

## Partial self-funded plan offered to county

By Tom Betz  
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Sherman County commissioners listened to a presentation about a partially self-funded employee health insurance plan on Friday, and will consider approving a contract with Blue Cross and Blue Shield at the next meeting.

Blue Cross and Blue Shield area representative Charles Krull was at the commission meeting on Friday to present the proposed change.

He said the partially self-funded plan is known as an ASO for Administrative Services Only. The county

would buy an individual stop loss to cover claims over the deductible.

He said Blue Cross had done this for many years, but decided not to do the self-funded program for groups under 100 employees. He said they have changed that now to include groups with 50 or more employees.

Krull said under the partial self-funded the county would be worried about claims under \$30,000 but not the ones over that amount. He said Sherman County had four claims over \$100,000.

He said the employee would not

see any difference in the plan. What Blue Cross does is give the county a monthly expected cost and sell the county an aggregate insurance to keep from having a large number of claims.

He said Blue Cross believes the county would have about \$507,623 in claims based on the last 32 months, and would guarantee the county would not have more than \$634,000.

"We are pretty accurate," he said, "but we know it may be wrong and that is why we give you a maximum cost."

The individual stop loss would be at \$30,000 and the county would pay the claims up to that with Blue Cross paying anything over.

The total maximum is \$927,000 for the partially self-funded plan he said. The cost for the fully insured plan is \$821,399 he said.

He said the expected cost is \$793,147 under the partially self-funded plan. He said compared to the cost for the fully funded plan last year it could have saved the county \$114,000.

He said the advantage of the self-funded plan is they use two years and

eight months to figure the premiums while the fully funded is based on the most recent 12 months.

He said Sherman County is like most of the groups he works with and that 60 percent of the claims are by 3 percent of the people. He said most employees have under \$1,000 in expenses, but the county had about \$500,000 in total claims.

Commissioner Cynthia Strnad said for her the scary part is jumping back into the self-funded. She said the county does have some reserve to start with.

Krull said he would always rec-

ommend groups do self-funded. He said he has not had a problem with any self-funded plan as long as the group continues to pull the reserve forward.

County Clerk Janet Rumpel said the county moved \$103,000 from the landfill fund to the reserve and there is a total of \$147,000 in the employee benefit reserve where the insurance is paid through.

The county commissioners agreed to have their insurance person review the plan and would hope to have a decision at their meeting on Tuesday, Jan. 10.

## Turkeys



A group of turkeys was out enjoying the weather on Monday in the backyards of Dennis Taylor and Dave Hardy.

Photo by Sheila Smith/The Goodland Star-News

## Moran finishes tour

U.S. Senator Jerry Moran completed his first statewide listening tour to all 105 counties across Kansas on Saturday.

His final stop was in his hometown of Hays in Ellis County at the K-State Ag Research Center.

"The work I do in Washington and the issues I focus on are largely based on the conversations I have with Kansans," Sen. Moran said. "I greatly appreciate the hundreds of Kansans who took the time to visit with me because I learn something from every conversation I have."

When Sen. Moran served in the U.S. House of Representatives, he held a listening tour stop in each of the 69 counties he represented in the "Big First" district. Now as a U.S. Senator representing all Kansans, Sen. Moran has continued his tradition of traveling back to Kansas at every opportunity to visit with residents throughout the state to hear their thoughts and concerns.

"Sen. Moran's commitment to return home regularly to hear from Kansans has given him a solid understanding of the issues and challenges facing farmers and ranchers today," said Kansas Farm Bureau President Steve Baccus. "We know we have a strong voice in Washington representing us and we are grateful for Sen. Moran's longtime support."

"Holding a town hall in all 105 counties in our state is a herculean task," retired Army Brigadier General Jim AuBuchon said. "Giving Kansas veterans the opportunity to speak directly to their senator on issues important to them - whether veterans' affairs or national security - is unique and greatly benefits those who served our country. Congrats to Senator Moran for the accomplishment and thanks for all the effort, we greatly appreciate it."

## Social Security resolutions worth keeping

By James Feyerherm  
 Hays District Manager

Happy 2012 from Social Security!

With the new year, many people put together lists of goals and resolutions. Allow us to share with you some new year's resolutions you may find worth keeping.

Think about retirement. Whether you're 26 and beginning a career or 62 and thinking about the best time to stop working, give some thought to what your retirement plan will be.

Social Security is the largest source of income for elderly Ameri-

cans today, but it was never intended to be your only source of income when you retire. You will need savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire. The earlier you begin your financial planning, the better off you will be. For tips to help you save, visit [www.mymoney.gov](http://www.mymoney.gov).

Plan ahead. The best way to begin planning for retirement is by using the free resources provided by Social Security. Start by using our Retirement Estimator, where you can get a personalized, instant estimate

of your future retirement benefits using different retirement ages and scenarios. Visit the Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Make sure you have all your numbers. While tax season may seem far away, now is the time many taxpayers start gathering records and documentation for filing tax returns. One of the most important things you need is a Social Security number for everyone whom you will claim as a dependent. If you don't have a number for one of your dependents, you need to apply now to have the Social Security number

in time to file your tax return. Learn more at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

Do a little light reading. The best way to learn more about Social Security, the benefit programs, and what they mean to you and your family is to browse through our online library of publications. You can find overviews as well as more detailed booklets. Our library at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs) is always open.

Help a loved one. Sometimes we get the most satisfaction out of helping someone else. If you have a grandparent, parent, relative,

or friend who could benefit from Social Security, share our website and online services with them. You can even help a loved one apply for retirement or Medicare benefits - or for Extra Help with Medicare prescription drug costs - in as little as 10 minutes. Whether you forward a publication or sit down to help someone apply for Social Security, the place to go is [www.socialsecurity.gov](http://www.socialsecurity.gov).

We hope you'll consider some of these resolutions.

## Kansas Hall of Fame calls for nominations

The Kansas Hall of Fame at the Great Overland Station is calling for nominations from across the state for the second class of honorees.

Hall of Fame officials anticipate five to seven honorees to be inducted into the Kansas Hall of Fame at a gala ceremony on June 15, and are asking Kansans to participate in the process.

"We are eager to hear from people from all corners of the state," Roger Aeschliman, chairman of the nominations committee said. "This is the Hall of Fame of all of Kansas and we hope to receive a broad representation of nominations."

A simple nomination form is

available on-line at [www.greatoverlandstation.com](http://www.greatoverlandstation.com). Click on the Kansas Hall of Fame logo on the home page to find the nomination form. The form can be filled out on-line and printed out, or printed and filled out by hand. It can then be mailed or faxed back to the Great Overland Station. A paper copy may be requested by calling the Great Overland Station Museum office.

The Hall of Fame Committee hopes the nominations process will spur continued Kansas-wide discussion and debate about Kansas history and community engagement about the great quality of life in our state.

"I think it would be great if every elementary school teacher would use this as a tool to engage their students on the great historic figures of Kansas and the tremendous diversity of talent that shaped our state," Aeschliman said.

Beth Fager, Campaign Director at the Great Overland Station Museum, said nominations will be accepted until Jan. 20.

"The committee will meet to review nominations and make recommendations to the Board of Directors. When approved, our induction committee will contact the selected nominees and coordinate their acceptance and attendance at

the event. Once that is done, we will announce the final class of inductees for 2012," Fager said.

"We know there will be no shortage of great nominations. The hard part is selecting only a few from so many deserving Kansans. But we have to limit it to ensure a high quality ceremony for each honoree, properly recognizing their achievements and contribution to Kansas,"

Fager explained.

"We're counting on Kansans to make the second class as amazing as the first!" Fager said.

## Thank You!

Thank you to everyone who made a donation to Genesis or Salvation Army in Sherman County!

If you donated your time to help fill a food basket, rang the bell, or made a cash donation, you helped provide food, heat, medicine and more for those in need throughout the coming year. Bless you for your kindness!

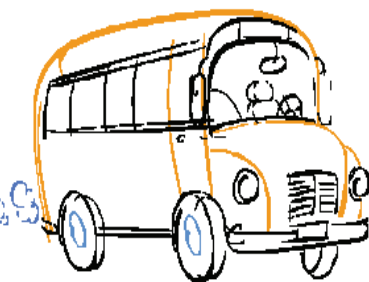
### ENJOY A NIGHT AT THE MOVIES!

Showing through January 5!  
**Alvin and the Chipmunks**  
 Starts Friday: **The Muppets (PG)**

## General Public Transportation

Schedule a ride call:  
**785-899-5082**  
**Monday-Friday**  
**8 a.m.-3 p.m. MST**

- First come first served
- \$1 per trip
- Handicap accessible
- Bus services are within city limits of Goodland, KS



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## Group Exercise Classes

Monday ~ Wednesday ~ Friday at 5:30 p.m. with Tena  
 Tuesday ~ Thursday at 5:30 p.m. with Grady  
 Monday ~ Wednesday at 5:30 p.m. with Lisa  
 Wednesday ~ Friday at 9:30 a.m. Low impact with Sara  
 Certified Personal Training offered with Kyla Sheldon

Membership options for every one including day passes for \$5. Visit our website or stop by 808 Main, Goodland.



[www.goodlandgac.com](http://www.goodlandgac.com)

## Partnering To Bring Medical Specialists To Goodland

### Goodland Outreach Clinic Schedule

**Goodland Regional Medical Center**  
 220 W. Second Street - Goodland

**Cardiology**  
**Dr. Christine Fisher**  
 Monthly - (785) 625-4699

**Urology**  
**Dr. Kevin McDonald**  
 Monthly

**Dr. Wallace Curry**  
 Monthly  
 (877) 312-1619 or (785) 628-6014



In partnership with Goodland Regional Medical Center  
[haysmed.com](http://haysmed.com)