

HR CONNECTION

Serving Employees of the Board of Commissioners

April 26, 2016

Policy Corner

COMPUTER USE POLICY

Whether on working time or not, these prohibitions apply at all times to county-owned computers and information systems. Personnel cannot expect that the information they convey, create, file, or store in County computers and information systems will be confidential or private regardless of the employee's intent.

Please remember that there is no expectation of privacy for anything sent by email or IM, and that others can view this information at any time.



Allowable Uses of Computer and Information Systems for Business Purposes

1. Facilitating job function performance.
2. Facilitating and communicating business information within the County network.
3. Coordinating meeting locations and resources for the County.
4. Communicating with outside organizations as required in the performance of employee job functions.

Guidelines for Incidental/Occasional Personal Internet Usage

Generally, the Internet is to be used for work-related purposes. The County will permit personal use of the Internet with reasonable restrictions as to the amount of time devoted to personal usage and sites visited provided such use does not adversely affect business or productivity. Incidental/occasional use is comparable to time authorized for meals and reasonable breaks during the workday and those times only should be used to attend to personal matters. Personnel are not permitted to utilize the Internet for personal use equal to meal and break times and also take their scheduled meal and breaks. Agency Internet resources must be devoted to maintaining the highest degree of productivity. Personal Internet usage is a privilege, not a right. As such, the privilege may be revoked at any time and for any reason or for no reason. Aside from scheduled breaks and unpaid lunch periods, employees are prohibited from engaging in personal use of the Internet while on County time.

Securing Computer Equipment and Electronic Data

County employees who are responsible for or are assigned portable computer equipment and electronic media (i.e., laptops, flash memory devices, external hard drives, DVDs, CDs, etc.) shall secure those items when not in the office as these items may contain confidential and/or HIPAA information, which could be compromised if lost or stolen. If an employee loses a piece of equipment or it is stolen, they are required to immediately notify their supervisor. Failure to properly secure portable computer equipment and electronic data is subject to disciplinary action.

Read all policies at <http://www.co.delaware.oh.us/index.php/policies>

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LEARNING AND DEVELOPMENT

Resilience

Resilience is the process of bouncing back after adversity. Having resilience doesn't mean you can prevent adversity, but that you can bounce back from difficult circumstances and experiences. And in today's workplace, you will encounter challenges every day. The good news is that resilience is not extraordinary or unattainable; everyone can learn how to build resilience.

Overcoming resistance: If you're prone to resisting change, one of the best things you can do is find a "change buddy" or two—form an alliance with others who have a positive approach to change. At the same time, avoid naysayers—people who are opposed to change. Set new goals and adopt an attitude of continuous learning—force yourself to do and learn new things. And keep your sense of humor!

The Origins of Resistance

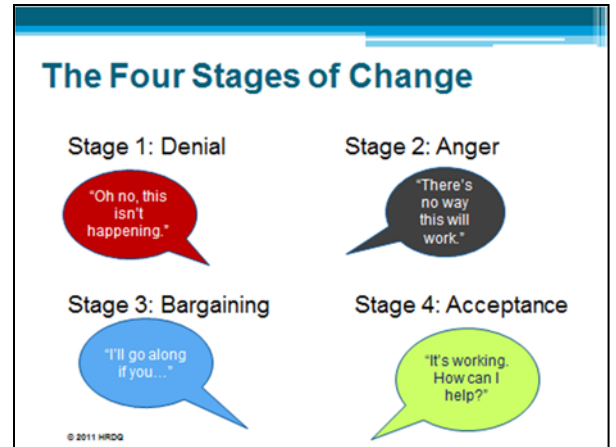
- Fear of the unknown
- Previous negative experience with change
- Lack of control over the change
- Lack of understanding about the change
- Negative expectations about the change
- Not seeing any benefit to the change
- Lack of trust

Recognizing resistance

- "We've never done it this way before."
- "We tried that before."
- "Others have already tried that."
- "It needs to be studied first."
- "You could be right, but what if you're not?"
- "It's working fine now."

Overcoming resistance

- Find a change buddy.
- Avoid naysayers.
- Set new goals.
- Adopt an attitude of continuous learning.
- Anticipate future changes.
- Keep a sense of humor.



management or those implementing the change

1. I see obstacles as temporary and expect to overcome them.	1	2	3	4
2. I adapt quickly to new situations and circumstances.	1	2	3	4
3. I'm self-confident and appreciate myself.	1	2	3	4
4. In a crisis, I calm myself and focus on identifying useful actions.	1	2	3	4
5. I'm able to make good decisions under pressure.	1	2	3	4
6. I have friends I can talk to and count on for support.	1	2	3	4
7. I'm flexible and can look at a situation from different points of view.	1	2	3	4
8. I learn from my own experience and the experiences of others.	1	2	3	4
9. I look for the silver lining in any negative situation.	1	2	3	4
10. When I am having a bad day, I accept it and know that tomorrow will be better.	1	2	3	4

Activity: Assessing your resilience skills

Instructions: Rate how well the following statements apply to you,

of in

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LEARNING AND DEVELOPMENT ~ SUPERVISORS

Conducting Effective Coaching Sessions

Asking Useful Questions ~ Successful coaching relies on asking questions that help people understand themselves and their situation, come to their own conclusions, and make their own decisions.

You can help employees do this and ultimately build a stronger connection with them by helping them understand:

- Their points of view—this involves uncovering the root cause of feelings, issues, and problems and eliciting facts and ideas.
- How to see the situation differently—this involves exploring new ideas and approaches.
- Where they want to go and how they can get there—in other words, identifying their goals.



Guidelines for Active Listening

To make sure that you understand what others say and let them know that they have been heard, do the following:

- Staying Focused
- Clear your mind.
- Make eye contact.
- Focus on one idea.
- Ignore distractions—other conversations, ringing phones, unrelated concerns, etc.

Capturing the Message

- Be aware of the speaker's tone and body language so you can pick up nonverbal messages.
- Be open-minded—respect the speaker's feelings and point of view, even if you think they may be wrong.
- Avoid telling the person what you think they should do—remember that your job is to help the person come to their own conclusions.
- Extract the main ideas.
- Ask questions as needed to make sure that you understand what the speaker is saying ("Do you mean that...?" "If I understand you correctly, you would like to...")
- To encourage the speaker to go into the subject in more depth, ask for more information ("That's really interesting. Could you tell me more?" "I'd really like to know more about..." "Would you like to expand on that?")
- From time to time, summarize the speaker's verbal or nonverbal message ("I can see that you are upset about..." "You've obviously given this a lot of thought...")

Helping the Speaker

- Avoid distracting nonverbal actions—fidgeting, slumping, blank stares, etc.
- Encourage the speaker by saying "yes, I see" and using small nods (but only when in agreement).
- Help a speaker who's lost their train of thought by saying "you were just saying..." or "I think you also wanted to say something about..."
- Keep your facial expressions open—do not scowl, grimace, or clench your teeth.
- Maintain an alert posture—sit up straight or lean forward slightly.
- Avoid interrupting the speaker or jumping in as soon as they stop speaking to give them a chance to expand on or clarify the message and let you consider what was said.
- Allow for moments of silence—remember that it can be difficult for someone to get their message across, especially when feelings are involved.

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LEARNING AND DEVELOPMENT ~ SUPERVISORS

Providing Helpful Feedback

Feedback is important to successful coaching because it tells you whether they are on the right track—what they are doing well and what they might need to do differently. Feedback also increases motivation and commitment when you acknowledge efforts and successes.

Guidelines for Providing Helpful Feedback

To give useful feedback as a coach, do the following:

Focus on behavior and results, not on the person.

Instead of this: You have a bad attitude when people ask you to do things for them.

Say this: I noticed that you answered JoAnn in one-word sentences and didn't make eye contact when she asked you to...

Be specific instead of vague and general.

Instead of this: You did a great job with that report!

Say this: Your report was accurate, complete, and submitted on time.

Use examples.

Instead of this: You're doing much better!

Say this: I noticed that you listened without interrupting when Hans explained...

Focus on facts and avoid making assumptions.

Instead of this: I know you hate the weekly meetings...

Say this: I noticed that you have come late to the last two weekly meetings and spent most of your time checking your messages...what do you think is going on?

Choose the right time and place.

Instead of this: (*Stopping the person in the lunchroom to say*) I wondered how you felt about the presentation you gave a couple of weeks ago...

Say this: (*Immediately after the presentation or at least within one day, find a quiet moment and a private place to say the following.*) Is this a good time to talk about the presentation? I wondered how it went for you...

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Guidelines for Providing Helpful Feedback

To give useful feedback as a coach, do the following: 4

Instead of this: You have a bad attitude when people ask you to do

Say this: I noticed that you answered JoAnn in one-word sentences

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Springtime and Home Improvements

Springtime is approaching and that means time for home improvements. Whether you're planning a room addition or just some much needed repairs, finding a reliable contractor is important. A home improvement project gone wrong can cost you. Choosing a contractor for a home improvement project can be overwhelming. Here are a few tips to help you.

Finding a Contractor

Depending on how big or complex a project is, you might hire a:

- **general contractor**, who manages all aspects of a project, including hiring and supervising subcontractors, getting building permits, and scheduling inspections
- **specialty contractor**, who installs particular products like cabinets and bathroom fixtures
- **architect**, who designs homes, additions, and major renovations — especially ones involving structural changes
- **designer** or **design/build contractor**, who provides both services



Do Your Research

- Check with friends, neighbors, or co-workers who've used a contractor
- If you can, take a look at the work done and ask about their experience.
- Look at sites you trust that post ratings and reviews
- Do people seem to have similar experiences, good or bad? You also can check out a contractor's online reputation by searching for the company's name with words like "scam," "rip-off," or "complaint."
- Find out how long they've been in business
- Look for an established company whose record and reputation you can check out.
- Check for qualifications, like licensing
- Many states, but not all, require contractors to be licensed and/or bonded. Check with your local building department or consumer protection agency to find out about licensing requirements in your area. Licensing can range from simple registration to a detailed qualification process. If your state or locality has licensing laws, make sure the contractor's license is current.

Before You Hire a Contractor

Get Estimates

Once you've narrowed your options, get written estimates from several firms. Don't automatically choose the lowest bidder. Ask for an explanation to see if there's a reason for the difference in price.

Ask Questions

How many projects like mine have you completed in the last year?

Ask for a list so you can see how familiar the contractor is with your type of project.

Will my project require a permit?

Most states and localities require permits for building projects, even for simple jobs like decks. A competent contractor will get all the necessary permits before starting work on your project. You may want to choose a contractor familiar with the permitting process in

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May I have a list of references?

A contractor should be able to give you names, addresses, and phone numbers of at least three clients with projects like yours. Ask each client how long ago the project was and whether it was completed on time.

Was the client satisfied? Were there any unexpected costs? Did workers show up on time and clean up after finishing the job? You also could tell the contractor that you'd like to visit jobs in progress.

What types of insurance do you carry?

Contractors should have:

- personal liability
- worker's compensation
- property damage coverage

Ask for copies of insurance certificates, and make sure they're current, or you could be held liable for any injuries and damages that occur during the project.

Will you be using subcontractors on this project?

If so, make sure the subcontractors have current insurance coverage and licenses, too, if required.

To find builders, remodelers, and related providers in your area that are members of the National Association of Home Builders, visit nahb.org. To find detailed information about a builder, service provider, or remodeler in your area, contact your local home builders association.

Understand Your Payment Options

- Don't pay cash
- For smaller projects, you can pay by check or credit card. Many people arrange financing for larger projects.
- Try to limit your down payment

Some state laws limit the amount of money a contractor can request as a down payment. Contact your state or local consumer agency to find out the law in your area.

Try to make payments during the project contingent upon completion of defined amounts of work. This way, if the work isn't going according to schedule, the payments to your contractor also are delayed.

Get a Written Contract

Contract requirements vary by state. Even if your state doesn't require a written agreement, ask for one. It should be clear and concise and include the who, what, where, when, and cost of your project. Before you sign a contract, make sure it includes:

- the contractor's name, address, phone, and license number (if required)
- an estimated start and completion date
- the payment schedule for the contractor, subcontractors, and suppliers
- the contractor's obligation to get all necessary permits
- how change orders are handled. A change order is a written authorization to the contractor to make a change or addition to the work described in the original contract, and could affect the project's cost and schedule.

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Get a Written Contract continued:

- a detailed list of all materials including each product's color, model, size, and brand. If some materials will be chosen later, the contract should say who's responsible for choosing each item and how much money is budgeted for it (this is also known as the "allowance").
- information about warranties covering materials and workmanship, with names and addresses of who is honoring them — the contractor, distributor, or manufacturer. The length of the warranty period and any limitations also should be spelled out.
- what the contractor will and won't do. For example, is site clean-up and trash hauling included in the price? Ask for a "broom clause" that makes the contractor responsible for all clean-up work, including spills and stains.
- any promises made during conversations or calls. If they don't remember, you may be out of luck — or charged extra.
- a written statement of your right to cancel the contract within three business days if you signed it in your home or at a location other than the seller's permanent place of business

After You Hire a Contractor

Keep Records

Keep all paperwork related to your project in one place. This includes:

- copies of the contract
- change orders
- any correspondence with your home improvement professionals
- a record of **all** payments. You may need receipts for tax purposes.
- Keep a log or journal of all phone calls, conversations, and activities. You also might want to take photographs as the job progresses. These records are especially important if you have problems with your project — during or after construction.

Pay Wisely

Don't make the final payment or sign an affidavit of final release until you're satisfied

Besides being satisfied with the work, you also need to know that subcontractors and suppliers have been paid. Laws in your state might allow them to file a mechanic's lien against your home to satisfy their unpaid bills, forcing you to sell your home to pay them. Protect yourself by asking the contractor, and every subcontractor and supplier, for a lien release or lien waiver.

Know the limit for the final bill

Some state or local laws limit the amount by which the final bill can exceed the estimate, unless you have approved the increase.

Know when you can withhold payment

If you have a problem with merchandise or services charged to a credit card, and you've made a good faith effort to work out the problem with the seller, you have the right to contact your credit card company and withhold payment from the card issuer for the merchandise or services. You can withhold payment up to the amount of credit outstanding for the purchase, plus any finance or related charges.

Use a Sign-Off Checklist

Before you sign off and make the final payment, check that:

- all work meets the standards spelled out in the contract
- you have written warranties for materials and workmanship
- you have proof that all subcontractors and suppliers have been paid
- the job site has been cleaned up and cleared of excess materials, tools, and equipment

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Signs of a Home Improvement Scam

- How can you tell if a contractor might not be reputable? You may not want to do business with someone who:
- knocks on your door for business or offers you discounts for finding other customers
- just happens to have materials left over from a previous job
- pressures you for an immediate decision
- only accepts cash, asks you to pay everything up-front, or suggests you borrow money from a lender the contractor knows
- asks you to get the required building permits
- tells you your job will be a "demonstration" or offers a lifetime warranty or long-term guarantee
- doesn't list a business number in the local telephone directory

The Home Improvement Loan Scam

Here's how it works: a contractor calls or comes to your door and offers a deal to install a new roof or remodel your kitchen. He says he can arrange financing through a lender he knows. After he starts, he asks you to sign papers; they may be blank — or he might hustle you along and not give you time to read through them. Later you find out you've agreed to a home equity loan with a high interest rate, points, and fees.

What's worse, the work on your home isn't done right or isn't completed, and the contractor — who may already have been paid by the lender — has lost interest.

To avoid a loan scam, **don't**:

- agree to a home equity loan if you don't have the money to make the payments
- sign a document you haven't read or that has blank spaces to be filled in after you sign
- let anyone pressure you into signing any document
- deed your property to anyone. Consult an attorney, a knowledgeable family member, or someone else you trust if you're asked to.
- agree to financing through your contractor without shopping around and comparing loan terms

Report a Problem

If you have a problem with a home improvement project, first try to resolve it with the contractor. Many disputes can be resolved at this level. Follow any phone conversations with a letter you send by certified mail. Request a return receipt. That's your proof that the company received your letter. Keep a copy for your files.

If that fails, consider getting outside help like:

your state attorney general or local consumer protection office <https://www.usa.gov/state-consumer/ohio>
your local home builders association
your local media's call for action lines
dispute resolution programs

Source: <https://www.consumer.ftc.gov/articles/0242-hiring-contractor>

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THE OHIO ETHICS COMMISSION

Reminder about Summer Jobs and Restrictions on Nepotism

During summer vacation, many high school and college students seek summer jobs. Many of these are seasonal full-time or part-time jobs (such as lifeguards and camp counselors) with cities, villages, school districts, and other public agencies that offer summer programs.

The Ohio Ethics Commission has issued this bulletin reminding public officials and employees about the restrictions in the Ethics Law against hiring their family members. If you have any questions about this bulletin, please contact the Commission or visit our Web site—www.ethics.ohio.gov.



What does the law prohibit?

Ohio's Ethics Law prohibits all public officials and employees from:

- Hiring their family members for public jobs;
- Using their public positions to get public jobs (or other contracts) for family members [for example, a public official can't ask someone else at the agency to hire the official's family member]; and
- Using their public positions to get promotions, selective raises, or other job-related benefits for their family members.

Who is a "public official"?

A public official is any person, paid or unpaid, and regardless of how much money earned: • Who is elected or appointed to a fulltime or part-time public position; or • Who is employed by a public agency in a full-time or part-time public job.

Who is a "family member"?

A public official's family members include, but are not limited to, the official's:

1. Husband or wife;
2. Child or grandchild of any age, regardless of whether dependent;
3. Parent or grandparent;
4. Brother or sister; and
5. Step-child or step-parent.

Also included is any other person who is related to the official by blood or by marriage (e.g., uncles, aunts, cousins, nieces, nephews, and in-laws) and who lives in the same household with the official.

Can a public official hire a family member who doesn't live in the same household?

No. The official can't hire the family members in the numbered list (above) no matter where they live.

Can a public official hire a family member for a part-time or seasonal job?

No. A public official is prohibited from hiring a family member for any job—full time, part time, temporary, permanent, intermittent, or seasonal.

If a public official's family member is an applicant for a job, can the official interview the other applicants?

No. By doing so, a public official could be eliminating other applicants, which would be using the public position to secure the job for a family member.

Can a public official's family member work for the same agency as the official?

Yes, provided that: • The official has not hired, recommended the hire, or otherwise been involved in any way in the hire of, the family member; and • The family member is not the official's minor child.

Read the complete factsheet at http://www.ethics.ohio.gov/education/factsheets/bulletin_nepotism_reminder.pdf

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Q. As a supervisor, can my employees text me when they are sick instead of calling?

A. Employees are not permitted to text their supervisors when calling in sick. When an employee is unable to report to work due to illness or other acceptable sick leave reason, he or she shall notify his or her supervisor by calling the supervisor and speaking directly with the supervisor or, if unavailable, with another supervisor in their department. Employees are not permitted to leave messages, text or email their supervisor when notifying them of their absence. Absences must be reported at least one half hour prior to the employee's scheduled shift. An employee must continue such notification each succeeding day of absence except in cases of prolonged illness or absence where the employee has been granted a set period of leave.



Q. I am looking ahead at retirement options as I'm 10 years out from retirement. How can I find what I can what my monthly pension will be? Is it too late to change my OPERS retirement plan?

A. Congratulations on being on being proactive with your retirement plans. Information on retirement plans, monthly pension, including health benefits for retirees is accessible by contact OPERS at 800/222-PERS. I would encourage you to contact them and schedule an individual counseling appointment.

Q. My director changed the vacation policy regarding the request for leave. This conflicts with the County policy manual. Can I follow the County policy?

A. Directors have the responsibility to manage their department and apply work rules to ensure staffing needs are met to serve members of our community.

Submit your questions to Mindy Owens at mowens@co.delaware.oh.us

Integrity

“Wisdom is knowing the right path to take. Integrity is taking it.”

~ M.H. McKee

Human Resources Staff

- | | | |
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April 26, 2016

Wellness

Cindi Blair,
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Visit us online:

[www.co.delaware.oh.us
/index.php/wellness](http://www.co.delaware.oh.us/index.php/wellness)

On Site Screening for the 2016 Wellness Program

We are happy to announce that all on site screening dates and times for the 2016 Wellness Program have been confirmed.

All screening events will occur at the Commissioners building at 101 N. Sandusky Street, in the Meeting Room.

Completing the routine blood work is a requirement for participation in the Wellness Program in order to earn the wellness stipend.



Monday, May 2, 2016	9:00 a.m. – 4:00 p.m.
Wednesday, May 18, 2016	9:00 a.m. – 4:00 p.m.
Thursday, May 26, 2016	9:00 a.m. – 4:00 p.m.
Friday, May 27, 2016	9:00 a.m. – 4:00 p.m.

To schedule an on-site appointment, you must log in at the Staywell website at <https://cebcowellness.staywell.com>. **You must be preregistered. Appointments should be scheduled as soon as possible to accommodate staffing needs. All scheduling will close 24 hours before the day of each event.**

After the on-sites dates listed above, the next available on-site screening will occur at the annual Health Fair on August 5, 2016.

You may also follow the instructions on the Staywell website to visit a local lab or your doctor's office to have this requirement completed.

Please contact me with any questions.

Cindi Blair
cblair@co.delaware.oh.us
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Safety and Risk Management

The Safety and Risk Management Office, part of the Human Resources Department, ensures that all County employees are provided a safe and healthful work environment as stated in the Public Employment Risk Reduction Program Act (PERRP).

Brad Euans, Workers Compensation/FMLA/HR Coordinator

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April is Distracted Driving Awareness Month

Our cars are more connected than ever. Automakers seem to be in an arms race to put the latest technology into our vehicles so we can text, email, update social media and even make dinner reservations from our dashboards. But just because these systems are available does not make them safe to use.



Myth: My car came with an infotainment system. Since it's built into my car, it must be safe.

Fact: Marketing for these technologies has been powerful. An NSC survey found more than 50 percent of drivers believe this myth – that infotainment systems must be safe to use because they are built into cars. But technologies that allow drivers to make hands-free calls, dictate texts or emails and update social media have not been thoroughly safety tested. Existing research shows these systems can be distracting to drivers. In fact, the AAA Foundation for Traffic Safety found drivers doing some voice tasks via infotainment systems may remain distracted for as long as 27 seconds after they finish the task.

Myth: I know distracted driving is dangerous, but my job depends on me being connected – even when I'm behind the wheel. I can't afford to miss calls, emails or text messages.

Fact: Car crashes are the #1 cause of workplace death. Safetycentric employers know that employees are their greatest asset, and it is wise to go above and beyond to keep employees safe. One way employers are doing this is by implementing cell phone policies banning handheld and hands-free for all employees and creating a culture that encourages employees to embrace safety. Essentially, employers are making it easier for employees to put their drive first.

Dozens of Fortune 500 companies have adopted cell phone policies. Not only is this an added level of safety for employees, but it protects employers from being held legally responsible if an employee is involved in a distracted driving crash. NSC has developed a free Cell Phone Policy Kit to help employers get started.

There is no safe way to use a cell phone while driving – even hands free. Distracted driving takes many forms, but cell phone use is at the top. Research shows the brain remains distracted for 27 seconds after dialing, changing music or sending a text using voice commands. Almost everyone has seen a driver distracted by a cell phone, but often you don't realize that distracted driver is you.

Source: <http://www.nsc.org>

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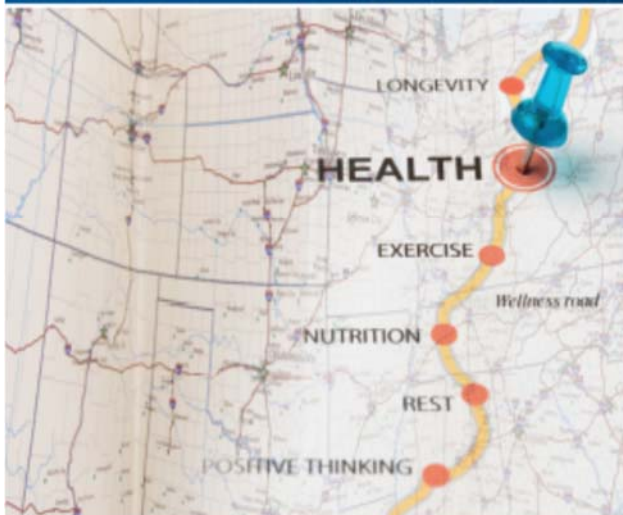
Visit us on the web at <http://www.co.delaware.oh.us/index.php/human-resources>

HR CONNECTION

Serving Employees of the Board of Commissioners

April 26, 2016

Map out your retirement pension income and health care



Learn

Learn: Health care program changes may impact you. Know what you need to qualify for health care. OPERS provides retirement information online, in seminars and with publications—all available to members.

Plan

Plan: Make strategic choices. Use the OPERS-provided retirement planner (online), the health care calculator (online), access counseling and checklists before you make important retirement decisions.

Act

Act: Decision made? Take action. Remember, some applications for pension benefits take longer than others and you'll need specific documents.

Go online or call OPERS to LEARN what you need, PLAN to find your documents so that you can ACT on retirement when you know it's the right time for you.



www.opers.org • 1-800-222-PERS (7377)

OPERS Tidbits

The Importance of Designating Beneficiaries

As a member of OPERS, you can designate one or more beneficiaries to receive a lump sum refund of your account. There are two ways you can make sure your money goes where you want it to: through automatic succession or a specific designation.

Automatic Succession - State law outlines the priority given to your relatives to receive a payout if you don't specifically designate a beneficiary. Known as automatic succession, the law gives this priority to beneficiaries upon your death:

1. Spouse
2. Children
3. Parents who depend on you for financial support
4. If none of the above, then parents share the refund equally
5. If all the options above are exhausted, the refund is paid to the estate.

Specific Designation - You can also name a specific person(s), trust, estate or an institution as your beneficiary. The beneficiary(ies) you name through a specific designation do not have to be relatives.

In some cases, the law overrides a specific designation. Marriage, divorce, dissolution of marriage, legal separation, or the birth or adoption of a child will void an existing specific designation. If you do not update your designation with OPERS after one of these events, the beneficiary will be determined by automatic succession.

Your account value may be refunded in a lump sum if the designation specifies a trust, estate or an institution or, if your named beneficiary is not eligible for monthly survivor benefits. If you designate two or more beneficiaries to receive a lump sum refund, you must specify the percentage each beneficiary receives. Otherwise, the money will be divided equally.

If you earned sufficient service credit and are survived by eligible children, they will receive monthly benefits regardless of a specific designation. You can learn more about the survivor benefits OPERS provides in the Survivor Benefits leaflet, available on the Member Publications page of www.opers.org.

You can make your beneficiary designation selection by logging into your online account. You can also complete a Universal Beneficiary Designation form (A-3U), available on the Member Forms page of www.opers.org.

Source: <https://www.opers.org/pubs-archive/members/newsletters/trad/2016/TRAD%20Q1.pdf>

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