



# Employee Newsletter

## APRIL 2015

### Child Abuse Prevention Month



#### OPEN ENROLLMENT

It's that time again! Open enrollment will be on May 13th 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 or accident policies without having a qualifying event (death, birth, marriage, divorce, loss of other coverage, etc.). This year, there will be a make up day for those who can't attend on the 13th. The makeup day will be on May 18th in the afternoon only.

This is a mandatory meeting for all full-time employees. There will be representatives there from our health insurance carrier, AFLAC, our life insurance carrier, VALIC, 401(k), Community Eye Care, 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 2015-16 plan year. **This is the only benefit that requires you to enroll every year in order to maintain your benefit.** We currently have 35 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.

#### APRIL BIRTHDAYS

Kelli Sloan	1
Donna Decker	2
Amanda Goode	2
Matt Kuhn	2
Jerry Clark	4
Theresa Creasman	4
Barry Ellis	4
Kay Martin	4
Randy Phillips	5
Denise Cross	7
Joy Graves	9
Deborah Huskins	10
Diane Brown	11
Jr. Chastain	11
Ryan Cunningham	11
Ricky Lancaster	11
Rebecca Gibson	12
Michelle Mitchell	12
Collin Gray	13
Cody Williams	15
Lucky Jenkins	17
Chad McNabb	17
Estella Barnett	18
Barbara Haydon	19
Ronald Jackson	19
Jacob Kitchens	19
Doug Vuick	19
Joshua Nichols	20
Linda Hudecek	22
Renee McLean	24
Carmen Edwards	25
Tiffany Enloe	25
Tammy Clinger	26
Malissa Reel	26
Tommy Rhodes	28

Ages 22 to 72

A weed is a plant that has mastered every survival skill except for learning how to grow in rows.

#### We All Can Play a Part in Making Meaningful Connections

*April Is National Child Abuse Prevention Month*

April is National Child Abuse Prevention Month. This month and throughout the year, **Cherokee County DSS** encourages all individuals and organizations to play a role in making **Cherokee County** a better place for children and families. By ensuring that parents have the knowledge, skills, and resources they need to care for their children, we can help promote children's social and emotional well-being and prevent child maltreatment within families and communities. Research shows that when parents possess six protective factors, the risk for neglect and abuse diminish and optimal outcomes for children, youth, and families are promoted.

The six protective factors are:

- Nurturing and attachment
- Knowledge of parenting and of child and youth development
- Parental resilience
- Social connections
- Concrete supports for parents
- Social and emotional developmental well-being

Early to Bed  
Early to Rise  
Work Like Heck  
And Fertilize!

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

#### Commissioners Board Meetings

April 6, 2015 6:30 PM  
April 20, 2015 6:30 PM

# MEDICINE SAFETY

## USING AND STORING:

- Store all medicines in their original containers. If it's not labeled, you won't know what's in there. This will help avoid confusion, and if a child swallows something he or she shouldn't you can figure out the best way to treat it.
- Make sure all medications have the original dosing device that came with the medicine. Kitchen spoons are not all the same—teaspoons and tablespoons won't measure the same amount as the dosing device.
- Make sure all medicines are out of sight and out of reach. You may want to get a medicine lock box to store them.
- Keep in mind products that you do not think about as medicines. Things like vitamins, eye drops or diaper rash remedies also need to be stored safely away. Pet medicines should be kept out of reach, too. This includes prescriptions, flea and tick medicine and medicated shampoo.

## DISPOSING:

- Get rid of unused or expired medicines.
- Check if your community has a medicine take-back program or dispose of them yourself.
  - Remove medication from packaging and pour into a sealable plastic bag. If you're disposing of pills, add water to dissolve them.
  - Mix with cat litter, sawdust or used coffee grounds and throw away.

## TALKING TO CAREGIVERS:

- If someone else is giving your child medicine, be clear about the dosage. Leave written instructions with what medicine to give, when it was last given to your child, and the correct amount that should be given for the next dose.
- Teach older kids about the dangers of misusing or abusing prescription drugs or over-the-counter medicines.
- Speak with grandparents and other family members about being extra-careful with medicines around children. Be sure they know to store their medications out of sight and out of reach, too.

## IN CASE OF AN EMERGENCY:

- If you suspect that your child has come in contact with something poisonous, call the Poison Control Center number immediately: 1-800-222-1222
- Put the Poison Control Center number into your home and cell phones, and in a highly visible place (like the refrigerator) where all caregivers can see it.

Two older ladies were sitting on a park bench outside the local town hall where a flower show was in progress. One leaned over and said, "Life is so boring. We never have any fun anymore. For \$5.00 I'd take my clothes off right now and streak through that stupid flower show!" "You're on!" said the other old lady, holding up a \$5.00 bill.

As fast as she could the first little old lady fumbled her way out of her clothes and, completely naked, streaked through the front door of the flower show. Waiting outside, her friend soon heard a huge commotion inside the hall, followed by loud applause. The naked lady burst out through the door surrounded by a cheering crowd.

"What happened?" asked her waiting friend. "Why, I won first prize for Best Dried Arrangement!"

## DOWNLOAD THE MAKE SAFE HAPPEN APP

Developed in partnership with the safety experts at Nationwide Children's Hospital, the app helps you make your home safer. Get room-by-room safety checklists, link to recommended products, and get reminders.



CONTENT DEVELOPED IN ASSOCIATION WITH:





## Ten Ways to Help Prevent Child Abuse

- **Be a nurturing parent.**  
*Children need to know that they are special, loved and capable of following their dreams.*
- **Help a friend, neighbor or relative.**  
*Being a parent isn't easy. Offer a helping hand take care of the children, so the parent(s) can rest or spend time together.*
- **Help yourself.**  
*When the big and little problems of your everyday life pile up to the point you feel overwhelmed and out of control – take time out. Don't take it out on your kid.*
- **If your baby cries...**  
*It can be frustrating to hear your baby cry. Learn what to do if your baby won't stop crying. Never shake a baby – shaking a child may result in severe injury or death.*
- **Get involved.**  
*Ask your community leaders, clergy, library and schools to develop services to meet the needs of healthy children and families.*
- **Help to develop parenting resources at your local library.**  
*Find out whether your local library has parenting resources, and if it does not, offer to help obtain some.*
- **Promote programs in school.**  
*Teaching children, parents and teachers prevention strategies can help to keep children safe.*
- **Monitor your child's television, video, and internet viewing/usage.**  
*Watching violent films, TV programs, and videos can harm young children.*
- **Volunteer at a local child abuse prevention program.**  
*For information about volunteer opportunities, call 1.800.CHILDREN.*
- **Report suspected abuse or neglect.**  
*If you have reason to believe a child has been or may be harmed, call your local department of children and family services or your local police department.*

228 S. Wabash Avenue  
10th Floor, Chicago, IL 60604  
312.663.3520 tel  
312.939.8962 fax mail-  
box@preventchildabuse.org  
www.preventchildabuse.org





# The Local Governmental Employees' Retirement System (LGERS)

## Quick Reference Guide



### How the Retirement System Works

As you are a permanent, regularly scheduled or otherwise eligible local governmental employee, you are contributing 6% of your compensation to the Retirement System as a condition of your employment. Ultimately, these contributions will be returned to either you or your beneficiaries.

Your employer is also making contributions to the System. During the course of your career, these contributions are managed as a part of one of the strongest public pension systems in the United States. The contributions from employees, employers, and investment earnings from the investment of those contributions are used to provide monthly retirement benefits, as well as death and disability benefits, to local governmental employees.

For you to be eligible to receive a benefit, you will have to meet certain age and service requirements. A significant milestone in your career is the five-year mark when you are vested in the System. Being vested means being eligible for a retirement benefit as soon as you meet an age requirement.

While the amount of your eventual retirement benefit may be affected by your rate of compensation over the years, this

benefit is not based on the amount you have contributed to the System. The System is a defined benefit plan qualified under Section 401(a) of the Internal Revenue Code. This means that your retirement benefit will be based on a formula which reflects the amount of retirement credit you have earned over the course of your career in North Carolina. You earn retirement credit each month you make contributions to the System. Increasing the amount of credit you have in the System increases your benefit from the System.

You can keep track of your contributions and retirement credit through ORBIT (Online Retirement Benefits through Integrated Technology). Visit [www.myncretirement.com](http://www.myncretirement.com) and log-in to this secure, web-based system that provides you with full access to your personal benefit account.

You will also receive an annual statement. This statement provides information about your System account and beneficiary(ies).

### Why Your Retirement Contribution Matters!

While you contribute 6 % of your pay to the retirement system every pay day, the County also contributes an additional 7.07% of each eligible employee's pay to help fund the retirement benefits of current and future retirees. So for every \$1 you make, 13 cents is going toward helping provide for your future retirement benefit. The County's percentage changes every July 1, based upon what the Retirement system says we must contribute.

Your monthly benefit is calculated by taking an average of your four consecutive highest years of pay. This number is multiplied by .0185 times the number of years of service you have. Unused sick leave counts as service for the retirement calculation, so for every 160 hours of unused sick leave, you get to add .08 years to your years of service. So try to hold on to those sick hours if you can. They really matter when you get closer to being able to retire and it will happen sooner than you think.

### Your Benefits At-A-Glance (Subject to the General Statutes of North Carolina)

Note: The following is not an exhaustive description of all benefits for which you may be eligible, of the eligibility criteria, or the benefit amount. For more information, see your member handbook available on our web site at [www.myncretirement.com](http://www.myncretirement.com).

Benefit	Minimum Eligibility Requirement	What You Should Know
Monthly Retirement Benefit	5 years of credit as early as age 60; For law enforcement officers, as early as age 50 if 15 years of credit	The amount is based on the retirement formula, which reflects your compensation record, the amount of retirement credit you have, and other factors. At retirement, you will choose among payment options.
Monthly Disability Retirement Benefit	5 years of credit	An authorized medical professional must certify the illness. Amount is calculated the same way as service retirement.
Return of Contributions	None	At your death, your beneficiary(ies) receives all your undistributed contributions, unless eligible for a monthly Survivor's Alternate Benefit.
Death Benefit (if your employer has chosen to participate)	After 1 year of credit and in service within the last 180 days	At your death, your beneficiary(ies) receives an amount generally based on one year's compensation with a minimum of \$25,000 and a maximum of \$50,000.
Law Enforcement Officers only: Separate Benefit	After 6 months of service and in service	A \$5,000 benefit (more if line-of-duty related)

### Contact Us

<b>Write anytime or visit by appointment:</b> N.C. Department of State Treasurer Retirement Systems Division 325 North Salisbury St. Raleigh, NC 27603-1385	<b>Visit us on the web</b> <a href="http://www.myncretirement.com">www.myncretirement.com</a> Log on to ORBIT <b>E-mail</b> <a href="mailto:nc.retirement@nctreasurer.com">nc.retirement@nctreasurer.com</a>	<b>Call</b> (919) 807-3050 in the Raleigh area or (877) 627-3287 toll free <b>Fax</b> (919) 508-5350
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## Designating your beneficiary(ies) for Return of Retirement System Contributions and the Death Benefit

### **IF YOU HAVE LESS THAN 10 YEARS OF SERVICE**

If you have less than 10 years of service, you may designate your beneficiary(ies) through ORBIT, the secure website for the Retirement System:

1. Login to ORBIT at <https://orbit.myncretirement.com/orbit/CommonPages/BPASLogin.aspx>. If you have not used ORBIT before you will need to register by clicking on the Register button on the same page. To complete the registration, you need to supply your Social Security number, birth date, and zip code.
2. Once logged in, click on the tab, "View Account Summary on the left side of the "Welcome" screen.
3. Click on the link "Change Beneficiary(ies)?" near the bottom of the page.
4. Use the add, edit, and delete features to designate or change your beneficiaries

### **IF YOU HAVE MORE THAN 10 YEARS OF SERVICE**

If you have more than 10 years of service, you will need to complete a paper copy of both: \*Form 2RC—Designating Beneficiary(ies) for Retirement System Contributions and the \*Form 2DB—Designating Beneficiary(ies) for the Death Benefit. Submit your form(s) to the North Carolina Retirement Systems by mail or fax.