



APRIL BIRTHDAYS

Jerry Clark	4
Theresa Creasman	4
Barry Ellis	4
Randy Phillips	5
Denise Cross	7
Jr. Chastain	11
Ricky Lancaster	11
Joseph Barfield	12
Michelle Mitchell	12
Travis Hogsed	13
Cody Williams	15
Lucky Jenkins	17
Kenton Ebersohl	18
Gabby Grant	18
Brandon Walls	18
Doug Vuick	19
Joshua Nichols	20
Jared Coleman	21
Cameron Killian	22
Renee McLean	24
Carmen Edwards	25
Cheryl Hall	26
Malissa Reel	26
Mandy Rhodes	26
Ages 26 to 73	

OPEN ENROLLMENT

It's that time again! Open enrollment will be on May 16th in the upstairs Courtroom (the old Courtroom) in the Court House. This is the only time of the year you may make changes to your medical, dental, cancer, vision, accident, flexible spending and Liberty pre-tax life insurance policies without having a qualifying event (death, birth, marriage, divorce, loss of other coverage, etc.). If you are unable to attend on the 16th, the make-up day is on May 21st.

This is a mandatory meeting for all full-time employees. There will be representatives there from Crescent, AFLAC, The Hartford, Liberty National, 401(k), Community Eye Care, Sam's Club and the Credit Union. There will be four sessions during the day and a schedule will be distributed sometime late in April or early in May. Mark the date and I'll see you there.

If you are currently enrolled in the FLEXIBLE spending plan, **you MUST RE-ENROLL** to be a member for the 2018-19 plan year. **This is the only benefit that requires you to enroll every year in order to maintain your benefit.** We currently have almost 60 employees who are taking advantage of this option. If you have known health, dental, vision or other qualified expenses, you are basically throwing money away if you aren't taking advantage of the Flex plan. It's convenient, easy to use and the only benefit that you for sure get back more than you put into it (if you spend all your allotment). The Flex plan can be used to pay for qualified medical, dental, and vision expenses for you, your spouse and any dependent children—even if you don't cover them on the County insurance plan, plus you are now allowed to carry over \$500 to the next year if you don't use all your funds. Find somebody who is participating and ask them if they like the Flex plan—I think you'll find that most everybody who is participating enjoys the convenience and savings it provides.

Some quotes of Steven Wright

I was Caesarean born. Can't really tell, although whenever I leave a house, I go out through the window.

I went to a place to eat. It said "breakfast at any time," so I ordered French toast during the Renaissance.

It's a small world, but I wouldn't want to paint it.

I've been getting into astronomy so I installed a skylight. The people who live above me are furious.

Office Visits available At Health Department

This is just a reminder that office visits are available at the Health Department. For those of us on county insurance, the cost is our office visit co-pay, which is \$25. County employees may also utilize our telemedicine benefit through AllyHealth for themselves and anyone living in their household, but if you have a condition they can't treat, this is a great option rather than making an appointment and traveling for service.

However, this service is available to the general public, as well. For folks with insurance, the cost would be an office visit co-pay according to their corresponding insurance plan. For folks without insurance, cost is determined by a sliding fee scale based on income. Not all services fall under the sliding fee scale, but an individual could call the health department at 837-7486 prior to going to get an idea of their cost.

Help us spread the word about this awesome benefit—we haven't always had a healthcare provider that could provide this service, but we do have an MD on staff now.

Commissioners Board Meetings
April 1, 6:30 PM
April 15, 6:30 PM

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

Spring Forward and Review Your Safety Checklist—since we're three weeks in



Time to Change the Clocks

Daylight Saving Time begins every year on the second Sunday in March. We "lose" an hour when the clocks are set forward (except in Hawaii and most of Arizona), and for many, that means a tired couple of days as our bodies adjust. The [consequences of fatigue can be serious](#), so plan accordingly.

Daylight Saving Time, which in 2019 begins Sunday, March 10, means it's also a good time to review your spring safety checklist.

Smoke Alarms

[Three out of every five home fire deaths](#) result from fires in homes with no smoke alarms, according to the National Fire Protection Association. Test your smoke alarms every month and [replace the battery at least once a year](#). If the alarm makes a "chirping" sound, replace the battery immediately.

Smoke alarms should be in every bedroom and in the common areas on each floor of a home. Mount them at least 10 feet from the stove to reduce false alarms, less than 12 inches from the ceiling and away from windows, doors and ducts.

Smoke alarms can be interconnected wirelessly. That means, when one sounds, they all sound. A [Consumer Product Safety Commission](#) survey found this is the best way to notify everyone in a home if there is a fire. Be sure to purchase smoke alarms with the label of a reputable testing agency, like [Underwriters Laboratories \(UL\)](#).

Carbon Monoxide Detectors

Anything that burns fuel can potentially become a source of carbon monoxide, an invisible, odorless gas that can kill. CO alarms should be installed in a central location outside each bedroom and on every level of the home.

The [safety tips for CO detectors](#) mirror those of smoke alarms: change the batteries, test them and interconnect them, if possible. Also, make sure vents for your gas appliances (fireplace, dryer, stove and furnace) are free and clear of snow or debris.

Family Emergency Plan

The National Safety Council recommends every family have an emergency plan in place in the event of a natural disaster or other catastrophic event. Spring is a great time to review that plan with family members. Have a [home and car](#) emergency kit. The Federal Emergency Management Agency says an emergency kit should include one gallon of water per day for each person, at least a three-day supply of food, flashlight and batteries, first aid kit, filter mask, plastic sheeting and duct tape, and medicines. Visit the [FEMA website for a complete list](#). The emergency plan also should include:

A communications plan to outline how your family members will contact one another and where to meet if it's safe to go outside

A shelter-in-place plan if outside air is contaminated; FEMA recommends sealing windows, doors and air vents with plastic sheeting

A getaway plan including various routes and destinations in different directions

Also, make sure your [first aid kit is updated](#).

Get Rid of Unwanted Medicines

NSC recommends you take unwanted or expired medicines to a prescription drop box or take-back event near you. NSC offers free [Stericycle Seal & Send envelopes](#), so you can send your unwanted medication to be safely destroyed.

Getting the Urge to Clean?

With the warm weather comes a desire to shine and polish your home. But when warning labels are ignored or chemicals fall into the wrong hands, disaster can occur. Learn what you can do to [keep you family safe around poisons in the home](#).

Window Safety

With warmer temperatures arriving, it's important to practice window safety – especially in homes with young children. Find more information about [window safety](#). For more information on these topics, visit www.nsc.org.



The Personal Retirement Information Resource for Active Members

ORBIT provides you with secure access to your personal retirement account information 24 hours a day, seven days a week.

What You Can Do With ORBIT

- View your creditable service history and contributions.
- Download personalized transaction forms.
- View your Annual Benefits Statements.
- View your beneficiary designations. For members with less than 10 years of service, add or edit your beneficiaries.
- Add or update your contact phone numbers and e-mail address.
- Access estimate calculators for service purchase, retirement benefit, or the NC 401(k)/NC 457 Plan Transfer Benefit.

How to Access and Register in ORBIT

- Go to www.MyNCRetirement.com and click on the "ORBIT" image.

If You Currently Have an ORBIT Account:

1. Login with *that user name and password*.
2. On the next screen answer your *current security question*, enter your email address, and set up three new security questions. Click Next.
3. After you click Next, you will receive an email with a security code you must enter on the Security Code screen to verify your identity.
4. Once you have entered the security code, you will be allowed to continue in ORBIT.

If You Do Not Currently Have an ORBIT Account:

1. Click on Register.
2. Enter your Social Security number, date of birth and click Next.
3. Enter your ZIP code and click Next.
4. Enter a username and password, and provide your email address. Select three security questions, provide the answers and click Next.
5. You will receive an email with a security code you must enter on the Security Code screen to verify your identity.
6. After you have entered the security code, you will be allowed to login with the username and password you selected in Step 4.

Want to Estimate Your Own Retirement Benefit?

1. After logging into ORBIT, click on Create Custom Benefit Estimate.
2. Enter your termination and retirement dates. Please note: Service Status is a required field. Enter the additional information requested.
3. You will need to enter a beneficiary name and date of birth, even if you are interested only in the maximum allowance. It is used for the benefit calculation.
4. Click on Calculate.

STAY CONNECTED!

MyNCRetirement.com
[Facebook.com/MyNCRetirement](https://www.facebook.com/MyNCRetirement)

NC Ret. Systems Division • 877-NC SECURE
 NC 401(k)/NC 457 Plans • 866-NC PLANS
 and NC 403(b) Program



Dale R. Folwell, CPA
 STATE TREASURER OF NORTH CAROLINA
 DALE R. FOLWELL, CPA



Highlight of County Benefits

This article is for those of you who aren't sure what benefits the County provides to you. I am always a little surprised that folks don't know what their benefits are, so below you will see the benefits the County offers, as well as contact information for the various providers and agents.



Full Time Benefits

- County paid Retirement match (currently 7.61% of gross wages for general employees, 8.25% for law enforcement, will be 7.85 or 7.86% July 1 for general and 8.5% for law enforcement—rates updated annually by the retirement system). Employee contributes 6% of gross pay. Contact # for retirement system (877) 627-3287
- County paid health insurance for employee only—plan year July to June (employee paid offered for spouse and children) Contact # for Crescent Health Solutions who administers our claims (800) 707-7726
- County paid dental insurance for employee only—plan year July to June and employee may choose provider of choice for dental (employee paid offered for spouse and children) Contact # for Crescent Health Solutions who administers our claims (800) 707-7726
- County paid Telemedicine benefit available to employee and anyone in employee's household—provided through AllyHealth, contact # (888) 565-3303
- County paid FICA match (6.2% paid by county). Employee pays 6.2% on wages up to \$127,200.
- County paid Medicare match (1.45% paid by county). Employee pays 1.45% of total gross wages.
- County paid 401(k) match for Law Enforcement officers—administered by Prudential—county pays 5% of gross pay to 401(k) for each employee who is in a sworn law enforcement position. Contact # for Prudential (866) 427-3287
- County paid worker's compensation insurance—amount varies by employee job class.
- County paid cell phones for those employees whose jobs require them to be accessible by phone.
- Life insurance —\$15,000 county-paid employee only policy (reduced after age 65) through The Hartford (employee may purchase additional life insurance for self, spouse and/or children, as well as short term disability (STD) and long term disability (LTD). In addition to The Hartford, Liberty National offers a different type of life insurance for employee, spouse and children that is employee paid. Contact # for The Hartford (800) 549-6514 for disability claims, (888) 563-1124 for life claims.
Contact # for Liberty National (828) 557-3533—Kenny West, agent
- Vision insurance—offered by Community Eye Care—plan year July to June—employee paid benefit.
Contact # (888) 254-4290
- Cancer insurance—offered by AFLAC—employee paid benefit. Contact # (828) 342-1993, Josh Fields, agent
- Accident insurance—offered by AFLAC—employee paid benefit Contact # (828) 342-1993, Josh Fields, agent
- Critical Illness insurance—offered by AFLAC—employee paid benefit Contact # (828) 342-1993, Josh Fields, agent
- Critical Incident insurance—offered by AFLAC—employee paid benefit (covers only certain health incidents) Contact # (828) 342-1993, Josh Fields, agent
- Optional 401(k)—administered by Prudential—employee paid pre-tax or Roth options. Employee may contribute up to IRS defined limits. You may enroll in this benefit at any time. Prudential contact # (866) 427-3287
- Optional 457 contributions—administered by VALIC—employee paid pre-tax contributions. Employee may contribute up to IRS defined limits. You may enroll in this benefit at any time. Contact John Richardson, VALIC agent, at (828) 452-9580 to enroll.
- Flexible Spending Accounts (FSA)—employee paid—may only enroll in this benefit at open enrollment and may contribute up to a maximum of \$2650 on a pre-tax basis for plan year beginning July 1, 2018 (will be \$2700 for 19-20). This is one of the best benefits we offer for folks who have known medical and dental expenses. Can also be used to pay medical and dental for spouse and dependent children, regardless of whether they are on the County's medical and dental.
- Paid Holidays—12 days per calendar year and we follow the State holiday schedule
- Paid leave—12 days paid sick leave per year (may be used for sick for employee and immediate family members and for funeral leave—may never be used in lieu of vacation) plus two weeks to four weeks paid vacation leave per year depending on years of service (may be used for any reason and may be used in lieu of sick if not enough sick leave is available)

Part-Time Benefits

- County paid Retirement match for employees who are scheduled to work at least 20 hours per week on a regular basis—currently 7.86% of gross wages for general and part-time LEO employees, (will be 9.1 % July 1)—rates updated annually by the retirement system). Employee contributes 6% of gross pay.
- Holiday pay for holidays actually worked—time and a half up to 8 hours maximum holiday pay. Hours worked are paid at regular rate. Divide hours by two and place in holiday column on time sheet which equals time and a half.
- Optional 401(k)—available to part-time employees who contribute to the retirement system—see provider and contact information above
- Optional 457 contributions—same as 401(k) for part-time employees

It's spring. We're so excited we wet out plants.

If you haven't grown up by age 50, you don't have to.

Recipe for drama: 1 cup of gossip, 1/4 cup of rumors, and 9 lbs. of jealousy. Mix well and cover in lies. Roast for as long as you lack self esteem.

Age is a relative term. All my relatives keep telling me how old I am.

Things people say: It's Friday!
Things self-employed people say: It's Friday?