

YELLOWSTONE COUNTY INSIDER

OCTOBER 2024

ISSUE 430

MONTANA



Bitterroot
Montana State Flower

Board of County Commissioners

John Ostlund
Chair

Mark Morse
Member

Donald W. Jones
Member

INSIDE THIS ISSUE:

October Recipe	2
Sunshine News	2
Your NeoGov	3
2025 Flex/HSA	3
Election Period	4
What is Needed for Election Paperwork	5
Beginner Investors	5
Wellness Screenings	6
457-Empower	6
Protect Your Teeth	7
Exercise Guideline	7
Flu & Covid Clinics	8
Medicare 101 Class	9

Commissioner Corner

Summer is over and we are already into fall. I don't know about you, but I am ready for some cooler weather.

Employee Spotlight:

This month I would like to introduce everyone to our new Marketing Coordinator at MetraPark. Liz Arlian has been with the county since the end of May. Below is a little bit about Liz and how she began working at MetraPark.

Liz Arlian, a native of Big Timber, Montana, grew up on a ranch and was heavily involved in sports throughout her youth. After high school, she pursued her degree at Montana State University in Bozeman. Following graduation, she moved to Nashville, Tennessee, where she discovered her passion for marketing, brand development, and social media management. In Nashville, Liz had the opportunity to work with top musicians and athletes, honing her skills in the industry.

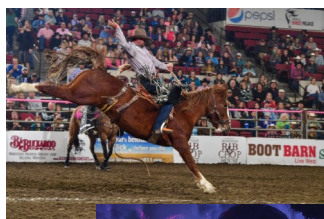
After three years, Liz decided it was time to return to her Montana roots. She became the Director of Operations for a Wellness Ranch near Billings, a role that allowed her to reconnect with her home state. Following her time there, she accepted a new position at MetraPark, where she is eager to further her career and contribute to events that will benefit the residents of Yellowstone County and beyond.

MetraPark has some great events and shows coming up this month.

NILE PRCA Rodeo	October 11 th -12 th
NILE Ranch Rodeo and Dance	October 19 th
Billings Ski Swap	October 25 th -26 th
Theo Von: Return of the Rat	October 25 th
MT Country Creations Craft Show	October 26 th
The Nightmare Before Purgatory	October 26 th
The Price is Right LIVE!	October 31 st

Thanks again for all you do for Yellowstone County.

Sincerely,
John Ostlund, Chairman



Billings Ski Swap!
Oct. 25th & 26th

CONSIGN USED GEAR AND SHOP FOR NEW!
LOCATED AT:
CEDAR HALL AT METRA PARK

SILVER RUN SKI TEAM
Freeride, Snowboard, Nordic

CONSIGNMENTS CAN BE PICKED UP AFTER THE SWAP ON SATURDAY.
SUPPORT THE ATHLETES WHILE YOU DO!

FALL FRENZY

Sat Oct 26th
9:00am-4:30pm

New Employees



Sonia Nieves
Liviya Atwood
Detention Facility

David Nixon
Youth Service Center

Theresa Keel
Sheriff Office

Jonathan Ferguson
Sasha Gotelip
Victoria Reyna
Motor Vehicle

Rachel Lehman
Public Works

Levi Nunberg
MetraPark

Kirstie Bromenshenk
Elections

Recognition of Service



35 Years of Service

Tim Miller
Public Works
10/30/1989

25 Years of Service

Susan Jones
District Court
10/12/1999

20 Years of Service

Bethany Bender
County Attorney
10/01/2004

Dunny Bailey
YCDF
10/04/2004

October Recipe

Fresh Vegetable and Chickpea Salad

EASY recipe

2 tablespoons extra-virgin olive oil
1 garlic clove, minced
2 tbsp lemon juice + zest
½ teaspoon salt
1 can (15 oz.) unsalted chickpeas,
drained and rinsed

1 cup cherry tomatoes, halved
1 English cucumber, diced
1 yellow pepper, seeded and diced
3 oz. soft goat cheese, crumbled
¼ cup freshly chopped mint



In a small bowl, whisk together oil, garlic, lemon and salt.
Set aside. In a large bowl, add chickpeas,
tomato, cucumber, yellow pepper and
goat cheese. Top with dressing and
mint. Toss and serve.

Makes 6 servings. Per serving: 289 calories | 12g protein | 12g total fat | 3g saturated fat
6g mono fat | 2g poly fat | 34g carbohydrate | 2g sugar (0g added sugar) | 7g fiber | 344mg sodium

Sunshine News



We will be having another door decorating contest this month.

You can decorate anytime but be ready by Oct. 25th. We will have 3 winners this year. It's fun to see all the creativity everyone puts into the doors!

On the 31st we will be having doughnuts and the door winners will be announced that day as well.

Let's get to decorating!



MINDSET IS EVERYTHING



The Yellowstone County Courthouse will be closed on October 14, 2024 in observance of Columbus Day & Indigenous Peoples Day



Yellowstone County Courthouse will be closed on Tuesday, November 5 for Election Day

and

Monday, November 11, 2024 in observance of Veteran's Day





Get To Know Your Dashboard

NEOGOV

The Annual Election Period will be October 21 through November 1. You will make your insurance elections for 2025 through your NeoGov Dashboard. You will receive an email, "System Task Ready" from NeoGov...so, be watching for this email.

On your NeoGov Dashboard - Click on "ONBOARDING"
Check out the Document Library for information on:

- ◆ Your union contract
- ◆ Look over your benefits in the Benefits Summary Booklet
- ◆ See the holiday dates for 2024 and 2025
- ◆ View your job description, and more!

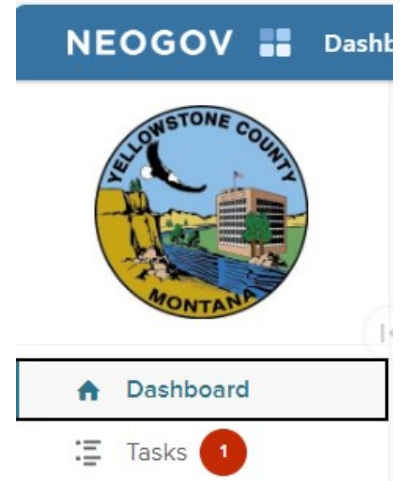
It's all at your fingertips on your NeoGov Dashboard.

The web site is this: <https://login.neogov.com/signin>

You can access your Dashboard at any time from your work computer, home computer, laptop, phone, or iPad. Your "login" is your county email, and if you forget your password, you can reset it. Please take the time to go out on your Dashboard and get familiar with the site.

If you are accessing your Dashboard from home be sure to use Google Chrome or Microsoft Edge.

Please contact Human Resources and ask for LynnDee or Kasey if you have any questions.



IRS Announces Spike in 2025 Limits for High-Deductible Health Plans & Change to the Traditional Out of Pocket Maximum

Effective January 1, 2025, there will be a change in the single and family deductible rates.

For single, the limit is rising from \$3,200 to \$3,300 and for family, the limit is rising from \$6,400 to \$6,600, effective January 1, 2025.

Additionally, there will be an increase in the "maximum out of pocket limit" for the Traditional plan from \$2,000 to \$2,500. There is no change in the \$500 deductible.

Flex Spending Limits are increasing to \$3,200 and the rollover amount increases to \$640 for unused funds in 2025.

HSA contributions are increasing to \$4,300 for single and \$8,550 for family.

Please be aware of this change when selecting your benefits for the upcoming 2025 year.



Work Comp Claim FREE - Congratulations!

Congratulations to the following departments for **September**:

Clerk & Recorder/Auditor, Commissioners, County Attorney, District Court, Disaster & Emergency Services, Elections, Extension, Facilities, Finance, Human Resources, Information Technology/GIS, Junk Vehicle, Justice Court, MetraPark, Motor Vehicle, Public Works, Road & Bridge, Sheriff Office, Treasurer, Weed, and Youth Service Center.

In September there were 2 claims filed: 2-YCDF





Health Plan Election Period Open October 21 – November 1, 2024 For January 1, 2025 effective date

ALL EMPLOYEES MUST MAKE AN ELECTION



All medical, vision, and FLEX/HSA plan election forms are online on your NeoGov Dashboard at:

www.neogov.com

The Yellowstone County Health Plan Election Period will be from October 21 through 11:59 pm on November 1, 2024 for coverage beginning on January 1, 2025. You will be electing your benefits for the 2025 year.

Please keep in mind that Yellowstone County does not have annual open enrollment, this is not an Open Enrollment. In order to add family members to the plan, the employee must incur a family status change to be eligible for a "Special Enrollment Period" to add dependents. You have 31-days from the date of the event to enroll new members on the Yellowstone County Health Plan.

The Yellowstone County Health Insurance Plan offers employees two (2) health insurance options with claim administration conducted by BCBS:

- 1) The Traditional Plan with a \$500 individual / \$1,500 family deductible
80/20 coinsurance & \$2,500 individual MML / \$7,500 family MML

OR

- 2) High Deductible Health Plan (HSA) with a \$3,300 individual / \$6,600 family deductible
100/0 coinsurance & \$3,300 individual MML / \$6,600 family MML

Note the change in the deductible for the HDHP Plan.

The HDHP plan has limited eligibility. Please check with HR if you have questions.

ALL employees must make an election.

A Kiosk is set up in HR for your use. When using the kiosk, you will need bring your "Duo fob".

If you do not have a "Duo fob", you must contact the IT Help Desk at 256-2713 to get the following: 1) a user ID, 2) a password and, 3) a "Duo Code". This code is only good for the day it is issued.

If your election is not received by 11:59 pm on November 1, 2024 you will default and will remain in your current health insurance plan for 2025, *BUT* all voluntary deductions such as Vision, FLEX and HSA will be turned off on January 1, 2025.

Department Heads: Please forward and share this information with those individuals without email access.

HR will assist you if you need help with the online election forms.

Please call 256-2737 or 256-2732 for assistance.



What Do I Need to Complete My Election Period Paperwork?

There are several bits of information that you will need to complete your Election Period paperwork such as:

- Your Duo fob/Yubi key, if you're coming to HR to complete your elections.
- Your paystub. You will use the information off your paystub to complete your life insurance election. You will need to find your hourly rate for over-time eligible employees or your annual salary for exempt employees.
- Date of birth and Social Security numbers for all your dependents and beneficiaries.
- You must use your full, legal name on all the documents.



Do a little preparation before you sit down to make your elections and you will save yourself some time and a few headaches. There is a nice feature in your dashboard that will let you "save for later", but don't forget to go back and submit your forms.



Tips for Beginning Investors

By Jamie Lynn Byram, PhD, CFP, AFC, MBA

Have friends told you about making money with investments, and you are ready to dive in? Investing can be exciting, but like most things, it carries risks.

Here are a few questions to consider before investing:

1. How long before you need the money?
2. How much risk can you handle?
3. How much money do you have available to invest?

Suggestions for building a good portfolio:

- ✓ Buy stocks in different industries.
- ✓ Don't invest all your money at one time. Stock prices and the overall market move daily. Start slowly and add money as your budget allows.
- ✓ Avoid social media. Listening to others vent about their investments can cause anxiety and doubt.
- ✓ Don't look at your portfolio daily.

- ✓ Maintain your equity investments for at least seven years.
- ✓ Keep current by reading reputable online sources.
- ✓ Pay down debt. Focus on high interest-bearing debt first, and commit a monthly amount above your minimum payment to speed up the process.
- ✓ Think about how you handle risk and how much you are comfortable with.



Investor
[in-ve-star]
A person or entity who commits capital with the expectation of financial returns.





Wellness Screening Update - Coming in November & December

Free Wellness Screening



Wellness Screenings are coming in November & December. We will have more information in the November newsletter and in your emails. All employees on the County Health Insurance and their insured spouses are able to participate.

Yellowstone County will be contracting with ChemNet to do the Wellness Screenings. We are hoping to have some days set aside for onsite clinics. There will be more to come on this, so watch your emails and be sure to check out the November newsletter!



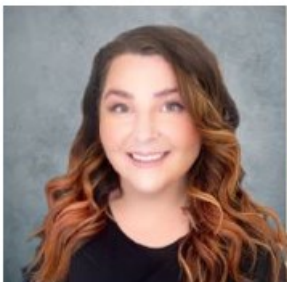
TRICK OR TREAT SAFETY TIPS

TRICK OR TREATERS

- Wear a mask, even if costume doesn't call for one
- Stay six feet away from those not in your household
- Bring hand sanitizer & use frequently
- Keep interactions brief & outside of anyone's home
- Avoid going out in large groups

TREAT GIVERS

- Put out a candy bowl or grab & go baggies
- If you answer the door to hand out treats, wear a mask
- Sanitize & wash hands regularly
- Keep interactions brief and outside your home
- Disinfect doorbell and door knob throughout the evening



Let's talk about your financial future!
Meet your 457 Plan Representative,

Corinne Moncada

When: October 24, 2024 **"Retirement on the Horizon"**
Where: Room 212 at Courthouse **9-9:30 am**

Individual Appointments

Time: 9:30 am – 4:00 pm



Book your appointment at:

[Book Appointment
\(empowermytime.com\)](https://empowermytime.com)

Or email:
corinne.moncada@empower.com



PROTECT Your Teeth

 October is National Dental Hygiene Month.

Regular dental care can go far to protect your teeth and health. Brushing twice a day for two minutes and flossing daily are essential. And having regular dental checkups is also key.

If your dentist spots a problem early, treatment can be easier and less costly than if you wait until you have obvious symptoms, such as bleeding gums or a severe toothache. An oral health exam can reveal risks or signs of other medical conditions, too.

Some people need a checkup once or twice a year. Others may need more visits, depending on the condition of their teeth and gums and whether they have other health issues.

Your oral health is an essential part of your overall health. Your dentist will ask about your medical history, any recent problems, diagnoses or symptoms, and what medications you're taking.

During a checkup, your dentist examines your mouth and tongue for any signs of oral cancer and checks for cavities, damage to fillings or crowns and signs of gum disease. (Dental X-rays

are typically not ordered more than every two years or so.)

Gum disease develops when plaque, tartar and bacteria build up on teeth, causing swollen and sometimes bleeding gums. Gingivitis is the milder form of gum disease, and it can usually be prevented and often reversed if you brush and floss daily.

But if left untreated, gingivitis may progress to a more severe type of gum disease, periodontitis. This can result in the loss of teeth and even cause bone loss in your jaw. Regular dental exams can identify the condition, which is usually treated with antibiotics. If periodontitis is severe, scaling and planing of the teeth (deep cleaning below the gumline to help the gum reattach to teeth) may be needed. Other risk factors include smoking and diabetes.



If periodontitis remains untreated, bone loss continues, your teeth may become loose and can potentially fall out. People with periodontitis have a higher risk of developing cardiovascular disease, stroke, dementia, and other serious health problems.

Exercise Guidelines

Are you getting enough physical activity to maintain good health? Odds are you aren't, according to the updated federal Physical Activity Guidelines for Americans. Only one in five U.S. adults is getting enough exercise. The good news is there are research-backed ways to get moving, feel your best, and help prevent future health problems.


The guidelines recommend most adults should aim for at least 150 minutes a week of moderate-intensity exercise, or at least 75 minutes to 150 minutes a week of vigorous-intensity exercise (spreading exercise throughout the week is best).



Additional health benefits can be gained by even more physical activity a week. Adults should also include muscle-strengthening activities involving all major muscle groups on two or more days weekly. Consider lifting weights (starting with very light ones if you are new to this activity) or resistance training.

Of course, if you've been working in an office for years and spent most of your off-work hours sitting, it may seem daunting to exercise that much. Just start with 10- or 15-minute sessions, and gradually work up to 30 minutes and longer. Be patient. Get your health care provider's okay before starting.

Some physical activity is better than none. In fact, adults who sit less and do any amount of moderate-to-vigorous physical activity gain some health benefits. While adults with chronic conditions or disabilities may not be able to meet the recommended exercise goals, they can work with their health care provider to find a way to increase activities they can do.

 **National Depression Screening Day on October 10** is an opportunity to learn about this serious mood disorder which affects one in six Americans at some time in their lives. Take the depression test at screening.mhanational.org to check for depression symptoms. These can include persistent sadness, irritability, unexplained fatigue, and difficulty sleeping. **Good news:** Depression is highly treatable. Contact your health care provider if you have depression symptoms.



UNDERSTANDING

Medicare



Medicare 101 Class

October 16th at 2:00 pm

Are you getting close to Medicare age or are already 65? Do you have older parents that need help with Medicare? Then this class is for you!

Learn the A,B,C's of Medicare and be able to navigate the alphabet soup of plans.

- ◆ When should I sign up for Medicare?
- ◆ My parents are eligible for Medicare, what do I need to know?
- ◆ I have the high deductible health plan and an HSA...how is that affected by Medicare?

Learn the answers to these questions and more.....

When: October 16, 2023

Time: 2:00 pm

Where: Room 212, County Courthouse (by the skybridge)

Flu Shot & COVID Vaccine Clinics

Yellowstone County will be hosting Flu Shot & Covid Vaccine clinics at the County Courthouse in Room 212.

The flu shots are free! If you are interested in getting the Covid booster vaccine, please be sure to bring your insurance card.



When: October 23, 2024
 9-11 am
 AND
 October 29, 2024
 1-3 pm

Just show up! There will be a short form to complete.

BEST bits



What should you do if an earthquake strikes? Participating in **International ShakeOut Day on October 17** can help. Never assume there's no reason to worry about that possibility. Even if you aren't in a high earthquake risk area (such as Alaska, California and Washington State), earthquakes can strike without warning, causing fires, tsunamis, landslides and collapsed buildings. Earthquakes can be so powerful you can't run or crawl away when one hits. **ShakeOut Day** is an opportunity to practice earthquake drills in person or online, and learn how to protect you and your family during an earthquake. Learn more at shakeout.org.



October is **Halloween Safety Month**. Halloween is full of trick-or-treating fun — and potential dangers. Make sure costumes are fire-resistant and that your child is visible at night on dark sidewalks and roads. Add reflective tape to costumes and opt for glow-in-the-dark T-shirts or accessories. Pocket-sized flashlights can come in handy, too. Make it clear kids cannot enter any unknown houses, and they cannot eat any treats they collect before you check them. Remind teens and adults to be extra careful driving on Halloween; the National Safety Council warns it's a dangerous time of the year for accidents when excited children dart into streets.

Turn back your clocks: **Daylight Saving Time (DST) ends on Sunday, November 3, at 2 a.m.** It was first used in Canada, the UK and Europe in the early 1900s. About 40% of countries worldwide use it to make better use of daylight and to conserve energy; start and end dates vary across the globe. To help your body ease transitioning back an hour, reverse your bedtime 15 to 20 minutes each night two to three nights before DST ends. DST isn't observed in Hawaii and most of Arizona.





Social Security 101

October 22 @ 11 am
Room 212-Courthouse

Are you getting ready to retire or
at that age to start taking Social Security benefits?
Or do you just want to learn more about Social Security...
Then this class is for you!

Sign up today! Class size is limited to 20

Contact Human Resources to register:
Mariea at 406-256-2705 or

Email – mreinke@yellowstonecountymt.gov

MY SELF-CARE RULES

Always try

Learn from my mistakes

Trust my feelings

Don't be afraid to say yes

Love myself

Laugh often

If something seems wrong, don't do it

Forgive, even if it's difficult

Don't be afraid to say no

Do everything possible to make my dreams come true

Keep my head high

Believe in myself

Enjoy life, every day

Wellness Exam: Do You Need One?

Routine physical exams are generally recommended annually if you're age 50-plus, and once every three years if you're younger than 50 and in good health. If you have a chronic condition, such as diabetes, heart disease or other ongoing medical conditions, you may need to see your health care provider more often, regardless of your age.

The purpose of a wellness exam is to create and manage a personalized disease prevention plan. It can identify and monitor any health risk factors to help you live a longer, stronger life. This type of care focuses on making sure that you're still in good health and detecting any health issues before they progress.

Your health care provider may suggest more or less time between checkups based on personal risk factors, screening test results, current health, family history and lifestyle choices, such as diet, physical activity and tobacco use.

During a routine exam, your provider will typically:

- Check your vital signs.
- Review your medications and allergies.
- Screen for depression or alcohol abuse.
- Update vaccinations. **Tip:** If time permits, get your flu shot while you're there.
- Assess your risk of future medical problems.
- Listen to your heart, lungs and intestines.
- Encourage healthy lifestyle choices.