



Life Changes Call for Taking Action on Your Insurance Coverage

Life changes, otherwise known as special qualifying events, allow employees to add and drop insurance coverage within a 30 day window of when the changes occur. **All you need to do is bring in documentation of the life change, and fill out the required paperwork.** Some examples of life changes are marriage, birth of a child, divorce, termination of a spouse's employment, or a spouse's new employment with benefit eligibility. **Documentation of the life change is what you must present.**

Seem confusing? Consider these examples:

Say you have a baby. If you want your new baby to be covered under your insurance, you or a family member will need to bring in a mother's copy of the birth certificate to the Finance Office, and then fill out an enrollment form to add the child.

Dropping someone from your insurance also requires legal documentation. In the instance of divorce, bring in the legal divorce decree, and come into the Finance Office and fill out the required paperwork.

In the case of dropping a spouse from the insurance because he/she has gained new employment with a benefits package, bring in proof that the spouse is eligible to receive benefits, and then fill out the required paperwork to drop the coverage.

In the unfortunate event that a spouse loses their employment and needs to come on your insurance, bring the proof of termination in to the Finance Office, and fill out the required paperwork.

DON'T FORGET: If you do not bring in proof of your life change within 30 days, your special enrollment period will close, and you will not be able to make the change.

Questions? We can help: 731.364.5429.

Attention Teachers: Make Changes for Summer Payroll Before May 18, 2012



All changes for June, July, and August payrolls must be submitted by May 18, 2012. This includes money you want withheld from your check, alternate bank account information, or any tax withholding. You can print the form online at: www.weakleycountyttn.gov/finance_forms.html, and click on 'Direct Deposit Form'. Then, drop the form by the Department of Finance in Dresden. Feel free to call us with questions at 364.5429.

Teachers:
Thank you for another great school year!
Have a wonderful summer,
Shawn Francisco,
Director of Finance

Considering Retirement: Starting the Future Now

Have you thought about retirement? As a popular topic these days, there may be some things about retiring that you didn't know.

Did you know that you can retire with full benefits once you are vested with 30 years of service, regardless of your age? You can also retire at age 60 and vested with full benefits, no matter your years of service. Being vested means that you have been a working member with the TCRS program for at least 5 years.

One little known fact is that accumulated sick time can add up to additional time towards your retirement. For example, if you have a 10-month contract, and you have 200 sick days built up, you can actually retire a year early with full benefits. 11-month contracts require 220 sick days, and a 12-month contract requires 240 days. This is a great feature that many people do not know about.

What about early retirement? You can retire early at age 55 and vested with a reduction factor applied to your monthly benefit. Some members are also eligible to retire after 25 years of service with a reduced monthly benefit.

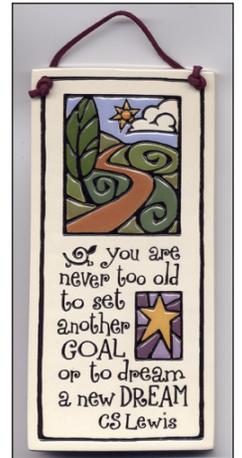
So...where to start? First things: Make sure you have your correct years of service. Substitute teaching and/or working in different school districts counts towards your years of service. Then, make sure your beneficiary is up-to-date. This is often forgotten, but it is very important.

Next, read Retirement: A New Beginning, which is a guide to retirement provided by TCRS. You can find the link to this on the county website retirement page: www.weakleycountyttn.gov/retirement.html.

While you are on the retirement page, print out the Retirement Checklist. This is a 12 month checklist that covers all of the things you need to have in order when going through the retirement process.

TCRS has tried to make the transition into retirement as easy as possible. Take advantage of some of the options TCRS offers.

Questions? Set up an appointment with us! Call 731.364.5429.





Making the Most of Your Money: Are You Utilizing your Health Insurance Resources?

Many people pay for premiums for insurance every pay period, but rarely need to see a physician. Did you realize that there are many resources included in your insurance package aside from going to the doctor? Here is a compiled list of included resources available to everyone with state group insurance.

- Employee Assistance Program - A no-cost, confidential program that provides you with help in maintaining life's challenges such as family/relationship problems, work conflicts, depression, anxiety, financial and legal matters, drug and/or addiction problems, caring for children or aging parents and much more. Watch informative webinars, get helpful tips and emails, and download the mobile app to get it on the go. 24/7 availability, the ParTNers for Health EAP provides up to 5 counseling sessions per problem at no cost: www.Here4TN.com
- ParTNers for Health Website - A huge amount of relative information to help you live a healthier, better life. Download health education guides, take health quizzes, use a clickable "Symptom Checker", and use the "Smart Decisions" section to help you decide on medical tests, surgeries, treatments, or other issues. Call the 24/7 nurse line for free advice or concerns.

www.partnersforhealthtn.org, Nurse Line: 1-888-741-3390

Utilize your resources; they can enrich your life.



Employee Assistance Program Presents: Email Etiquette 101



Email is one the most popular ways for us to communicate at work. When using email, cues from voice tone and body language are absent, leaving email messages subject to misinterpretation. Here are basic guidelines to help convey electronic messages more effectively.

- Use your subject line - Always indicate a subject for your message. Recipients often scan the subject line first to decide which messages to open and which to trash.
- **Be concise - Write only what is essential.** If possible, keep your messages to one screen. If you get a reputation for sending multiple, excessively long and elaborate messages, you run the risk of having your emails sent directly to the deleted box.
- Email is never private - Think carefully before you write or send a message. Once you hit the send button, you have no control over where your message will end up, or to whom it may be forwarded.



Now and Then Zen: "Learning the 80/20 Principle"

Being healthy does not just mean that you have health insurance and see the doctor once a year. Many in the workforce today would agree that there is a strong connection between worker physical and mental health and productivity. It is very hard to concentrate when the mind is in overload with the always extending list of errands, chores, stresses, and daily tasks. From time to time, this section of the newsletter will be devoted to sharing tips taken from Dr. Rachel Brown, a family physician practicing out of Brevard, North Carolina.

Most things in life are trivial. Few things are vital. The trivial seem to somehow outweigh the vital, 80/20. Have a serious discussion with yourself and those around you about what it is in life that you spend a lot of time doing with little return. **What truly important activity would you love to do more often?** Perhaps it is something seemingly simple, such as more time with the family.

Work time is not as important as family time - no matter what your job may be. Working on important compelling projects at work is better than counting paper clips. Once you identify what is important, make a plan to drop the trivial and focus your attention and actions on the vital few. Remember: life is precious!

- Go easy on the punctuation - Let your words, not your punctuation, convey your message. Including dozens of exclamation points at the end of a sentence is not necessary. Another common style pitfall to avoid is sending email messages USING ALL CAPS; it signifies shouting.
- Don't forget to spell check - Using email does not give you an excuse to be sloppy. Take a few extra seconds to proofread your message before hitting the "send" button.
- Maintain "threads" - If you are responding to a message, don't start a brand new email message. This breaks the link, called a "thread". The correct thing to do is to "reply". This is not only easier, but it will help maintain the subject being discussed in the email.
- Use attachments sparingly - Attachments not only clog up your recipient's inbox, but they are also the most common culprits for transmitting computer viruses. Where possible, simply copy and paste the relevant text into the email.