



Employee Newsletter JULY 2015



JULY BIRTHDAYS

Sandra Page	3
James Bolick	4
Julie Stillwell	4
Allison Elvington	5
Tim Howe	6
Sarah Pendarvis	6
Donna Pendergrass	6
Bruce Brown	7
Ann Cole	9
Keith Watkins	9
Jane Stiles	11
Connie Fowler	12
Joy Kephart	12
Dan Sherrill	13
Emily Cook	14
Katrina Plemmons	14
Jon Crist	15
Jason Rowland	15
Heather Weaver	15
Kitt Bolus	16
Linda Conley	16
Amy Meiners	16
Jared Bryson	17
Jimmy Amos	20
Joshua Gunter	23
Addison Hincke	23
Ralph Robinson	24
Adam May	25
Scott Lindsay	25
Dot Beasley	27
Joyce Bernier	27
Courtney Myers	82
Dedra Cook	29
Valerie Myers	29
Stacy Lindsay	30
Rachel Sylvester (pool)	31
Ruth Whitener	31

Ages 18 to 79

PAY INCREASES DISABILITY RATES

We are fortunate this year to be receiving a 4% pay increase. This increase goes into effect with the July 17th pay date as the pay we receive on July 2nd is all for work performed during the month of June. Also, if you have disability insurance, you will see your premium increased on the July 2nd check to collect what needed to be collected in June to pay July's premium. Your premium amount on July 17th will be the amount it will be for the remainder of the year, unless you are in a work against position that will see a pay increase sometime during the year. If you are one of those few people in a work against status and have disability insurance, your rate will increase again at that time. There are 125 people who have the disability insurance coverage so chances are 50/50 that this will apply to you.

Thank you to our Commissioners for approving this increase—we are all very appreciative!

A NOTE ABOUT THE FLEXIBLE SPENDING ACCOUNTS

I want to make sure that anyone who enrolled in the flexible spending accounts understands that even though we will receive pre-loaded debit cards to use with our flex accounts (or you already have one from last year), **YOU STILL NEED TO KEEP YOUR RECEIPTS TO SUBMIT TO SUBSTANTIATE YOUR CLAIMS.** Unless you are using an approved no-receipt vendor (there is a list of these on the flex website which is www.myflexonline.com.) you have to submit a receipt every time you use your card.

If you're new to the benefit, I think you're going to love it. This is the only benefit that we offer that you actually benefit more from than you put into it. I personally believe that any employee who will have known medical or dental expenses for themselves or their family members who may be claimed as a dependent should take advantage of the savings provided with this benefit.

Interesting study—take note

A South American scientist from Argentina, after a lengthy study, has discovered that people with very low intellect read their e-mails with their hand on the mouse.

Don't bother taking your hand off now. It's too late.



Commissioners Board Meetings

July 6, 2015, 6:30 pm
July 20, 2015 6:30 pm

The deductible year for our health and dental insurance ends on June 30. The new deductible year begins July 1st. Also, the Vision plan year starts over again on July 1st. Please remember this.

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

MUNIS SELF SERVICE—LOGGING IN

Most of the information you might need to apply for a loan or other types of benefits can be found on the MUNIS self-service site. Normally lenders or other agencies where you are applying for benefits need recent pay information. Go to <http://www.cherokeecounty-nc.gov/MSS/>. Your user name is your first initial + your last name + last four of your social (ex: jsmith1234). If you have never logged in before, your password is the last four of your social. You will need to establish a new password after you log in the first time and then log in again. Please remember what your password is or put it somewhere where nobody except you can find it. If you don't remember what you made your password, email me and I will reset it to be the last four of your social again. **The password hint for this site does not work.** When you log in you can access your personal information. If I have an emergency contact, you can see who that is. If you click the resources tab in the upper right corner, you will see all the forms and documents that are available to you. These range from tax forms to travel and mileage forms to insurance documents and retirement booklets. If you don't see a document or form that you need, if you'll let me know what it is, I'll get it put out there. You may also view your W2 and direct deposit notices at this site, as well as your leave balances if you have those. Please take advantage of this useful resource.

Crescent Website

Did you know that Crescent has a website where you can see your Explanation of Benefits (EOB) and see pending claims? To access this website, go to www.crescenths.com, click on the Benefit Administration tab (third from left at top in red), then click on "EMPLOYEES CLICK HERE." If you have never logged in before, you will be asked to set up a user name and password. You do need to remember your password, because the system will lock you out after three unsuccessful attempts to log in.

If you have a dependent who is over 18 or a spouse on your insurance plan, due to HIPAA laws, they must establish their own user ID and password in order to view their claims. You may not view claims for anyone other than yourself and dependent children under 18 and you also may not inquire by phone about claims for adult dependents and spouses. Because they are adults, they must call Crescent to inquire about claim status if that is needed. It's comparable to having a child in college these days—you might be paying the bills but you can't find out anything about their grades or their account without your child giving the college permission to speak to you.

IMMUNIZATIONS

We amended our health plan last year to cover childhood immunizations for a \$25 co-pay due to changes in the state law about how they cover immunizations. With our health plan, co-pays only apply if you use an ***in-network*** provider. Otherwise, you must still meet an out-of-network deductible, which is \$1000, and then co-insurance of only 60% kicks in after that. So please be sure that if you get immunizations for your child or children that you are using a provider that is in the Crescent or PHCS network. Clay County Health Department is not in either of those networks, but Cherokee County Health Department is an in-network provider and they have vaccinations that your child can receive for that \$25 co-pay. Many of the pediatrician offices don't carry the "private pay" vaccines any more due to the considerable expense of ordering and keeping those on hand so there's a good chance that you will have to go to the health department for your child's immunizations. You would need to check with your child's physician to see if they do or don't have the immunizations for administration.

Adult immunizations are provided as part of the \$500 wellness benefit allowed under our plan. Recommended services and procedures can be found under the Prevention & Wellness tab at www.healthcare.gov.

401(k) Rep Here

Deborah Rapetski, our 401(k) representative, will be here on July 15 to meet with anybody who might want to take advantage of the newly acquired 4% pay increase and use this as a means to put some additional funds away for your retirement. By the time she arrives, you will have received your first pay that reflects the increase so you can see how much difference it is going to make in your "take home" pay. Consider taking at least part of that and investing it into either the 401(k) or the VALIC 457 plan that are available to us.

Deborah will be at the following locations at the times below:

DSS	10-12
Sheriff's Office	1-2
Health Dept.	2:30-3:30
Co Mgr. Conf Room	3:30-4:30

If you would like to schedule an appointment with Deborah, you may email her at Deborah.Rapetski@prudential.com or you may call her at (828) 230-3655.

If you would like to invest your extra earnings in VALIC, contact John Richardson at (828) 768-3520 or email him at john.richardson@valic.com and he can get you enrolled in VALIC.

Try to do one or the other. You may contribute as little as \$1 per pay day to either of these investment options. It doesn't sound like much, but every little bit you put away somewhere for that retirement some day adds up eventually, especially if you are

PROMOTING SAFE AND RESPONSIBLE USE OF CONSUMER FIREWORKS

Recommended Safety Tips

- Obey all local laws regarding the use of fireworks.
- Know your fireworks; read the cautionary labels and performance descriptions before igniting.
- A responsible adult SHOULD supervise all firework activities. Never give fireworks to children.
- Wear safety glasses when shooting fireworks.
- Light one firework at a time and then quickly move away.
- Use fireworks OUTDOORS in a clear area; away from buildings and vehicles.
- Never relight a “dud” firework. Wait 20 minutes and then soak it in a bucket of water.
- Always have a bucket of water and charged water hose nearby.
- Never carry fireworks in your POCKET or shoot them into METAL or GLASS containers.
- Do not experiment with homemade fireworks.
- Dispose of spent fireworks by wetting them down and place in a metal trash can away from any building or combustible materials until the next day.
- FAA regulations PROHIBIT the possession and transportation of fireworks in your checked baggage or carry-on luggage.
- ◆ Report illegal explosives, like M-80s and quarter sticks, to the fire or police department.

4th of July Activities at Murphy’s Konehete Park

10:00 am	Horseshoe tournament —Pavilion 1
12:00 noon	Peanut Drop—Field 1
1:00 pm	Sack Races—Field 1
1:30 pm	Frisbee Toss—Field 1
2:00 pm	Egg Toss—Field 1
2:30 pm	Water Balloon Toss—Field 1
10 am-12 noon	Fishing Derby for kids 12 and under—ball field side of park (bait is provided but bring a pole)
6:00 pm	ReMax will be offering Hot Air balloon rides for \$5.00 per ride—proceeds will be donated to charitable cause
7:30 pm	Live Music with Andrew Chastain under Pavilion 3 until Fireworks
Dark	Fireworks

Prizes will be provided for the horseshoe tournament, sack races, Frisbee toss, egg toss and water balloon toss.

The Hiwassee Valley Pool and Wellness Center will be open (that is the current plan) until 5 pm with no Kid’s Club available.

Come out and enjoy a day of fun, food and fellowship and celebrate our Nation’s birthday!

4th of July Activities at Andrews Recreation Park

11:45 am	Opening Ceremonies—Park
12 noon - 6 pm	Water Slide—Park
12 noon	Balloon Toss—Park
12:30 pm	Peanut Drop—Park
1:00 pm	Sack Race—Park
1:30 pm	3-Legged Race—Park
1:45 pm	Football Toss—Park
1:45 pm	Swimming Race—Andrews pool
2:00 pm	Egg Toss and Balloon Toss—Park
2:00 pm	Horseshoe Tournament—Community Center
2:15 pm	Toys in Straw—Park
2:30 pm	Tug of War and Pick Up Ducks—Park
3:00 pm	Ping Pong Ball Race—Andrews Pool
3:00 pm	Corn Hole—Park
4:00 pm	3-Point Shoot Out—Park
4:00 pm	Big Splash—Andrews Pool
4:30 pm	Diving Contest—Andrews Pool
5:00 pm	Belly Flop—Andrews Pool
5:30 pm	Smallest Splash—Andrews Pool
6:00 pm	Coin Dive—Andrews Pool
Dark Thirty	Fireworks

Various prizes will be awarded.

Aim Feature: What kind of vacation can I afford?

You've been watching your friends' Facebook posts and Twitter feed as they plan their summer getaways. You may be wondering where you'll go and if you have enough money saved to pay a vacation this year. Let's look at some ways to figure it out.

Plan ahead

Before booking your trip, do a little advanced planning to decide just how much and what kind of vacation your budget will allow. If you have a destination in mind, start by identifying what expenses need to be covered.

Typically, you need to consider:

- Transportation – plane, train or automobile?
- Lodging – hotel, RV or tent?
- Activities – dining, park fees or other entertainment?



Compare your options. If flying is too costly, is driving cheaper? How much would gas cost? If your car won't survive a road trip, how much will it cost to rent one? If hotel costs are high and you like nature, consider camping. Think about the sites you want to visit and if there are added costs to consider. For example, a trip to a big theme park means park fees, souvenirs and food. Think about how you can keep costs down. Try packing lunches or snacks instead of buying food inside the park if possible.

Also consider your timeframe. If your schedule is flexible, you may be able to find deals that could save a little in your budget. There could be cheaper lodging or special airfares during non-peak times.

Once you know how much your vacation will cost, check your savings account to see how much you've saved and how far you still need to go. If you still have time to save before your fun begins, that's great! If not, review your plans and see what changes you can make.

Vacation at home

If you don't have enough saved for your destination vacation — or if you simply prefer to stay local, you can still end up with a camera phone full of memories. Staying home, or even close to home, can save you time and money, yet still offer the break you seek. When planning these trips, consider transportation, local lodging and activity costs to plan a great “staycation.” Here are a few suggestions:

Where to go. Like strawberries? What about blues music? From rhododendrons to cantaloupes, many cities and towns celebrate their local heritage with festivals and parades. Start with the state tourism bureau at [VisitNC.com](http://www.visitnc.com) to find area events. Or visit the Cherokee County Chamber of Commerce website at <http://www.visitcherokeecountync.com>. (this sentence added to LGFCU article)

Free or low cost entertainment. Many NC festivals and fairs offer free or low cost admission. Leave room in your budget to take home a bushel or a basket. In addition to local events, a number of state museums and attractions are free or offer discounted rates. Or go to an amusement park; visit your local branch for [discounted theme park tickets!](#)

Take a drive. Stay close to home and forget about the cost of airfare or train rides. Instead, take advantage of low gas prices and plan a day trip in the car to new sites around your town.

Try new foods. Visit a few local restaurants. Since you're near home, you can save money by taking advantage of early bird lunch or dinner specials. You may just discover a new dish.

Literally stay home. This could be the time you use to unwind from the workweek grind, tidy your yard, relax with a good book or two, or revisit your hobbies. Invite family or friends over for a potluck in the backyard if you want company.

Whatever type of vacation you choose, join the fun with your friends and share your vacation pictures on your social media pages. (You can share with us on [Facebook](#) and [Twitter](#), too!) Just remember, for your personal security wait until you return from vacation to share your pictures online. Whether you're dreaming about a special trip or just want to spend a week at home, [Contact us](#) for help creating a spending plan for your next getaway.