

Dickinson County Courthouse Newsletter

October 15, 2015



Let's get to know those that work in the Courthouse!

The September Newsletter featured the picture of the little boy to the left. Did you guess Andy VanScheper?

The following is a little personal information provided by Andy.

Start date with Dickinson County: January 15, 2012

Where born: Rock Valley, Iowa

Places Lived: Hull, Arnolds Park, Emmetsburg & Spirit Lake

Hobbies, talents, special interests: Hunting, Fishing and Computer gaming

Favorite Travel Spots: Cancun, Mexico

Favorite Food: Steak

Least Favorite Food: Polska Kielbasa

If I were stuck on an island, I would bring (3 things): Survival knife, pot to boil water & a satellite phone to for help.

Something Few Know about me: I have a 100% Dutch ethnicity

Favorite thing to do in Dickinson County: Hunting

Favorite Recipe:

Home-style Turkey, the Michigander Way

Ingredients

- 1 (12 pound) whole turkey
- 6 tablespoons butter
- 4 cups warm water
- 3 tablespoons chicken bouillon
- 2 tablespoons dried parsley
- 2 tablespoons dried minced onion
- 2 tablespoons seasoning salt

Directions

1. Preheat oven to 350 degrees F (175 degrees C). Rinse and wash turkey. Discard the giblets or you can add these to pan if these are anyone's favorites.

2. Place turkey in a Dutch oven or roasting pan. Separate the skin over the breast to make little pockets. Put 3 tablespoons of the butter on both sides between the skin and breast meat. This makes for very juicy breast meat.
3. Combine the water with the bouillon, and sprinkle in the parsley flakes and minced onion. Pour over the top of the turkey. Sprinkle seasoning salt over the turkey.
4. Cover with foil and bake in preheated oven for 4 to 5 hours. For the last 45 minutes or so, remove the foil so the turkey will brown nicely.

Andy's favorite motivational quote:

Gun control requires concentration and a steady hand.

- John Wayne

Dickinson 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 the February newsletter, all the current benefits will be listed here and then each newsletter thereafter will have a more detailed explanation about at least one benefit. **For any additional information about these benefits, please stop by the Auditor's office.**

- Health Insurance – Blue Cross/Blue Shield through Iowa Association of Counties – featured in the February 2015 issue
- Dental Insurance – Delta Dental – featured in the April 2015 issue.
- Retirement benefit – Iowa Public Employee Retirement System (IPERS) – featured in this issue.
- Deferred Compensation Plan – Nationwide through National Association of Counties – featured in the March 2015 issue.
- 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 Association of Counties – paid for by the employee
- AFLAC Insurance program
- **Cancer Insurance through Allstate.**

Cancer Coverage provided by Allstate for Dickinson County employees:

This benefit is a Dickinson County employee benefit and is paid for by the employee. Allstate cancer coverage provides cash benefits for cancer and 20 other specified diseases and can help cover the cost of specific treatments and expenses as they happen.

Allstate cancer coverage offers you and your family 24/7 protection.

Here is what you get:

- Coverage for Cancer and 20 other specified diseases.
- Benefits that are paid in addition to any other insurance you may have, and as cost are incurred for treatment.
- Can be used for non-medical expenses health insurance might not cover.
- Guaranteed renewable for life, subject to change in premiums by class.
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts.

For additional information, please contact the Dickinson County Auditor's office.

Dickinson County Health Insurance/

Affordable Care Act Cadillac Tax:

Though regulations are not determined YET, here is some of the information Dickinson County has regarding this tax. The **Cadillac tax** was created as part of the Affordable Care Act. *Starting in 2018, employers pay a 40% tax on costs of health plans that are above \$10,200 per individual and \$27,500 for family coverage.*

What it is/fee	Permanent, non-deductible, annual tax beginning in 2018 on high-cost employer-sponsored health coverage.
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duration	
Purposes	<ul style="list-style-type: none"> • Reduce tax preferred treatment of employer provided health care • Reduce excess health care spending by employees and employers • Help finance the expansion of health coverage under the Patient Protection and Affordable Care Act (PPACA)
Amount	<ul style="list-style-type: none"> • The tax is 40% of the cost of health coverage that exceeds predetermined threshold amounts. • Cost of coverage includes the total contributions paid by both the employer and employees, but not cost-sharing amounts such as deductibles, coinsurance and copays when care is received. • For planning purposes, the thresholds for high-cost plans are currently \$10,200 for individual coverage, and \$27,500 for family coverage. • These thresholds will be updated for 2018 when final regulations are issued and thereafter indexed for inflation in future years. • The thresholds will also be increased: • If the majority of covered employees are engaged in specified high-risk professions such as law enforcement and construction, and • For group demographics including age and gender. • For pre-65 retirees and individuals in high-risk professions, the threshold amounts are currently \$11,850 for individual coverage and \$30,950 for family coverage.

How it works: Examples based on current threshold amounts

Single-only coverage

A \$12,000 individual plan would pay an excise tax of \$720 per covered employee:

\$12,000 - \$10,200 = \$1,800 above the \$10,200 threshold

\$1,800 x 40% = \$720

Family coverage

A \$32,000 family plan would pay an excise tax of \$1,800 per covered employee:

\$32,000 - \$27,500 = \$4,500 above the \$27,500 threshold

\$4,500 x 40% = \$1,800

Right now Dickinson County is very close to the maximum on the single policy and it is predicted that by 2018 that the County will be over the \$10,200 limit for that policy. That is without adding in any of the applicable types of coverage that are likely to be included:

Applicable types of coverage

- Insured and self-insured group health plans (including behavioral, and prescription drug coverage)
- Wellness programs that are group health plans (most wellness programs)
- Health Flexible Spending Accounts (FSAs)
- Health Savings Accounts (HSAs), employer and employee pre-tax contributions*
- Health Reimbursement Accounts (HRAs)*
- Archer Medical Savings Accounts (MSAs), all pre-tax contributions*
- On-site medical clinics providing more than de-minimis care*
- Executive Physical Programs*
- Pre-tax coverage for a specified disease or illness
- Hospital indemnity or other fixed indemnity insurance
- Federal/State/Local government-sponsored plans for its employees
- Retiree coverage
- Multi-employer (Taft-Hartley) plans

*As indicated by IRS notice issued on February 23, 2015 and subject to future regulatory clarification.

In a nutshell, Dickinson County is facing a federal penalty because it offers its employees health care plans that are deemed by the Affordable Care Act to be considered too affordable or of the Cadillac version. There will be more information coming out in upcoming newsletters.

October Spotlight:

Get to know more about those who work for Dickinson County!



Find out more about this County employee in the November issue.

In the meantime, can you guess who this is?