



HEALTH MATTERS



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

January 31 Balance	(\$1,023,236)		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$924,239		Jan-Feb Revenues	\$1,824,366
Employer Premiums	746,074		Jan-Feb Expenses	(\$1,974,637)
Employee Premiums	156,054		Feb 28, 2015 Balance	(\$736,378)
Other Revenues	22,111			
Total Expenses	(\$637,381)		YTD Gain/(Loss)	(\$150,271)
Week 1 Claims	113,510			
Week 2 Claims	163,329			
Week 3 Claims	118,215			
Week 4 Claims	104,431			
Clinic Expenses	48,787			
Wellness Expenses	994			
Fixed Costs—Premiums	65,593			
Fixed Costs--Fees	18,322			
Other Expenses	4,200			
Monthly Gain/(Loss)	\$286,858			
February 28 Balance	(\$736,378)			

February claims were less than half of January's—just under half a million dollars. This is definitely a step in the right direction.

Employee Assistance Program

If you (or anyone in your immediate family) suffer from psychological or emotional issues, we urge you to take advantage of the City's employee assistance program. The Methodist Assistance Program (MAP) offers free, confidential counseling services that focus on personal problems which may affect your work, your family and your life. Some typical reasons people seek out the services of MAP include depression, marital problems, stress, anxiety or addiction.

A simple phone call will get you headed in the right direction. MAP can be reached by calling 317-962-2622 (ext. 2) or 800-745-4838 (ext. 2). These lines are answered 24 hours a day, 365 days a year. There are multiple locations for scheduled visits and emergency appointments are available.

Wellness - The Next Generation

In an attempt to help create a culture of good health for City employees, the structure of the Wellness Program will change next year. We continue to work out the specifics, but priority will shift from participation to progress. There will be certain health standards that participants can work towards (or maintain) in order to earn incentives. To that end, we urge all wellness participants to review biometric scores from last December's wellness screenings. If there are

scores in need of improvement, we encourage you to explore options now to work toward those improvements, either by consulting with your primary care physician or scheduling a wellness visit with Dr. Fagan at Primary Plus Employee Health Center.

We will keep everyone informed of these changes as details are worked out.



Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to illness, 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. Due to a growing schedule, you will very likely be turned away if you attempt a walk-in visit. Therefore, since same-day appointments are often available, please be courteous to both the Health Center staff and your fellow employees and schedule ahead.

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

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415

As everyone knows, many generic prescriptions written by Dr. Fagan are available free of charge through the Health Center. The maximum on this benefit is \$100 for a 30-day prescription (or \$300 for a 90-day prescription). If Dr. Fagan prescribes a drug that costs more than these amounts, any balance is the responsibility of the employee. In these cases, Young At Heart (the Health Center pharmacy) will bill the employee for the difference. For example, if a medication costs \$325 for 90 days, the employee would be responsible for \$25. Invoicing and payment is between the pharmacy and employee, and the medication would not be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.