

# Dickinson County Courthouse Newsletter

February 15, 2015



## Let's talk about the County Benefits:

What are all the benefits currently offered to the Dickinson County employees and where do you find out more about them. Starting with this newsletter, all the current benefits will be listed here and then each newsletter thereafter will have a more detailed explanation about that benefit.

First of all, if you are looking for more information about any one of these, please stop by the Auditor's office. That office can give you a better explanation of the benefit and help you get enrolled if you are interested.

*So what are the benefits offered in Dickinson County?*

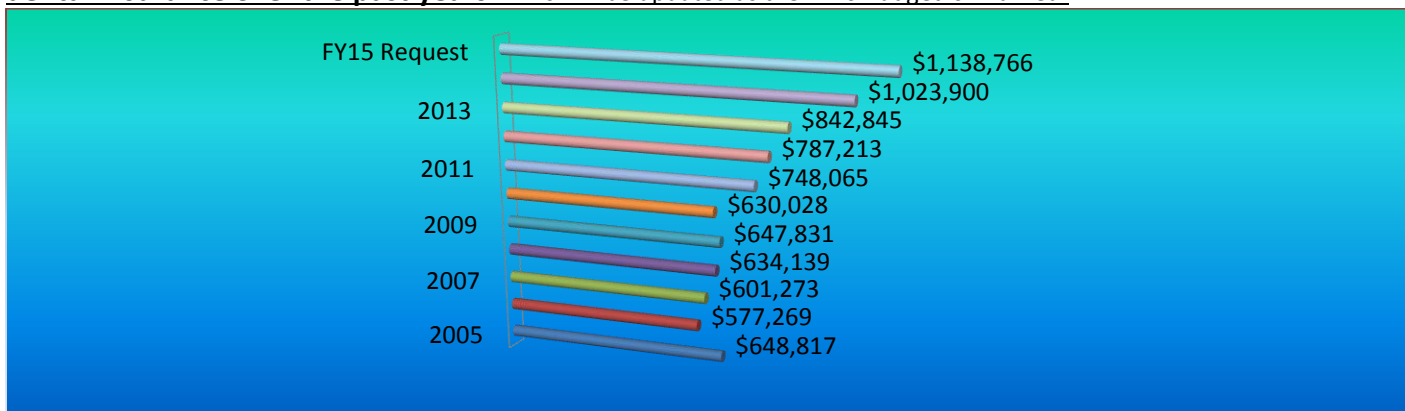
- Health Insurance – Blue Cross/Blue Shield through Iowa Association of Counties (ISAC)
- Dental Insurance – Delta Dental
- Retirement benefit – Iowa Public Employee Retirement System (IPERS)
- Deferred Compensation Plan – Nationwide through National Association of Counties
- Advantage Flex Plan- pretax offerings
- Personal Accident Insurance Program through Iowa Association of Counties (ISAC) - for those electing to take County Health Insurance
- Voluntary Accident Insurance Plan – CHUBB Group offered through Iowa Assoc, of Counties – paid for by the employee
- Cancer Insurance – Short Term Disability & Hospitalization through AFLAC
- Cancer Insurance through American Heritage

For this newsletter, let's talk details about the County Health Insurance. What it is. How much it costs. How it is interrelated to the County Wellness Program.

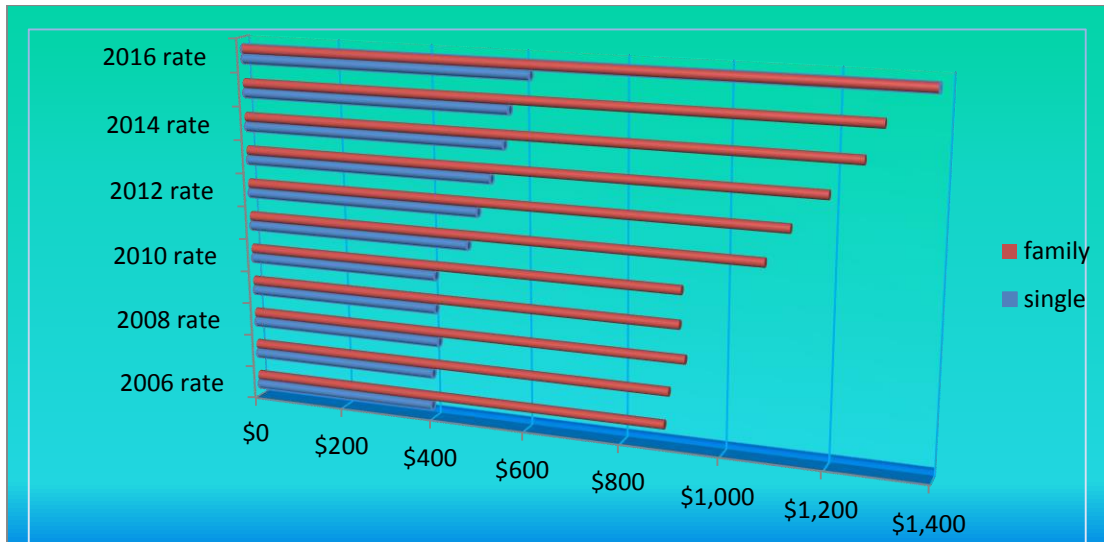
Dickinson County has participated in the ISAC Blue Cross/Blue Shield Health Insurance program since 1982. There are currently 23 counties participating in the ISAC Health Insurance program. This makes a much larger pool of members than if the County offered Health insurance on its own.

Over the past 10 years however, the rates for the plan that Dickinson County purchases has increased by over 56% for both Family and Single. In order to help with the rising cost of insurance, the Iowa Association of Counties started up a Wellness Program for the Counties. The Wellness program was designed to help reduce the insurance rates for the counties but is dependent on EMPLOYEE participation in each respective County's Wellness program. Dickinson County's Wellness Program plays a very important part each year in the determination of the county rates! YOU play a very important part in the COST to the taxpayer for YOUR health insurance. This year there was discussion in the Assessor's Conference Board (the board that governs the Assessor's office) about employee premiums being tied to participation in the County Wellness Program. Currently an employee taking the single policy pays \$0 of the \$614 per month for that policy and an employee taking the family policy pays \$178 of the \$1,379 per month of the family premium. The taxpayers pay the rest of the cost.

**Below is a chart of the costs to Dickinson County for health & dental insurance over the past years.** This will be updated as the FY16 Budget is finalized.



**Here is a chart of the premium rates/mo. over the past 11 years** (these are the straight monthly rates for health insurance without the self-funding or administration costs added):



For FY16, the estimated annual health and dental **BENEFIT TO THE EMPLOYEE** with all self-funding costs and wellness reductions included is:

**Single benefit = \$10,117.32**

**Family benefit = \$17,011.32**

Because Wellness participation plays such an important role in keeping the premium rates down, please participate in those programs! **REST & REHYDRATE** is the current Wellness Program/Activity being offered. Below is the number of participants this past calendar year:

**OVERALL PARTICIPATION**

**86 ELIGIBLE EMPLOYEES**

**(BASED ON WELLMARK INSURANCE CONTRACTS AS OF JANUARY 1, 2014)**

**54 EMPLOYEES PARTICIPATED AT SOME LEVEL IN 2014**

**63% PARTICIPATION RATE**

**Recipe of the month:**



**Apple Pie, one slice at a time** (not necessarily a wellness recipe but at least these are small pieces of pie)

- 1 small Granny Smith apple, peeled, cored, cut into 8 (1/2 inch) slices
- 3 tablespoons butter, melted
- 1 can (8oz) refrigerated crescent dinner rolls
- 1/3 cup of packed brown sugar
- 1 teaspoon apple pie spice

Heat oven to 375 degrees – line a cookie sheet with cooking parchment paper.

In a small bowl toss apple slices in the melted butter and set aside

Separate the crescent dinner roll dough into 8 triangles

Mix the brown sugar and apple pie spice together and divide evenly and place 1/8<sup>th</sup> on each triangle.

Top each triangle with one apple slice and wrap dough around apple slice.

Place on cookie sheet, brush with remaining butter and bake for 10 to 12 minutes until crescents are a deep golden brown and apples are softened. Cool about 5 minutes before serving.

## February Spotlight:



**Get to know more about those who work in the Dickinson County Courthouse!**

Find out more about this little boy in the March issue. In the meantime, can you guess who this is?

How about a wellness motivational saying for this month! It could just be true!

***“You’re not going to get the butt you want by sitting on it.”***

Unknown