



HEALTH MATTERS



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

September 30 Balance	(\$182,364)		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$1,460,902		Jan-Oct Revenues	\$10,451,057
Employer Premiums	1,154,368		Jan-Oct Expenses	(\$9,507,341)
Employee Premiums	235,904		Oct 31, 2015 Balance	\$357,609
Other Revenues	70,630			
Total Expenses	(\$920,929)		YTD Gain/(Loss)	\$943,716
Week 1 Claims	154,551			
Week 2 Claims	232,056			
Week 3 Claims	259,394			
Week 4 Claims	136,506			
Clinic Expenses	45,890			
Wellness Expenses	1,000			
Fixed Costs—Premiums	76,545			
Fixed Costs--Fees	14,987			
Monthly Gain/(Loss)	\$539,973			
October 31 Balance	\$357,609			

"Other Revenues" in October include drug rebates and third quarter retiree premiums paid by the City.

New Dental Administrator in 2016

Beginning January 1st, the City will change dental administrators (from BAS to Anthem). New dental ID cards will be mailed to each covered employee's home by the end of 2015. These Anthem dental ID cards are separate from your Anthem medical ID cards - you will need to carry both. After you receive your Anthem dental ID card, you should destroy your BAS dental ID card.

If you are new to the medical plan in 2016, you will receive medical ID cards by the end of 2015. If you are not new to the medical plan in 2016, you will not receive new medical ID cards, so do not discard your current medical ID cards.

Please be on the lookout for these ID cards in your mail. They will come in plain white envelopes without a return address. Don't mistake them for junk mail!

More information will be provided in next month's HEALTH MATTERS newsletter regarding how to access the Anthem dental website and benefits.

Anthem will be the administrator for both medical and dental next year, and VSP will remain our vision carrier.

Wellness in 2016

The on-site wellness screenings have all taken place. If you indicated during open enrollment that you wish to participate in next year's wellness program, and if you completed the health risk assessment and took part in a screening, you will be notified in the near future regarding program details for the first quarter of 2016.

If you are a first time participant in the wellness program next year, you will soon receive a \$60 credit on your paycheck. This credit can be used to purchase a pedometer of your choice for the walking program. Pedometers supported by our wellness administrator, CHC Wellness, are listed on their website, www.chcw.com, under the Pedometer Marketplace tab. These brands include, among others, FitBit, Jawbone Up, Garmin and Omron. Most are available through Amazon or at many local retailers (Kohl's, Target, Dick's, etc.).

Those who are past participants in the wellness program have already received or purchased a pedometer and are not eligible for this credit.

On December 31st we will complete five full years of the wellness program. Several employees have successfully completed each quarter of the past five years. These individuals were recently recognized for this achievement with a Target gift card. Congratulations to these wellness champions:

Paul Arnone	Dave Barnes	Pete Brennan	Kristy Bricker
Kevin Buhmann	Craig Carter	Jun Chen	Rebecca Chike
Angie Conn	Calvin Cooper	Terry Crockett	Penny Daley
Larry Eidson	Jason Force	Tim Green	Rob Harris
Mike Hollibaugh	Rachel Keesling	Lisa Kempa	Robbie Kinkead
Barb Lamb	Teresa Lewis	David Littlejohn	Sarah Livingston
Tony Lovitt	Blake Lytle	Blaine Mallaber	Dave McCoy
Carol McManama	Adam Miller	Brad Oliver	Eric Robinson
Jim Semester	Ted Spearman	Jim P. Spelbring	Erik Thordarson
Brian Tolan	David Turner	Sue Wolfgang	

Primary Plus Employee Health Center

The Employee Health Center has been a very positive addition to employees and dependents on the City's health plan. In addition to free medical care and many free generic prescriptions, the City allows you to visit the Health Center without using PTO or comp time.

However, there are limits on the amount of time you can use for each Health Center visit before you are required to use PTO or comp time. If your visit is longer than one hour, including drive time (or longer than two hours when transport of a dependent is involved), you must use PTO or comp time to make up the difference.

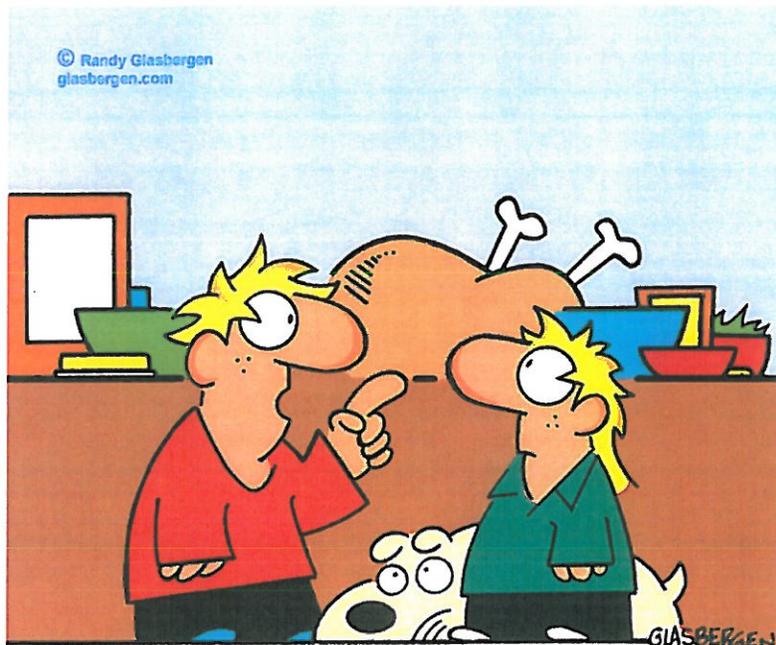
If your Health Center visit results in referral to an outside provider, any time spent at that outside provider must be charged against your PTO or comp time, even if that appointment is immediately consecutive to your Health Center visit. This includes all outside doctors and services (exams, x-rays, tests, etc.)

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.



“On Thanksgiving the Four Basic Food Groups are ‘more’, ‘a little more’, ‘a lot more’ and ‘too much’.”

**Wishing Everyone A Safe And
Happy Thanksgiving!**