



The County BEAT

Bringing Employees Answers Today

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SPOTLIGHT ON EMPLOYEES



Hoyt Dilday began working for the Weakley County Highway Department as a dump truck driver in July 1974. He has one daughter and three grandchildren. He is a member of Davis Memorial Baptist Church. He currently resides in Dresden, TN.



Mary King began working for the Weakley County School System in August 1978 as an educational assistant with extended resource students. She has been married to her husband Neil for thirty-five years. They have three children: William, Deanna, and Kristy and three granddaughters: Taryn, Alyssa and Aubrey.

Weakley County
Department of Finance
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Shawn Francisco,
Director of Finance

Refused Insurance?



This year the Annual Enrollment Transfer Period will include an Open Enrollment. AETP is the time when employees can choose which insurance they want for the coming year. **This year's enrollment period will be from September 15 through October 11, 2010.** On August 31, 2010 the State of Tennessee Benefits Administration will mail to your homes more information including a DVD and an Enrollment Kit. The Department of Finance will host health insurance information meetings as outlined below. These meetings are not mandatory, but all employees are encouraged to attend and bring your spouse. Please bring your enrollment kits as well.

Tuesday, September 7, 2010	11:30 a.m. - 12:30 p.m.	Central Office/Principals
	3:30 p.m. - 4:30 p.m.	Dresden K-8, Dresden High and Adult Education Center
Wednesday, September 8, 2010	11:30 a.m. - 12:30 p.m.	Government
	3:30 p.m. - 4:30 p.m.	Gleason, Greenfield and Sharon
Thursday, September 9, 2010	11:30 a.m. - 12:30 p.m.	Government
	3:30 p.m. - 4:30 p.m.	Highway Department
Monday, September 13, 2010	3:30 p.m. - 4:30 p.m.	Martin Elen, Martin Primary Martin Middle and Westview

Then Get it Now!

Open Enrollment will let active employees and their dependents enroll in insurance even if they did not join when they first came to work. **Here is some new information about Open Enrollment for employees who are eligible for insurance but not enrolled.**

The Insurance Committees that set policy for the State Group Insurance Program, that Weakley County is a member of, voted to hold an Open Enrollment this fall. This means that eligible active employees and eligible dependents of the Local Governments and Local Education Agencies can enroll in the health care plans. This is true even if they have turned down coverage in the past. They can also enroll their spouses and children.

Adults who did not enroll when they first came to work **will pay a late applicant fee. The fee must be paid** each month from the time they enroll through December 2013. This will be in addition to their monthly premiums. Adults who join the State Group Insurance Program through Open Enrollment will have a pre-existing condition exclusion of up to 12 months. This is for a health problem a person had before the date that a new insurance policy starts. This will not be true if they can show that they have had other health insurance (creditable coverage) in the past 63 days.

There are special rules for dependent children up to age 26. They will not pay a late applicant fee. The pre-existing condition exclusion will not apply to them. If they do not have the state's medical insurance anymore because of their age they can re-enroll for coverage which will start in January without paying the late fee. The 12 month pre-existing condition exclusion will not apply to them.

Price lists for Local Education and Local Government plan premiums and late applicant fees are now available. These rates can be found at www.weakleycountyttn.gov.

Visit the county website at www.weakleycountyttn.gov

Years ago, a 10-year-old boy approached the counter of a soda shop and climbed on to a stool. "What does an ice cream sundae cost?" he asked the waitress.

"Fifty cents," she answered.

The youngster reached deep in his pockets and pulled out an assortment of change, counting it carefully as the waitress grew impatient. She had "bigger" customers to wait on.

"Well, how much would just plain ice cream be?" the boy asked.

The waitress responded with noticeable irritation in her voice, "Thirty-five cents."

Again, the boy slowly counted his money. "May I have some plain ice cream in a dish then, please?" He gave the waitress the correct amount, and she brought him the ice cream.

Later, the waitress returned to clear the boy's dish and when she picked it up, she felt a lump in her throat. There on the counter the boy had left two nickels and five pennies. She realized that he had had enough money for the sundae, but sacrificed it so that he could leave her a tip.

The moral: Before passing judgement, first treat others with courtesy, dignity, and respect.

Adapted from A Lifetime of Success

Pat Williams

Fleming H. Revell

contin from 7 Secrets...

like elance.com and guru.com to get a sense of what you can earn for part-time consulting work.

6. Nothing is more inspiring than your mistakes.

The Trick: Make a habit of reviewing your expenses periodically. Mint.com makes it easy to do. Or a simple log will work.

7. You can be totally absent-minded about saving.

The Trick: Sign up for your 401(k) to get pretax money taken out of your paycheck automatically, but don't stop there.

Nudge up your 401(k) contribution the day you get a raise. If you never see the money you won't miss it. *Money 8/2010*

HEALTH INSURANCE QUICK REFERENCES



BlueCross BlueShield Customer Service Number:	1-800-558-6213
BlueCross BlueShield Website (Select Network "S"):	www.bcbst.com
CIGNA Health Care Customer Service Number:	1-800-244-6224
CIGNA Health Care Website (Select Open Access Plus):	www.cigna.com
CVS Caremark Customer Service Number:	1-877-522-8679
CVS Caremark Website:	www.caremark.com
Delta Dental Customer Service Number:	1-800-223-3104
Delta Dental Website:	www.deltadentaltn.com
Assurant Employee Benefits Customer Service Number:	1-800-443-2995
Assurant Employee Benefits Website:	www.assurantemployeebenefits.com
PartNers for Health Call Center Number:	1-866-741-6464
PartNers for Health website:	www.partnersforhealthtn.gov

Questions and Answers

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

Q: Will vision coverage be offered as part of the new plan design?

A: No. The current vision benefits offered by CIGNA will not be available with either BlueCross BlueShield or CIGNA in 2011.

Q: I am enrolling in the Partnership PPO. Where can I get the physical form to take to my doctor? Do I have to wait for it to have my annual physical?

A: The required form will not be available until January. Go ahead and schedule your physical now. Have your doctor measure your height, weight, blood pressure, cholesterol levels and blood sugar levels. Then, ask your doctor to complete the form when it becomes available.

Q: Will my current doctor(s) be in both PPO networks?

A: You can find out if your providers are in the networks, as follows:

1. Search for your 2011 providers online through the carriers' websites:
 - a. [BlueCross BlueShield of Tennessee](#) (select Network S)
 - b. [CIGNA](#) (select Open Access Plus)
2. Call the PartNers for Health Call Center beginning August 15, 2010. Representatives can research your options.

**PARTNERS
FOR HEALTH**

**CVS
CAREMARK**