

AUGUST NEWSLETTER

ADAIR COUNTY MISSOURI

AUGUST BIRTHDAYS AND ANNIVERSARIES. BIRTHDAYS!

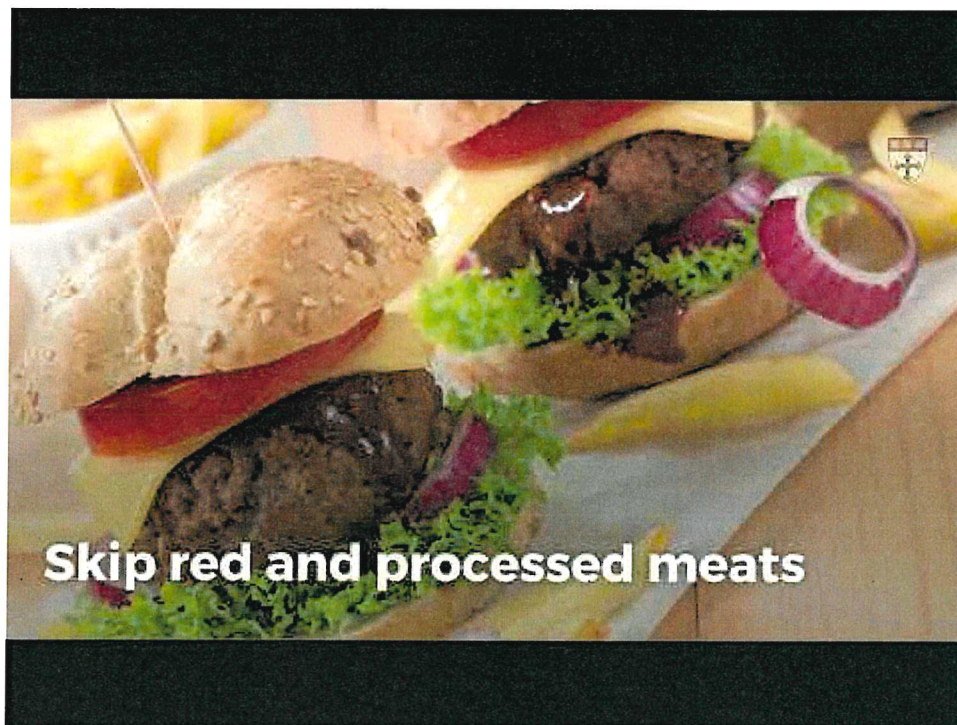
KIM KRIEGER	8/3
GARY HUNTER	8/4
DANICA COLLINGE	8/10
HOPE MILLER	8/12
WANDA SIZEMORE	8/13
ROBERT MCCARTY	8/19
KENT BRYANT	8/25
MARY WALITSHEK	8/30
JOEY NICOL	8/30

ANNIVERSARIES!

DAVID GORING	12 YEARS
SONJA HARDEN	14 YEARS
ANDREW IRVINE	1 YEAR
KELLY KOENIG	17 YEARS
JACK MUIRHEAD	1 YEAR
LISA OPAL	5 YEARS
TERRY PEARSON	8 YEARS
BETTY SHAHAN	12 YEARS
DIANA THOMAS	9 YEARS
SCOTT VANWYE	21 YEARS

MONTHLY HEALTH SPOTLIGHT

DIABETES.
THERE ARE TWO TYPES
OF DIABETES, TYPE 1
AND TYPE 2. TYPE
ONE IS WHEN THE
BODY DOES NOT
MAKE INSULIN SO
INSULIN MUST BE
INJECTED. TYPE 2,
KNOWN AS INSULIN
RESISTANT, IS WHEN
THE BODIES CELLS DO
NOT RECOGNIZE
YOUR OWN INSULIN.
TYPE 2 IS THE ON RISE
MAINLY DUE TO OUR
HIGH CARB DIETS.
WHEN CAUGHT
EARLY WITH AN A1C
TEST IT MAY BE
REVERSED.



The above video is a good guide but there is much more to it. Reducing carbohydrate intake is the most important. Fat is not the enemy sugar is. Another good resource is Dr. Sten Ekberg on Youtube.

<https://www.youtube.com/watch?v=BY9D0XNRwKw>

The July 15th Open House, Ribbon Cutting, and Corner Stone Rededication was a great success and I would like to thank everyone that came and helped out. Notably was Joe Nicol who was at the Courthouse early to make sure everything looked good and stayed late to make sure everything was cleaned up. Thanks Joe!

Congratulations to Lisa Opal on her 5-year anniversary.

Sherry Treasure will be retiring, her last day is September 1. I would personally like to thank her for all the help she has given me in my new role here at the Courthouse. Thank you, Sherry.

If anyone wants anything in the newsletter please email me
morskog@adaircomo.com

Michael Orskog Human Resources
ADAIR COUNTY MISSOURI

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[Type the recipient address]

SEPTEMBER NEWSLETTER

ADAIR COUNTY MISSOURI

SEPTEMBER BIRTHDAYS AND ANNIVERSARIES.

BIRTHDAYS!

Rose Montgomery	9/01
Tracy Salsberry	9/01
Rusty Harris	9/10
Randy Snyder	9/10

ANNIVERSARIES!

Hayden Coin	5 years
Rebecca Story	3 years
Hope Miller	2 years

Congratulations to Hayden for his 5 years of service.

Remember the RDA limit is now \$1000. So, medical bills you have paid toward your deductible may be reimbursable. Come by the office to pick up an RDA form and get paid!

MONTHLY HEALTH SPOTLIGHT

DIABETES type II.

As told in the last spotlight two Diabetes is on the rise. Common symptoms are:

- feeling very thirsty.
- passing urine more often than usual, particularly at night.
- feeling very tired.
- weight loss and loss of muscle bulk.
- slow to heal cuts or ulcers.
- frequent vaginal or penile thrush.
- blurred vision.

Getting your blood sugar tested is not enough. You need to have your A1c checked and your insulin levels as well. If caught early, it might be reversable with lifestyle changes. Our insurance covers yearly Routine Exams and pays 100%.

Welcome new hires to Adair County

Tabatha Fletcher	Assessor's office
David Manning	Corrections
Andrew Mitchell	Deputy
Cole Elsea	Deputy
Maliah Moton-Gill	Corrections

Don't forget the retirement reception for Sherry, in the Clerks Office, from 2-4 on Aug 31.

Michael Orskog Human Resources
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OCTOBER NEWSLETTER

ADAIR COUNTY MISSOURI

OCTOBER BIRTHDAYS AND ANNIVERSARIES. BIRTHDAYS!

JORDEN PLENCE	10/01	ELIZABETH LAMBERT	10/01
TAMMY KEY	10/01	ERIK HENKE	10/05
DIANA THOMAS	10/05	TAMMY MILLER	10/07
JASON LENE	10/08	MALIAH MOTON-GILL	10/10
GARY MOFFETT	10/10	ANDREW MITCHELL	10/12
DILLON SULLIVAN	10/17	COLE ELSEA	10/21
JOHNNY GUNNELS	10/21	LISA OPAL	10/25

ANNIVERSARIES!

HEATHER KELLEY 6 YEARS
TREASURERS OFFICE

Remember the RDA reimbursement I talked about last month. This month I have added the flyer from GBS and it discusses the RDA and the Rollover. I will be adding flyers without the links from now on since not everyone could open them.

Also check out what is new for the CERF savings plan with the addition of ROTH (post tax dollars) contributions.

HEALTH SPOTLIGHT

VITAMIN D.

VIT D HELPS IN THE ABSORPTION OF CALCIUM TO KEEP BONES STRONG BUT THAT IS ONLY ONE THING. SIGNS OF LOW CALCIUM CAN BE: CRAMPS OR SPASMS, TINGLING IN HANDS AND FEET, WEAKNESS, BONE PAIN AND OSTEOPOROSIS. AS A MATTER OF FACT, ALMOST EVERY CELL IN THE BODY USES VIT D SO ITS NOT JUST ABOUT BONES.

In the summer your body makes Vit D from sunlight, as long as you get enough exposure. In the late fall and winter the sun's rays are not strong enough for the body to make Vit. D so supplements are important. Recommended amounts are between 600 and 800 IU's. If there is one vitamin to take Vit D should be at the top of everyone's list. Vit D is not even a vitamin but a pro-hormone. Not many foods are rich in D so taking it is even more important. Some of us can remember spoons of cod liver oil, which is a great source but not very tasty.

Open enrollment is coming soon. So, if you plan on making changes to your insurance plan start thinking about it. The cost changes, if any, have not yet been made so no changes can be made until then.

Welcome the new hires to Adair County

MARK OPAL	Assessors Office
CHRISTINA PIPES	Clerks Office

Thanks to everyone that stopped by to wish Sherry well on her retirement.

Michael Orskog Human Resources
ADAIR COUNTY MISSOURI

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County Employees' Retirement Fund

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Jefferson City, MO 65101

Phone: (877) 632-2373

Fax: (573) 761-4404

Web Site: www.mocerf.org

Clerk Bulletin

August 2023

County Portal and Multifactor Authentication

As a reminder, the email option to receive the one-time password when logging into CARS will be turned off effective September 9, 2023. You will choose whether you would like the one-time password sent to you via text or to a direct telephone line when logging into CARS after this date if you are not currently utilizing one of these two options.

CERF Savings Plan – Addition of Roth Contributions

Beginning on January 1, 2024, CERF will add Roth contributions to the 457 Plan as an option for all CERF Savings Plan participants. Participants may choose to make pre-tax contributions or after-tax (Roth) contributions. A small number of participants will be required to make Roth contributions under certain circumstances as described below.

Why is CERF adding Roth contributions?

Congress passed the SECURE 2.0 Act in 2022. SECURE 2.0 makes multiple changes to retirement plans to help people save for their retirement. To comply with federal law, CERF is required to make several changes to the 457 Plan over the next few years.

To comply with federal law, CERF will include Roth contributions as an option for all CERF Savings Plan participants (457 plan).

What are Roth contributions and how are they different from pre-tax contributions?

The difference between Roth contributions and pre-tax contributions is when the participant pays the taxes on the contributions. Currently, CERF only offers pre-tax contributions. Under pre-tax contributions, the funds are contributed to the Savings Plan before the member has paid taxes on them. The pre-tax funds and any earnings on them are taxed when they are withdrawn. Under Roth, the funds are contributed to the Savings Plan after the member has paid taxes on them. The funds are included in the participant's taxable income for the year. In general, the funds grow tax-free and withdrawals in retirement, including any earnings, are not taxed so long as they meet the IRS requirements for a qualified distribution.

Who is eligible to make Roth contributions?

Roth contributions will be an option for all Savings Plan participants beginning in January 2024. Individuals may choose to make Roth contributions, may continue to make pre-tax deferrals, or a mix of both.

Is there a special circumstance where certain participants are required to do Roth contributions?

One of the changes in SECURE 2.0 affects certain participants age 50 or older who make age-based "catch-up" contributions. "Catch-up" contributions are additional retirement contributions allowed over the usual IRS limit for those age 50+. Beginning in January 2024, for participants age 50 or older who made \$145,000 in FICA earnings with their current employer in the prior year, age-based "catch-up" contributions must be made as Roth contributions. For example, a participant age 50 or older who made \$145,000 or more in FICA earnings in 2023 with their current employer who chooses to make age-based "catch-up" contributions in 2024 will be required to make any "catch-up" contributions as Roth contributions. However, on August 25, 2023, the IRS issued guidance that delays this requirement for two years. There will be an administrative transition period until December 31, 2025 where these age-based catch-up contributions may continue to be made as pre-tax.

Only a small number of individuals covered by the CERF Savings Plan are affected by this change. While CERF and Empower will work together to identify and communicate with participants who may be affected by this change, it is ultimately the participant's responsibility to ensure they follow the guidelines for age-based Roth catch-up contributions if they apply.

What changes must be made to offer Roth contributions?

CERF, Empower, and the Counties must be ready to offer the option to make Roth contributions beginning on January 1, 2024 to comply with federal law.

Counties will need to work with their payroll provider to add a Roth contribution deduction within their payroll system. Also, adding Roth contributions will involve changes to the contribution remittance process to Empower. How this is done depends on a county's payroll system and how a county submits contributions to Empower.

In the next few weeks, CERF and Empower will contact each County about this upcoming change.

Disclaimer: This is for informational purposes and should not be considered tax or legal advice. A member should consult with a qualified tax advisor or attorney regarding questions on Roth contributions.



ABOUT COLORECTAL CANCER SCREENINGS

OVERVIEW*

If you're between **ages 45 to 75 years**, getting screened (tested) regularly for colorectal cancer can help prevent colorectal cancer or find it early (when it may be easier to treat).

You may need to get screened before age 45 years if colorectal cancer runs in your family. Your doctor may also recommend that you continue to get screened if you're between ages 76 and 85 years, depending on certain risk factors and your overall health.

SCREENING TYPES*

The main types of screening tests are stool-based tests and tests that look directly inside the colon and rectum.

Stool tests (like Cologuard®, for example) are done at home. You collect a stool (poop) sample and send it to your doctor's office or a lab for testing.

Tests that look directly at your colon and rectum—**like a colonoscopy**—happen in a doctor's office or hospital. Your doctor will tell you how to get ready for your test, including if you need to avoid certain foods or medicines beforehand.

PREVENTIVE VS. DIAGNOSTIC†

There are two (2) primary purposes (or goals) for screenings: preventive and diagnostic.



PREVENTIVE

Goal: to detect health problems before symptoms develop

Coverage: 100%-covered per the ACA



DIAGNOSTIC

Goal: to diagnose or treat existing symptoms

Coverage: varies depending on plan, may incur cost(s)

Understanding the purpose of your recommended screening will help you determine how your test will be covered. If you're not sure what will be covered, "... ask your [Primary Care Provider (PCP)] or the office billing department about the preventive and diagnostic services you receive so you won't be surprised by any medical bills."[†]

^{*}Source: health.gov, "Get Tested For Colorectal Cancer - MyHealthfinder" at <https://health.gov/myhealthfinder/doctor-visits/screening-tests/get-screened-colorectal-cancer>

[†]Source: UCLAHealth.org, "Preventive vs. diagnostic care: What to know and why it matters" at <https://www.uclahealth.org/news/preventive-vs-diagnostic-care-what-to-know-and-why-it-matters>

Need help?

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ABOUT THE RDA: REIMBURSEMENT



The Reimbursable Deductible Allowance (RDA) is a benefit built into your medical plan that reimburses you for payments you make toward your in-network medical deductible.

REIMBURSEMENT AMOUNTS

Let's say your medical plan includes the following RDA benefit amounts:

Reimbursable Deductible Allowance (RDA) Amounts	In-Network	Non-Network
RDA Single Amount	\$500	Not Available
RDA Family Amount	\$1,500	Not Available

The above table indicates that **each individual member** ("RDA Single Amount") on the medical plan can receive **up to \$500** in reimbursement during the plan year. Likewise, the table indicates that a **family unit** ("RDA Family Amount") on the medical plan can receive **up to \$1,500 total** in reimbursement during the plan year.

NOTE: The Single Amount and Family Amount used here and on the following page are *for example only*. Your RDA benefit amounts may vary. **Review your Plan Document** for benefit details.

The below table demonstrates how a family's total \$1,500 RDA benefit amount could be met during the plan year.

No 2021 Rollover: Since this is the family's first year on the plan, they had no rollover from the previous plan year (2021).

Individual Reimbursement Limit: Even though Ben had \$750 in claims eligible for reimbursement, he could only receive up to the RDA Single Amount of \$500 in reimbursement.

	Individual Amount	Eligible Claims Totals	Total Reimbursed	2022 Remaining	2023 Rollover Amount
Amy	\$500	\$500	\$500	\$0	\$0
Ben	\$500	\$750	\$500	\$0	\$0
Joe	\$500	\$500	\$500	\$0	\$0
Lea	\$500	\$500	\$0	\$500	\$250

Family Reimbursement Limit: Since the other family members had already received reimbursements that (when combined) met the RDA Family Amount of \$1,500, Lea could not receive any reimbursement for her eligible claims.

2023 Rollover: Since the other family members had already used the entire RDA Family Amount and thus Lea could not receive any reimbursement for her claims, 50% of her unused \$500 2022 RDA Single Amount will rollover to plan year 2023.

Need help?

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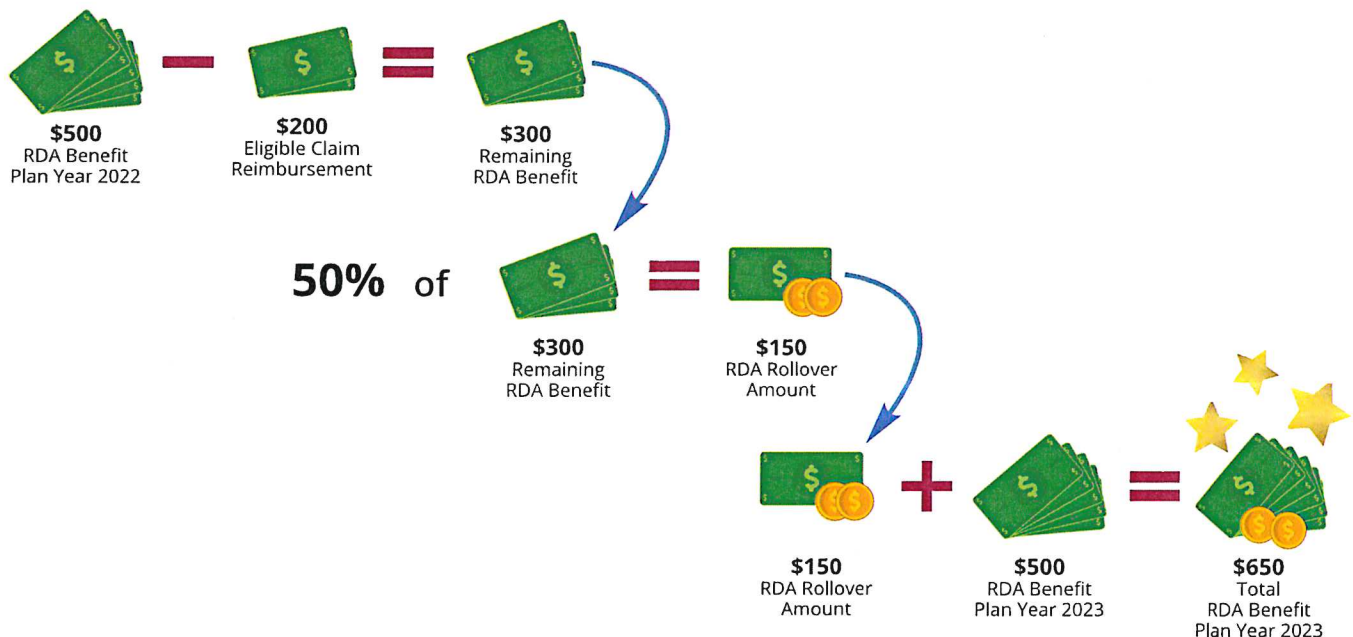
ABOUT THE **RDA: ANNUAL ROLLOVER**

HOW ANNUAL ROLLOVER WORKS

If there are any unused RDA benefit amounts left at the end of the plan year, 50% will roll over for use during the next plan year. Rollover occurs after the filing deadline has passed, which is typically 90 calendar days from the last day of the plan year. For example, if Plan Year 2022 ends on December 31, 2022 then the 2022 RDA filing deadline would be March 31, 2022.

EXAMPLE: *EMPLOYEE ONLY COVERAGE*

Sue used \$200 of her \$500 RDA benefit in Plan Year 2022. This leaves \$300 of Sue's RDA Plan Year 2022 benefit. So, when the next plan year begins (Plan Year 2023) \$150 will roll over and be added to her yearly \$500 for a total of \$650 for Plan Year 2023.



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