



HEALTH MATTERS



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

July 31 Balance	\$40,139	Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$931,625	Jan-Aug Revenues	\$8,060,064
Employer Premiums	769,772	Jan-Aug Expenses	(\$7,404,108)
Employee Premiums	155,068	August 31, 2015 Balance	\$69,849
Other Revenues	6,785		
Total Expenses	(\$901,915)	YTD Gain/(Loss)	\$655,956
Week 1 Claims	223,405		
Week 2 Claims	226,751		
Week 3 Claims	145,626		
Week 4 Claims	158,055		
Week 5 Claims	9,856		
Clinic Expenses	45,471		
Wellness Expenses	1,085		
Fixed Costs—Premiums	76,859		
Fixed Costs--Fees	14,807		
Monthly Gain/(Loss)	\$29,710		
August 31 Balance	\$69,849		

Open Enrollment Begins Next Week

Open enrollment for 2016 health insurance begins next Thursday, October 1st, and runs through Sunday, October 31st.

Information and instructions will be sent to everyone via email early next week, so please be sure to check your email on a regular basis.

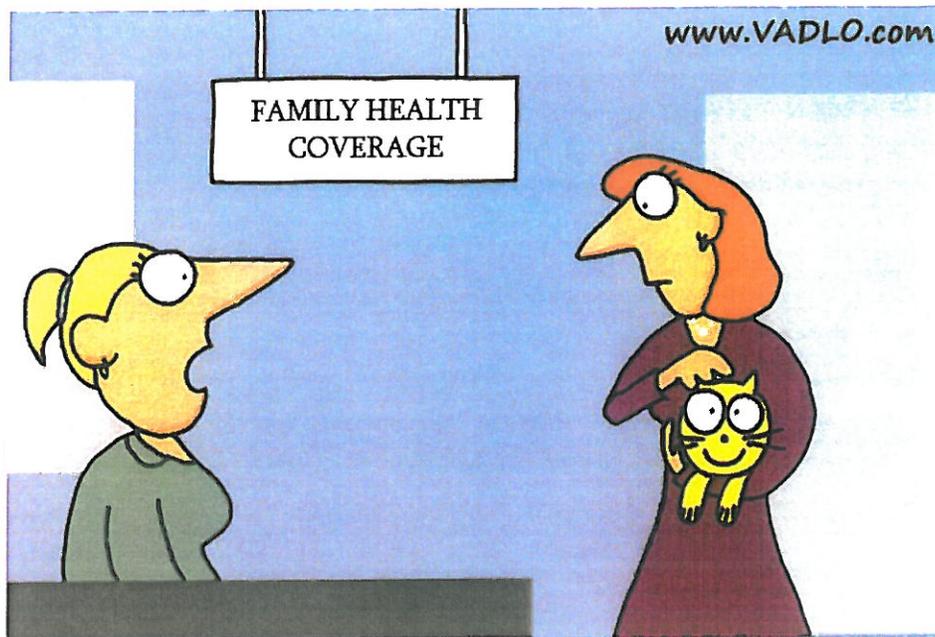


As last year, your enrollment must be done through the City's intranet (not internet), so it will have to be completed on a City computer. If you need to discuss options with your spouse, starting October 1st you can print any or all enrollment documents from the intranet (Human Resources - Insurance Election) to take home for review, or send them to your personal email address. These documents will also be available (starting October 1st) on the City's web page (carmel.in.gov) under the Human Resources tab in the Departments & Services section.

A few things to remember:

- All full time employees are required to complete this enrollment process, even if you elect NOT to be covered by the City's Health Plan in 2016.
- Even if you do not want to make any changes to your coverage in 2016, you still must complete this open enrollment process.

- The open enrollment period runs from October 1st through October 31st. If you do not enroll during this 31-day period, you will not have insurance in 2016. In order to avoid any unforeseen issues, we suggest not waiting until the last minute to complete your enrollment.



“I understand that the cat is your family, but NO.”

High Deductible Health Plan and Health Savings Account

With more employees moving to the High Deductible Health Plan (Plan A) each year, we will again provide an opportunity for employees to learn more about the Plan and the accompanying Health Savings Account (HSA).

The City's insurance broker and a representative from Star Bank will conduct a short meeting followed by a Q&A session on the following dates:

- Wednesday, September 30th 2:00 PM City Hall Council Chambers
- Wednesday, October 14th 10:00 AM City Hall Council Chambers

If you are considering moving to Plan A next year, or are already in Plan A and have questions, it is a good idea to attend one of these meetings.

Flu Shots are Coming

Free-of-charge Flu shots will again be offered by IU Health and the City to all City employees, Parks employees, committee members, commission members, retirees and dependents over the age of six months. The schedule is as follows:

- Thursday, October 1st 8:00 AM-Noon City Hall Caucus Room
- Wednesday, October 7th 8:00 AM-Noon Water Operations
3450 W. 131st St.
- Tuesday, October 13th 8:00 AM-Noon City Hall Caucus Room
- Wednesday, October 21st 8:00 AM-Noon Water Operations

If you want to receive a flu shot, please attend one of these flu shot clinics during the hours of operation.

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 often available, 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	carmel.in.gov under Human Resources tab
Thursday 1 PM - 5 PM	<u>Telephone</u>
Friday 8 AM - 1 PM	317-688-5415

The maximum generic prescription benefit through the Health Center is \$100 for 30-day or \$300 for 90-day prescriptions. Any balance is the responsibility of the employee and will be billed to that employee by the Health Center Pharmacy, Young At Heart. The medication cannot be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.

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

Heads Up For November

There is a lot going on from now through the end of the year, so please be sure to read emails sent by Human Resources. The important October dates are outlined above, and heading your way in the coming weeks will be announcements about upcoming meetings with the City's financial advisors regarding the deferred comp retirement program, as well as the schedule for wellness screenings.

**OCTOBER IS BREAST CANCER AWARENESS
MONTH. PLEASE MAKE SURE YOUR
MAMMOGRAM IS UP TO DATE, AND REMIND
YOUR LOVED ONES TO DO THE SAME**