



Employee Newsletter

JUNE 2016

NATIONAL SAFETY MONTH 2016



JUNE BIRTHDAYS

Cathrine Thorley	1
Haven Stiles	2
Debbie Moore	3
Dawn Morgan	3
Keith Rose	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
Helen Malinowski	9
Mark Patterson	9
Preston Allen	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
Drew Judge	20
Kellee Davis	22
Mandy Francis	22
Abby Hayes	23
Trevor Peterson	26
Dusty Stalcup	27
Teresa Collins	30
Ricky Rogers	30

Ages 18 to 70

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, credit union and VALIC. We will pay on the 30th of June and the funds will be deposited on Thursday, June 30. Time sheets will be due by 10 on Monday in the Finance Office .

June is National Safety Month, and each week in June is dedicated to a separate safety issue. Observed annually in June, National Safety Month focuses on reducing leading causes of injury and death at work, on the roads and in our homes and communities.

- Week 1: Stand Ready to Respond
- Week 2: Be Healthy
- Week 3: Watch Out for Dangers
- Week 4: Share Roads Safely

For more information, go to www.nsc.org. There are downloadable resources available for each week, as well as webinars on various topics that you may wish to view.

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 15th and cover medical, vision, prescription and dental expenses incurred from July 1st, 2016 to June 30, 2017 for you, your spouse and dependent children, regardless of whether you cover them on health or dental insurance. The annual limit is \$2550.

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 10th, 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.

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

Commissioners Board Meetings

June 6, 6:30 pm
June 20, 6:30 pm

ELDERS MATTER



Support Elder Abuse Awareness

**Elder Abuse Awareness
Walk**

**Wednesday
June 15, 2016
6:00 pm – 7:00 pm**

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

Location: Konaheeta Park

**Free T-shirts – while sup-
plies last.*

**For more information call:
Bebeie McClure at ext. 209**

Information on Elder Abuse

On Wednesday, June 15, 2016, at 6:00 PM folks from the Southwestern Planning Commission Region A will gather at a variety of locations for the annual “Elders Matter: World Elder Abuse Prevention and Awareness Walk.” Volunteers from each of the seven (7) counties (including the Eastern Band of the Cherokee Indians) will facilitate the simultaneous walks. Information regarding the warning signs, risk factors, prevention and methods for reporting suspected incidents of elder abuse will be available at each location. Each person who walks will receive a free “specialty” T-shirt.

Unfortunately, many older adults are mistreated in their own homes, in relatives’ homes, and even in facilities responsible for providing for their care. Far and away, the most often identified person that is responsible for mistreating the older adults are their own adult children. Given the fact that many older adults have to have assistance with many of the tasks of daily living and are, therefore, in need of caregivers (both paid and non-paid); they are at risk for being mistreated by the caregivers as well. While it is difficult, and challenging, to prevent and protect older adults from being mistreated in their own and/or relatives’ homes, it is still a need that demands to be met. It is everyone’s responsibility to be aware of the older adults around them, to listen to and watch for any signs an older adult may be experiencing mistreatment, to take steps to intervene when mistreatment is suspected, and to report the mistreatment to the proper authorities with responsibilities in this area. The Adult Protective Services of the local Department of Social Services is the front-line agency to handle the initial reports. In healthcare facilities, it is the responsibility of the providers (every staff Member), the local Adult Protective Services of the DSS, the Ombudsman, law enforcement agencies, and the Dept. of Health Services Regulation to combine efforts to prevent and protect against the mistreatment of older adults.

Phyllis Diller Says:

- Whatever you may look like, marry a man your own age. As your beauty fades, so will his eyesight.
- Housework can’t kill you, but why take a chance?
- Cleaning your house while your kids are still growing up is like shoveling the sidewalk before it stops snowing.
- A bachelor is a guy who never made the same mistake once.

Q: What’s the difference between a hippo and a Zippo?

A: One is heavy and the other is a little lighter.

To keep you marriage brimming,
With love in the wedding cup,
Whenever you’re wrong, admit it;
Whenever you’re right, shut up.
...Ogden Nash (1902-1971)

INSURANCE DOCUMENTS

The new insurance documents will be on the County's website in the next week or so. You were given a Summary of Benefits and Coverage for 2016 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.cherokeecounty-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:

- ◆ **2016 Summary Plan Document**—this is the document that describes in detail what your health, dental and prescription benefits are.
- ◆ **2016 Summary of Benefits and Coverage**—this is a 10 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 benefits.
- ◆ **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 one page flyer showing the benefits offered by the County's vision carrier, Community Eye Care.

Payroll Changes

Did you know that you may make changes or enroll in our 401k plan or VALIC 457 plan at any time during the year. You do not have to wait for open enrollment to make these additions or changes. Likewise, you may make changes to your federal or state income tax withholding any time during the year.

The only deductions that you may not change are pre-tax deductions such as medical, dental, flex, Cancer, Accident, Vision and the new Liberty National pre-tax deductions. You may only change these deductions if you have a qualifying event during the year, such as the birth of a child, marriage, divorce, loss of a spouse's job, etc.

SAM'S CLUB

Robbly Price, the Sam's club rep, will return on June 16th to help any of you who wanted to purchase a Sam's club membership but who didn't have money at open enrollment. If you wish to contact her for more information, her email is rprice.s06452.us@samsclub.com.

New Deduction Amounts

If you made changes to medical, dental, life or vision insurance, the rate changes go into effect with the June 3rd 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 15 pay day, as well as the Liberty National premiums if you've signed up for that.

VALIC 457 PLAN

John Richardson, our VALIC representative, was unable to attend open enrollment this year. VALIC administers the County's 457 plan, which is another way to save for retirement in addition to the regular retirement plan which is mandatory for full time employees and part time employees who are scheduled to work 1000 hours per year and the 401k plan which is administered by Prudential. John will be here on June 7 and 8. On the 7th, he will be in the Co. Mgr. Conference Room from 8:30 to 10:30, at the Sheriff's Office from 11 to 12 and at DSS from 1:30 to 5. On the 8th, he will be at the Health Department from 8:30 to 10 and at the Andrews Senior Center from 10:30 to 12. Try to get up with him at one of these locations.

The biggest difference in the 401k and 457 plans is that if you contribute to a 457 plan and leave the County before you are 59 1/2, you may withdraw funds from the 457 plan and not have to pay a 10% IRS penalty as you do if you withdraw funds from your 401k. The best explanation I've heard for a 457 plan is that it's a "what if" bucket in which to place some of your retirement funds. So that "what if I leave the County before I'm 59 1/2" or "what if something happens and I can't keep working."

I encourage you to put at least a little extra money into the 457 or 401k plans if there is any way that you can. As the 401k rep said at open enrollment, retirement only provides about half of what you were making when you were actively working.

Ladder Safety One Rung at a Time

Even the thought of climbing a ladder (unless it's the corporate ladder, of course) can be scary for some people. The potential for falls and serious injury is enough for many homeowners to leave the gutter cleaning and holiday decorating to the pros.

But if you're a do-it-yourselfer, or you have to reach a high cabinet or replace a bulb in a ceiling fixture, you're probably going to use a ladder. Just be sure to follow these ladder safety precautions. They apply whether climbing ladders at work or at home.

Choose the Right Ladder

Using the wrong ladder can be dangerous. Think about the task at hand, choose the right size and style, and be sure to follow the directions on the ladder before you climb. Some things to consider:

- How high do you need to reach?
- How much weight will the ladder need to hold?
- Is it an indoor or outdoor job?

Start with a Firm Foundation

No matter what kind of ladder you're using, place the base on a firm, solid surface and avoid slippery, wet or soft surfaces.

- If you must put the ladder on a soft surface, place a board under the ladder's feet
- Never lean a straight or extension ladder against a window pane or other unstable surface
- A straight or extension ladder should be placed 1 foot away from the surface it's resting on for every 4 feet of the ladder's height
- Securely fasten straight or extension ladders to an upper support
- Make sure step ladders are open completely before climbing
- Guard doorways near any type of ladder so no one can open it and knock you off
- Never place a ladder on a box, barrel or other object to gain additional height

Climb with Care

When people use ladders frequently at work or at home, they can run the risk of becoming complacent. Make sure every time you step on a ladder you are mindful of the task at hand.

- Face the ladder and always grip the rungs, not the side rails
- Always keep three points of contact with the ladder: two hands and one foot or two feet and one hand
- Never get off a ladder from the side
- Make sure extension ladders extend 3 feet above the roof or platform you're trying to reach
- Do not stand higher than the third rung from the top
- Don't lean or overreach; reposition the ladder instead
- Don't climb while carrying tools; use a tool belt
- Wear slip-resistant shoes
- Never have someone climb up to bring you something; only one person should be on a ladder at a time

Consider the Conditions

It may seem obvious that using a ladder during a storm is not a good idea, but we're going to mention it anyway.

- Do not use extension ladders in windy or inclement weather
- If bad weather arises, climb down immediately and wait for it to pass
- Clean the ladder after each use to prevent dirt buildup, especially if it's left outside in wet or muddy conditions

You can find more ladder safety resources from the [U.S. Consumer Product Safety Commission](#) and the [American Ladder Institute](#).

Statistics on Ladder Injury

In 2013, 175,790 people were injured on ladders severely enough to require a trip to the hospital. Nearly 20,000 people were injured and 133 died due to falls from a ladder or scaffolding at work, according to [Injury Facts 2016](#). Workers in the construction industry are most at risk.

Of all occupational injuries, falls are the second leading cause of death next to highway crashes. Fatal falls to a lower level typically involve injuries to the head or multiple body parts.

To bring greater attention to this problem, The [National Safety Council](#) supports the [Occupational Safety and Health Administration in its Fall Safety Stand-Down](#). For more information on [ladder safety at work](#), visit OSHA's website.