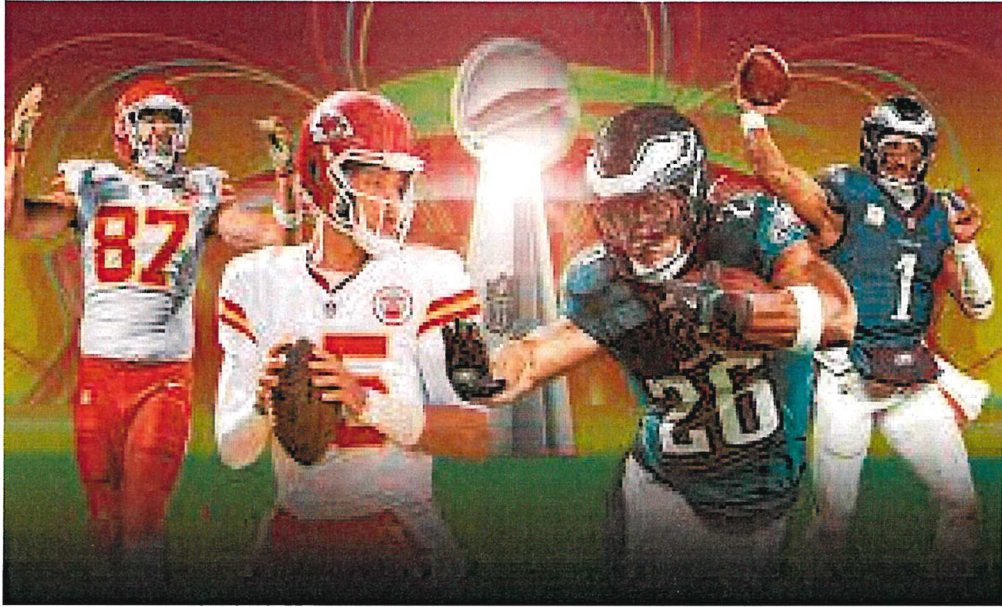


ADAIR COUNTY NEWSLETTER



SUPER BOWL LIX

FEBRUARY 2025

February Birthdays.

Paul Barnhart 2/20

Andrew Boster 1/12

Gary Briggs 2/1

Arionne Coleman 2/17

Tabitha Hupfeld 2/18

Karla Kramer 2/9

Dustin Lunsford 2/9

Angela Platz 2/10

Alaina Thompson 2/11

Jesse West 2/12

Kris Williams 2/5

John Yos 2/7

Dale Broadwell 2/29

Work Anniversaries

Gary Hunter 5 years

Carl Knoche 4 years

Beth Lambert 4 years

Loretta Maize 1 year

Jesse March 1 year

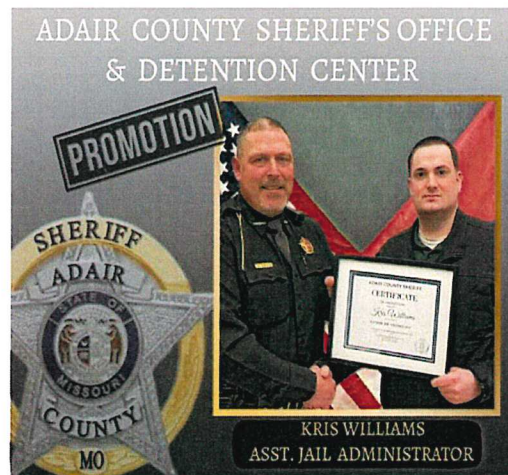
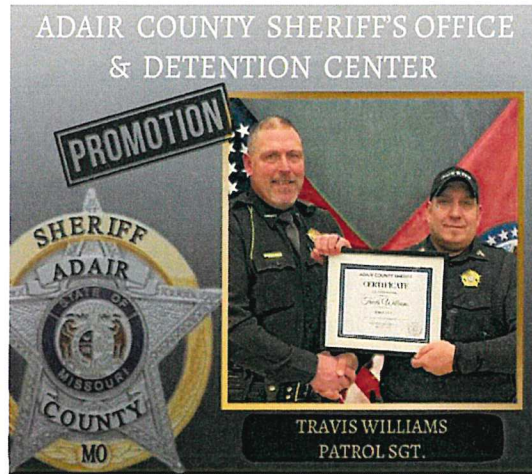
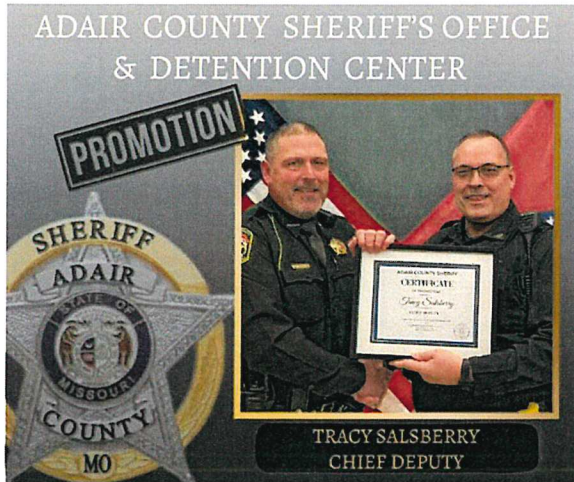
Lisa McKenzie 5 years

John Yos 3 years

February 9th, **SUPER BOWL LIX**. The game starts at 5:30

February 12th, LINCOLN'S BIRTHDAY. The Courthouse will be closed.

February 17th WASHINGTONS BIRTHDAY. The Courthouse will be closed.



Congratulations!

ADAIR COUNTY SEVERE WEATHER POLICY

Unexpected Office Closures In the event of severe weather conditions or unexpected events, it will be up to the Office Holder, Elected Official, or Supervisor of your department, whether to close your office. The Courthouse will stay officially open because Maintenance, the Sheriff's Office, and the Road and Bridge Department will still be working in inclement weather, but if your office closes for the day, you will not be paid for hours not worked. However, with supervisor approval, you may use vacation leave or comp time for these absences. You are not allowed to use sick leave for this situation.

CERF Savings, the less well-known retirement benefit.

Most of you should know about the retirement plans that the county provides for full-time employees. They are Lagers and CERF. Both are mandatory for you to participate in but there is a third one. This is the CERF "Savings Plan". This one is voluntary and if you are not participating in it, you are "leaving money on the table" so to speak. Right now, less than half of the employees are contributing to this plan. My goal is to increase this number.

All county employees who participate in this plan can make voluntary contributions equal to either a flat-dollar amount or a percentage of pay through regular payroll deductions. The minimum amount you can contribute is \$10 each month

Each year, CERF's Board of Directors will determine the amount available for matching contributions. The approved match for 2024 was:

50¢ for every dollar that you contribute, up to the first 4% of pay

This will apply to Non-LAGERS and LAGERS participants.

To receive the match, you must have made 457 contributions during the plan year and you:

- Have earned and received pay for at least 1,000 hours during the year or were on a qualified leave of absence on December 31.

Although CERF's match is based on your voluntary contributions to the CERF 457 plan, the actual matching funds are deposited into your CERF 401(a) account. As periodic account statements are received from Empower Retirement, you will want to verify that your 457 contributions are being deposited into the 457 plan account (rather than 401(a) plan) in order to receive the full match to which you are entitled.

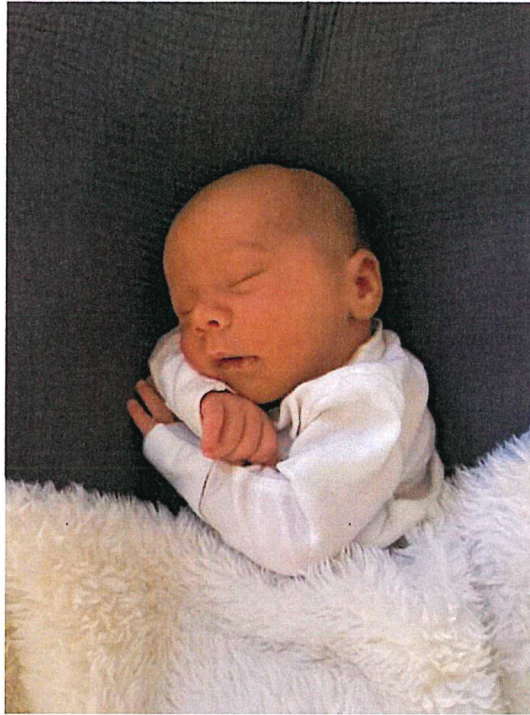
With the CERF "retirement plan", you are vested in 8 years. With the CERF "savings plan" you are vested in only 5 (Same as LAGERS). Vesting means the number of years you must work for the county to get your retirement benefits when you reach the required age, which for full benefits is 62, or as early as 55 but with a reduced amount.

With the Savings Plan there are two ways to contribute. Post tax dollars (ROTH) and pre-tax dollars. The difference is you don't pay taxes, again, when you get your benefits with the ROTH. With the other you pay taxes when you receive your benefit. To determine which is best for you, you need to talk to a financial advisor.

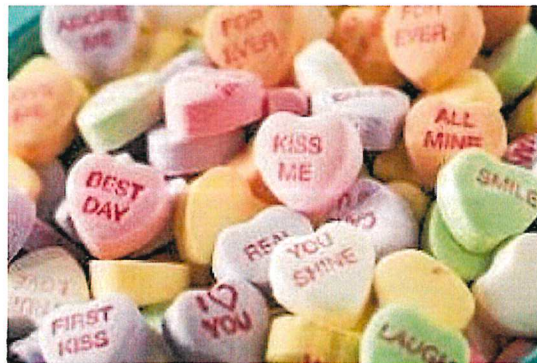
Just like with CERF retirement, if you leave county employment your contribution is returned to you.

So, if you are interested in starting this plan, or want to increase your contribution, come see me.

Michael Orskog, Human Resources. Phone 234-7914



Terri Edwards, of the assessor's office, welcomed her first Grand Child, Jori Vasyli Fanning, on December 28th. He weighed in at 8lbs 1oz and was 21" long. Her daughter and son-in-law, Jan and Jordan, live in the St. Louis area.



I have not forgotten, February 14th is of course Valentine's Day. It being a Friday makes it a great date night. So, don't forget to make reservations ahead of time so your evening will be a pleasant one.

The History Place™

This Month in History

February

February 1, 2003 - Sixteen minutes before it was scheduled to land, the Space Shuttle *Columbia* broke apart in flight over west Texas, killing all seven crew members. The accident may have resulted from damage caused during liftoff when a piece of insulating foam from the external fuel tank broke off, piercing a hole in the shuttle's left wing that allowed hot gases to penetrate the wing upon re-entry into the Earth's atmosphere. This was the second space shuttle lost in flight. In January 1986, *Challenger* exploded during liftoff.

Birthday - Hollywood director John Ford (1895-1973) was born in Cape Elizabeth, Maine. Known for *The Grapes of Wrath* and *The Searchers*, he also served in World War II as chief of the Photographic Unit of OSS and earned two Academy Awards for documentaries made during the war.

February 2, 1848 - The war between the U.S. and Mexico ended with the signing of the Treaty of Guadalupe Hidalgo. In exchange for \$15 million, the U.S. acquired the areas encompassing parts or all of present-day California, Nevada, Utah, Arizona, New Mexico, Colorado, Wyoming, and Texas. The treaty was ratified on March 10, 1848.

February 3, 1870 - The 15th Amendment to the U.S. Constitution was ratified, guaranteeing the right of citizens to vote, regardless of race, color, or previous condition of servitude.

February 3, 1913 - The 16th Amendment to the U.S. Constitution was ratified, granting Congress the authority to collect income taxes.

February 3, 1943 - An extraordinary act of heroism occurred in the icy waters off Greenland after the U.S. Army transport ship *Dorchester* was hit by a German torpedo and began to sink rapidly. When it became apparent there were not enough life jackets, four U.S. Army chaplains on board removed theirs, handed them to frightened young soldiers, and chose to go down with the ship while praying.

Birthday - Aviation pioneer Charles Lindbergh (1902-1974) was born in Detroit, Michigan. He made the first non-stop solo flight from New York to Paris, May 20-21, 1927.

February 6, 1933 - The 20th Amendment to the U.S. Constitution was adopted. It set the date for the Presidential Inauguration as January 20th, instead of the old date of March 4th. It also sets January 3rd as the official opening date of Congress.

February 6, 1952 - King George VI of England died. Upon his death, his daughter Princess Elizabeth became Queen Elizabeth II, Queen of the United Kingdom of Great Britain and Northern Ireland. Her actual coronation took place on June 2, 1953.

Birthday - Ronald Reagan, (1911-2004) the 40th U.S. President, was born in Tampico, Illinois. Reagan spent 30 years as an entertainer in radio, film, and television before becoming governor of California in 1966. Elected to the White House in 1980, he survived an assassination attempt and became the most popular president since Franklin Roosevelt.

February 8, 1587 - Mary Stuart, Queen of Scots, was beheaded at Fotheringham, England, after 19 years as a prisoner of Queen Elizabeth I. She became entangled in the complex political events surrounding the Protestant Reformation in England and was charged with complicity in a plot to assassinate Elizabeth.

February 8, 1910 - The Boy Scouts of America was founded by William Boyce in Washington, D.C., modeled after the British Boy Scouts.

February 9, 1943 - During World War II in the Pacific, U.S. troops captured Guadalcanal in the Solomon Islands after six months of battle, with 9,000 Japanese and 2,000 Americans killed.

February 10, 1942 - The first Medal of Honor during World War II was awarded to 2nd Lt. Alexander Nininger (posthumously) for heroism during the Battle of Bataan.

February 12, 1999 - The impeachment trial of President Bill Clinton in the U.S. Senate ended. With the whole world watching via television, Senators stood up one by one during the final roll call to vote "guilty" or "not guilty." On Article 1 (charging Clinton with perjury) 55 senators, including 10 Republicans and all 45 Democrats voted not guilty. On Article 2 (charging Clinton with obstruction of justice) the Senate split evenly, 50 for and 50 against the President. With the necessary two-thirds majority not having been achieved, President Clinton was thus acquitted on both charges and served out the remainder of his term of office lasting through January 20, 2001.



Birthday - Abraham Lincoln (1809-1865) the 16th U.S. President was born in Hardin County, Kentucky. He led the nation through the tumultuous Civil War, freed the slaves, composed the Gettysburg Address, and established Thanksgiving.

February 13, 1945 - During World War II in Europe, British and American planes began massive bombing raids on Dresden, Germany. A four-day firestorm erupted that was visible for 200 miles and engulfed the historic old city, killing an estimated 135,000 German civilians.

February 14th - Celebrated as (Saint) Valentine's Day around the world, now one of the most widely observed unofficial holidays in which romantic greeting cards and gifts are exchanged.

February 14, 1929 - The St. Valentine's Day massacre occurred in Chicago as seven members of the Bugs Moran gang were gunned down by five of Al Capone's mobsters posing as police. Interesting note: Someone in the Adair County Courthouse is related to a mobster.

February 15, 1898 - In Havana, the U.S. Battleship *Maine* was blown up while at anchor and quickly sank with 260 crew members lost. The incident inflamed public opinion in the U.S., resulting in a declaration of war against Spain on April 25, 1898, amid cries of "Remember the Maine!"

February 15, 1989 - Soviet Russia completed its military withdrawal from Afghanistan after nine years of unsuccessful involvement in the civil war between Muslim rebel groups and the Russian-backed Afghan government. Over 15,000 Russian soldiers had been killed in the fighting. Maybe the U.S. should have taken note of this.

Birthday - Astronomer and physicist Galileo Galilei (1564-1642) was born in Pisa, Italy. He was the first astronomer to use a telescope and advanced the theory that the sun, not the earth, was the center of the solar system.

February 19, 1942 - Internment of Japanese Americans began after President Franklin Roosevelt issued an Executive Order requiring those living on the Pacific coast to report for relocation. Over 110,000 people therefore shut down their businesses, sold off their property, quit school and moved inland to the relocation centers. However, no German Americans were interned.

February 20, 1943 - German Field Marshal Erwin Rommel broke through American lines at Kasserine Pass in North Africa as inexperienced U.S. Troops lost their first major battle of World War II in Europe, with 1,000 Americans killed.

February 20, 1962 - Astronaut John Glenn became the first American launched into orbit. Traveling aboard the "Friendship 7" spacecraft, Glenn reached an altitude of 162 miles (260 kilometers) and completed three orbits in a flight lasting just under five hours. Glenn was the third American in space, preceded by Alan Shepard and Virgil "Gus" Grissom who had each completed short sub-orbital flights. All of them had been preceded by Russian cosmonaut Yuri Gagarin who was the first human in space, completing one orbit on April 12, 1961 - a feat that intensified the already ongoing Space Race between the Russians and Americans. Glenn's successful flight showed the Americans had caught up and was followed in September 1962 by President John F. Kennedy's open call to land an American on the moon before the decade's end.



Birthday - George Washington (1732-1799) was born in Westmoreland County, Virginia. He served as commander of the Continental Army during the American Revolution and became the first U.S. President.

February 23, 1942 - During World War II, the first attack on the U.S. mainland occurred as a Japanese submarine shelled an oil refinery near Santa Barbara, California, causing minor damage. Later in the year, June, the Japanese invaded two islands in Alaska.

Birthday - Admiral Chester Nimitz (1885-1966) was born in Fredericksburg, Texas. He commanded Allied naval, land and air forces in the South Pacific during World War II and signed the Japanese surrender document on September 2, 1945.

Birthday - American frontiersman "Buffalo Bill" Cody (1846-1917) was born in Scott County, Indiana. He claimed to have killed over 4,000 buffalo within 17 months. He became world famous through his Wild West show which traveled throughout the U.S. and Europe for 30 years.

February 27, 1950 - The 22nd Amendment to the U.S. Constitution was ratified, limiting the president to two terms or a maximum of ten years in office.

February 27, 1991 - In Desert Storm, the 100-hour ground war ended as Allied troops entered Kuwait just four days after launching their offensive against Saddam Hussein's Iraqi forces.

(Photo and picture credits: Library of Congress and U.S. National Archives)

If you have something you want to announce in the newsletter, please email me.

Michael Orskog Adair County HR. morskog@adaircomo.gov

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

Reimbursable Deductible Allowance (RDA) Amounts	In-Network	Non-Network
RDA Single Amount	\$1,000	Not Available

The above table indicates that each individual member ("RDA Single Amount") on the medical plan can receive up to \$1,000* in reimbursement during the plan year. If you select coverage that includes your spouse and/or child(ren), each individual family member can also receive up to \$1,000* in reimbursement.

MAXIMUM FAMILY REIMBURSEMENT AMOUNT

If you select coverage that includes your spouse and/or child(ren), the total reimbursement amount your family can receive as a whole is limited. This is called the Total Maximum Family Reimbursement Amount, and can be calculated in a few simple steps.

HOW TO CALCULATE THE TOTAL MAX. FAMILY REIMBURSEMENT AMOUNT

1. Determine how much your in-network family deductible is by reviewing your Summary Plan Document (SPD). Below is a snippet we'll use for our example.

Major Medical Deductible / Member Cost Share	In-Network
Single Deductible per Accumulation Period:	\$4,000
Family Deductible per Accumulation Period:	\$8,000

2. Remove the zeros from each deductible, then divide the family deductible by the single deductible. The result is your multiplier. In this example, the equation would be: $8 \div 4 = 2$
3. Finally, multiply the RDA Single Amount by your multiplier (determined in Step 2). This final result is the total maximum family reimbursement amount for the plan year. In this example, the equation would be: $2 \times \$1,000 = \$2,000$

EXAMPLE: HOW MAX. FAMILY REIMBURSEMENT WORKS

No 2022 Rollover: Since this is the family's first year on the plan, they had no rollover from the previous plan year (2022).

Single Reimbursement Limit: Even though Ben had \$1,750 in claims eligible for reimbursement, he could only receive up to the RDA Single Amount of \$1,000 in reimbursement.

	Single RDA Amount	Claim Date of Service	Eligible Claims Totals	Total Amount Reimbursed	2023 Family RDA Remaining	2023 Single RDA Remaining	2024 Rollover Amount
Amy	\$1,000	Feb. 1	\$1,000	\$1,000	\$1,000	\$0	\$0
Ben	\$1,000	July 18	\$1,750	\$1,000	\$0	\$0	\$0
Lea	\$1,000	Oct. 4	\$1,000	\$0	\$0	\$1,000	\$500

Family Reimbursement Limit: Since the other family members had already received reimbursements that (when combined) met the RDA Family Amount of \$2,000, Lea could not receive any reimbursement for her eligible claims.

2024 Rollover: Since the other family members used the entire RDA Family Amount, Lea could not receive any reimbursement for her claims. Thus, 50% of her unused \$1,000 2023 RDA Single Amount will rollover to plan year 2024.

*The Single Amount used in this flyer is for example only. Your RDA benefit amount may vary. Review your Summary Plan Document (SPD) for benefit details.

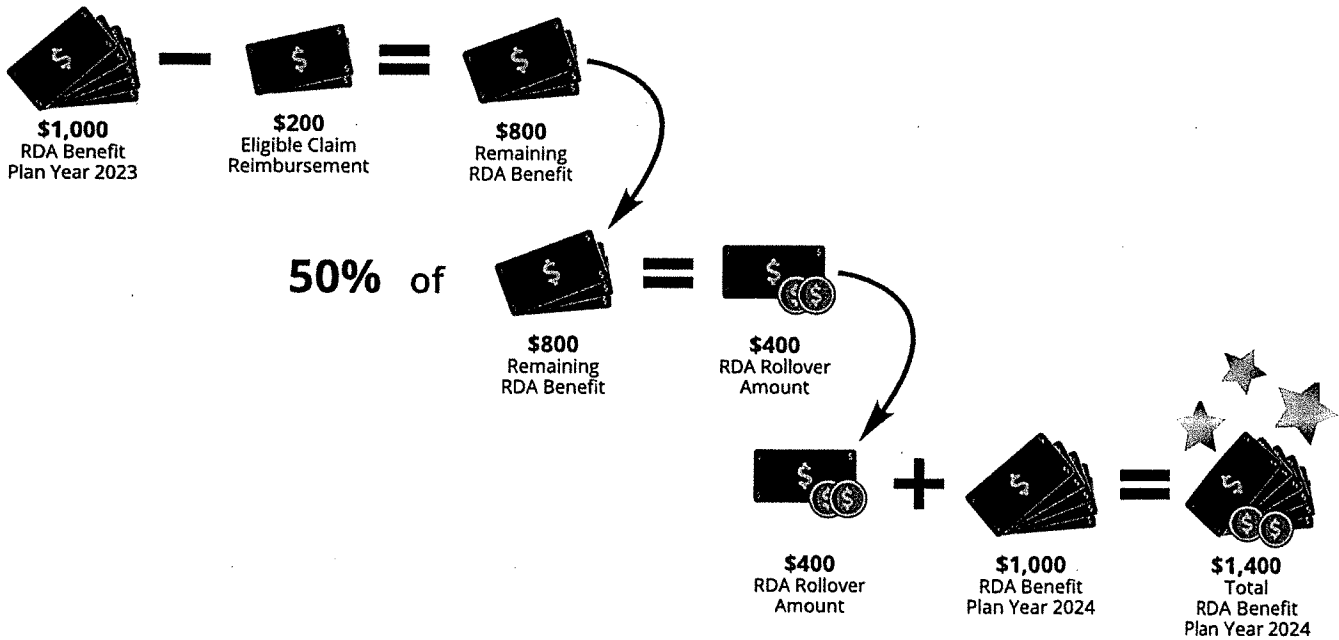
ABOUT THE RDA: ANNUAL ROLLOVER

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 2023 ends on December 31, 2023 then the 2023 RDA filing deadline would be March 31, 2024.

EXAMPLE: EMPLOYEE ONLY COVERAGE

Sue used \$200 of her \$1,000 RDA benefit in Plan Year 2023. This leaves \$800 of Sue's RDA Plan Year 2023 benefit. So, when the next plan year begins (Plan Year 2024) \$400 will roll over and be added to her yearly \$1,000 for a total of \$1,400 for Plan Year 2024.



Need help?

800.995.3569
info@gbsitpa.com

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