



HEALTH MATTERS

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



October 31 Balance	\$3,677,741	Dec 31, 2016 Balance	\$1,570,679
Total Revenues	\$1,072,674	Jan-Nov Revenues	\$13,429,785
Employer Premiums	875,769	Jan-Nov Expenses	(\$11,339,669)
Employee Premiums	170,412	Nov 30, 2017 Balance	\$3,660,795
Other Revenues	26,493		
Total Expenses	(\$1,089,620)	YTD Gain/(Loss)	\$2,090,116
Week 1 Claims	176,672		
Week 2 Claims	225,265		
Week 3 Claims	169,207		
Week 4 Claims	180,188		
Week 5 Claims	115,317		
Clinic Expenses	80,172		
Wellness Expenses	5,068		
Fixed Costs—Premiums	90,883		
Fixed Costs--Fees	45,962		
Other Expenses	886		
Monthly Gain/(Loss)	(\$16,946)		
November 30 Balance	\$3,660,795		

2017 has been an exceptional year, allowing the City to implement a premium holiday in December. Happy Holidays!

A Review of Health Plan Changes

Several changes have been made to the City's 2018 health plan. Here is a quick review of these changes as we move into the new year.

- The City will start paying up to a lifetime maximum benefit of \$5,000 for infertility treatment. Covered services include artificial insemination, in vitro fertilization, gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT).
- Non-emergency services provided in an emergency room setting will no longer be treated as eligible expenses. Exceptions to this are as follows:
 - If you were directed to the ER by another medical provider;
 - If services were provided to a child under the age of 14;
 - If there was not an available urgent care or retail clinic within 15 miles; or
 - If the visit occurred on a Sunday or major holiday.
- The dental plan calendar year maximum (per covered member) increases from \$2,000 to \$2,500.
- The dental plan lifetime orthodontia maximum (per covered member) increases from \$2,000 to \$2,500.

- Preventive services under the dental plan will now be covered at 100% of reasonable and customary charges.
- Dental crowns have moved from Major Services (covered at 50%) to Basic Services (covered at 80%).

Great Things to Come in 2018

Aside from the changes to the health plan, a few other benefit changes will become effective on January 1st:

- Adoption Assistance - The maximum adoption benefit will increase from \$5,000 to \$10,000.
- Extended School Enrichment (ESE) - Full-time City employees will have the opportunity to take advantage of a significant discount in before- and after-school ESE fees for children who attend Carmel-Clay schools. Full details were sent via email earlier this month.
- Summer Camp Series - Full-time City employees whose children participate in the ESE program will have the opportunity to take advantage of significant discounts in school break and summer camp programs. Full details were sent via email earlier this month.

Primary Plus News

The Primary Plus Health Center will have a new wellness coach starting January 5th. Kristin Hullett will see patients on Mondays and Fridays and is available to help with diet, nutrition, physical activity, stress management, etc. Kristin has some exciting wellness initiatives in store and looks forward to helping everyone be successful at meeting their wellness goals and keeping those pesky New Year's Resolutions!

If you don't have the chance to meet Kristin at the Health Center, please feel free to attend one of the following meet-and-greets:

- Tuesday, February 27th - 9:00 AM - City Hall Council Chambers
- Wednesday, February 28th - 9:30 AM - Street Department Conference Room



As many of you know, the Health Center scheduling tool on the City website (Appointment Plus) has not been working properly. IU Health continues to work on a few outstanding issues as they complete the upgrade to their online scheduling system.

We appreciate everyone's patience as these "fixes" are completed, and will let everyone know when the project is complete. In the meantime, appointment scheduling can be done by stopping by the Health Center or calling 317-688-5415.

Weight Watchers Starts New Session

The City's Weight Watchers group has proven to be very popular - A new 12-week session is set to start on Thursday, January 11th. Whether you want to lose a little or a lot, this group is full of supportive co-workers who want to do the same!

Typically, the meetings are held in the caucus rooms at City Hall; however, depending on the renovation schedule at City Hall, the first few in this new session may be held in the conference room at fire department headquarters. We will keep everyone posted on location.

The meetings are held for 12 consecutive weeks starting Thursday, January 11th. Weigh-ins begin at noon, followed by a short meeting from 12:15-1:00 PM. Participants are free to bring a lunch or snack.

If you wish to participate, you will need to pay the \$156 fee by check (made out to Weight Watchers) or credit card at the January 11th meeting.

NOTE: If you are a full-time employee and enrolled in the City's health plan, as an added bonus you could get reimbursed for some of or your entire fee as follows:

- One-third fee reimbursement for weighing in and attending at least 9 of the 12 City-sponsored meetings.
- Two-thirds fee reimbursement for weighing in and attending at least 9 of the 12 City-sponsored meetings AND decreasing total weight by 5% by the end of the 12 weeks.
- Full fee reimbursement for weighing in and attending at least 9 of the 12 City-sponsored meetings AND decreasing total weight by more than 5% by the end of the 12 weeks.

Sick? Stay Home!

The height of cold and flu season is a good time to remind everyone - if you are sick, please don't come to work. Whatever you have to do can wait or be delegated to someone else until you return.

There are two concerns regarding employees who come to work when they are sick. Typically, the main worry is about the germs that spread throughout an office or work area. It's not fair when someone brings a bug to work - the potential result is that his/her co-workers then take that bug home to their families.

The other concern about coming to work sick is that the person simply doesn't feel well, which often leads to impairment in cognitive processing, motor skills, alertness, accuracy and reaction times. These impairments are often compounded by medications used to treat the illness.

Bottom line - If you think you are contagious, stay home! The world won't end.