



Health & Safety

Rutherford County Ins.

Oct - Dec 2009

Health Insurance

2010 Open Enrollment:

Open Enrollment will be Oct 15th - Nov 30th. Be sure to attend a meeting near you!

Additional Information: View the 2010 Open Enrollment Guide at the insurance web page, located under the Employee Benefits tab.

www.rutherfordcountyttn.gov/insurance

Safety

- Preventing Strains & Sprains
- Quarterly Safety Award

Points of Interest this Quarter:

Monthly Safety Flashes
Quarterly Safety Committee Meeting

Did You Know

Only 2% of all accidents are truly accidental. The other 98% are caused by human error.

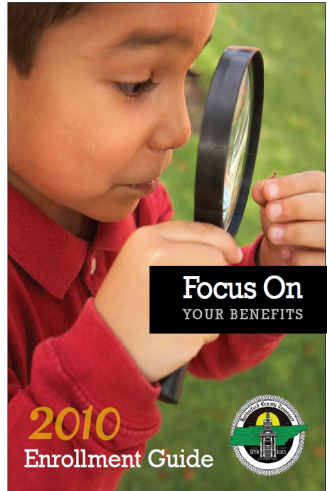
Safety Quote

"Your "Safety Is My Business"

The Lighter Side



2010 Open Enrollment



It's time to review and select your benefits for the upcoming year.

Annual enrollment is:
October 15-November 30.

Get a closer look at your 2010 benefit options and learn more about these changes by attending an enrollment meeting at your location. Look for posters with meeting dates and times.

What's new for 2010?

Critical illness, cancer and accident insurance will now be offered through Allstate.

Short-term disability will be offered through Reliance Standard.

Employee contributions will increase for Medical Option 1 and Dental Option 2. Additional employee rate changes will be effective because employee contribution tiers will go from two (single and family) to four:

1. Single
2. Employee+spouse
3. Employee+children
4. Family

Medical options 1 and 2 will have the following changes:

- Annual out-of-pocket maximum will increase by \$250.
- Emergency room copay will increase to \$250; however, the copay is waived if a true emergency.
- Lifetime maximum benefit per person will increase to \$5,000,000.
- Pharmacy annual out-of-pocket maximum will increase to \$1,250.

Mental health and substance abuse treatment will no longer have separate coverage limits (e.g., number of days/visits). Care will be covered in the same manner as other medical conditions.

The vision plan will now be administered by CIGNA. Benefits will be similar to last year's.

AmeriFlex will replace SDS as flexible spending accounts claims administrator.

CareHere clinics will now have a no-show charge of \$25, with one free missed appointment.

CareHere Spot Light

Employees enrolled in Option 1 & 2 can receive free medical care at one of five locations. Option 3 participants can use the clinics free for preventive care and for a \$50/visit copay for non-preventive care. They also offer a free Health Risk Assessment that can be used help you identify any health risk.

Visit www.CareHere.com or call 1-877-423-1330 for appointments hours, locations, directions & other information.

Preventing Strains & Sprains

Be sure to complete this quarters safety training at:

<http://www.rutherfordcountyttn.gov/insurance/training.htm>

The objectives of this quarter's safety training is to become familiar with hazards in your work areas that lead to strains and sprains. Once you become familiar with these risk factors and/or hazards, then you will be able to apply safety measures that can reduce your chances of being injured.

Additional information can be found in the training outlined as followed:

- How Strains & Sprains Occur
- Identify Risk Factors/Hazards
- Reduce the Risk
- Key Prevention Steps
- Apply Safety Thinking



Rutherford Co. Safety Award

Rutherford County is committed to providing a culture of employee safety. Many employees have stepped forward and distinguished themselves by joining the County's efforts and have gone above and beyond what has been asked of them. The Rutherford County Safety Award was designed to recognize and acknowledge County employees who play an important role in establishing a safety culture in their work centers. We would like to recognize Kenny Tyree for his efforts with the EMS safety program. Kenny instituted and completed a comprehensive safety inspection for all 14 EMS's work sites. He recognized many potentially unsafe conditions, made the corrections, and conducted follow-up inspections to insure their implementation. Because of his actions he has provided a safer work environment for his co-workers. Kenny is an extremely valuable asset to his department and to the County.

