



EMPLOYEE NEWSLETTER

MAY 2022

Birthday Wishes

05/04	Katie Harris	Juvenile Office
05/07	Juan Chairez	Sheriff's Office
05/11	Kelly Koenig	Sheriff's Office
05/14	Lonnie Harris	Road & Bridge
05/14	George Kramer	Prosecutor's Office
05/21	Karen Hammons	Collector's Office
05/28	Brittney Lewis	Prosecutor's Office

Important 2022 Dates

Sunday May 8	Mother's Day
Monday May 9	Truman Day County Offices Closed
Monday May 30	Memorial Day County Offices Closed
Sunday June 19	Father's Day
Monday June 20	Juneteenth Holiday County Offices Closed
Tuesday June 21	First Day of Summer

Service Anniversaries

05/06	11 yrs.	Shelley Story	Public Admin
05/10	7 yrs.	Brian Blaise	Sheriff's Office
05/13	3 yrs.	Brenda Swedberg-Bruner	Prosecuting Attorney's Office
05/23	28 yrs.	Rusty Harris	Road & Bridge
05/30	1 yr.	Madison Easley	Sheriff's Office
05/31	2 yrs.	Tammy Key	Sheriff's Office



- ◇ Adair County is self-funded or self-insured. This means Adair County assumes all the risk for providing healthcare benefits for its employees and essentially pays all claims for its employee's out-of-pocket.
- ◇ Adair County is considered the "Plan Sponsor".
- ◇ Adair County, because it is self-funded, has an insurance plan that is unique to Adair County.
- ◇ Group Benefit Services (GBS), in Springfield Missouri, is the company hired by Adair County to administer its self-funded insurance plan.
- ◇ GBS is a Third Party Administrator or TPA. GBS is also considered the "Payor" as it pays insurance claims on behalf of Adair County and its employees.
- ◇ When the doctor's office asks "What insurance do you have?", the answer is "Healthlink" as they are the company that negotiates coverage contracts with individual providers.
- ◇ GBS is responsible for:
 - Collecting premiums
 - Maintaining eligibility
 - Paying claims
 - Sending Explanation of Benefits (EOBs) to members (employees) and healthcare providers
 - Customer service for members (employees)
 - Preparing the Summary Plan Description (SPD) that highlights plan benefits, exclusions and limitations
 - Supplying ID cards, provider directories and other employee materials
 - Implementation of the pharmacy benefit management program and supplemental plans such as vision and dental
 - Arranging provider network access through HeathLink
- ◇ Healthlink is responsible for:
 - Building and establishing contracts with regional healthcare provider networks and making them available to GBS
 - Negotiating discounted rates and establishing fee schedules for medical services
 - Claims coordination with GBS (both in-network and out-of-network claims)
- ◇ Healthcare providers should:
 - Only collect fees, from members (employees), for the office visit co-payment amounts at the time of service.
 - Submit medical bills to HealthLink in a timely manner with standard Current Procedural Terminology (CPT) code billing procedures.
 - Only bill members (employees) for deductibles or co-insurance amounts as negotiated by HealthLink and as indicated by GBS on the Explanation of Benefits (EOB).

Savings Programs or Discounted Medical Service Plans Offered By Hospitals & Clinics

Several employees have stated that they are being offered "savings programs" or "discounted medical service plans" by hospitals & Clinics for tests and procedures. Employees can definitely participate in these programs, but employees need to understand that participating in these programs bypasses the insurance carrier. Employees need to know that when they agree to the terms of these "savings programs" that they pay 100% out of pocket for their medical services and these payments are not being applied to "In-Network" co-payments and deductibles. Since payments are not applied "In-Network", employees can not receive the \$500 allowance back through the reimbursable deductible allowance (RDA) at the end of the calendar year. In addition, since these payments are not applied to the "In Network" deductible an employee would still have to satisfy all of their \$2500 deductible should they have another medical claim in the same calendar year.



Preventative vs Diagnostic Medical Claims

Group Benefit Services (GBS) and HealthLink cannot (by law) change medical codes submitted on claims from a healthcare provider. Some of the time when a claim is not paid as expected it is due to the medical coding.

For Example: You, a female county employee, visit your doctor and since you are over 40 he/she suggest you get a Mammogram. Your insurance plan states that this is a 100% covered benefit so you go ahead and get the mammogram. You are feeling really good about the whole thing and then two months later you get a bill from your healthcare provider that states you owe \$800 for the mammogram!!!!

How did this happen?

More than likely it was how the mammogram was coded on the medical claim submitted to HealthLink. A **preventative** mammogram screening would be covered at 100%. However, if the mammogram was coded as a **diagnostic** screening the claim would be process as a standard claim and the plan deductible and co-insurance payment rates would apply.

In a situation like this, the employee could call the healthcare provider and discuss if and why the mammogram was coded as a diagnostic test and see if the claim could be resubmitted under a preventative screening code. If the claim was indeed coded incorrectly, then the claim would need to be resubmitted with the proper medical code from the healthcare provider directly to HealthLink.

Employees need to understand they can sometimes influence how their medical claims are coded just by the way they discuss health issues with a medical provider during a routine wellness visit. Any time a symptom or disease exists, a screening cannot be considered preventative and your healthcare provider must code the screening as a diagnostic test. So if the county employee, in the example above, mentioned any type health problem that could be diagnosed with the mammogram screening and it was noted in their medical chart, the test would more than likely be coded as diagnostic.



Supplemental Dental Coverage

You can use any dental provider of your choice, but using a “discount provider” will lower your out-of-pocket costs.

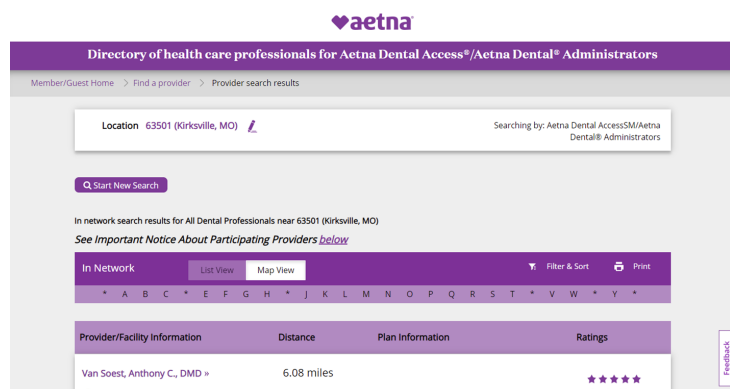
Preventive Care - like cleanings, exams, and x-rays, are covered at 100%* at any provider (i.e. both discount and non-discount providers).

More Extensive Services - costs for fillings and crowns are better covered by using the Aetna Dental Administrators Network of Dentists.

To find a dentist covered under the Aetna Dental Administrators Network, visit:

www.aetna.com/dentaladministrators

**Dental insurance will be paid based on “usual, customary and reasonable fees”. This refers to the maximum limit the insurance company will pay for any dental procedures. Discount dental network providers (like Aetna) will have charges more aligned with these usual, customary, and reasonable fees keeping out-of-pocket costs lower.*



TIP: GET A PRE-DETERMINATION If you would like to know your cost(s) for a given service, you (or your provider) can call GBS to receive a pre-determination of benefits.



Are you ready to retire?

One on One Confidential Appointments Available



**Thursday May 5, 2022
9:00-12:00 @ Adair County Annex**

Retirement Savings Plans
457(b) and 401(a)

Please schedule a time to visit with Robert Eastburn, Financial Advisor, with Empower Retirement. New enrollees as well as current participants are encouraged to speak with Robert to discuss personalized options and details for 457(b) and 401(a) retirement savings plans.

If you would like a comprehensive **Retirement Readiness Review** (which analyzes all retirement benefits) please have a current benefit statement with you from each of the following plan providers prior to your appointment:

1. Social Security
2. LAGERS Pension
3. CERF Pension (Robert can access your 457(b) and 401(a) Retirement Saving information)
4. Any other retirement plans an employee may participate in outside of county employment

To schedule your one on one appointment contact Heather at (660)234-7914 or hkelley@adaircomo.com (walk-ins are welcome, but scheduled appointments are preferred).

ANNUAL RETIREMENT STATEMENTS



COUNTY EMPLOYEES'
RETIREMENT FUND



In April or May, Adair County employees (eligible for county retirement systems) should receive an annual benefit statement (or email notice) for both Local Government Employee Retirement System (LAGERS) and County Employee Retirement Fund (CERF) Pension Plans.

LAGERS Pension

Employees that have a registered online *myLAGERS* account would not have received a mailed paper statement. Instead, employees would have received an email notification with details on how to retrieve their annual statements online. Employees that do not have an online *myLAGERS* account should have received their annual statement directly to their mailing address. If a LAGERS member did not have a valid mailing address on file, the annual statements will be sent to Adair County for distribution to employees. Employees, under this circumstance, would have received their paper statement with their paystub or check. If you are eligible for LAGERS and have not received your annual statement or online notice please call LAGERS at 1(800)447-4334.

CERF Pension

CERF annual pension statements (not 457(b) or 401(a) savings plan statements) were sent out via mail directly to employees to their mailing address. The paper statements would have arrived on yellowish colored paperwork. If you did not receive your CERF pension annual statement, please contact CERF at 1(877)632-2373.

CERF Savings Plan managed by Empower Retirement

Quarterly 457(b)/401(a) statements from Empower Retirement are available online ONLY. Savings plan participant can create an account and log onto the Empower Retirement website to view their statements. The web address is www.Empower-Retirement.com. If a participant wants to receive paper copies instead of getting them online, they can call Empower Retirement at 1(800)701-8255 and request to get paper copies instead.

News From Around The County

David Goring Appointed Prosecuting Attorney



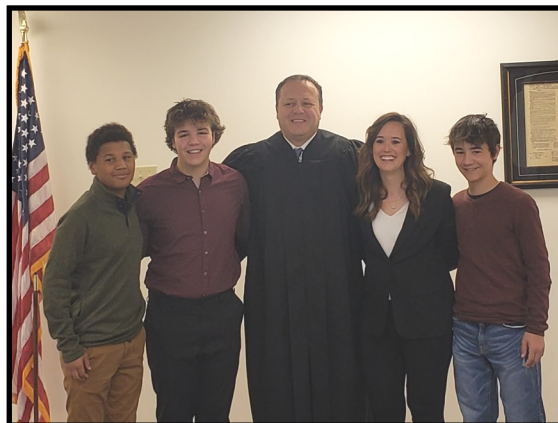
On Friday April 8, 2022, Assistant Prosecuting Attorney David Goring was appointed to serve as Adair County's new Prosecuting Attorney. David will complete the remainder of Prosecutor Matt Wilson's term, which would have expired December 31, 2022.

Pictured above left: Associate Circuit Judge Tom Redington makes sure newly appointed Prosecutor David Goring is ready to take his oath of office.

Pictured above right: Prosecutor David Goring gets sworn in by Associate Circuit Judge Tom Redington, making his appointment official.



Governor Parson Appoints Matt Wilson To Judgeship



On Monday April 11, 2022, Adair County Prosecutor Matt Wilson was sworn in as Presiding Circuit Judge for the 2nd Judicial Circuit, which includes Adair, Knox and Lewis Counties.

Matt was appointed by Missouri Governor Mike Parson and will fill the Circuit Judge vacancy created by the retirement of Russell Steele in February. Judge Wilson will serve the remainder of Steele's unexpired term, which ends on Dec. 31, 2024.

Pictured above left: Newly appointed Presiding Circuit Judge Matt Wilson is sworn in by Associate Circuit Judge Tom Redington.

Pictured above right: Presiding Circuit Judge Matt Wilson celebrates with his family after taking is oath of office.

News From Around The County

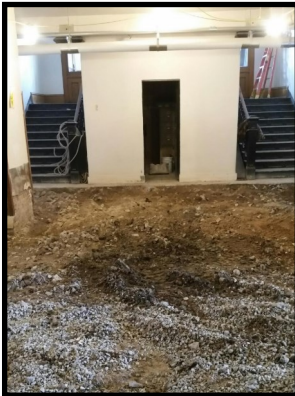
Treasurer Lori Smith Attends Legislative Day

Jefferson City, MO - On April 12, 2022 Treasurer Lori Smith represented Missouri Association of Counties (MAC) during Legislative Day at the State Capital. Treasurer Smith currently serves as President Elect on the MAC Executive Board of Directors. Lori and other MAC Executive Board Members visited with Governor Mike Parson and state legislators throughout the day to advocate for local county governments.

Below Treasurer Lori Smith is pictured (left) with fellow MAC Executive Board Members at the Capital and (right) shakes hands with Governor Parson during a meeting in the Governor's Office.



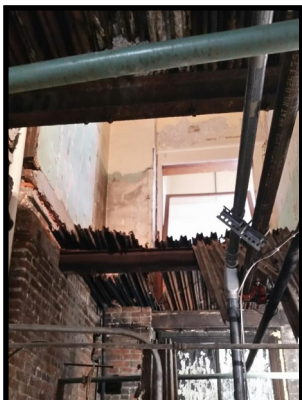
Courthouse Work Continues



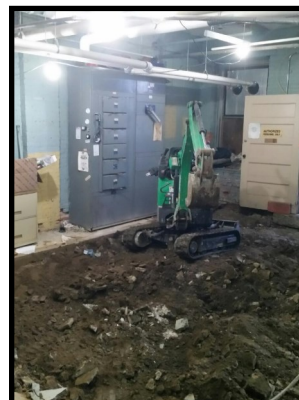
Most of the concrete on the first floor of the Courthouse has been removed and replaced.



The Circuit Clerk's Office (3rd floor) is still a work in progress.



Watch your step! The floor of the second floor men's bathroom was in pretty bad shape.



To repair sewer pipes on the first floor all of the concrete had to be removed in the maintenance shop (left) and the former veterans office (right).

