

EMPLOYEE NEWSLETTER

SEPTEMBER 2022

Birthday Wishes

09/01	Tracy Salsberry	Sheriff's Office
09/01	Rose Montgomery	Sheriff's Office
09/07	Jesse March	Sheriff's Office
09/09	John Axsom	Sheriff's Office
09/10	Rusty Harris	Road & Bridge
09/10	Randall Snyder	Road & Bridge
09/21	Pat Shoush	Recorder
09/24	Sophie Nely	Prosecuting Attorney's Office

Important 2022 Dates

Monday September 5	Labor Day County Offices Closed
Thursday September 22	First Day of Autumn
Monday October 10	Columbus Day County Offices Closed
Monday October 17	Boss's Day
Monday October 31	Halloween

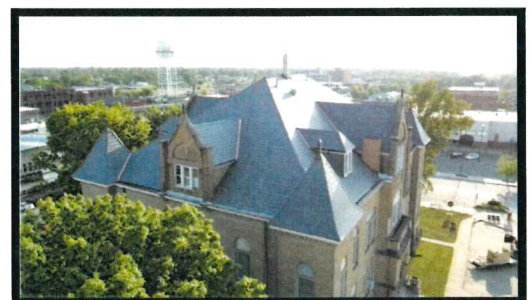
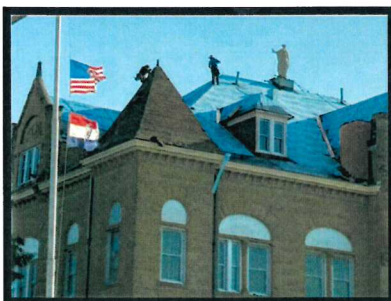
Welcome New Employees

Bryan Burns	Sheriff's Office
Andrew Irvine	Sheriff's Office
Riley Phillips	Sheriff's Office
Patrick Smith	Sheriff's Office
Jack Muirhead	Sheriff's Office
Deann Meeker	Prosecuting Attorney's Office

Service Anniversaries

09/17	4 yrs.	Hayden Coin	Road & Bridge
09/27	1 yr.	Hope Miller	Sheriff's Office

One Year Ago...



The new roof was installed on the Courthouse

Health Insurance Medical Plans

Base Plan Vs. Buy-Up Plan

Employees can change their medical plan during open enrollment period (November 2022)

*Premium costs may increase in 2023

		Base Plan		Buy-Up Plan
Bi-Monthly Premium Payroll Deduction	Employee Only	\$0.00	Employee Only	\$25.00
	Employee & Children	\$120.43	Employee & Children	\$165.43
	Employee & Spouse	\$181.91	Employee & Spouse	\$231.91
	Employee & Full Family	\$302.34	Employee & Full Family	\$397.34

		Base Plan			Buy-Up Plan	
		In Network	Out of Network		In Network	Out of Network
Deductible	Single	\$2,500	\$5,000	Single	\$1,500	\$3,000
	Family Unit	\$5,000	\$10,000	Family Unit	\$3,000	\$6,000
Amount employee can get reimbursed for deductible expenses (RDA)	Single	\$500	N/A	Single	\$500	N/A
	Family Unit	\$1,000	N/A	Family Unit	\$1,000	N/A
Maximum Out of Pocket <i>(The maximum amount an employee has to pay per year)</i>	Single	\$4,000	\$10,000	Single	\$3,000	\$6,000
	Family Unit	\$8,000	\$20,000	Family Unit	\$6,000	\$12,000
Coinsurance <i>(% responsible after deductible has been met)</i>	Employee	20%	50%	Employee	10%	40%
	GBS	80%	50%	GBS	90%	60%
Co-Pay Per Encounter (flat fee required at the time of service)	Emergency Room	\$200	\$200	Emergency Room	\$150	\$150
	General Physician	\$25	N/A Co-insurance Only 50/50	General Physician	\$20	N/A Co-insurance Only 40/60
	Specialist	\$25	N/A Co-insurance Only 50/50	Specialist	\$25	N/A Co-insurance Only 40/60
	Urgent Care	\$75	N/A Co-insurance Only 50/50	Urgent Care	\$50	N/A Co-insurance Only 40/60



SUPPLEMENTAL DENTAL INSURANCE INFORMATION

Employees can add dental insurance during open enrollment period (November 2022)

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

Premium costs may increase in 2023

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 total)
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 cost 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



SUPPLEMENTAL VISION INSURANCE INFORMATION

Employees can add vision insurance during open enrollment period (November 2022)

Coverage	Vision Premiums per paycheck (24)	Coverage	Vision Premiums per paycheck (24)
Employee Only	\$3.81	Employee & Spouse Only	\$9.23
Employee & Child(ren)	\$7.78	Employee & Full Family	\$12.00
Premium costs may increase in 2023			

Vision Benefit Deductible and Benefit Limit Summary	Amount
Annual deductible per participate (Maximum deductible charge 2 per family)	\$50
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	\$100 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:

- Eye Refractions.** Eye refractions, eyeglasses, contact lenses, or vision examination for prescribing or fitting eyeglasses or contact lenses, and
- 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 plan amount.

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

Safety Goggles or Sunglasses. Charges for safety goggles 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 hkelley@adaircomo.com

Employees, did you know?

Participants in the GBS Medical Plan can get reimbursed up to \$100 for basic eye exam costs annually without being enrolled in the supplemental vision coverage. If provider does not bill insurance, employees 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 hkelley@adaircomo.com for information.

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 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

IT IS NOT TOO LATE TO CHANGE YOUR TAX WITHHOLDINGS FOR 2022

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 (or state) 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 hkelley@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).

Trivia Contest

The contest winner will receive 2 dozen homemade cookies (winner's choice of cookie) from Heather!



Employees should be able to find the answers to trivia questions on the county website @ adaircountymissouri.com

Questions

Answers

- | | |
|--|-----------|
| 1. The current County Courthouse was dedicated (cornerstones were set and a ceremony was held) in what year? | 1. _____ |
| 2. True or False: County Commissioners were also called "Judges". | 2. _____ |
| 3. If you wanted to get a marriage license (or a copy of your marriage license) which County Office would you go to? | 3. _____ |
| 4. What is the phone number of the Adair County Circuit Clerk's Office? | 4. _____ |
| 5. Name two types of taxes collected by the Adair County Collector's Office? | 5. _____ |
| 6. What is the main function of the Public Administrator? | 6. _____ |
| 7. True or False: Liquor licenses can be obtained from the County Clerk's Office. | 7. _____ |
| 8. Where is the Road & Bridge Department/Office located (name of road)? | 8. _____ |
| 9. What is the mailing address of County Coroner Brian Noe? | 9. _____ |
| 10. True or False: The Adair County Prosecutor's Office handles Child Support Enforcement cases. | 10. _____ |
| 11. A person would need to visit this County Office to obtain a Concealed Carry (CCW) Permit? | 11. _____ |
| 12. Which County Official sets a value on personal and real estate property? | 12. _____ |
| 13. Who is the current Administrator of the Juvenile Center? | 13. _____ |
| 14. Who is the custodian of all county monies? | 14. _____ |
| 15. How much do organizations pay as a deposit to reserve the Annex Conference Room? | 15. _____ |

Submit your answers to Heather in Human Resources by Friday September 9, 2022 by email at hkelley@adaircomo.com, dropped off in-person at the Collector's Office, or entries can be picked up at your location by calling Heather at 660-234-7914.

If multiple winning entries are received the winner will be selected by random drawing. Heather will contact the winner the week of September 12-16 to discuss cookie details :)