



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

February 28 Balance	(\$736,378)		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$1,055,258		Jan-Mar Revenues	\$2,879,624
Employer Premiums	749,588		Jan-Mar Expenses	(\$2,807,732)
Employee Premiums	139,168		Mar 31, 2015 Balance	(\$514,215)
Other Revenues	166,502			
Total Expenses	(\$833,095)		YTD Gain/(Loss)	\$71,892
Week 1 Claims	111,482			
Week 2 Claims	110,836			
Week 3 Claims	185,374			
Week 4 Claims	273,455			
Week 5 Claims (BAS)	16,054			
Clinic Expenses	44,923			
Wellness Expenses	20,724			
Fixed Costs—Premiums	65,821			
Fixed Costs--Fees	4,426			
Monthly Gain/(Loss)	\$222,163			
March 31 Balance	(\$514,215)			

The Other Revenues category consists primarily of a \$100,000 credit Anthem gave us for switching to their network and a \$54,000 payment for first quarter retiree premiums. The Fixed Cost fees are unusually low because Anthem gave us a \$7,000 credit for earlier over-charges and BAS has yet to submit an accurate invoice for March. Further, we have not been charged for VSP premiums in 2015. Adjustments will come in April.

Your Vision Benefits

As everyone on the City's health plan is aware, vision benefits are included in the premiums you pay for medical coverage. However, medical and vision coverage are provided under separate plans, with separate deductibles. Vision benefits are provided by VSP.

The first step in getting the most out of your vision benefits is to be aware of what the plan allows. You can do this by visiting the Carmel website under Employment and Benefits Documents on the Human Resources page. There you will find the VSP Vision Benefits Summary.

Another resource is to visit the VSP website, vsp.com. If you are not registered, you can do so by clicking "REGISTER" at the top right. Once you are registered, you are able to log on and view your specific benefits. You can also review your vision claims and look up VSP network providers. If you ever need to visit an out-of-network provider, the website provides instructions on how to file those claims.

Although it is not necessary to have a Vision Member ID Card to utilize your VSP benefits, you can print one off the website if you wish. You can also access the Member ID Card (and all other benefit and claims information) by logging on to your vsp.com account from your smart phone.



Additional VSP Benefits

Another benefit offered by VSP is the ability to make online, in-network purchases of designer frames (glasses and sunglasses) and contacts through Eyeconic - the online eyewear store for VSP members. Simply go to eyeconic.com (there is also a link on the VSP site), set up your account and start shopping. You can even import a picture of yourself and use the "virtual mirror" tool to try on frames. When the frames arrive at your home, you can go to a VSP provider for a complimentary fitting.

VSP members also have access to the VSP TruHearing Hearing Aid Discount Program. This program can save money towards purchase of digital hearing aids. In addition, the program offers three visits for fitting, adjustments and cleanings, a 45-day money back guarantee, a three-year warranty for repairs and one-time loss or damage and 48 batteries per hearing aid.

These offers can be combined with the City Health Plan hearing aid benefit in order to maximize your savings. If you want to take advantage of this benefit, simply call 877-396-7194 and mention VSP. You can also visit vsp.truhearing.com for further information.

The Gift of Sight

Ever wonder what to do with those old, out-of-date, no-longer-useful eyeglasses? Wonder no longer. In partnership with VSP, we are participating in the "Eye Make A Difference" campaign to recycle old eyewear and provide an opportunity for children and adults around the world to see that world clearly for the first time.

We will soon have an eyewear collection box in the lobby of our Primary Plus Employee Health Center. Please take a moment to drop any of your unwanted eyewear (glasses and sunglasses) into this box next time you visit or are in the area of the Health Center. We can also take them at Human Resources in City Hall.

By recycling your eyewear, you have the chance to give others the ability to better succeed at school, on the job and taking care of their families.

Wellness Notes

- We have started the second quarter of our 2015 Wellness Program and most participants are still going strong! Congratulations to everyone who earned their 300 points during the first quarter. And to those who did not - it's never too late to restart your engines! Earning 300 points this quarter will guarantee your insurance incentive during the third quarter. To help you along, we will conduct the **Indy 500 Team Walking Challenge** during the month of May (the sign-up deadline is April 24th). Team members and team names will be randomly assigned. For complete details regarding this Challenge, please refer to the April 13th email sent to wellness participants.
- The CHC Wellness website now supports a new application for recording steps called the **Moves App**. This free app allows the recording of steps without use of a pedometer, and is compatible with most iPhone and Android smart phones. For complete information, please refer to the April 13th email sent to wellness participants.
- The City of Carmel was recently presented the **2013-2014 Culture of Health Award** by CHC Wellness. This award recognizes employee engagement in wellness to help create an environment that inspires, supports and rewards healthier living. Congratulations to everyone who participates and encourages others to participate in wellness - this award belongs to all of you.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to sickness, please make sure you schedule the appointment with Dr. Fagan rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. Since same-day appointments are almost always available, please be courteous and avoid walk-in visits.

<u>Hours</u>	<u>Address</u>
Monday 8 AM - 1 PM	1402 Chase Court, Suite 110, Carmel
Tuesday 1 PM - 7 PM	<u>Online Appointment Scheduling</u>
Wednesday 8 AM - 1 PM	www.carmel.in.gov under Human Resources tab
Thursday 1 PM - 5 PM	<u>Telephone</u>
Friday 8 AM - 1 PM	317-688-5415

The City's Employee Assistance Program (EAP) can be reached 24 hours/day, 7 days/week by calling 317-962-2622, ext. 2.

The maximum generic prescription benefit through the Health Center is \$100 for 30-day or \$300 for 90-day prescriptions. Any balance is the responsibility of the employee and will be billed to that employee by the Health Center Pharmacy, Young At Heart. The medication cannot be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.