



HEALTH MATTERS



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

May 31 Balance	(\$60,083)		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$964,228		Jan-May Revenues	\$6,119,587
Employer Premiums	757,155		Jan-May Expenses	(\$5,525,827)
Employee Premiums	144,884		May 31, 2015 Balance	\$7,653
Other Revenues	62,189			
Total Expenses	(\$896,492)		YTD Gain/(Loss)	\$593,760
Week 1 Claims	133,773			
Week 2 Claims	254,290			
Week 3 Claims	228,385			
Week 4 Claims	139,427			
Week 5 Claims	10,046			
Clinic Expenses	37,496			
Wellness Expenses	1,033			
Fixed Costs—Premiums	77,128			
Fixed Costs--Fees	14,914			
Monthly Gain/(Loss)	\$67,736			
June 30 Balance	\$7,653			

We are in the black for the first time this year, having come from a deficit of more than \$1 million at the end of January. We're not in the clear yet—July could see us dip below zero again—but we are most definitely headed in the right direction.

The largest part of the Other Revenues is the City's share of the second quarter retiree premiums.

Take a Moment to Review

We will begin the 2016 insurance enrollment process in about two months, so please watch for information from HR during the days preceding October 1st. Open enrollment will run during the month of October and the process will be very similar to last year's.

In preparation for open enrollment, now is a good time to review your 2015 benefits to decide what, if any, changes you wish to make in 2016. You can log on to your Anthem.com account to check your medical and Rx claims history. Also, it's a good idea to review your current contributions to flex and/or health savings accounts to determine if you need to make adjustments in those areas.

NOTE: As of 2016, we will move our dental plan administration from BAS to Anthem. Also, the flex accounts and COBRA will be moved from BAS to a yet-to-be-determined third party administrator.

A Quick Wellness Reminder

We are well into the third quarter of this year's wellness program. If you are participating, please remember to log into your account at chcw.com and enter the Q3 Program Code - 2805Cit611. **If you do not enter this code, your steps will not count toward your incentive-earning goal.**

Financial Health in Retirement

Full-time City employees are offered a pretty terrific benefits package. A significant part of this package is what the City contributes to helping you work towards a financially healthy retirement. Some of you are close to retirement and some have years to go, but it's never too late or too early to take a look at your accounts and perhaps talk to a financial advisor about retirement goals.

The City, on each employee's behalf, makes two separate contributions to PERF - one to fund pension obligations and one to your annuity savings account (ASA). You are eligible for the full retirement pension at age 65 (with 10 or more years of service). That pension amount is based upon income and years of service and can be estimated by using the retirement calculator at in.gov/inprs. You are vested in the ASA immediately but cannot withdraw funds until you leave the City's employ or retire. You can choose from various investment options for your ASA by going to your account at in.gov/inprs.

In addition, the City matches your contributions (up to 50%) to a deferred compensation retirement account through OneAmerica (AUL). You have several investment options available, and can change your investments or the amount being contributed at any time by logging on to your account at carmelretirement.com. This website also offers a retirement calculator to assist in your decisions.

If you wish to discuss your retirement goals with a financial advisor, please feel free to contact Chris Shockley at Financial Partners Group (317-574-2910). Chris can help with your investment and retirement questions regarding accounts you have with the City, as well as any other accounts. His services are free of charge to City employees.



Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to sickness, 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. Since same-day appointments are almost always available, please be courteous and avoid walk-in visits.

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