



THE COMMUNICATOR

Grant County Employee Newsletter

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HRA Rollover Frequently Asked Questions—submitted by Brent Straka, TRICOR

1. Who is eligible for the HRA Rollover Funds? *Any active employee as of the end of the calendar year who was enrolled in the health insurance plan as of September 1st.*
2. How do you determine how much gets rolled over? *For calendar year 2012 - Single contracts with less than \$1000 worth of medical claims will receive up to \$500 – family contracts (included employee/spouse) with less than \$2000 in medical claims will receive up to \$1000. Example: Single contract has \$750 in medical expenses in 2012 – employee will rollover \$250 (\$1000-750=\$250) in 2013.*
3. When will the rollover be determined? *April 1st – this allows time for all 2012 claims to be processed and paid. Note: Any 2013 deductible paid from January-March from employees who then receive a rollover will be reimbursed up to the amount of their rollover. Example: you visit the doctor and incur \$180 in deductible in February. You receive a rollover of \$350 in April. You will be reimbursed \$180 in April.*
4. What can the rollover funds be used for? *Active employees can use rollover funds to pay future year deductibles. Post Employment benefits are available. Please see HR for details.*

Summary of Benefits and Coverage Notification—submitted by Brent Straka, TRICOR

Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the web at: http://www.co.grant.wi.gov/docs_by_cat_type.asp?doccatid=275&locaid=147 . A paper copy is also available, free of charge, by calling (608) 723-2540 (a local number).



The Patient Protection and Affordable Care Act (Affordable Care Act or ACA) requires health insurance issuers to provide a **summary of benefits and coverage** (SBC) to applicants and enrollees. The SBC is limited to four double-sided pages and provides straightforward and consistent

information about health plan benefits and coverage. Its purpose is to help health plan consumers better understand the coverage they have and to help them make easy comparisons of different options when shopping for new coverage.

What circumstances will trigger the requirement to provide an SBC to a participant or beneficiary in a group health plan?

The final regulations require that the SBC be provided in several instances including but not limited to upon application, special enrollees, upon renewal or upon request.

<p>Dean HMO00859 / PHA00428 Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage Period: 01/01/2013 - 12/31/2013 Coverage for: Individual/Family Plan Type: HMO</p>		
<p>This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.deancare.com or by calling (800) 279-1301 or TTY (877) 733-6456.</p>		
Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$2000 /per person per contract period \$4000 /per family per contract period Copays do not apply toward the deductible.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$2000 person/ \$4000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Copayments, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of plan providers, see www.deancare.com or call (800) 279-1301 or TTY (877) 733-6456.	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. In some cases, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the terms in-network, preferred, or participating for providers in these networks. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your
<p>Questions: Call (800) 279-1301 or TTY (877) 733-6456 or visit us at www.deancare.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.deal.gov or call (800) 279-1301 or TTY (877) 733-6456 to request a copy.</p>		
<p>Version Number: Dean 09/23/2012 1 of 8</p>		

Retirement Planning Tips from Great West Financial Services...

Target: \$0 Debt

Getting rid of debt can help you meet other financial goals

Money used to pay off your loans means less money for retirement savings, college saving or other goals such as a down payment on a house. So make a pledge now to trim your debt, with the goal of eliminating it altogether.

Plan your strategy

When reducing debt, start with the most expensive debt first—typically from credit cards. Consider transferring your credit balance to a card with a lower interest rate than the one you use now if applicable and appropriate for your unique situation. The average variable credit card rate recently offered online was 14.46%.*

The Big Payoff

John and Janet each owe \$5,000 in credit card debt, at an annual interest rate of 16%. John decides to make the minimum monthly payment only—based on the interest owed plus 1% of the outstanding balance. Janet wants to get out of debt quickly, so she cuts back on other expenses and decides to make a fixed payment of \$190 a month. By accelerating her payoff, Janet saves almost \$5,000 in interest.

	John	Janet
Months to payoff debt	269	33
Total Interest paid	\$6,126	\$1,199

Source: Bankrate.com calculator, "How much will the minimum credit card payment cost me?"

*Bankrate.com as of June 2012.



Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

2013 Training Opportunities

Please let your supervisor know if you are interested in attending any of these training sessions. The sessions are held in the County Board Room and reserved seating is appreciated by calling 723-2540.

Training Dates: 3/21/13; 6/20/13; 9/19/13; 12/19/13	
Time	Title
8:15 a.m. to 9:00 a.m.	Civil Rights Compliance
9:00 a.m. to 9:45 a.m.	Sexual Harassment Workplace Violence
9:45 a.m. to 10:45 a.m.	FMLA Workers Compensation County Benefits in Review



2013 Holidays

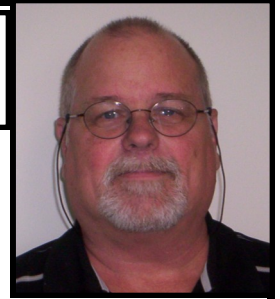
The following is a listing of Grant County's 2013 observed holidays. The Public Offices are generally closed on these dates. However, please review the employee handbook for specific policies regarding holidays and holiday pay for your department.

New Year's Day.....	Tuesday, January 1, 2013
Friday Afternoon before Easter.....	Friday, March 29, 2013
Memorial Day.....	Monday, May 27, 2013
Independence Day.....	Thursday, July 4, 2013
Labor Day.....	Monday, September 2, 2013
Veteran's Day.....	Monday, November 11, 2013
Thanksgiving Day.....	Thursday, November 28, 2013
Christmas Eve.....	Tuesday, December 24, 2013
Christmas Day.....	Wednesday, December 25, 2013



The New Year's Day holiday for the year 2014 will be Wednesday, January 1, 2014.

Dana's Desktop



by Dana C. Andrews, IT Technician

Most computer articles lately are scary things. Hacking, viruses, cyber-worms (shudder!), even the possibility that our country may be thrown into electronic chaos because the magnetic poles are going to flip (Dec 21st??). My, how all our lives have changed. But, is having a computer (including 'smart phones') only a bad thing? Here is a clip from a news story that talks about the double-edge sword of technology.

FACEBOOK - The world's largest social network is no stranger to instances of cybercrime. The most common ones are so-called phishing attacks; attempts to trick users into divulging their personal details such as passwords or payment information. Computer security experts have warned users to be careful over how much personal information they share on the service, and to consider carefully their privacy settings. However, Facebook has also been used effectively to fight crime. Scotland's Lothian and Borders Police trialled a scheme in 2011 to allow people to report criminals via the site, while in India, Delhi Traffic Police's Facebook page is a popular destination for angry motorists keen to upload evidence of dangerous driving.

This month Grant County made property tax bills viewable online. This year local residents gained the ability to view or record their real estate documents and vital records, and of course for the last couple of years, pay their taxes online as well as see tax information and parcels maps. Certainly the county website continues to be a useful source of information and forms. Never has county business been so convenient, user friendly to the busy, and more importantly, accessible to those who are mobility bound.

I have also noticed that in the last year personal sharing online (with photos!) has really taken off. Personally I have never felt as connected to my grand-children as I do now. Not only do I see their (and their friends) pictures, hear of their profound thoughts, find out about the latest music, see where teen fashion is, or learn that such-n-such is a two-timing so-n-so, but also get to communicate to them in a manner they seem to hear better. I think we know each other better these days.



The world we live in was changed with the printing press, then telegraph, radio, telephone, movies, and television. But never have we been as interactively connected to each other as we are now. Talk about it being a new world; each one of us these days exists to some extent in a virtual world, living a hybrid of realities. Sadly there are bad people in virtual space as there are in real life. Something that is a challenge to us right now until technology learns how to deal effectively with them.

It is my and the IT department's pleasure to work with each and every one of you on this journey of technical adventures in the new world. You can always email helpdesk@co.grant.wi.gov with questions as well as report any performance issues.



Service Anniversaries

(5 year increments)

Marilyn Pierce (Register of Deeds Office), 30 years on January 4th
Debra Schmidt (Orchard Manor), 30 years on March 1st

Darla Adams (District Attorney Office), 20 years on January 4th

Travis Klaas (Sheriff Dept.), 15 years on February 2nd
Earl Anderson (Highway Dept.), 15 years on March 19th
Andrew Fritz (Highway Dept.), 15 years on March 30th

Lois McCann (Orchard Manor), 10 years on March 4th

Jerry Vesperman (Sheriff Dept.), 5 years on January 2nd
Sheila Place (Orchard Manor), 5 years on January 25th
Carol Hughey (ADRC), 5 years on February 20th
Andrea Benish (Social Services), 5 years on March 3rd
Julie Friederick (Social Services), 5 years on March 3rd
Debra Reynolds (Orchard Manor), 5 years on March 11th

***Congratulations on reaching
these milestones! Thank you.***





Winter Word Find



I	R	S	C	A	R	V	E	S	I	N	L	Y	T	F	G	R
E	C	A	N	R	U	F	E	N	A	T	R	H	R	L	E	T
R	N	R	G	O	E	I	H	O	E	E	G	E	O	A	N	N
E	S	O	N	C	W	R	T	W	P	I	E	V	R	E	L	N
W	N	L	I	S	R	E	A	P	F	Z	E	M	G	Y	S	H
O	O	D	T	T	T	P	I	L	E	S	U	N	W	S	E	A
L	W	O	A	K	U	L	L	O	H	F	I	I	N	T	K	T
B	M	A	K	I	S	A	A	W	F	L	A	O	D	E	A	S
W	A	I	S	S	B	C	C	S	E	O	W	S	L	K	L	O
O	N	O	T	W	E	E	D	V	K	B	L	S	T	N	F	R
N	T	H	O	T	C	H	O	C	O	L	A	T	E	A	W	F
S	G	N	I	R	E	H	T	A	G	Y	A	D	I	L	O	H
S	S	H	C	M	S	N	R	A	S	A	H	W	O	B	N	C
V	W	O	R	O	A	D	S	A	L	T	N	S	E	F	S	O
S	L	E	D	D	I	N	G	I	S	Y	A	L	E	D	L	Z
D	R	D	S	N	O	W	D	A	Y	S	D	S	A	T	I	Y
B	B	T	G	N	I	I	K	S	T	R	O	F	W	O	N	S

Blankets
Caution
Coats
Cold
Cozy
Delays
Earmuffs
Fireplace
Freeze



Frost
Furnace
Gloves
Hats
Holiday Gatherings
Hot Chocolate
Ice
Mittens
Road Salt



Scarves
Shoveling
Sidewalk Salt
Skating
Skiing
Sledding
Slippery
Snow
Snow Blower



Snow Days
Snow Fort
Snowball Fight
Snowboarding
Snowflakes
Snowman
Snowplows
White

