



APRIL 15TH

Employee Newsletter

APRIL 2020

Happy Easter!!!



APRIL BIRTHDAYS

Adria Coffey	4
Theresa Creasman	4
Elizabeth Fleming	5
Randy Phillips	5
Denise Cross	7
Steven Hertzog	8
Bronson Kirby	8
Kristian Adams	10
Jr. Chastain	11
Travis Hogged	13
Cody Williams	15
Mel Davidson	16
Lucky Jenkins	17
Kenton Ebersohl	18
Brandon Walls	18
Doug Vuick	19
Joshua Nichols	20
Jared Coleman	21
Cameron Killian	22
Vicky Keasler	23
Jose Lizarraga	23
Kristie Oliver	25
Marty White	25
Mandy Rhodes	26
Tresia Flattes	29

Ages 22 to 75

Do you have a child turning 26?

If you have a child on your medical, dental, vision or life insurance and they are turning 26, you are supposed to come by human resources and drop that child from your insurance. Our health insurance periodically runs reports to help identify those, but not every month, and it is your responsibility to let us know that. Soooo, if this applies to you or you have a child that you know will turn 26 this year, you can go ahead and do the paperwork now and then when they reach that birthdate, I can cancel their coverage. Thank you so much!

It's that time again! Open enrollment will be on May 20th and 25th (unless we are still under contact restrictions then) in a location to be determined later. 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, dependent gains coverage, etc.). When you have one of the qualifying events, you have 30 days to make changes to your pre-tax deductions, so if a child or spouse becomes eligible for some other type of insurance, you have 30 days from the effective date of that change or the date you learned of the change (such as approval for retroactive Medicaid) to drop a covered dependent. Likewise, if your dependent loses coverage during the year, you have 30 days from the effective date of the loss to add them to your insurance. Note that you do pay for premiums a month in advance so if a change is made close to the end of the month to be effective the first of the following month, you will pay extra premium until your premiums are a month ahead. The last month of coverage, you don't pay anything or you get a refund for that month if it is already paid ahead.

This is a mandatory meeting for all full-time employees. There will be representatives here from Crescent, AFLAC, Liberty National, 401(k), 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 these plans change, we will communicate that with you. It is possible we may need to handle this differently this year.

If you are currently enrolled in the FLEXIBLE spending plan, **you MUST RE-ENROLL** to be a member for the 2020-21 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.

ALLYHEALTH

Don't forget about the telehealth benefit we have through AllyHealth. If you have something that can be treated with a visit over the phone, this keeps you from having to miss work to go to the doctor. This is available for both you and anybody who lives in the house with you...they don't have to be on your insurance for you to use this benefit. Their number is 888-565-3303 and the website, if you want to schedule an appointment online, is member.allyhealth.net.

PANDEMIC PAY ENDS 3/31

At the first board meeting of this year, the commission board approved a pay to replace the COVID sick leave that was a provision of the Families First Coronavirus Relief Act and we chose to call that Pandemic Pay. This allowed anyone who had not used their allotted 80 hours of COVID sick leave to have county paid leave that didn't affect their sick leave accrual up to the maximum 80 hours. The provision is set to expire on March 31st, so if you have to quarantine or be out for Covid related reasons after that date, you will need to use your accrued sick or vacation leave, or if you don't have enough accrual, you may use leave without pay. The use of the leave has pretty much trickled away to very few needing it the last two or three pay periods. Keep this in mind and try to save some of your leave if you don't have a whole lot.

Commissioners Board Meetings
April 5, 6:30 PM
April 19, 6:30 PM

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

Tornado Preparedness

Know the Terms

- **Tornado Watch** - Tornadoes are possible. When there is a Watch, move to be near enough to a shelter or sturdy building to be able to get there quickly in a few minutes if there is a Warning or if you see signs of a tornado approaching. Remain alert for approaching storms. Watch the sky and stay tuned to NOAA Weather Radio, commercial radio or television for information.
- **Tornado Warning** - A tornado has been sighted or indicated by weather radar. Take shelter immediately.

Identify safe rooms or storm shelters or other potential protective locations in sturdy buildings near your home, work, and other locations you frequent so you have a plan for where you will go quickly for safety when there is a Warning or an approaching tornado.

For schools, malls, and other buildings with long-span roofs or open space plans, or many occupants, ask the building manager to identify the best available refuge. Build an emergency kit and make a family communications plan.

Listen to NOAA Weather Radio or to commercial radio or television newscasts for the latest information. In any emergency, always listen to the instructions given by local emergency management officials.

Be alert to changing weather conditions. Look for approaching storms.

Look for the following danger signs

- Dark, often greenish sky
- Large hail
- A large, dark, low-lying cloud (particularly if rotating)
- Loud roar, similar to a freight train.
- If you see approaching storms or any of the danger signs, be prepared to take shelter immediately.

During a Tornado

- If you are under a tornado warning, seek shelter immediately! Most injuries associated with high winds are from flying debris, so remember to protect your head.
- Go to a pre-designated area such as a safe room, or a small interior windowless room on the lowest level, below ground in a basement, or storm cellar, is best. (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and cover your head and neck with your arms and cover your body as best you can e.g., with a heavy coat or blankets, pillows. .
- In a high-rise building, go to a small interior room or hallway on the lowest floor possible.
- Do not open windows.
- A sturdy structure (e.g. residence, small building), school, nursing home, hospital, factory, shopping center, high-rise building)

After a Tornado

- If you are trapped, do not move about or kick up dust. Tap on a pipe or wall or use a whistle, if you have one, so that rescuers can locate you.
- Listen to local officials for updates and instructions.
- Check-in with family and friends by texting or using social media.
- Watch out for debris and downed power lines.
- Stay out of damaged buildings and homes until local authorities indicate it is safe.

2020 Retirement statements should be available sometime in late April or early May. You might want to go download the 2018 and 2019 statements before then if you keep those. I think the 2018 statement will be purged when the 2020 is posted.



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.



**North Carolina
Total Retirement Plans**

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



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!

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NC 401(k)/NC 457 Plans • 866-NC PLANS
and NC 403(b) Program