

NOVEMBER NEWSLETTER

ADAIR COUNTY MISSOURI

NOVEMBER BIRTHDAYS AND ANNIVERSARIES.

BIRTHDAYS!

PAM ASHFORD	11/06
HAYDEN COIN	11/18
ANDREW IRVINE	11/09
MARK SHAHAN	11/21
SHELLEY STORY	11/12
TRAVIS WILLIAMS	11/18
STEPHEN ZICKO	11/26

ANNIVERSARIES!

KENT BRYANT	5 years
JOEY NICOL	18 years
RICHARD REAVIS	1 year
ZACH VANSICKLE	1 year
JOE WYATT	2 years

Anyone nearing Medicare age should consider GBS's Maxi-Care Plan. If you are, and want to know more about it, stop by my office and I can give you a copy of the plan.

MONTHLY HEALTH SPOTLIGHT

THIS MONTH IS OPEN ENROLLMENT FOR YOUR HEALTH INSURANCE!

I WILL BE GETTING THE OPEN ENROLLMENT PACKETS OUT THIS WEEK. THERE ARE NO REAL CHANGES IN THE RATES BUT THERE ARE SOME CHANGES. HOMELINK HAS BEEN REPLACED WITH CARELINK FOR DURABLE MEDICAL GOODS AND CVS IS BEING REPLACED WITH DREXEL FOR RX. THERE IS A MISPRINT ON THE RDA. IT IS STILL \$1000. SOME OF THE COPIES HAVE THE ERROR SHOWING \$500. I HAVE THE BASE AND BUY UP PLANS IN THE PACKET AS WELL AS THE DENTAL AND VISION PLANS. THERE IS A LOT OF EXTRA INFORMATION IN THE PACKET THAT YOU NEED TO KNOW SO PLEASE LOOK AT ALL OF IT.

OPEN ENROLLMENT WILL BE FROM NOV. 6TH TO NOV. 13TH.

PACKETS GO OUT LATER THIS WEEK. PLEASE HAVE THEM DONE ASAP. IF YOU ARE MAKING NO CHANGES, FILL OUT THE "EVENT CHANGE FORM", WRITE "NO CHANGES" AT THE BOTTOM AND SIGN AND DATE, PUT IN THE ENVELOPE, AND RETURN THEM TO YOUR SUPERVISOR. IF MAKING CHANGES, USE EITHER FORM, MAKE YOUR CHANGES, SIGN AND DATE, AND RETURN TO YOUR SUPERVISOR IN THE PROVIDED ENVELOPE. IF YOU HAVE QUESTIONS CALL OR STOP BY MY OFFICE.

THIS YEAR AS KIRKSVILLE'S HOMETOWN HOLIDAY RETURNS WITH AN EVEN BIGGER EVENT ON SATURDAY, NOV. 25TH. WITH THE PARADE STARTING AT 5:30PM

- The Grammy-winning Queen of Bluegrass, Rhonda Vincent, serves as grand marshal.
- for the 12th annual Kirksville Kiwanis Christmas Parade.
- Vincent will perform the ceremonial tree lighting at Dover Park and sing a couple Christmas songs.
- Following the tree lighting ceremony, Santa will be in the Adair County Courthouse for pictures and Living Windows will start at downtown businesses.
- There will also be horse carriage rides, hot chocolate, and carolers around the Square for a night of festive fun.
- This year's event is an ice-skating rink located in the Adair County Courthouse parking lot from Nov. 23-26th
- More information will be provided closer to the event, but the rink will be up from Nov. 23 to 26.
- Santa will be in the Courthouse Nov. 25th, Dec 2, 9, 16th.

The Courthouse will be closed on:

Veteran's Day November 10th.

Thanksgiving Holiday November 23-24th

BIG THANKS TO JASON AND BRIAN FOR THE ANNUAL BBQ ON 10/27. THOSE WERE SOME OF THE BEST PORK STEAKS I HAVE EVER HAD.

I SPOKE WITH AFLAC LAST WEEK AND THEY WILL BE CONTACTING EVERYONE ABOUT OPEN ENROLLMENT. THE DATE ON THAT HAS YET TO BE DETERMINED. THE WEEK AFTER THANKSGIVING WAS SUGGESTED AS THE POSSIBLE DATE. I WILL LET EVERYONE KNOW ASAP.

Michael Orskog Human Resources, 234-7914
ADAIR COUNTY MISSOURI

If anyone wants anything in the newsletters, please email
me.

morskog@adaircomo.com



www.gbs-tpa.com

EVENT CHANGE FORM

Adair County Government- Group #40500

EMPLOYEE INFORMATION

First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Effective Date of Change(s): _____

EMPLOYEE COVERAGE

☐ Base Plan ☐ Buy Up Plan ☐ Maxi-Care
☐ Dental ☐ Vision

☐ Addition

☐ Termination Date: _____

☐ Open Enrollment

☐ Birth of Child/Adoption*

☐ Involuntarily Terminated

☐ Voluntarily Resigned

☐ Marriage*

☐ Loss of Other Coverage*

☐ Reduction in hours

☐ Retired

☐ Return from Leave of Absence or Military Service

☐ Entered Military

☐ Open Enrollment

☐ Other: _____

Does COBRA Continuation Apply? ☐ Yes ☐ No

DEPENDENT COVERAGE

☐ Base Plan ☐ Buy Up Plan ☐ Maxi-Care
☐ Dental ☐ Vision ☐ Dependent Life

☐ Addition

☐ Termination n Date: _____

☐ Open Enrollment

☐ Birth of Child/Adoption*

☐ Loss of "Dependent Child" Status

☐ Open Enrollment

☐ Marriage*

☐ Loss of Other Coverage*

☐ Divorce*

☐ Return from Military Service

☐ Other: _____

*Requires attached proof of Qualifying Event for changes to apply (Marriage License, Divorce Decree, Certificate of Creditable Coverage, etc.).

Dep.#	Relation to Employee	First Name, M. I., Last Name (if different)	Gender (M / F)	Social Security Number	Date of Birth	Effective Date
1						
2						
3						

Will you or any dependents be covered by any other Medical/Dental/Vision Insurance in addition to this Plan? ☐ Yes ☐ No

- If yes, who? ☐ Employee ☐ Spouse ☐ Child(ren) Please attach a **Certificate of Creditable Coverage** from that insurance company.

BENEFICIARY CHANGE

Primary Beneficiary: _____ DOB: _____ SSN# _____ Relationship: _____

Contingent Beneficiary: _____ DOB: _____ SSN# _____ Relationship: _____

NAME, SALARY, and OTHER CHANGES or NOTES

No Changes

Authorized Signature: X _____ Date Signed: _____
(PLEASE DO NOT PRINT)



SUMMARY PLAN DESCRIPTION

ADAIR COUNTY
EMPLOYEE BENEFIT PLAN

MAXI-CARE
MEDICAL EXPENSE REIMBURSEMENT PLAN

PREPARED EXCLUSIVELY FOR:
ADAIR COUNTY GOVERNMENT

PREPARED BY:
GROUP BENEFIT SERVICES, INC. (GBS)

www.gbs-tpa.com

"Innovative Solutions | Customized Benefits | Sustainable Plans"

Schedule of Benefits

Please note that Maxi-Care is a reimbursement plan, not a Medicare supplement plan. Maxi-Care is also not considered a major medical plan nor is it designed to replace such a plan. Maxi-Care does not reimburse Medicare Part D (prescription) deductibles, coinsurance, or copays. **Maxi-Care reimburses for what Medicare approves but doesn't pay.**

Group Name / Plan Sponsor:	Adair County Government
Benefit Period:	January 1 through December 31
Annual Maximum Benefit Amount:	\$50,000

IMPORTANT: Maxi-Care reimbursements are limited to the **Annual Maximum Benefit Amount** listed above.

Reimbursements

For both Medicare Part A and Part B, Maxi-Care reimburses: Individual Annual Deductible per calendar year, Coinsurance, and Copays. Listed below are a few Medicare-approved benefits that are commonly reimbursed by Maxi-Care. After Medicare has paid its portion of the benefit, **Maxi-Care reimburses 100% of any remaining balance** including all medical deductible, coinsurance, and copay amounts.* In other words, **Maxi-Care reimburses for what Medicare approves but doesn't pay.**

Commonly Reimbursed Benefits	Benefit Limit Descriptions
Anesthesia	100% of the balance*
Diagnostic X-Ray and Lab	100% of the balance*
Emergency Room (Illness or Accident)	100% of the balance*
Hospital	100% of the balance*
Inpatient Treatment	100% of the balance*
Outpatient Treatment	100% of the balance*
Physician Office Services	100% of the balance*
Chiropractic Care	100% of the balance*
General Practitioner	100% of the balance*
Hearing Exam	100% of the balance*
Maternity	100% of the balance*
Occupational Therapy	100% of the balance*
Physical Therapy	100% of the balance*
Second Surgical Opinions	100% of the balance*
Specialist – Physician Speech Therapy	100% of the balance*
Urgent Care	100% of the balance*
Vision Exam	100% of the balance*

Additional Covered Benefits

The following benefits will be paid in addition to the Medicare deductible, coinsurance, and copay reimbursement(s).*

Additional Covered Benefits	Benefit Limit Descriptions
Annual Wellness Visit	\$150/calendar year
Hospital Daily Room Benefit	\$100/day for a maximum of 10 days/calendar year
Intensive Care Daily Room Benefit	\$200/day, for a maximum of 10 days/calendar year

*All benefit reimbursements are subject to the Annual Maximum Benefit Amount defined above.



MAXI-CARE

FREQUENTLY ASKED QUESTIONS

Listed below are answers to some frequently asked questions (FAQs) about the Maxi-Care Medical Expense Reimbursement Plan (MERP). Hereafter, the Maxi-Care MERP will be referred to as simply "Maxi-Care."

Please note that Maxi-Care is a reimbursement plan, not a Medicare supplement plan. Maxi-Care is also not considered a major medical plan nor is it designed to replace such a plan.

ABOUT MAXI-CARE

Who is eligible for Maxi-Care?

Only employees, spouses, and/or dependents who meet the Plan's eligibility requirements and who have qualifying **Medicare Part A, Part B, and Part D** coverage are eligible for Maxi-Care.

What does Maxi-Care reimburse?

Maxi-Care reimburses your (the Plan Member's) Medicare Part A and B deductibles, coinsurance, and copays up to the Annual Maximum Benefit Amount. To put it simply, **Maxi-Care reimburses for what Medicare approves but doesn't pay.** Refer to the Maxi-Care Schedule of Benefits for details.

What does Maxi-Care not reimburse?

Maxi-Care does not reimburse your (the Plan Member's) Medicare Part D (prescription) deductibles, coinsurance, or copays.

ENROLLMENT

When can I enroll in Maxi-Care?

Once you've confirmed that you (the Plan Member) meet the eligibility and enrollment requirements outlined in your Plan Document, you can then enroll in Maxi-Care at your initial enrollment, during your annual open enrollment period, or when you are newly electing Medicare Part A, B, and Part D.

How do I enroll in Maxi-Care?

To enroll in Maxi-Care you (the Plan Member) will need to provide your HR department with a copy of your Medicare ID card and request to be enrolled in Maxi-Care. Your HR department will then complete the necessary documentation on your behalf and submit it to Group Benefit Services (GBS). If you are unsure of your coverage start date, contact your HR department.



TERMINATION

When can I terminate my Maxi-Care coverage?

Once you've confirmed that you (the Plan Member) meet the coverage termination requirements outlined in your Plan Document, you can then terminate your Maxi-Care coverage when you have a qualifying life event or during your annual open enrollment period.

How do I terminate my Maxi-Care coverage?

To terminate your (the Plan Member's) Maxi-Care coverage, request an Event Change Form from your HR department, complete the form, and return it to them. Your HR department will then submit the form to us (GBS) on your behalf. If you are unsure of your coverage end date, contact your HR department.

CLAIM FILING

How can my Provider file a claim to GBS?

Your (the Plan Member's) Provider can file a claim directly to GBS at the below mailing address. When filing a claim, they (the Provider) must include a copy of the Medicare Explanation of Benefits (MEOB) for the services provided.

GBS - CLAIMS DIVISION

P.O. Box 211547
Eagan, MN 55121-2747
GBS EDI #80241

What should I do if my Provider bills Medicare?

If your (the Plan Member's) Provider bills Medicare, then you must provide GBS with a copy of the claim and a copy of the Medicare Explanation of Benefits (MEOB) for the services provided. Submit this documentation by mail or fax at the information below.

GROUP BENEFIT SERVICES, INC.

Plaza Towers Building

1736 E. Sunshine St.

Suite #200

Springfield, MO 65804

Fax: (417) 883-8261



MAXI-CARE

MEDICARE CALL GUIDE

When you elect Maxi-Care, you will also need to participate in Medicare Parts A, B, and D. Included in this guide are the three (3) key items that need to be discussed when you (the Member) call Medicare to let them (Medicare) know you (the Member) are not covered under a Major Medical Plan.

ABOUT MAXI-CARE

Maxi-Care is a Medical Expense Reimbursement Plan (MERP), not a Medicare supplement plan. Maxi-Care is also not considered a major medical plan nor is it designed to replace such a plan. **Maxi-Care members are required to participate in Medicare Parts A, B, and D.**

ABOUT MEDICARE

From the Medicare website:* "Medicare is health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease)."

MEDICARE PARTS A AND B

Medicare Part A covers facility charges for inpatient hospital stays as well as some skilled nursing charges. Medicare Part B covers outpatient hospital charges, physician visits, physical therapy, and other services. Visit www.medicare.gov for a complete list of services covered by Medicare.

MEDICARE PART D

Medicare Part D provides prescription drug coverage and is required for anyone participating in Maxi-Care. **If you are taking a specialty medication**, such as Humira, Enbrel, or any other high-cost drug, it is **essential you understand the Part D benefits available to ensure you correctly elect this coverage based on your particular situation.** To learn more about Part D coverage, visit www.medicare.gov/drug-coverage-part-d

CONTACTING MEDICARE

If you choose to participate in Maxi-Care, you will need to contact Medicare to notify them of your coverage change. When contacting Medicare, you can keep your conversation brief. Below are the three (3) key items you'll need to cover which are provided in these suggested statements:

1. "I have elected to waive coverage from my employer's Major Medical Plan."
2. "I now have a Medical Expense Reimbursement Plan, so I need to advise Medicare that you (Medicare) will now be the primary payer."
3. "I need to confirm that Medicare records show that I have Medicare Parts A, B, and D."

*Source: Medicare.gov, <https://www.medicare.gov/basics/get-started-with-medicare>, October 2021.