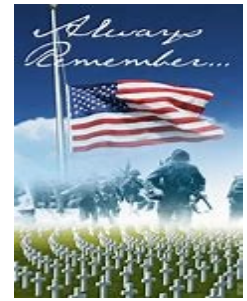




Employee Newsletter
MAY 2021
MEMORIAL DAY, MAY 31st
MOTHER'S DAY, MAY 9th



Annual Open Enrollment!!!

MAY BIRTHDAYS

Matt Pressley	1
Lisa Stroud	2
Stephen De Costanzo	3
Misty Postell	4
Brad Hoxit	6
Wade Burge	7
Brooke Leatherwood	8
Cindy Ellsworth	9
David Pipes	10
Deborah Palmer	11
JB Reeves	11
Ashley Cochran	13
Jason Derreberry	13
Shannon Bruce	15
Candy Anderson	16
Kathy Farmer	16
David Sandelier	
Stephanie Swanson	17
Kristen Holloway	19
Jan Griggs	22
Dakota Howard	22
Tammy McCoy	22
Randy Wiggins	24
Michael Ham	26
Tyler Faggard	27
Donna Oglesby	27
Chrystal Mimbs	28
Robert Truett	28
Sam Davis	30
Ethan Neal	31

Ages 18 to 71

AFLAC CLAIMS DAY

Josh Fields, our AFLAC rep, will be here in the County Manager's conference room on Tuesday May 4th to assist anybody interested in filing claims or with anything else AFLAC related you might need help with. If you are new and want to talk to him about the products they offer, this would also give you a chance to do that. You may also do that at open enrollment on the 25th.

We will be doing open enrollment again this year as we did last year due to the ongoing COVID restrictions. I will send out via email forms for you to make changes to your medical, dental, vision and FLEX benefits in a couple of weeks. Please keep an eye out for that email. You will complete the forms for medical, dental and vision if you wish to make changes, sign them and return to me by inner-office mail for those products. The AFLAC and Liberty reps will be coming to the Courthouse on May 25th to see anybody hired or made full time in the last year. I will send out a schedule to the department in the next week so you will know when to come if this applies to you. Anyone wishing to make changes to your AFLAC or Liberty coverage may attend one of these sessions. The last date to make changes to medical, dental, vision and life insurance is **June 3rd** because I have to have these ready to collect or stop collection for the first pay day in June. The last day to make changes to your AFLAC and Liberty and FLEX benefit products will be **June 17th** because those deductions don't start until July.

This is the only time during the year you can make changes to your health, dental, cancer, vision, critical care protection, Liberty pre-tax life, and accident policies without having a qualifying event (such as marriage, divorce, loss of job, change in employment of spouse, birth, death, etc.). If you wish to cancel any of these products, you must complete a form to cancel them. **If you wish to cancel an existing AFLAC product, you MUST complete a cancellation form either in person or electronically.**

You may cover spouses and children on dental and/or vision without having the medical coverage, so those changes may be made now as well. Keep in mind that in order to make changes when you have a qualifying event, the change must be made within 30 days of the qualifying event. So if you get married, divorced, legally separated, spouse changes jobs, increase in cost for spouse, or have a child or have some other event that would be considered a qualifying event, you have 30 days to add or remove dependents to/from your health, dental, life, etc. Also, loss of Medicaid coverage for children is considered a qualifying event.

If you wish to participate in FLEX spending, you must enroll again every year. This is the only benefit we have that requires you to enroll on an annual basis. If you have recurring medical, dental, vision, or child care expenses, you should consider this benefit. It's the only benefit that you get more out of than you put in. And you can use the funds for yourself, your spouse and dependent children, regardless of whether you have them on the County's insurance!!!

I will also send enrollment forms for 401k and the instructions for enrolling in VALIC are in this newsletter, but you may make changes to those **ANY TIME** during the year...we just highlight those at open enrollment. I will probably send those separately. Also, just a reminder that much of this information is available on the County's website on the Human Resources page under employee information.

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

Commissioners Board Meetings
 Mon., May 3, 6:30 PM
 Mon., May 17, 6:30 PM

LOCAL GOVERNMENT FEDERAL CREDIT UNION (LGFCU)

If you are not a member of the LGFCU and would like to join, you may do so by virtue of being a County employee. Employees of DSS and Health Department may choose whether to join through the LGFCU or the NC State Employee Credit Union. (NCSECU) They offer some services that banks do not. If you would like to join, you may do that at any time. You would just need to take a copy of your pay notice from the County with you. I think you have to schedule that ahead of time by calling 837-5454 for the Murphy branch. There are also branches in Andrews and Hayesville, as well as most towns in North Carolina. You have to open a share account (equivalent to a bank savings account) with a minimum of \$25. This gives you access to all their services. You may look at what they offer at www.lgfcu.org or www.ncsecu.org for the State side.

Mother's Love

Someday when my children are old enough to understand the logic that motivates a parent, I will tell them:

I loved you enough to ask where you are going, with whom, and what time you would be home.

I loved you enough to insist that you save your money and buy a bike for yourself even though I could afford to buy one for you.

I loved you enough to be silent and let you discover that your new best friend was a jerk. I loved you enough to make you pay for the toy you had taken and tell the clerk' " I stole this yesterday, and I want to pay for it."

I loved you enough to stand over you for two hours while you cleaned your room, a job that should have taken 15 minutes.

I loved you enough to let you see anger, disappointment, and tears in my eyes. Children should know that their parents aren't perfect.

I loved you enough to let you assume the responsibility for your actions even when the penalties were so harsh, they almost broke my heart.

But most of all, I loved you enough to say NO when I knew you would hate me for it. ... Those were the most difficult battles of all. I am glad I won them, because in the end, you won too . And someday when your children are old enough to understand the logic that motivates parents, you will tell them.

VALIC 457 PLAN

VALIC is the provider of the County's deferred benefit plan. This is available in both a pre-tax and a ROTH option. You may enroll in this benefit at any time during the year...no need to wait for open enrollment.

Employees can enroll online at www.valic.com by using one of these two codes. The option to enroll is at the top of the web page. It will take them step-by-step through the process.

For pre-tax contributions: 585570101

For Roth after-tax contributions: 585570102.

[Click here to schedule a virtual meeting or phone appointment](#)

John P. Richardson CFP®

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Note - It is important that you **do not** leave any orders for financial transactions in these emails, as they cannot be acted on. If you need immediate assistance with: a VALIC Annuity Transaction please call 800-448-2542; or with a Brokerage or Direct Account, please call 866-544-4968.

AIG Retirement Services represents AIG member companies – The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). Securities offered through VFA member FINRA, SIPC, and an SEC-registered investment advisor. Annuities issued by VALIC, Houston TX. Variable annuities distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA. All companies are members of American International Group, Inc. (AIG).

NC Total Retirement Plans

With all the changes we're currently experiencing in our daily lives, NC Total Retirement Plans would like to assure you that we are still committed to doing our part to assist employees with preparing for a more financially secure retirement. I am happy to raise awareness about the enhanced virtual resources available to help employees achieve retirement readiness. These resources are headlined by educational webinars in tandem with my availability to virtually meet with employees for account reviews, to share information or facilitate enrollment.

See below the links that will enable employees to conveniently access the available virtual resources:

- Please use this link to schedule the most convenient virtual appointment time: <https://pruetime.trade.secure.force.com/cts?id=a3S3b000000p4YSEAY>
- Additionally, we have a helpful webinar that can be viewed on demand and provides a 15-minute overview of the Retirement Savings Plans offered. Employees can simply click on the link and watch it when time or conditions permit: <https://webinars.on24.com/pruretirement/NCPlan401k>
- Lastly, here's an article link about market volatility that may be beneficial in providing insight into understanding the current market conditions: <https://www.prudential.com/financial-wellness/saving-investing/market-volatility-response>

Please let me know if there's anything I can do to provide support as we move through the coming days and weeks!

Thank you,



Deborah Rapetski, CRC®

Retirement Education Counselor | North Carolina Total Retirement Plans: 401k | 457 | 403b

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EYE SAFETY



Each day about 2000 U.S. workers sustain a job-related eye injury that requires medical treatment. About one third of the injuries are treated in hospital emergency departments, and more than 100 of these injuries result in one or more days away from work.

How do eye injuries happen to workers?

- **Striking or scraping:** The majority of eye injuries result from small particles or objects striking or scraping the eye, such as: dust, cement chips, metal slivers, and wood chips. These materials are often ejected by tools, windblown, or fall from above a worker. Large objects may also strike the eye or face, or a worker may run into an object causing blunt-force trauma to the eyeball or eye socket.
- **Penetration:** Objects like nails, staples, or slivers of wood or metal can go through the eyeball and result in a permanent loss of vision.

Chemical and thermal burns: Industrial chemicals or cleaning products are common causes of chemical burns to one or both eyes. Thermal burns to the eye also occur, often among welders. These burns routinely damage workers' eyes and surrounding tissue.

How do workers acquire eye diseases?

Eye diseases are often transmitted through the mucous membranes of the eye as a result of direct exposure to things like blood splashes, and droplets from coughing or sneezing or from touching the eyes with a contaminated finger or object. Eye diseases can result in minor reddening or soreness of the eye or in a life threatening disease such as HIV, hepatitis B virus, or avian influenza.

What can workers do to prevent eye injury and disease?

Wear personal protective eyewear, such as goggles, face shields, safety glasses, or full face respirators.

The eye protection chosen for specific work situations depends upon the nature and extent of the hazard, the circumstances of exposure, other protective equipment used, and personal vision needs. Eye protection should be fit to an individual or adjustable to provide appropriate coverage. It should be comfortable and allow for sufficient peripheral vision.

What can employers do to prevent worker eye injury and disease?

Employers can ensure engineering controls are used to reduce eye injuries and to protect against ocular infection exposures. Employers can also conduct a hazard assessment to determine the appropriate type of protective eyewear appropriate for a given task.

SAM'S CLUB

Sam's Club Memberships are being offered again this year. Our representative is Robby Price. She is currently working at the Sam's Club in Asheville. If you are interested in purchasing a membership, you may contact her at (828) 251-2928 or via email at r0p00pi.so6452.us@samsclub.com

Liberty National Life

Our agent for the pre- and post-tax life insurance offered through Liberty National Insurance is Kenny West. This is the only time of the year you may make changes to the pre-tax life insurance he offers without having a qualifying event. He may be reached at kwestnational@aol.com and will be at open enrollment on the 25th.

AFLAC

The County's AFLAC representative is Josh Fields. He will be here at open enrollment. AFLAC offers cancer, accident, critical care protection and critical illness insurance. Josh may be reached at (828) 342-1993 or josh_fields@us.aflac.com. This is also the only time during the year you may make changes to cancer, accident and critical care protection coverage without having a qualifying event.

Retirement Statements

Retirement statements should be available around the middle of May on the retirement website by following the steps below:

1. Go to www.myncretirement.com
2. Click on ORBIT
3. Login to your account using your user name and password or if you have not set up an account, you may do so now. Please remember your user name and password as nobody at the retirement system can help you with that.
4. Click on View Annual Benefits statement on the left then click view annual statement

This statement shows lots of useful information and the website has several helpful tools to use in retirement planning.



Cinco de Mayo is nacho average holiday.

Cinco de Mayo is here!... Let's give 'em something to taco bout!

How much Mexican food do I plan to eat this Cinco de Mayo, you ask?... That's nacho business!

Why can't you trust burritos to keep a secret?... They tend to spill the beans.

Let's taco bout how we're going to shell-ebrate Cinco de Mayo.

What did the Mexican say after celebrating Cinco De Mayo?... Taco about a good time.

What does a depressed tortilla say?... I don't wanna taco 'bout it.

Why didn't the green pepper practice archery?... Because it didn't habanero.

Have you heard the joke about the tortilla?... It was corny.

When you're finally holding all the cards,
why does everyone else decide to play chess?

Never knock on Death's door:
Ring the doorbell and run (he hates that).

I don't have a problem with willpower.
It's won't power I have a problem with

My life has a superb cast, but I can't figure out the plot.

Nothing's impossible for those who don't have to do it.

The only cure for insomnia is to get more sleep.