



# HEALTH MATTERS



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

November 30 Balance	\$381,802		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$1,043,379		Jan-Dec Revenues	\$12,450,858
Employer Premiums	770,546		Jan-Dec Expenses	(\$11,554,887)
Employee Premiums	149,509		Dec 31, 2015 Balance	\$309,864
Other Revenues	123,324			
Total Expenses	(\$1,115,317)		YTD Gain/(Loss)	\$895,971
Week 1 Claims	184,113			
Week 2 Claims	177,081			
Week 3 Claims	203,028			
Week 4 Claims	292,784			
Week 5 Claims	58,067			
Clinic Expenses	49,221			
Wellness Expenses	1,202			
Fixed Costs—Premiums	75,977			
Fixed Costs--Fees	23,745			
Other Expenses	50,099			
Monthly Gain/(Loss)	(\$71,938)			
December 31 Balance	\$309,864			

Other Revenues in December included \$58,000 of retiree premiums paid by the City, \$38,000 of subrogation recoveries (claims our plan paid that other insurers were responsible for) and \$16,000 of Social Security and Medicare savings on flex accounts. Other Expenses included a \$50,000 transitional reinsurance fee (annual installment of a three-year fee levied under the Affordable Care Act).

The plan actually rebounded from a low point of **-\$1.023** million at the end of January 2015—a turnaround of more than \$1.333 million in eleven months.

### How May We Assist You?

The City's Department of Human Resources is just that - a resource for employees to get questions answered regarding City policies, procedures, benefits, hiring, etc. But when you have a question, do you ever wonder exactly who to contact in HR to get the answer? If so, the following may be helpful. Any questions, comments or suggestions regarding these topics should be directed to the person at the top of each list. If you have questions about anything not listed below, please feel free to contact the general HR number, 317-571-2465.

**Barb Lamb, Director of Human Resources**

317-571-2471

[blamb@carmel.in.gov](mailto:blamb@carmel.in.gov)

City Policy Interpretation  
Retirement Preparation  
Retiree Insurance  
Exit Interviews  
Unemployment  
Workplace Investigations  
Disciplinary Issues

**Sue Wolfgang, Benefits Administrator**

317-571-5850

[swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov)

Health Insurance (medical, vision, dental)  
HSA and/or Flex Accounts  
FMLA Determination  
Life and Disability Insurance  
Wellness Program  
Employee Health Center Issues  
Status Changes (name, address, coverage, etc.)

**Jim Spelbring, Office Administrator**

317-571-2467

[jpspelbring@carmel.in.gov](mailto:jpspelbring@carmel.in.gov)

Job Postings  
New Hire Onboarding  
Drug Testing  
Workers Compensation  
Claims and Payroll (Dept. of Administration)

**Linda Trivison, Office Assistant (part time)**

317-571-2490

[ltrivison@carmel.in.gov](mailto:ltrivison@carmel.in.gov)

FMLA Processing  
Claims and Payroll (Dept. of Administration)

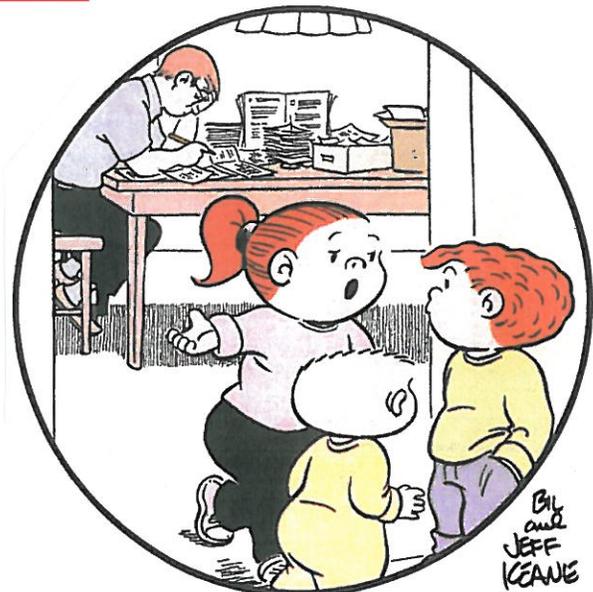
**Information Regarding 2015 Income Tax Forms**

The IRS has created new tax forms that the City, as a self-insured employer, must provide its employees beginning with the 2015 tax year. This new Form 1095-C serves as evidence of the health coverage offered by the City to you and your dependents. The form also documents whether you chose to enroll in the City's Health Plan in 2015. ***This form will be relevant to you ONLY if you purchased health insurance coverage for 2015 through the Health Insurance Marketplace (healthcare.gov) and wish to claim the premium tax credit.***

Initially, employers were required to provide the forms to employees by February 1<sup>st</sup> so they could be used in your tax preparation. This deadline has been extended to March 31<sup>st</sup>. If you file your federal tax return before March 31<sup>st</sup>, and you are eligible for the premium tax credit, you can use alternative information provided by the City to complete the tax credit form (Form 8962).

You are not required to include the Form 1095-C with your 2015 tax filing. However, you should keep a copy of the form with your 2015 tax filing records.

If you will be filing for the premium tax credit and need information prior to the time the 1095-C forms are distributed, contact Sue Wolfgang at 571-5850 or [swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov).



**“Daddy’s head is havin’ a hard time downloading his income tax homework.”**

The following information about Form 1095-C is excerpted from page 5 of the 2015 Form 1040 instructions provided by the IRS:

**Information reporting about employer offer of coverage.** If you or someone in your family was an employee in 2015, the employer may be required to send you a Form 1095-C. Part II of Form 1095-C shows whether your employer offered you health insurance coverage and, if so, information about the offer. *This information may be relevant if you purchased health insurance coverage for 2015 through the Health Insurance Marketplace and wish to claim the premium tax credit on line 69.* However, you do not need to wait to receive this form to file your return. You may rely on other information received from your employer. If you do not wish to claim the premium tax credit for 2015, you do not need the information in Part II. For more information on who is eligible for the premium tax credit, see the instructions for Form 8962.

### Vaccines at the Employee Health Center

The Health Center offers several vaccines to employees and dependents on the City's Health Plan; however, before a specific vaccine is made available, we must determine whether it is cost-effective to add it to Health Center services.

Several employees have inquired about one shot in particular - the meningococcal conjugate vaccine (MCV4) - which is a requirement for most school-aged children. We have looked at the cost that IU Health would charge the Health Center compared to the cost to our Health Plan when the shot is given at retail clinics, such as Minute Clinic. We found the price to be significantly cheaper through the retail clinics - therefore, it will not be offered through the Health Center.

Because the vaccine is considered preventive under the Affordable Care Act, it is free to the consumer, regardless of the provider. Most retail clinics offer the shot, along with the Hamilton County Health Department.

### Coming Soon

Be on the lookout in the next few weeks for news about additions/changes to the City's Health Center. We intend to add a part-time nurse practitioner to make it easier for eligible employees to take their small children to the Center. We will also add a part-time health coach to help employees and dependents map out and reach their wellness goals. Also, we anticipate the Health Center will soon be moving to a more spacious location!

#### 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 often available, please be courteous and avoid walk-in visits.

#### Hours

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM

#### Address

1402 Chase Court, Suite 110, Carmel

#### Online Appointment Scheduling

[carmel.in.gov](http://carmel.in.gov) under Human Resources tab

#### Telephone

317-688-5415.

**February is American Heart Month. Do all you can to keep your heart healthy!**