



HEALTH MATTERS



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

August 31 Balance	\$69,849		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$930,091		Jan-Sept Revenues	\$8,990,155
Employer Premiums	770,302		Jan-Sept Expenses	(\$8,586,412)
Employee Premiums	159,621		Sept 30, 2015 Balance	(\$182,364)
Other Revenues	168.00			
Total Expenses	(\$1,182,304)		YTD Gain/(Loss)	\$403,743
Week 1 Claims	161,863			
Week 2 Claims	297,698			
Week 3 Claims	172,287			
Week 4 Claims	250,511			
Week 5 Claims	156,242			
Clinic Expenses	49,180			
Wellness Expenses	2,479			
Fixed Costs—Premiums	76,700			
Fixed Costs--Fees	15,344			
Monthly Gain/(Loss)	(\$252,213)			
September 30 Balance	(\$182,364)			

We slipped a little in September. With three pays in October, we will get back into the black.

Final Days of Open Enrollment

As this newsletter is distributed, we approach the final days of open enrollment. The deadline for opting into the City's 2016 health plan is October 31st. There are a few employees who have not yet completed the process. Please understand - if you have not enrolled by October 31st, you and your dependents will not be covered by the City Health Plan next year.

If you are switching from Plan B to Plan A next year, you must open a Health Savings Account (HSA) at Star Bank by December 1st. You can do this in either of the following ways:

- Stop by Star Bank at 140 East Carmel Drive and complete an application by December 1st. You do not need any money to open the account, but you will need to provide the driver's license and signature for anyone you wish to list on the account.
- Get the HSA application from Sue Wolfgang in HR. You can return the completed application by December 1st to either Star Bank on Carmel Drive or to Sue. The application must include photocopies of driver's licenses for anyone you wish to list on the account, along with their signatures.

Fit for Life - It's Up to You (Wellness 2016)

As previously announced, the 2016 Wellness Program will be a bit different than past years in that we will be tracking and rewarding based on both activity and healthier outcomes.

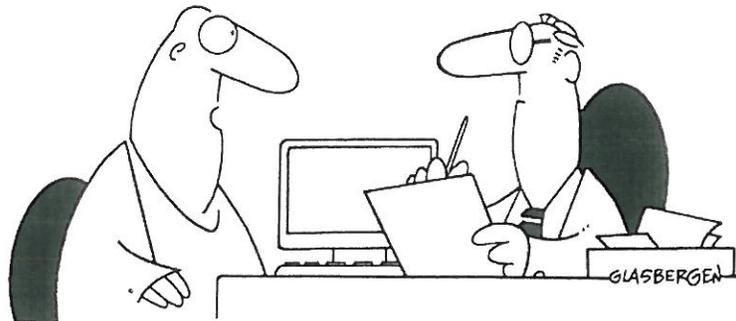
The first step in joining the 2016 Wellness Program is to participate in one of the upcoming onsite wellness screenings. To schedule a screening (**walk-ins will not be accepted**) you need to go to www.chcw.com. If you are already a wellness participant, log in with your username and password. If you are new to the site, click the "First time logging in?" link. If you are prompted to enter a Program Code, enter **2895Cit611**.

The onsite screenings are scheduled as follows:

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|--|------------------|--------------------------------|
| • Tuesday, November 10 th | 7:30 AM-12:30 PM | Water Operations Training Room |
| • Thursday, November 12 th | 7:30 AM-12:30 PM | City Hall Caucus Rooms |
| • Wednesday, November 18 th | 7:30 AM-12:30 PM | City Hall Caucus Rooms |

Information on these screenings was sent to everyone via email on Tuesday, October 20th. Please refer to this email for full details.

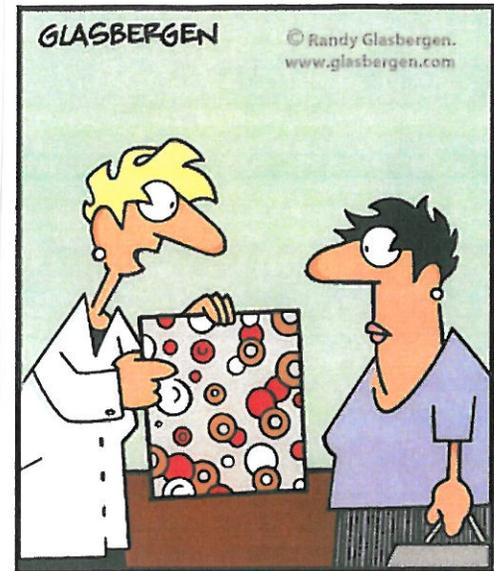
Financial Wellness - Preparing for Retirement



"On my 65th birthday, I'm going to lie down in a crop circle and wait for aliens to abduct me. That's my retirement plan."

Retirement is a long way off for some, but right around the corner for others. Regardless of where you sit on this spectrum, you may want to attend one of the upcoming financial information workshops hosted by the City's independent financial advisors, Pete Emigh and Chris Shockley.

Pete and Chris conduct these workshops at the end of each year to give everyone a chance to catch up on market trends and investment choices. They will present a short program, followed by an



"The red circles are your red blood cells. The white circles are your white blood cells. The brown circles are donuts. We need to talk."

opportunity to ask questions. You will also be able to set up time in the future to meet with either Pete or Chris to discuss your personal retirement plan. They are happy to discuss all aspects of retirement, not just the City's deferred comp program. Their expertise is a vital resource, and free of charge to employees.

The workshops are scheduled as follows:

- Friday, November 5th 9:00-10:00 AM City Hall Council Chambers
- Tuesday, November 10th 3:00-4:00 PM Water Operations Training Room
- Wednesday, November 18th 1:30-2:30 PM City Hall Council Chambers

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.

**November is Great American Smokeout Month.
Please encourage someone you love
to stop smoking - For their health
.....and yours!**