



HEALTH MATTERS



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

| | | | | |
|----------------------------|---------------|--|----------------------|----------------|
| July 31 Balance | \$1,581,227 | | Dec 31, 2019 Balance | \$1,887,709 |
| <u>Total Revenues</u> | \$2,018,189 | | Jan-Aug Revenues | \$11,180,203 |
| Employer Payroll | 927,087 | | Jan-Aug Expenses | (\$10,846,871) |
| Employee Payroll | 177,698 | | Aug 31, 2020 Balance | \$2,221,041 |
| Testing Reimbursement | 788,454 | | | |
| Other Revenues | 124,950 | | | |
| <u>Total Expenses</u> | (\$1,378,375) | | YTD Gain/(Loss) | \$333,332 |
| Week 1 Claims | 255,184 | | | |
| Week 2 Claims | 166,583 | | | |
| Week 3 Claims | 224,809 | | | |
| Week 4 Claims | 245,698 | | | |
| Clinic Expenses | 69,858 | | | |
| Wellness Expenses | 9,000 | | | |
| Fixed Costs—Premiums | 123,156 | | | |
| Fixed Costs—Fees | 48,952 | | | |
| Coronavirus Testing | 235,035 | | | |
| Other Expenses | 100 | | | |
| <u>Monthly Gain/(Loss)</u> | \$639,814 | | | |
| August 31 Balance | \$2,221,041 | | | |

The Plan received a reimbursement of \$788,454 for COVID-19 testing costs under the provisions of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Further reimbursements are forthcoming. Other Revenues includes a drug rebate of \$105,000.

2021 Open Enrollment Starts October 1st

All full-time employees will need to participate in Open Enrollment to make their health insurance elections for 2021. **Open Enrollment begins on October 1st and ends on October 24th.** Michele Leaks will send an email to all full-time employees with information on how to enroll and where to find health plan information. Please mark your calendar and complete your enrollment as soon as possible on or after October 1st.

All full-time employees will need to make their 2021 elections, even if you elect to NOT be covered by the City's health insurance or want to keep the same coverage for 2021. The insurance premiums will not increase in 2021!

Enrollments will need to be made on a City computer. To avoid the pesky reminder emails and phone calls make sure to enroll early!



Flu Shot Clinics- Held in October

The City will provide free flu vaccines to all City of Carmel employees as well as their spouses and dependents (age 13 or older) during the onsite flu shot clinics. Retirees are also eligible for the free vaccine. The clinics will be held:

| | | |
|----------------|-------------------|---|
| Thursday, 10/1 | 8 a.m. to Noon | Street Department (3400 W. 131 st St) |
| Monday, 10/5 | 8 a.m. to Noon | City Hall Caucus Rooms |
| Tuesday, 10/6 | 12 p.m. to 4 p.m. | City Hall Caucus Rooms |
| Tuesday, 10/13 | 1 p.m. to 5p.m. | CFD Maintenance Facility (4925 E. 106 th St) |

Sign up is not required for the onsite clinics. Children under the age of 13 can receive their free flu shot by appointment at the Primary Plus Employee Health Center **after** October 13th. All employees, dependents and retirees (regardless of insurance status) can receive their free flu shot at one of the onsite clinics or after October 13th by appointment at the Primary Plus Employee Health Center.

Memory Care Resource

Memory care is long-term care designed to meet the needs of a person with Alzheimer’s disease, dementia or other types of memory problems. According to the Alzheimer’s Association, Alzheimer’s currently affects approximately 110,000 Indiana residents aged 65 or older. MemoryCare.com(<https://www.memorycare.com/memory-care-in-indiana>) offers an online guide with resources on covering the cost of memory care in Indiana, financial assistance options, memory care resources and a directory of memory care facilities in Indiana.

If you have questions about the City’s benefit plans, please contact Michele Leaks at 317-571-5850 or mleaks@carmel.in.gov.