn, Sheriff's Office, 11/18

Charles Lowrey, Sheriff's Office, 11/15

Stan Pickens, Presiding Commisisoner, 11/20

Shelley Story, Public Admin's Office, 11/12

Henrio Thelemaque, Sheriff's Office, 11/21



AS ALWAYS: IF I'VE NEGLECTED ANYONE BY MISTAKE, PLEASE LET ME KNOW SO I CAN FIX IT NEXT TIME

Welcome New Employees!

Terry Pearson, Assessor's Office

*******Open Enrollment for insurance changes begin on November 1, and end on November 30th. Come see me if you need to make any changes, or if you need to sign up for FSA*******

County Events

11/5- Lifeline Pregnancy Help Clinic Annual Fundraising Dinner

11/7- Turkey Trot 2015/Remember Run

11/8-Mary Immaculate School Autumn Auction

11/14- MOSI Art Workshop- Stained Glass

11/21- Country Christmas Craft Festival

11/28- Adair County Mobile Food Pantry

More information on any of these events can be given by the Chamber of Commerce, 665-3766 or the City of Kirksville at 627-1224.

AFLAC

Our AFLAC representative Desaray Wilhite will be here November 5th. I don't have a time yet, but will let you know. You can ask her policy questions or enroll in a plan. If you have any claims you want to submit for Aflac, come see me. I have all claim forms in the Commissioners office and I can submit it for you. You can also contact Desaray Wilhite at 660-651-3109.

Recipes:

Turkey Cheese/Meat Tray



Some mild cheddar and Colby Jack cheeses, salami, and Flipside Pretzel crackers for the feathers. Two peppercorns for the eyes, half a pistachio shell for the beak, and toothpicks for the legs (basically whatever I could find in the pantry because I forgot about these parts) and a folded fourth of a piece of salami for the waddle (Is that what it's called?), and that's how you make a Turkey tray. Thanksgiving is coming!

Candied Pecan Sweet Potato Casserole



3½ to 4 cups sweet potatoes, mashed
1 cup sugar
2 eggs
1 tsp. vanilla
¼ cup buttermilk*
½ cup butter, melted
For the topping:
⅓ cup flour
1 cup pecans, chopped
⅓ cup butter, melted
1 cup brown sugar, packed

Pre-heat your oven to 375 degrees. Grease a casserole dish (about 2½ quart size)
Combine the sweet potatoes, sugar, eggs, vanilla, buttermilk and butter in a medium bowl using an electric mixer or by hand.
Pour into your casserole dish.
Bake at for 25-30 minutes. (Or if you want to make this dish ahead of time, cover and store in the fridge for up to 2 days. Take it out and bake uncovered.)

While it is baking, make the topping.
Combine the flour, pecans, butter and brown sugar in a small bowl. When the casserole is done baking remove from oven and sprinkle topping over the top. Bake for an additional 10-15 minutes. You want a lightly browned, crunchy top.
Let it sit for about 30 minutes before serving.

Rosemary Dinner Rolls



2 1/4 tsp active dry yeast
1/2 cup warm water, 110 degrees
3 Tbsp sugar, divided
3/4 cup milk, warmed to about 80 degrees
1 large egg
3 Tbsp unsalted butter, softened
3 1/2 Tbsp chopped fresh rosemary
1 1/2 tsp salt
1 Tbsp whisked egg, for brushing rolls
3 1/2 cups all-purpose flour, then more as needed
Good quality extra-virgin olive oil and ground pepper

In the bowl of an electric stand mixer whisk together yeast with water and 1/2 tsp of the granulated sugar. Rest 5 minutes. Set mixer with paddle attachment and mix in remaining sugar (2 Tbsp + 2 1/2 tsp) milk, egg, butter, rosemary and salt on low speed (the butter won't blend until the flour is mixed it). Add 2 cups of flour and mix on low speed until combined, then switch to a hook attachment, set mixer on low speed and slowly add in remaining 1 1/2 cups flour. Allow mixture to knead on medium-

low speed until smooth and elastic, adding more flour as needed (you shouldn't need more than an additional 1/4 - 1/2 cup, dough should be slightly sticky. If too much flour is added rolls will be dense and heavy).

Cover bowl with plastic wrap and rest 15 minutes. Meanwhile butter a 13 by 9-inch baking dish. Punch dough down and divide into 12 equal portions, shape each into a ball (I like to pull the sides down and tuck under several times then make into a ball shape). Cover with plastic wrap and allow to rise in a warm place about 45 - 60 minutes until nearly doubled. Preheat oven to 350 during last 10 minutes of dough rising.

Gently brush tops of rolls evenly with 1 Tbsp whisked egg. Bake in preheated oven until tops are golden brown, about 23 - 26 minutes. Serve warm, reheat before serving as necessary.

Missouri Association of Counties Online Classes

If you're not registered for LocalGovU online classes, sponsored by MAC, then let me know if you want to be. Workplace and Sexual Harassment training is available and everyone should be taking it at some point when it's convenient. It's free, it's training you should have, and it's easy to get started. You can also print off certificates at the end of each training for you to keep. I'd be glad to help you get started. Please let me know! Classes are going on now from now until December 31.

<http://www.localgovu.com/>
Supervisors/Elected Officials, it would be great if you'd encourage participation from your employees for these training classes

Trivia Challenge #1

In the movie _____, they depicted the combat so realistically that veterans left theaters during the opening scene, stating that it was the most realistic depiction of combat they had ever seen.

- a) Letters from Iwo Jima
- b) Fury
- c) Saving Private Ryan
- d) We Were Soldiers

Trivia Challenge #2

Iowa and Montana will revoke your driver's license if you _____.

- a) Park in a handicapped parking space
- b) have more than 1 accident in a 3 year time frame
- c) file bankruptcy
- d) can't pay back your student loans

Trivia Challenge #3

Which president created the secret service?

- a) Andrew Johnson
- b) Abraham Lincoln
- c) James Buchanan
- d) Ulysses S. Grant

Trivia Challenge #4

_____ are one of the only non-human animals who can suffer from post-traumatic stress disorder.

- a) Elephants
- b) Kangaroos
- c) Tigers
- d) Birds

Trivia Challenge #5

The _____ is the world's most nutritious fruit.

- a) cantaloupe
- b) avocado
- c) kumquat
- d) cherry

Trivia Challenge #6

Japan has a network of roads that _____ when you drive over them at the correct speed.

- a) Gives you trivia questions
- b) Change colors
- c) Glow in the dark
- d) Play music

Trivia Answer #1: c

Trivia Answer #2: d

Trivia Answer#3: b

Trivia Answer#4: a

Trivia Answer #5: b

Trivia Answer #6: d

***Open Enrollment for Benefit Year 2016
November 1-November 30
During this time frame, you can elect to:***

- 1) Change your health plan
- 2) Add dependents/take off dependents on your plan
- 3) Add or remove dental/vision/life for dependents
- 4) Decline coverage, period
- 5) Sign up for flexible spending account

Addressing Open Enrollment, I want to call your attention to a great benefit available to you....the Flexible Spending Account.

What is a Flexible Spending Account anyway?

A Flexible Spending Account (FSA) is a tax-favored program offered by employers that allows their employees to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars.

What are the benefits of using an FSA?

Using an FSA is like giving yourself a pay raise. A flexible spending account (FSA) allows you to set aside a portion of your salary, before taxes, to pay for qualified medical or dependent care expenses. Because that portion of your income is not taxed, you end up with more money in your pocket.

□ The money you deduct from your paycheck and deposit into your FSA is never reported to the IRS, thus decreasing your taxable income liability and increasing what you can spend. A few benefits of flexible savings accounts are the following:

□ A dependent care FSA can allow you to keep working as much as you want, because you can afford to pay for child or elderly care.

□ If you use up all of your allotted expenses for the year in one day, you will be reimbursed right away but continue to pay your allocations throughout the year. A big expense at the beginning for the year means you can pay it off for throughout the year.

□ There is a two-and-a-half-month grace period at the end of the year for you to request reimbursement for expenses that occurred during the previous year.

What are the disadvantages of using an FSA?

□ One of the most prevalent characteristics of FSAs is that they do not roll over from year to year. In other words, if you do not spend everything in flexible spending accounts, the funds will be lost for good. Furthermore, flexible savings account rules state that dependent care FSAs must be limited to \$5,000 for a household per year.

□ You must keep track of all of your FSA eligible expenses and submit receipts in order to be reimbursed.

□ Also, since this account is sponsored by your employer, you'll need to spend the

entire balance on the flexible savings account by your last day of employment to be able to reap the full benefits of the program.

Flexible spending accounts are advantageous as a tax-free alternative, which can save you hundreds and possibly even thousands each year depending on your individual situation. However, in order to be successful with FSAs, you'll need to always keep a pulse on the status of the savings account throughout the entire year to avoid losing money unnecessarily.

Regarding FSA, if you don't use it all by the end of the year, you lose it.

If you'd like more information on the FSA program, please let me know.

And again, in case you missed it before.....here is a summary of your insurance information

Individual Deductible (Base Plan): \$2500
(Buy up Plan- \$1500 deductible)
Reimbursable Deductible Allowance: \$500
Maximum Annual out of Pocket (Excluding deductibles): \$1500 (With deductible- Base Plan) \$4000. (With deductible buy-up plan) \$3000

Co-Pays:

- Dr. visit- \$25
- Urgent Care- \$75
- Emer. Room- \$200

Preventive Care is paid for 100%. Includes:

- Routine Physical
- Mammograms (must be over age 40, unless medically necessary)
- Pap smears
- Prostate Exam (must be over age 50, unless medically necessary)
- Well child care (includes exams and immunizations)

Lab Work

- **100% paid, but must use Quest Labs.**

Ask your doctor about using Quest Labs before your blood work is done to ensure you don't get a bill for it.

- Northeast Regional Hospital uses Quest Labs. Utilize this resource if your doctor's office doesn't use Quest.

Dental Insurance Information

You can use any dentist! That's right....any dentist, anywhere.

Individual Deductible: \$25

Calendar Year Max. Benefit: \$1000

Preventative Services paid at 100%

Preventative Services includes:

- Emergency Palliative treatment
- Oral exams (every 6 months)
- X-rays (4 bite wings a year)
- Teeth cleaning (every 6 months)
- Fluoride treatments
- Space maintainers for children under age 19
- Topical sealants for un-restored molar teeth

Basic Services Include: (90% after deductible)

- Crowns: Stainless steel
- Diagnostic Consultation- one yearly
- Fillings: Amalgam, Silicate, Acrylic
- Laboratory Test
- General Anesthesia (surgical procedures only)
- Injectable Antibiotics (treatment of a dental condition only)
- Simple extractions

Major Services Include: (50% After Deductible)

- Bridges Installation- fixed and removable
- Crowns: Acrylic, Metal, and Porcelain
- Dentures (full and partial)

- Endodontic Services/Root Canal Therapy
- Fillings: Gold and Porcelain
- Inlays
- Onlays
- Oral Surgery
- Periodontal Services
- Posts
- Repairs of dentures, bridgework, crowns, etc.

Vision Insurance Information

\$50 deductible

Maximum Annual Benefit per participant:
\$600

***you get a free eye examination up to \$100 if you're on our base or buy-up plan. Maxi-Care plan excluded. *** Bring me a receipt and we'll get you reimbursed as needed.

- Pays up to \$80 on eye exams
- Single Vision Lenses \$120
- Bifocal Lenses \$130
- Trifocal Lenses \$140
- Lenticular Lenses \$150
- \$130 on frames

Contact Lenses:

Single vision- \$80

Bifocal Vision- \$90

Prescription Drug Card Benefits

No Annual deductible

Generic refill: \$10

Preferred Name Brand refill: \$25

Non-preferred name brand refill: \$50 or 50% whichever is greater

CVS Specialty Drug:

Generic refill: \$30

Preferred Name Brand refill: \$60

Non-preferred Name brand: \$90 or 90% whichever is greater