



HEALTH MATTERS



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

October 31 Balance	357,609		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$956,422		Jan-Nov Revenues	\$11,407,479
Employer Premiums	769,334		Jan-Nov Expenses	(\$10,439,570)
Employee Premiums	149,014		Nov 30, 2015 Balance	\$381,802
Other Revenues	38,074			
Total Expenses	(\$932,229)		YTD Gain/(Loss)	\$967,909
Week 1 Claims	217,861			
Week 2 Claims	153,053			
Week 3 Claims	232,416			
Week 4 Claims	182,598			
Week 5 Claims	4,337			
Clinic Expenses	46,991			
Wellness Expenses	1,593			
Fixed Costs—Premiums	76,466			
Fixed Costs--Fees	16,914			
Monthly Gain/(Loss)	\$24,193			
November 30 Balance	\$381,802			

"Other Revenues" in November include a 1st quarter 2015 drug rebate from Anthem.

Dental Plan Administrator Changes

As announced in last month's HEALTH MATTERS newsletter, we are changing to Anthem as the administrator of our dental plan beginning January 1st. Therefore, all claims for dental procedures done as of January 1st will be processed by Anthem. Everyone on the dental plan will get a dental ID card from Anthem in the next few days. These dental cards are separate from your medical ID card, so you will need to carry both. *Note: Unlike the medical cards, it is our understanding each dental plan member will receive their own dental card under their own name, including dependents.*

Be on the lookout for these ID cards in your mailbox. They will come in a plain envelope, and could easily be mistaken for junk mail.

The coverage under the City's dental plan will remain the same - the only thing changing is the administrator. You will still be able to use the dentist of your choice, without penalty and without regard to any network of providers. However, because our plan will be administered by Anthem, you could see some savings by using dentists who are in the Anthem network.

As of January 1st, you can log on to the Anthem Dental website and begin using the resources provided to find dentists, confirm coverage, check claims, etc. The following attachments are included with this email: :

- How To Guide - Logging On To The Anthem Dental Site
- How To Guide - Finding An Anthem Dental Provider
- How Will Anthem Handle Dental Work In Progress?

You will need to set up an online account for your Anthem dental coverage that is separate from your Anthem medical coverage. However, you should be able to use the same username and password for both.

Wellness - Fit For Life in 2016

If you signed up for the 2016 Wellness Program and completed all necessary steps, in the next few days you will receive, via email, the Program Guide for the first quarter of 2016. This Program Guide will provide information on getting started and a description of available programs. If you are new to the program next year, be sure to purchase your pedometer soon, get your device's online account set up and link it to the CHC Wellness website on or after January 1st. Linking instructions are attached to this email. *If you do not link the pedometer account to the CHC Wellness website, your steps will not count as part of the City's program and you will not get credit for those steps. Translation: you will lose your insurance discount.*

For those who have participated in the Wellness Program in the past, please note that the program is changing in 2016. These changes were detailed in the August HEALTH MATTERS newsletter. As the program evolves into one that is more activity- and outcomes-based, we have removed many of the points-earning options that do not involve physical activity.

Walking, running, competing in half and full marathons, logging activity in the Activity Tracker and participating in eligible smoking cessation and weight loss programs and challenges are all ways to earn points next year.

Also, results from the mid-year wellness screening (July of 2016) will determine who will receive the insurance incentive during the fourth quarter of 2016. This was also detailed in the August HEALTH MATTERS newsletter, and more information will be distributed as the July screenings approach.

Start today to improve your health or maintain your good health so your hard work will be reflected in your July wellness screening!

Monon Center Rate Increase - No Worries!

The Monon Community Center will be increasing membership rates for both the adult and senior passes next year. However, as a partner in the goal of good health for its employees, the City will absorb these increases. Therefore, if you are already a Monon member, you will not see any increase in your payroll deduction. If you wish to join the Monon Center, you can get a membership

application from Jim Spelbring in HR. After completed, the application should be submitted to the Clerk-Treasurer's office.

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.

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

carmel.in.gov under Human Resources tab

Telephone

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.



JANUARY IS NATIONAL BLOOD DONOR MONTH. CONSIDER GIVING THE GIFT OF LIFE DURING THIS HOLIDAY SEASON.

HAPPY HOLIDAYS TO EVERYONE!