



Employee Newsletter

JUNE 2017



JUNE BIRTHDAYS

Cathrine Thorley	1
Haven Stiles	2
Debbie Moore	3
Dawn Morgan	3
Cody Golden	4
Sam Myers	5
Daphne Dockery	7
David Ricks	7
Bonnie Patterson	8
Blaine Barnett	9
Avis Hicks	9
David Johnson	9
Mark Patterson	9
Preston Allen	10
Kevin Hall	10
Richard Newton	11
Kendric McDonald	12
Trish Simonds	13
Maria Hass	14
Helen Malinowski	15
Robin Morrow	15
Tory Shivers	15
Andrew Stancel	18
Sally Lawson	19
Nadine Allen	20
Kellee Davis	22
Mandy Francis	22
Art Koser	23
Trevor Peterson	26
Travis Swain	26
Dusty Stalcup	27
Sean Myers	28
Teresa Collins	30
Ricky Rogers	30

Ages 19 to 71

THREE PAY DAYS IN JUNE

There will be three pay days in the month of June and on the third one which will be the 30th, there will be no leave accrual and no deductions for insurance, flex, credit union and VALIC.

FLEX PLAN—IMPORTANT NOTICE!!!

If you were enrolled in the flexible spending account last year and wish to participate again this year, or if you are wishing to enroll for the first time, **you must complete a new enrollment form.** This is the only benefit that you must re-enroll in on an annual basis.

Deductions don't start until July 14th and cover medical, vision, prescription and dental expenses incurred from July 1st, 2017 to June 30, 2018 for you, your spouse and dependent children, regardless of whether you cover them on health or dental insurance. The annual limit is \$2600.

I still think this is the best benefit available to those of us who have known health expenses for ourselves, spouses or children because you pay for those expenses with pre-tax dollars. If you aren't taking advantage of this, you are definitely losing money. You do need to estimate your expenses conservatively, however, because you do lose any monies you put aside and don't spend with the exception of the \$500 carryover now allowed by the IRS.

We have VISA cards that are pre-loaded with your annual contribution amount that may be used beginning July 1st. You do have to submit copies of receipts for expenses, so you need to be aware of that and keep on top of those as they occur. There are a very few vendors for which receipt submission is not required. A list of vendors for which no receipts are needed is available at www.takecarewageworks.com and follow the link for the flex card. Under the question about how they verify the card is only used for qualified expenses, there is a link of pre-approved vendors for which no receipts are needed.

The deadline for returning those forms to me is June 16th, so if you wish to participate, you need to do so soon. It probably is most tax beneficial if you can do at least \$400 to \$500, depending on what tax bracket you fall within.

An eccentric philosophy professor gave a one question final exam after a semester dealing with a broad array of topics.

The class was already seated and ready to go when the professor picked up his chair, plopped it on his desk and wrote on the board: "Using everything we have learned this semester, prove that this chair does not exist."

Fingers flew, erasers erased, notebooks were filled in furious fashion. Some students wrote over 30 pages in one hour attempting to refute the existence of the chair. One member of the class however, was up and finished in less than a minute.

Weeks later when the grades were posted, the rest of the group wondered how he could have gotten an "A" when he had barely written anything at all. His answer consisted of two words: "What chair?"

New Deduction Amounts

If you made changes to medical, dental, life offered by The Hartford or vision insurance, the rate changes go into effect with the June 2nd pay day. We pay a month in advance for those types of insurance. Changes to AFLAC don't start coming out of your check until the July 14th pay day, as well as the Liberty National premiums and new flexible spending amounts if you've signed up for either of those.

Is there something you would like to see in the newsletter? Please email Melody at melody.johnson@cherokeecounty-nc.gov with any suggestions. Thanks.

Commissioners Board Meetings

June 5, 6:30 pm
June 26, 6:30 pm

INSURANCE DOCUMENTS

The new insurance documents are on the County's website. You were given a Summary of Benefits and Coverage for 2017 at open enrollment, but if you missed it you may go online as directed in the next paragraph to obtain needed documents. Printed documents are available upon request.

The County's website address is www.cherokee-county-nc.gov. There is a separate page located under **Departments**, then go to **Human Resources**, then select **Employee Information** and the page is called **Insurance and Privacy Information**. The following documents are located there:

- ◆ **2017 Summary Plan Document**—this is the document that describes in detail what your health, dental and prescription benefits are.
- ◆ **2017 Summary of Benefits and Coverage**—this is a 6 page summary of your health insurance benefits in the format required by the Affordable Care Act (ACA) which is a quick summary of your medical and prescription benefits. Dental benefits can be found in the Summary Plan Document beginning on page 36. All full-time employees have County-paid medical and dental insurance unless you declined to participate.
- ◆ **Marketplace Notification**—this is the notification required by the Affordable Care Act stating that the County provides insurance that is considered affordable by the standards set forth in the ACA. It also gives information on how insurance may be obtained through the marketplace should you need that information for yourself or to pass along to somebody else.
- ◆ **Notice of Privacy Practices**—this document contains the notice of privacy practices that is required to be issued annually relating to your insurance coverage.
- ◆ **Community Eye Care benefits**—a two page flyer showing the benefits offered by the County's vision carrier, Community Eye Care.
- ◆ **The Hartford Life and Disability Policies**—Policies for the \$15,000 life provided by the County which includes the \$5,000 dependent life rider, supplemental life policies for employee, spouse and children and short and long-term disability policies.

INSURANCE ID CARDS

During the last week of June, each full-time employee who participates in our medical plan will receive a new ID card. These will be sent to your department and you will need to turn in your old insurance ID card when you pick the new one up. SONA benefits will begin providing our pharmacy benefit effective July 1st so the old card will not work after June 30th. Try to have all your June prescriptions filled before that last week in June if possible, so there won't be any issues with your prescriptions. Remember that this ID card is what you use for all medical and dental visits as well as serving as your prescription benefit card.

We are working to make this as seamless and trouble-free for employees as we can. All our local pharmacies will receive notification of the change toward the end of June in the hopes that this will make it easier on all of us.

If you enrolled in Community Eye Care for the first time at open enrollment or made changes to that benefit, your ID card for that will come to your home address, so keep an eye out for it. I've been told it looks like junk mail because it isn't a very thick card.

If you have vision coverage and don't have a Community Eye Care ID card (it's a light blue card-board card), if you'll email me I can print out a temporary card and order you a new one.

ELDERS MATTER



Support Elder Abuse Awareness

Elder Abuse Awareness Walk

THURSDAY

June 15, 2017

6:00 pm – 7:00 pm

*(*Registration starts at 5:30 pm)*

**Location: __Konaheeta
Park__Pavilion #2_____**

**Free T-shirts – while supplies last.*

Congratulations to Trish Simonds who is retiring after working with Social Services for the past 7 years! Trish started working for us when the State mandated that Counties handle child support issues and had worked for the state for almost 33 years before coming to the County. Best wishes, Trish!

JUST A REMINDER

This is the last month of the deductible year for dental, medical and the last month in the plan year for vision insurance. The deductible year starts over on July 1 for everything except AFLAC products which are on a calendar year. Keep this in mind as you plan any medical or dental procedures.

Also if you have the vision benefit and haven't used it, try to at least have an eye exam before June 30. If you don't need new glasses or contacts, you may use the \$130 eye wear allowance toward a pair of sunglasses purchased at an optical center.

Being a great father is like shaving. No matter how good you shaved today, you have to do it again tomorrow.

REMINDER ABOUT 90-DAY PRESCRIPTIONS
With the change to SONA benefits, you will now be able to get a 90 day supply of your prescriptions at a retail pharmacy at the current discounted rate instead of having to mail-order them. If you currently mail order your prescriptions, you will need to get a new prescription and submit it to SONA if you wish to continue to receive those by mail. CVS/Caremark will no longer be a covered pharmacy after July 1. Also, it is recommended that you are being placed on a new drug that you try a 30-day supply to make sure you tolerate the new drug before going to a 90-day supply.

RETIREMENT STATEMENTS

Retirement statements are now available at www.MyNCRetirement.com for anyone who had 12 months of service as of December 31, 2016. Click on ORBIT which is the fifth selection on the left side of the page. If you have never logged in before, you will need to create a user name and password. If you have previously logged in, you will use the same user name and password you established when you created your account. There is a forgot your password and forgot your user name link at the left of the page if you have forgotten your information. You can see your years of service, your account balance, get retirement estimates using different scenarios and see your 401k account if you contribute to 401k, as well as look at your beneficiary information. Check it out.

NATIONAL SAFETY MONTH 2017

Stand Up to Falls

Home is the place where we feel most safe, so it may come as a surprise to hear that falls in the home are one of the leading causes of injury-related death in the U.S., second only to poisoning. Falls are the most common cause of traumatic brain injuries, including concussions.

Eliminating tripping hazards

Prevent falls at home—and at work—by removing the sources of tripping:

- Secure electrical and phone cords away from walking areas, such as hallways or in front of your desk
- Use non-skid rugs and be sure to tape them down to prevent rolling
- Keep drawers and cabinets closed when you're not using them
- Wear proper footwear, paying special attention to outdoor conditions
- Clean up any spills immediately and include warning signage if necessary
- Refrain from walking while distracted - stay focused on your surroundings
- Ensure there is adequate lighting in your workspace
- Don't carry more than you can handle—large loads can obstruct

Preventing falls in your bathroom

Falls can happen anywhere, but in your home, the bathroom is one of the most dangerous places. According to the CDC, about 235,000 people over age 15 visit the emergency room each year due to a bathroom related-injury. Older adults are especially susceptible. According to the National Institute on Aging, 80 percent of senior falls happen in the bathroom due to slippery floors and surfaces.

Keep loved ones of every age safe:

- Place a non-slip mat both inside and outside of the tub
- Plug in nightlights in and around the bathroom for increased visibility
- Clean up any condensation or puddles on the floor
- Place nonslip decals on the bottom of your shower or tub
- Keep shampoo, soap and other bath products higher up to avoid bending
- Install grab bars by the toilet and in or near the shower and tub to assist older adults
- Make sure the bathroom door swings outward in case of a fall

Make your home safer by starting at the source. Remove tripping hazards around your home and ensure your bathroom is slip-free to eliminate the risk of falling.

Q: What do you get when you cross fish and an elephant?

A: Swimming trunks

Q: Where do bees go to the bathroom?

A: At the BP station!

Q: What do you call sad coffee?

A: Depresso!

GREEN CROSS TIP

Reduce your chances of falling by getting your vision checked regularly. If you take any medication, discuss common side effects such as dizziness and drowsiness with your doctor.

FAST STAT

Falls are the most common cause of traumatic brain injuries, including concussions.

(Centers for Disease Control and Prevention)

JUNE IS NATIONAL SAFETY MONTH

Week 1: Stand up to Falls

Week 2: Recharge to Be in Charge (Focusing on Fatigue)

Week 3: Prepare for Active Shooters

Week 4: Don't Just Sit There (Focusing on Ergonomics)

For more information go to www.nsc.org, the website of the National Safety Council. There is a lot of good information to be found there.

