

## Employee Newsletter JULY 2021



#### New Insurance ID Cards and Insurance changes

As I said in last month's newsletter (if you read it), we will have a new company processing our health insurance claims July 1st and a new network that we access for our medical services. Effective July 1st, Trustmark Health Benefits, Inc., will replace Crescent Health Solutions as our medical benefit provider and the Cigna network will replace the Crescent network as our primary medical network. Crescent will continue to process our dental claims and we will get new dental ID cards by next week for that.

I have the new Trustmark cards in my office and those will be issued next week. You need to turn in your current Crescent card(s) before you receive your new Trustmark cards. I will have those to the departments by the first of next week and you may pick up your new ID card(s) at your convenience. If you think you will need to have access to your Crescent information, make yourself a copy of the card (or take a picture of it with your phone). You will need to be sure to give your new ID card to whatever healthcare provider you see July 1, 2021 and going forward use the Trustmark card for your medical and prescription claims. You will use your new Crescent dental card for dental claims.

Trustmark provided me with a good bit of information about their network and how to enroll on their website and how to use their app. They have an option that you can pull your ID card up using a phone app so for those of you who have trouble keeping up with your insurance ID cards, that should come in really handy. I will get those documents put out on the website in the next week sometime, hopefully, and will let you know when I do.

## PAY INCREASES/DISABILITY PREMIUMS

We are very fortunate that the Commissioners voted at their meeting on Monday night to approve a new pay plan for use beginning July 1, 2021. Pay increases will be based on the average or your years in service plus your years in your current position, so some folks will see more of an increase that others. Your short-term disability deductions (if you have them) went up to cover the increase in premiums that corresponds with your new pay and the 10% rate increase for STD. For most, the long term disability deduction also increased due to the pay increase but those rates actually went down 10%. The increases aren't official until the Commissioners vote to approve the budget next Monday night. Also, if you elected new dental, medical, vision or Hartford life insurance, the premiums for those came out in June because those premiums are due the first of each month. If you leave the County, you don't pay premiums for medical, dental, vision, Hartford life, STD and LTD during your last month because all of those deductions are a month ahead. AFLAC, Flex and Liberty are not a month ahead.

Your pay for July 9th will be split between the old rate and new rate, so for regular folks, there will be 64 hours at one pay and 16 at another. For sheriff, detention, dispatch, EMS, landfill and anybody else not on a 40 hour per week schedule, your pay will be paid according to what you worked during each fiscal year. Your pay on July 23rd will all be at the new rate.

CONGRATULATIONS TO GREG MOORE WHO IS RE-TIRING AFTER WORKING FOR THE COUNTY FOR AL-MOST 36 YEARS AND WITH OVER 38 YEARS OF CRED-ITABLE SERVICE, DUE TO WISE USE OF SICK TIME. GREG IS ONE OF OUR EMS CAPTAINS. BEST OF LUCK, GREG!!!



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.

## JULY BIRTHDAYS

2

5

5

6

8

9 9

9

11

12

14

15

15

15

16

17

18 20

21

21 23

23

23

24

24

25

27

28

28

28

29

29

30 31

31

31

Dustin Lee
Michael Conley
Robert Garner
Tim Howe
Jennifer Nachtrieb
Jacah Johnson
Keith Watkins
Sierra Wright
Jane Stiles
Tashena Roper
Katrina Plemmons
Jon Crist
Jason Rowland
Heather Weaver
Linda Conley
Jake Bryson
Zack Johnson
Jimmy Amos
Shannon Jones
Becky Stiles
Lee Mashburn
Ashley Raper
Jason Standridge
Amanda McGee
Alicea Mealer
Adam May
Lynn Hamby
Drake Hughes
Peter Rather
Ryan Wilson
Dedra Cook
Justin Dockery
Stacy Lindsay
Nicole Foster
Douglas Prescott
Ruth Whitener
Ages 21 to 78

## Fast Fact:



Let's all do our part to keep each other safe.

> nsc.org/nsm **::nsc**

## FLEXIBLE SPENDING ACCOUNTS

If you enrolled in the flexible spending account for 21-22, you will receive a new card for that benefit from Flo-res, which is our new flexible spending benefit provider. If you have a balance left with TASC, it will take approxi-mately 45 days for that balance to rollover for your use, so keep that in mind. I will let you know when TASC provides these numbers to me and when they are rolled provides these numbers to me and when they are rolled over. If you did a new deferral amount for this plan year, that entire amount will be available July 1st. You will receive your card in the mail from Flores and it will come in an envelope with their logo on it, which is shown below. If you didn't enroll for this year, you won't get that card until any rollover amount you have is transferred. Please, please keep an eye out for this en-

transferred. Please, please keep an eye out for this envelope and don't throw your card away. Our first year with TASC was pretty good, but this year, not so much. I've heard good things about Flores, so hopefully the experience this year will be much better. Flores will also be doing the COBRA administration for our medical insurance plan, so if you leave the County and are insured, you will get a notice from them about the opportunity to keep your health insurance about the opportunity to keep your health insurance.





- After you have inspected it
- In a safe environment free of clutter
- At a firm level base
- If you can lean at approximately 75° from horizontal
- Where you can maintain 3 points of contact (hands or feet)
- Stay near the middle of the ladder



# ON A LADDER OR STEPLADDER DO NOT:

- Extend ladders while standing on rungs
- Overload it or carry loads on ladders
- Overreach
- Allow more than one person at one time
- Stand ladders on moveable objects or uneven ground
- Use the top two steps on either a ladder or a stepladder



## CONSIDER 401K OR VALIC 457

Any time you get a pay increase is a good time to consider enrolling in 401k or VALIC and putting away some additional dollars for retirement...or if you already contribute to those, now would be a good time to increase your contribution. If you do it before you get used to the extra money, you won't notice it and you'll be doing something for your future self. The 401k enrollment form is on the County's website on the human resources page on the "TAX FORMS AND OTHER FORMS" tab of the employee information page. The VALIC enrollment instructions are in the VALIC document located on the policies and documents tab. If you're in your 30s or 40s it may feel like you'll never get to retirement, but I promise you it will happen sooner than you think and you'll be doll you nut away some extra when you get there. be glád you puť away some extra when you get there.