



# HEALTH MATTERS

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



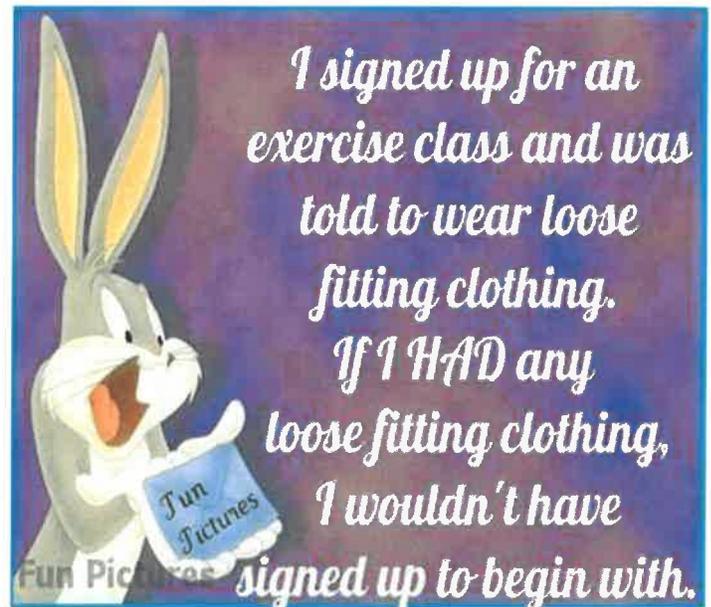
December 31 Balance	\$2,425,022	Dec 31, 2018 Balance	\$2,425,022
<u>Total Revenues</u>	\$1,160,388	Jan Revenues	\$1,160,388
Employer Premiums	881,401	Jan Expenses	(940,117)
Employee Premiums	170,809	Jan 31, 2019 Balance	\$2,645,293
Other Revenues	108,178		
<u>Total Expenses</u>	(\$940,117)	YTD Gain/(Loss)	\$220,271
Week 1 Claims	194,237		
Week 2 Claims	128,041		
Week 3 Claims	131,474		
Week 4 Claims	188,827		
Week 5 Claims	70,291		
Clinic Expenses	67,585		
Wellness Expenses	5,723		
Fixed Costs—Premiums	109,868		
Fixed Costs—Fees	44,071		
<u>Monthly Gain/(Loss)</u>	\$220,271		
January 31 Balance	\$2,645,293		

The majority of Other Revenues came from a prescription drug rebate.

### Zumba Gold Starts Next Month

If you want to start an exercise routine but worry about the toll it can take on your joints, Zumba Gold may be a perfect fit for you! Beginning Thursday, March 14, City employees can participate in this fitness program that substitutes traditional high-energy Zumba with a less intense, low-impact alternative. The program will focus on balance, coordination and cardiovascular conditioning.

These 45-minute classes are free for employees and will be held each Thursday at 5:15 PM in the In-Motions Studio at Woodland Terrace of Carmel, 689 Pro-Med Lane. No prior sign-up is necessary, but participants will be required to sign a waiver before their first class.



Nancy Zellers with our police department will be the instructor, so if you have any questions regarding the class, feel free to contact her at [nancyz98@yahoo.com](mailto:nancyz98@yahoo.com) or 317-416-4287.

## **Credit Union Opens New Branch**

Now that the Health Savings Accounts have been moved to Indiana Members Credit Union (IMCU), they are pleased to announce the grand opening of a third IMCU location in Carmel, the 27<sup>th</sup> in Central Indiana.

The West Carmel Branch is located at 3975 West 106<sup>th</sup> Street (near the intersection of 106<sup>th</sup> Street and Michigan Road). The branch manager is Summer Baker and she can be reached at 317-436-1430.

The grand opening weekend will be Friday, March 8, from 9 AM to 6 PM and Saturday, March 9, from 9 AM to 1 PM. There will be refreshments, door prizes and other giveaways, along with a chance to win a \$500 grand prize. Indianapolis Indians mascot Rowdie and Indy Eleven mascot Zeke will also put in appearances.

On another note, IMCU advises that everyone who transferred their HSA balance from Star Bank to IMCU has received reimbursement of the \$8.00 transfer fee charged by Star. If you do not see that credit on your IMCU statement, please check with Stephanie at the Old Meridian Branch, 317-324-4023 or [sroesner@imcu.com](mailto:sroesner@imcu.com).

## **Check Your IRS 1095-C Form**

You recently received, via interoffice mail, your 1095-C tax form. This form, required under the Affordable Care Act, provides each employee with information regarding his/her employer-provided health insurance offer and coverages for the previous year.

If you have not done so already, take a moment to make sure all information regarding yourself and your dependents is correct. If you notice any errors, please email Sue Wolfgang ([swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov)) a copy of the form and an explanation of any errors. New forms will then be created and sent to you. If you have already notified Sue of errors, you can disregard this.

**Note:** This 1095-C form is not required to file your tax return. You simply need to keep it with your tax records.

## **Primary Plus and PTO – A Reminder**

One of the best additions to the benefits the City offers employees is our Primary Plus Employee Health Center. In addition to free medical care and many free generic prescriptions, the City allows employees to visit the Health Center without having to use PTO or comp time.

However, we want to pass along a gentle reminder that there are reasonable limits to the amount of time employees can use for a Health Center visit before PTO or comp time must be used.

If your Health Center visit lasts longer than one hour, including drive time (or longer than two hours when transporting a dependent), you must use PTO or comp time to make up the difference.

Also, if your Health Center visit results in referral to an outside provider, any time spent at that outside provider must be charged against your PTO or comp time, even if the appointment is consecutive to the Health Center visit. This includes all outside providers and services (exams, x-rays, tests, etc.).