



HEALTH MATTERS



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

September 30 Balance	\$250,780		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$916,734		Jan-Oct Revenues	\$9,654,652
Employer Premiums	709,052		Jan-Oct Expenses	\$9,905,821
Employee Premiums	143,184		Oct 31, 2014 Balance	\$434,559
Other Revenues	64,498			
Total Expenses	\$732,955		YTD Gain/(Loss)	(\$251,169)
Week 1 Claims	53,240			
Week 2 Claims	125,394			
Week 3 Claims	153,131			
Week 4 Claims	258,755			
Clinic Expenses	46,595			
Wellness Expenses	1,872			
Fixed Costs—Premiums	67,401			
Fixed Costs--Fees	26,167			
Other Expense	400			
Monthly Gain/(Loss)	\$183,779			
October 31 Balance	\$434,559			

Other Revenues includes the City's portion of retirees' third quarter premiums.

Anthem Network

As of January 1st, 2015, the City's Employee Health Plan will use the Anthem network of health care providers. Between now and then, please take a few minutes to check that your current doctors are Anthem members. You can do this by visiting www.anthem.com and using the "Find A Doctor" tool. Until January 1st, you will search as a non-member, selecting the "Blue Access (PPO)" network for Indiana providers or "National PPO (BlueCard PPO)" for out-of-state providers. After January 1st, and after you have registered on the Anthem website, the correct network should automatically appear on your online account.

In order to see your claims information online, you MUST register on the Anthem website on or after January 1st. Instructions for registering were sent to everyone in an email last week. They are also available on the City's website, www.carmel.in.gov, under the Human Resources-Employees tab. Also after January 1st, you can contact the Anthem customer service line with any questions regarding registration, finding a physician, claims or coverage. That number is **844-453-4508**.

High Deductible Health Plan and Health Savings Account

Open enrollment for 2015 has ended, and it appears that many of you are moving from Plan B (PPO) to Plan A, the high deductible health plan (HDHP) with the health savings account (HSA). Those enrolled in Plan A may find the following information helpful:

- **Opening A Health Savings Account**

If you are new to Plan A and have not already done so, you are required to go to Star Bank, 140 East Carmel Drive, to open a health savings account (HSA). Regardless of whether you plan on contributing to it through payroll deduction, you must open the account so the City's contribution can be deposited each payday. **The deadline to open this account is Friday, December 5th.** You do not need to make an initial deposit to open the account - simply visit the Star Bank on Carmel Drive, show your photo ID and tell them you are a City of Carmel Employee and wish to open a health savings account.

- **Eligibility**

There has been some confusion about who can be enrolled in the HDHP (Plan A) and who you can spend your HSA funds on. Here is what you need to know:

1. You are not allowed to be covered by the City's HDHP if you are also covered by other non-HDHP health insurance; however, if you are eligible for the HDHP, your dependents can enroll in the HDHP plan regardless of what other coverage they may have.
2. You can use HSA funds to cover medical expenses for all your eligible dependents, regardless of whether they have other coverage through the City and/or through any other plan.

Example 1: If you have a spouse covered by Medicare, you are allowed to enroll your spouse in the HDHP, and you are allowed to pay his or her out-of-pocket medical expenses with your HSA.

Example 2: If you have children who have HMO or PPO coverage through your spouse or ex-spouse, you are allowed to enroll them in your HDHP, and you are allowed to pay their out-of-pocket medical expense with your HSA.

- **Changing HSA Contributions**

While we discourage decreasing bi-weekly contributions to your HSA throughout the year (except in the case of an emergency), starting in 2015 both decreases and increases in payroll contributions will be allowed. If you wish to make a change to the amount being deposited into your HSA from your paycheck, you are required to send a written request (email is sufficient) to Jean Belcher in the Clerk-Treasurer's office. Jean's email is jbelcher@carmel.in.gov.

Wellness Screenings

The deadline is less than a week away to register for the upcoming wellness screenings. If you wish to participate, please visit www.chcw.com or follow the instructions in the Wellness Screening Guide previously sent to everyone. If prompted at the CHC website, type in Program Code 2629Cit611.

If you wish to participate in the 2015 Wellness Program, you are required to take part in these biometric screenings. The screening schedule, by appointment only, is as follows:

Tuesday, December 2 nd	7-11 AM	City Hall Caucus Rooms (2 nd Floor)
Wednesday, December 3 rd	7-11 AM	Water Operations Training Room
Tuesday, December 9 th	7-11 AM	City Hall Caucus Rooms

Remember, for the most precise results, you should fast for the 10-12 hours before your scheduled screening.

Financial Wellness

Since our financial health often plays a big part in our overall well-being, we have scheduled a few meetings with Pete Emigh, Financial Partners Group, for the purpose of helping everyone better understand and plan their investments in the City's deferred comp retirement program. Mr. Emigh is the City's independent financial advisor and assisted with our transition to OneAmerica (AUL). In these meetings Mr. Emigh will review stock market trends and forecasts, as well as answer questions regarding 2015 investment options. If you have questions about the deferred comp program or your investments, please plan on attending one of the following meetings:

Wednesday, December 3 rd	1-2 PM	City Hall Council Chambers (2 nd Floor)
Thursday, December 4 th	9-10 AM	Water Operations Training Room
Tuesday, December 9 th	1-2 PM	Water Operations Training Room
Wednesday, December 10 th	9-10 AM	City Hall Council Chambers

Primary Plus Employee Health Center

Approximately two weeks ago, the Health Center made a change regarding where blood samples are sent for laboratory testing. This was done to alleviate recent problems related to delays in getting test results, required tests not being run and information not being supplied to appropriate physicians.

Switching to the IU Health lab should take care of these issues. However, if you experience any future difficulty with blood test results not being provided in a timely manner, please contact Sue Wolfgang in HR so we can continue to do everything possible to make the Health Center a great benefit for everyone. NOTE: None of these issues directly affected test results.

Since same-day appointments are very often available at the Health Center (through online scheduling or by phone), 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

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

*****HAVE A HAPPY AND SAFE THANKSGIVING HOLIDAY!*****