



The County **BEAT**

Bringing Employees Answers Today

2009 Health Insurance Rates

Board of Education Employees

The premiums did not increase for 2009.

	Employee Share	County Share	Total
Cigna Health Care Single	\$105.52	\$316.57	\$422.09
Cigna Health Care Family	421.23	632.28	1053.51
Blue Cross Blue Shield Single	115.14	345.42	460.56
Blue Cross Blue Shield Family	459.59	689.87	1149.46

General Fund and Highway Department Employees

The premiums increased by 4% for the PPO and POS plans.

	Employee Share	County Share	Total
Cigna Health Care Single	\$129.40	\$388.14	\$517.54
Cigna Health Care Family	516.70	775.44	1292.14
Blue Cross Blue Shield Single	134.64	403.91	538.55
Blue Cross Blue Shield Family	537.74	807.00	1344.74
Blue Cross Blue Shield Single (Limited)	87.36	262.10	349.46
Blue Cross Blue Shield Family (Limited)	348.92	523.66	872.58

2009 Insurance Changes

PPO	Annual medical deductible	Increase to \$950 per individual and \$875 family
	Annual medical out-of-pocket maximum (in-network)	Increase to \$1,350 per individual and \$2,700 family (in-network); \$4,050 per individual and \$8,100 family (out-of-network)
	Emergency room use	Increase to \$75 per visit
	Prescription drug	Increase to \$25 preferred brand and \$50 for non-preferred brand
	Annual pharmacy copay maximum	Increase to \$1,620 per individual
	Diabetic supplies (strips, lancets, syringes)	Coinurance waived when using in-network provider
	Diabetic prescription drug (oral and insulin)	Copay waived for generic and preferred brand when using in-network provider; \$50 for non-preferred brand
POS	Physician office visit (in-network)	Increase to \$25 copay general; \$30 copay specialist
	Maternity (in-network)	Increase to \$25 copay general; \$30 copay specialist
	Chiropractic care	Increase to \$25 copay
	Emergency room use	Increase to \$75 per visit
	Prescription drug	Increase to \$25 preferred brand and \$50 for non-preferred brand
	Diabetic supplies (strips, lancets, syringes)	Copay waived when using in-network provider
	Diabetic prescription drug (oral and insulin)	Copay waived for generic and preferred brand when using in-network provider; \$50 for non-preferred brand
PPO LTD	Emergency room use	Increase to \$75 per visit
	Diabetic supplies (strips, lancets, syringes)	Coinurance waived when using in-network provider
	Diabetic prescription drug (oral and insulin)	Coinurance waived for generic and preferred brand when using in-network provider

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SPOTLIGHT ON EMPLOYEES



George Riddle Jr. retired from driving a bus on September 30, 2008. Thank you for your many years of service to Weakley County.



Jason Hypes was named Deputy Director of Emergency Management on July 1, 2008. Welcome to the staff of Weakley County.

Weakley County
Department of Finance
8319 Highway 22 Suite B
Dresden, TN 38225
Shawn Francisco,
Director of Finance

Use Cash and Expenses get Slashed

Stores offer discounts for using their credit cards because they know you will spend more. The reason is psychological. When you see cash leave your wallet, the pain of parting with it is instantly felt. Swiping a credit card postpones the pain and the emotional cost. To empower your ability to cut costs more easily, try using only cash for everything for two weeks. Research demonstrates that you will spend 12 to 18% less on everything from lunch to checkout counter impulse purchases.

Reap the Benefits 10/2008

Top Cold and Flu Busters

The common cold or flu can run you down for weeks. And the worst part is that life doesn't stop while you're home. Upward of one billion colds plague Americans from October to March each year. But you don't have to be one of them. Try these 10 tips and see if they help.

1. Don't Touch
2. Wash Up
3. Stop Stressing
4. Drink Eight Glasses of Water
5. Eat Well
6. Vitamins A, C, and E
7. Minerals-Zinc
8. Get Fit
9. Sound Sleep
10. Get Vaccinated

www.lifescrypt.com

Spotlight on District 5



Dick Phebus was elected to the Weakley County Commission in 1988. He currently serves as Chairman of the Weakley County Commission and the Finance, Ways, and Means Committee. He also serves on the HEED, Rules and Financial Management Committees. He represents the citizens of Martin, where he resides with his wife Nita. They have two children, Jay and Kelly and three grandchildren.

A FUNNY FOR YOUR DAY



View other comics @ www.msnbc.com

Questions and Answers

If any employee has questions they would like addressed in future newsletters, please forward them to franciscos@k12tn.net.

Q: How and when can I change my direct deposit information?

A: The Department of Finance will need a new direct deposit authorization form completed 7 days prior to the payroll date. The authorization form may be obtained at the Department of Finance or on-line at the County's website. If you are a Weakley County Schools' employee, remember, before making any changes to your accounts in the summer months to contact the Department of Finance to insure that your payroll has not been processed. It is best to try to avoid making any changes to your account during the months of July and August.

Visit the county website at www.weakleycountyttn.gov