



# The HOTLINE

February 2021

**Page 2:** Employee Incident and Accident Reporting, EBC Flex Spending Information, Insurance Cards, 2020 W2 information

**Page 3:** January and February Birthdays and Anniversaries

**Page 4:** Phishing Emails

**Page 5:** Kent's Kicking GBS t-shirts

**Page 6:** WRS



## When Changing your Tax Exemptions

As you are aware, employees can change the number of exemptions for their payroll taxes at any time. However, we have run into some issues with this lately due to the number of changes employees are making and we want to clear up a few things and correct some assumptions that are being made:

- If you have made a change on the number of exemptions on your state and/or federal tax forms, this change remains in effect until you complete and submit **another** form according to the deadlines below to make any further changes. For example, if you submit a new tax form to change your exemptions to 10 or Exempt, that change remains in effect until you change it again by completing **another** form.
- We will NO LONGER accept pre-dated state and/or federal tax forms. All completed tax forms that are to Dawn's office by **the Friday before the week of payroll**, will be in effect for the next week's payroll.
- We will NO LONGER accept state or federal tax forms via email. These forms are official IRS forms and we are required to have original signed tax forms on file.

As stated, changing your tax form is always an option available to you, but please be very cautious of making changes in your payroll taxes; particularly for just one payroll.

Please contact us if you have any questions or concerns with this information.

Lori Glauert, ext 3022  
Dawn Jumper, ext 3023

## Deferred Compensation

Meet with your Nationwide Retirement Specialist.

TCHCC's Nationwide representative, Eric Glinsky, will be available on :

**Thursday, February 18 from 9am-3pm for phone or virtual visits.**

There will be a computer set up in the Four Seasons room for staff to use if needed.

If interested go to: <https://tremealeauvirtualvisit.myretirementappt.com> to schedule a phone or a video meeting.



**Nationwide®**  
is on your side



**What is deferred compensation?** A deferred compensation plan is a supplemental retirement-savings program that offers a tax-advantaged way to invest for potentially more retirement income. Pre-tax contributions and any earnings are taxed as ordinary income when withdrawn.

Deferred comp is designed for long-term investing. However, if you leave employment with your deferred comp plan sponsor, you can withdraw money without paying a 10% penalty.

**Why join a deferred compensation plan?** By investing through your employer's deferred comp plan, you may be able to fill a potential gap between what your pension provides and income you may need in retirement.

**EMPLOYEE INCIDENT / ACCIDENT REPORT****~INSTRUCTIONS FOR COMPLETION~**

When an accident, injury or potential injury occurs. Follow procedures as outlined in the reporting process.

1. The person involved in the incident should complete the Incident/Accident Report within 24 hours unless their injuries prevent this, and SIGN as the "Person Completing Report." This form may be found on the TCHCC website under Employment, Employee Services.
2. A nurse needs to assess for injuries and provide immediate first aid as necessary. Your supervisor must sign in addition to your signature.
3. Send this report to the Human Resources Department.
4. If outside medical treatment is needed, notify Human Resources and bring back a physician's status report to Human Resources as soon after your appointment as possible.
5. **If this incident involves a bite or needle stick (or any significant exposure), follow the procedure for Significant Exposure Incidents found under "Employee Services "on the TCHCC homepage. Send the Incident/Accident Report to Human Resources.**
6. Please fill out the report in detail. It is very important to act promptly in completing this report and to send it to Human Resources as soon as possible.
7. If you have questions, contact the Human Resources Department.

**Your 2020 W2**

2020 W2's are available to print .

- Click on the Paystub icon on your desktop (where you would normally print/view your pay stub) and select "View\ Print W2 " .
- Select the box for the correct year
- View
- Print

If you have any questions please let me know – Thank you

Dawn Jumper, Ext 3023

***Still have 2020 flex money in your account?***

You can make eligible purchases, or pay for services dated January 1, 2021 through March 15, 2021..

***Can't find your Flex card or need a new one?***

Call Participate Services at: 1-800-346-2126 to request a new card.

***Do you have the EBC Mobile App?***

With their app, **MY Mobile Account Assistant**, you can take a photo of your documentation (receipt) using your phone or tablet's camera and send it to EBC to substantiate the expense.

You can also check your balance on the App.

***Can't access your EBC account or forgot your password?***

Call Participant Services.

***Need a paper claim form?***

You can find them in the TCHCC Breakroom, as well as through the TCHCC website under Employee Services or Human Resources.

**Insurance Cards**

By now everyone should have received their insurance cards. If you have not, here are the phone numbers for our carriers. You may contact them to let them know you have not received your card.

**WEA Trust – State Maintenance Plan:** 1-866-485-0630

**Dean Health – Prevea360:** 1-877-230-7555

**Quartz:** 1-844-644-3455

**Delta Dental:** 1-844-337-8383

**Delta Vision:** 1-844-337-8383

**Navitus (prescription card):** 1-866-333-2757



# January Anniversaries

46 years	Cathy Gunderson	CNA
21 year	Brenda Suchla	CNA
21 years	Darlene Waldera	Housekeeper
19 years	Vicki Maciosek	LPN
17 years	Sally Brantner	Health Information Clerk
15 years	Randy Glaunert	Maintenance Worker
14 years	Stacy Martin	Accounts Clerk
14 years	Stacy Converse	CNA
13 years	Nicole Borreson	AODA Counselor
6 years	Ellen Dressler	CNA
5 years	Shannon Hoem	PCW
3 years	Nora Killian	CNA
3 years	Lisa Brooks	CNA
3 years	Ganesh Ram	Physican Assistant
3 years	Randy Sosalla	Cook
3 years	Olivia Leavitt	Certified Social Worker/Grievance Officer
2 years	Amber Smith	Director Of Nursing
2 years	Sierra Olson	CNA
2 years	Monica Felix	Recycling Worker Assistant
1 year	Shelly Sheffer	PCW
1 year	Chelsea Woodford	LPN

# January Birthdays

Cassi Hanson	Mary Mattison
Bonnie Lyga	Kelsie Doshier
Kari Lynn Olstad	Sydney Matheny
Ruth Luque	Becky Severson
Heather Slabik	Lisa Brooks
Anita Scoville	Bailey Zastrow
Avery Daffinson	Nicole Borreson
Kaleb Smith	Rondelynn Brown
Maureen Turner	Jean Herman
Rhiannon Rikken	Cindy Talamantes
Katelyn Scanlan	Chloe Amoth
Katelyn Delzer	Karen Drangstveit
Brian Sommer	Lisa Onsrud-Bautch
Bonnie Filla	Courtney George
Troy Pride	Lynsi Knutson
Morgan Vehrenkamp	Monica Sobotta

# February Anniversaries

32 years	Cindy Herried	CNA
16 years	John Spencer	RN
14 years	Jason Rindal	RN
14 years	Leona Torpen	CNA
14 years	Scott Rindal	CNA
12 years	Tricia Shramek	CNA
12 years	Devin Witte	Activity Assistant
10 years	Jon Nerdrum	RN
9 years	Charlotte Thomas	CNA
8 years	Terrie Sommer	Licensed Administrator
7 years	Cassi Hanson	LPN
6 years	Brenda Zeh	Activity Assistant
5 years	Lori Bradley	PCW
4 years	Karine Hornberg	CNA
4 years	Sharonna Sedelbauer	Housekeeper
4 years	Sue Ellen Fankhauser	Human Resource Assistant
3 years	Sandra Johnson	PCW
3 years	Jeanie Diebold	PCW
3 years	Deb Hulett	RN
3 years	Jorge Sosalla	Housekeeper
1 year	Grace Grulkowski	CNA
1 year	Amy Conant	CNA
1 year	Cindy Rundquist	Beautician

# February Birthdays

Michelean Prokop
Mike Wozney
Stacy Martin
Shelly Rietmann
Lauren Filla
Jaquin Holen
Traci Risberg
Heidi Spittler
Josh Eddy
Sandy Johnson
Robin Beck
Cathy Gunderson
Halaynna Macharia
Tammy Roskos
Amy Conant
Daren Dregney
Brooklyn Grulkowski
Jenna Pyka
John Roskos
Jerry Deetz
Ellen Dressler
Diane Rebarchek
Marine Terrazas Chavez

**Phishing emails are one of the most common online threats, so it is important to be aware of the tell-tale signs and know what to do when you encounter them. Here are five ways to spot phishing attacks.**

### **1. The email asks you to confirm personal information**

Often an email will arrive in your inbox that looks very authentic. Whether this email matches the style used by your company or that of an external business such as a bank, hackers can go to painstaking lengths to ensure that it imitates the real thing. However, when this authentic-looking email makes requests that you wouldn't normally expect, it's often a strong giveaway that it's not from a trusted source after all.

Keep an eye out for emails requesting you to confirm personal information that you would never usually provide, such as banking details or login credentials. Do not reply or click any links and if you think there's a possibility that the email is genuine, you should search online and contact the organization directly – do not use any communication method provided in the email.

### **2. The web and email addresses do not look genuine**

It is often the case that a phishing email will come from an address that appears to be genuine. Criminals aim to trick recipients by including the name of a legitimate company within the structure of email and web addresses. If you only glance at these details they can look very real but if you take a moment to actually examine the email address you may find that it's a bogus variation intended to appear authentic – for example: @mail.airbnb.work as opposed to @Airbnb.com

Malicious links can also be concealed with the body of email text, often alongside genuine ones. Before clicking on links, hover over and inspect each one first.

### **3. It's poorly written**

It is amazing how often you can spot a phishing email simply by the poor language used in the body of the message. Read the email and check for spelling and grammatical mistakes, as well as strange turns of phrase. Emails from legitimate companies will have been constructed by professional writers and exhaustively checked for spelling, grammar and legality errors. If you have received an unexpected email from a company, and it is riddled with mistakes, this can be a strong indicator it is actually a phish.

Interestingly, there is even the suggestion that scam emails are deliberately poorly written to ensure that they only trick the most gullible targets.

### **4. There's a suspicious attachment**

Alarm bells should be ringing if you receive an email from a company out of the blue that contains an attachment, especially if it relates to something unexpected. The attachment could contain a malicious URL or trojan, leading to the installation of a virus or malware on your PC or network. Even if you think an attachment is genuine, it's good practice to always scan it first using antivirus software.

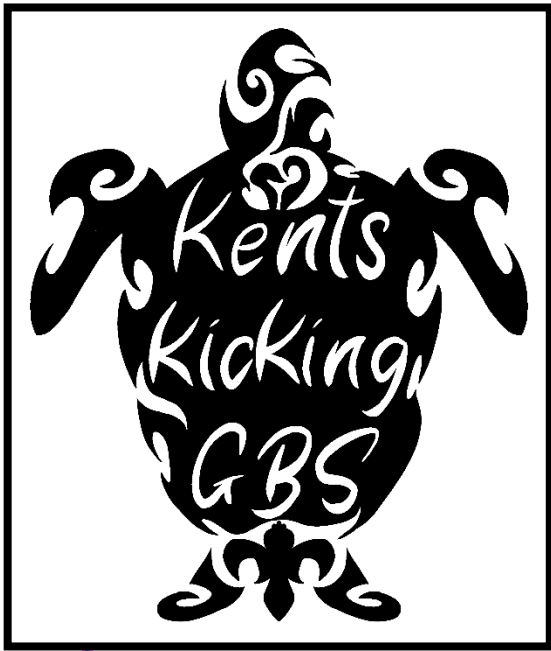
### **5. The message is designed to make you panic**

It is common for phishing emails to instill panic in the recipient. The email may claim that your account may have been compromised and the only way to verify it is to enter your login details. Alternatively, the email might state that your account will be closed if you do not act immediately. Ensure that you take the time to really think about whether an email is asking something reasonable of you. If you're unsure, contact the company through other methods.

**Ultimately, being cautious with emails can't hurt. Always member this tip:  
STOP. THINK. CONNECT.™ tip:**

**When in doubt, throw it out: Links in emails, social media posts and online advertising are often how cybercriminals try to steal your personal information. Even if you know the source, if something looks suspicious, delete it.**





# Kent's Kicking GBS Shirts

↑ FRONT  
Print



BACK  
Print ↓



“Nature is slow, but sure; she is the tortoise that wins the race by her perseverance.”

-Henry David Thoreau

#KentsKickinGBS

*\*\*Witzig Art and Witte Family Production\*\**

Price

S, M, LG, XL, 2XL

\$15

3XL, 4XL, 5XL, 6XL

\$20

Please Contact Devin in Activities if you would like to purchase a t-shirt in support of **Dave Witte**, aka: Kent's battle with GBS.

dewitte@tchcc.com or 715-538-4312 Ext.2248



## ETF Projections for WRS Effective Rates and Annuity Adjustments

The State of Wisconsin Investment Board has announced preliminary 2020 investment returns for the Core Trust Fund and the Variable Trust Fund. How will this affect your Wisconsin Retirement System account? The effective rate of interest is applied to your account balances once a year. The rate of interest applied is based on investment performance and other actuarial factors.

The figures below are ETF's projections for effective rates and annuity adjustments, and based on preliminary returns. They are projections only; actual rates will be announced after 2020 investment returns have been finalized and an actuarial analysis conducted. Watch for this information in February and March.

### ETF Projections –Core Fund

Preliminary 2020 Investment Return (net of fees)	15.21%
Projected Core Effective Rate	10.7% to 11.1%
Projected Core Annuity Adjustment	4.7% to 5.1%

By law, a Core annuity adjustment will be paid if the adjustment rate is at least 0.5%;if less than 0.5%, no adjustment is made

### ETF Projections -- Variable Fund

Preliminary 2020 Investment Return (net of fees)	17.51%
Projected Variable Effective Rate	15% to 19%
Projected Variable Annuity Adjustment	10% to 14%

By law, a Variable annuity adjustment will be paid if the adjustment rate is at least 2%;if less than 2%, no adjustment is paid.

### Plan Ahead

No matter your timetable for retirement, it's important to understand your WRS benefits and how they work for you. Learn everything you can about the following topics in particular, so that you make the right decisions at the right time. Your future self will thank you for it!

- How to enhance your WRS benefits benefit by making additional contributions, which earn the effective rate of interest each year
- How effective rates and annuity adjustments (for retirees) are determined
- How annual Core and Variable Fund investment performance affects the amount you and your employer pay into your retirement account via required contributions
- How WRS retirement benefits are calculated and the role that investment returns play in your benefit amount
- How participation in the Variable Fund affects your WRS benefits, both as an active employee and as a retiree.

### Preparing for Your Retirement

Planning to retire in the next 1-10 years? Then this webinar is for you.

We'll discuss:

- The money you and your employer have put towards your retirement account.
- How your retirement account grows through investments.
- When you can retire.
- Options for receiving your retirement benefit.
- Rules you must follow if you return to work after retiring.
- What happens to your account after you die.
- Changes to your health and life insurance in retirement.

### Webinar dates and times:

**Mon, Feb 22, 2021 6:30 p.m. - 8:30 p.m.**  
**Fri, Mar 12, 2021 10:00 a.m. - 12:00 p.m.**

To register, go to:

<https://register.gotowebinar.com/rt/2062561071726664450>