



Employee Newsletter MAY 2020 MEMORIAL DAY, MAY 25TH



MAY BIRTHDAYS

Matt Pressley	1
Hunter Anderson	2
Lisa Stroud	2
Misty Postell	4
Sasha Guffey	6
Brad Hoxit	6
Wade Burge	7
Brooke Leatherwood	8
David Pipes	10
Deborah Palmer	11
JB Reeves	11
Ashley Cochran	13
Jason Derreberry	13
James Phillips	13
Patty Bauman	14
Sabrina Cunningham	14
Shannon Bruce	15
Candy Anderson	16
Kathy Farmer	16
Stephanie Swanson	17
Cindy Coleman	18
Ben Struchko	18
Dakota Howard	22
Tammy McCoy	22
Randy Wiggins	24
David Crisp	26
Michael Ham	26
Sara Barnett	27
Tyler Faggard	27
Donna Oglesby	27
Chrystal Mimbs	28
Robert Truett	28
Sam Davis	30

Ages 26 to 76

THREE PAY DAYS IN MAY

There will be three pay days in the month of May and on the third one which will be the 29th, there will be no leave accrual and no deductions for insurance, flex, credit union and VALIC. Also, time sheets for the 29th are due in finance by 10 am on the 26th..

Annual Open Enrollment!!!

Annual open enrollment for our insurance products will be different this year due to all the social distancing and crowd-size guidelines as a result of the ongoing coronavirus pandemic. 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 various departments during the second, third and fourth weeks in May and I will send out a schedule later on that. The last date to make changes to medical, dental, vision and life insurance is **May 29th** 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 12th** 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@cherokee-county-nc.gov with any suggestions

Commissioners Board Meetings

Mon., May 4, 6:30 PM
Mon., May 18, 6:30 PM

Use Healthy Practices to Protect Yourself

The best way to stay healthy is to follow these steps from the CDC:

- Wash your hands often with soap and water for at least 20 seconds, especially after being in a public place, or after blowing your nose, coughing or sneezing. If soap and water are not readily available, use a hand sanitizer with at least 60% alcohol.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Wear a [cloth face covering](#) to cover your mouth and nose when around others as physical distancing is not always possible. People may spread the infection even prior to having symptoms and you could spread COVID-19 to others even if you do not feel sick. Don't place coverings on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance. [Learn more.](#)
- Stay home if you are sick, except to get medical care.
- Cover your nose and mouth with a tissue when coughing or sneezing and throw the tissue away after use. If a tissue isn't available, cough or sneeze into your elbow or sleeve, not your hands.
- Clean and disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, handles, desks, computers, phones, keyboards, sinks, toilets, faucets and countertops.
- If surfaces are dirty, clean them. Use detergent, or soap and water, prior to disinfecting. [Find full information on how to disinfect here.](#)
- Wear a facemask if you are sick. You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) and before you enter a healthcare provider's office.

GROCERY SHOPPING

- Order online or use curbside pickup. Only visit the store in person when you must.
- Protect yourself while shopping:
- Stay at least 6 feet away from others while shopping and in lines.
- Shop during hours when fewer people will be there.
- If you are at [higher risk](#) for severe illness, find out if the store has special hours for you.
- Disinfect the shopping cart and use disinfecting wipes if available.
- If possible, use touchless payment (pay without touching money, a card or a keypad). If you must handle money, a card or use a keypad, use hand sanitizer right after paying.

GETTING DELIVERIES

- If possible, pay online or on the phone when you order.
- Accept your deliveries with no in-person contact whenever possible. Otherwise, stay at least 6 feet away from the delivery person.

BANKING, GETTING GAS

- Bank online whenever possible. If you must visit the bank, use the drive-through ATM if one is available.
- Clean the ATM keyboard with a disinfecting wipe before you use it.
- At the gas pump, use gloves or disinfecting wipes on handles or buttons before touching them.

DOCTOR, PHARMACY VISITS

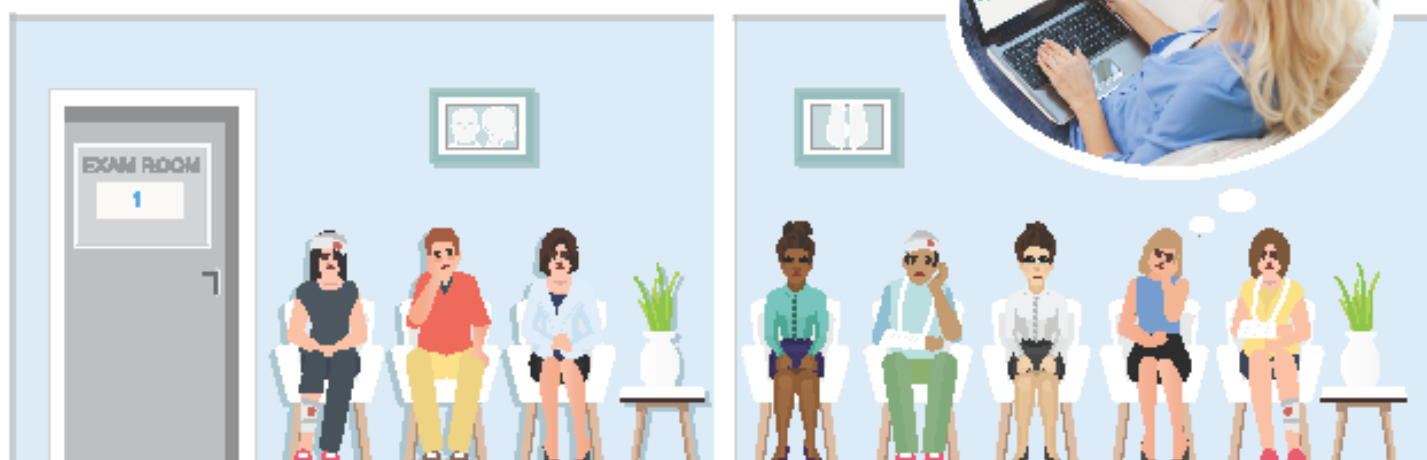
- Use telemedicine, if available, or communicate with your doctor or nurse by phone or email.
- Talk to your doctor about rescheduling procedures that are not urgently needed.
- Plan to order and pick up all your prescriptions at the same time. If possible, call prescription orders in ahead of time. Use drive-through windows, curbside services, mail-order or other delivery services. Do the same for pet medicine.
- Check with your doctor and pharmacist to see if you can get a larger supply of your medicines so you do not have to visit the pharmacy as often.

FIND COVID-19 SAFETY UPDATES Visit [redcross.org/coronavirus](https://www.redcross.org/coronavirus) for more information on COVID-19 safety. For the latest information, please visit the CDC website at [cdc.gov/covid19](https://www.cdc.gov/covid19). If you live outside the United States, health and safety tips can be found through the [World Health Organization](#) and by following your local Red Cross or Red Crescent society's social media channels ([directory](#)).

Avoid The Waiting Room

and reduce the risk of exposure to other sick patients.

EMPLOYER PROVIDED BENEFIT:



If you're feeling sick, talk to a US Board Certified doctor from the comfort of your home. Doctors are available 24/7/365 by secure phone, video chat or mobile app. Anytime. Anywhere.

When to Use AllyHealth:

- If you're considering the ER or urgent care center for a non-emergency medical issue
- For non-emergency medical issues & questions
- Request prescriptions or get refills
- Traveling and in need of medical care
- During or after normal business hours, nights, weekends and even holidays

Talk directly with a doctor or pediatrician in minutes

Board Certified, US based doctors

Unlimited use with no per-call fees

No deductibles or copays

Prescriptions called in to your local pharmacy (at doctor's discretion)

For your entire family

Activate Your Account **TODAY!**

1

Activate Your Membership
activate.allyhealth.net
888-565-3303 (ext. 2)

2

Set Up Your Account
Follow the simple instructions to register your account (by phone or online)

3

Request A Consultation
member.allyhealth.net
888-565-3303 (ext. 1)
Speak with a doctor any time by secure video, phone or mobile app

You are
3
Steps
Away!

Common Conditions We Treat:

Acne	Infections
Allergies	Insect Bites
Asthma	Joint Aches & Pains
Bronchitis	Rashes
Cellulitis	Sinus Infection
Cold & Flu	Skin Inflammations
Constipation	Sports Injuries
Diarrhea	Sunburn
Ear Infection	Sore Throat
Fever	Urinary Tract Infection
Gout	And more...
Headache	



Bringing the Future of Healthcare to **You!**

SPECIAL OFFERS



CEC members will enjoy the following special offers:

Routine Retinal Screening

A routine retinal screening is an enhancement to the member's annual eye exam when seeing a CEC provider.

Frequency - once per year
Copay - Up to \$39.00
Coverage - Covered after copay

Additional Pairs of Glasses

Members will receive a 20% savings on additional pairs of glasses and sunglasses, including lens enhancements, from any CEC provider within 12 months of their last eye exam.

Note these are in addition to the 20% discount on the coverage for glasses (frames & lenses) and 10% on the coverage for contact lenses included with all CEC plans.

Contact Lens Rebates

Members will save via mail-in rebates when purchasing eligible Bausch + Lomb or Cooper Vision contact lenses through their CEC network doctor.

Everyday Savings

CEC members will enjoy saving through VSP® Simple Values¹ — a discount program giving our members and their families access to a variety of everyday savings.

- >> Prescription Drugs
- >> Doctor Visits
- >> Dental
- >> Diabetic Care Services
- >> Live Entertainment and Theme Park Passes
- >> Travel and Hotels

Hearing Discounts

Savings of up to 60% on a pair of digital hearing aids for members and their extended family members through TruHearing®.²

LASIK Discounts

Members can save up to 50% relative to national averages from more than 1,000 participating LASIK providers, including TLC Laser Eye Center.

FIND THE SAVINGS AVAILABLE TO YOU

Visit cecvision.com/members/special-offers for additional information!



Questions about your benefits?

Our customer service team is available at 888-254-4290, Monday through Friday, 8:30 AM-7:00 PM, and Saturday, 10:00 AM-4:00 PM.

Routine Retinal Screening and Additional Pairs of Glasses discounts available through most CEC providers. Not applicable for out-of-network claims.

1THESE DISCOUNT OFFERINGS ARE NOT INSURANCE, and are not intended to replace insurance. These discount offerings, powered by Competitive Health, Inc., are made by third parties, and are not made by VSP or CEC. These offerings are not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. The third-party discount offers may provide discounts on certain services or products at participating providers.* The range of discounts and the range of services and products to which they may apply may vary. CEC members are responsible for paying the discounted cost at the time of service from participating providers. These discount offerings are provided at no cost and has no membership fee. Neither VSP nor CEC shall have any liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited. The discount medical plan organization is AccessOne Consumer Health, Inc., 84 Villa Rd., Greenville, SC 29615, <http://www.accessonedmpo.com>.

*Participating providers are subject to change.

2CEC is providing information to its members, but does not offer or provide any discount hearing program. The relationship between CEC and TruHearing is that of independent contractors. CEC makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing.

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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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Financial Advisor

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john.richardson@aig.com | www.aig.com/RetirementServices

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).

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 is 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.



COVID-19 Resources

If you're an LGFCU member facing financial hardship or in need of financial guidance during this pandemic, we encourage you to reach out to your Credit Union.
We're here to help you.

How we can help

Loan modifications

If you're facing financial difficulties, you may be eligible for a mortgage, vehicle or personal loan modification. Call us to get more details.

Mortgage Assistance Program

Additional help may be available if you qualify for mortgage assistance. Get details at lgfcu.org/map.

Extensions to tax services

Low-cost tax preparation services are still available in-branch. Call your local branch to schedule a drop-off appointment. See lgfcu.org/taxprep for more information.

Financial guidance

We're here to offer financial counseling to help you through this crisis. See more at lgfcu.org/financialcounseling.

Credit Union updates in response to COVID-19

For regular updates on products and services designed to help you during this time, and for updates to branch operations, visit lgfcu.org/covid19.

How you can reach us

- ▶ Contact your local branch. To find a branch near you, visit lgfcu.org/locations.
- ▶ Call Member Services at 888.732.8562. Please note that call volumes may be heavy as we help other members during this pandemic.
- ▶ Ask the drive-thru personnel at your local branch for assistance with other matters that can be resolved with simple, no-touch contact.
- ▶ Send a secure message through Member Connect.

Receive LGFCU Updates

We periodically send out email updates to our members. If you're not receiving them, it means we don't have your email address. Please log in to Member Connect to add your email address today.

And now, some
corny jokes!

Son: Dad, do you know the difference between a pack of cookies and a pack of elephants?
Dad: No
Son: Then it's a good thing Mom does the grocery shopping.

Doug: I think my Mom's getting serious about straightening up my room once and for all.
Dan: How do you know?
Doug: She's learning to drive a bulldozer.

Elephant: Why do mother kangaroos hate rainy days?
Hippo: I give up
Elephant: Because their kids have to play inside.

Jack: What did the mother broom say to the baby broom?
Bill: What?
Jack: It's time to go to sweep.

Pete: What did the digital clock say to its mother?
John: What?
Pete: "Look, Ma, no hands!"

Q: Why is a computer so smart?
A: Because it listens to its motherboard.



North Carolina
Total Retirement Plans
401k|457|403b



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

Ready.... Wherever you are

The one-on-one support you need—now at your fingertips!

We're pleased to announce that our NC Plans Retirement Education Counselor, Deborah Rapetski, who has always been available for in-person assistance with the 401(k) and 457 Plans, is now available from the convenience of your computer or your phone.

Benefits of a *virtual one-on-one*:

- You choose a time that works best for you
- You can find a private space
- You can include a spouse, significant other, or anyone else you choose

How can you schedule a session?

It's easy to schedule your appointment. Click on the link below and select your appointment.

<https://prutimetrade.secure.force.com/cts?Id=a3S3b000000p4YSEAY>

After you've selected your time and scheduled the meeting, you'll receive an automated email invitation. Please be sure to **ACCEPT** this invitation as it contains instructions for logging in to the meeting along with a link to cancel or change the meeting.

We encourage you to make the most of the benefits available to you through the NC 401(k) and NC 457 Plans. Virtual one-on-one support is just one of the ways your Retirement Education Counselor can support you.

For information about these plans, visit **NCPlans.prudential.com**.

Prudential Retirement provides the communications and recordkeeping services for the NC 401(k) and NC 457 Plans and the NC 403(b) Program. With the exception of the NC Stable Value Fund and the NC Fixed Income Fund, the investments offered to you within the NC 401(k) and NC 457 Plans are not offered by or affiliated with Prudential Financial or any of its companies or businesses. Prudential Retirement is a Prudential Financial business.

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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.

Significant market fluctuations can trigger uncertainty

It's understandable that the recent market volatility triggers concerns over one's retirement savings. And while market fluctuations are not new, they may be difficult for investors to weather.

We understand that the ups and downs, given the news cycle, and discussions with friends and family, can heighten one's awareness and bring uncertainty to the forefront.



These two resources may help you put today's market volatility into perspective



Worried About Market Volatility?
5 Things to Consider



Webinar:
(registration is required)

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Retirement Education Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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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.

AFLAC

The County's AFLAC representative is Josh Fields. He will be here in the next few weeks going around to different departments. 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.

Health, Dental and Rx

Crescent Health Solutions will remain the third party administrator for our group health and dental plan, and SONA Pharmacy will remain our pharmacy benefit provider. The numbers for Crescent and SONA may be found on your benefit card. This is just a reminder that this is the only time you may make changes to medical and dental insurance without having a qualifying event. Also, another reminder about dental...we do not have a dental network. You go to the dentist of your choice, they file the claim, and we pay it. When your thousand \$ per plan year (July 1—June 30) is exhausted, you are maxed out for the year.

