



HEALTH MATTERS



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

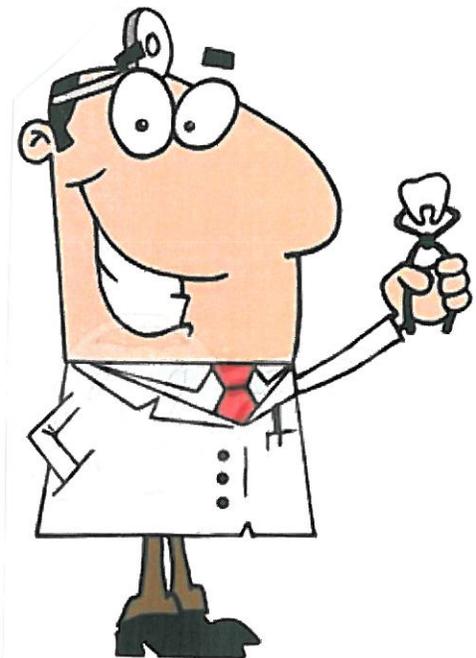
December 31 Balance	\$309,864		Dec 31, 2015 Balance	\$309,864
Total Revenues	1,025,379		January Revenues	\$1,025,379
Employer Premiums	813,173		January Expenses	(\$822,668)
Employee Premiums	162,686		January 31, 2016 Balance	\$512,575
Other Revenues	49,520			
Total Expenses	(\$822,668)		YTD Gain/(Loss)	\$202,711
Week 1 Claims	175,579			
Week 2 Claims	253,951			
Week 3 Claims	142,483			
Week 4 Claims	99,587			
Clinic Expenses	57,195			
Wellness Expenses	2,665			
Fixed Costs—Premiums	74,062			
Fixed Costs--Fees	17,146			
Monthly Gain/(Loss)	202,711			
January 31 Balance	\$512,575			

The medical escrow fund exceeded the half million mark in January 2016, for the first time since May 2014.

Update on Dental Insurance

As we shared with everyone a few days ago, some of you with dental insurance through the City have been experiencing problems in getting dental claims paid since January 1st. We believe these problems (with both Anthem and BAS) have been taken care of and all outstanding claims will be corrected in the near future.

Some dental claims filed with Anthem since January 1st were processed incorrectly due to an error within their claims routing system. Anthem has assured us this issue has been fixed and any previously filed dental claims are being reprocessed.



Regarding dental and orthodontic claims filed with BAS prior to January 1st, the processing of these claims was erroneously stopped by BAS. This issue has also been fixed, and we have been assured payment on those claims went out on Tuesday, February 16th. Providers probably have received payment by now or should receive in the next few days.

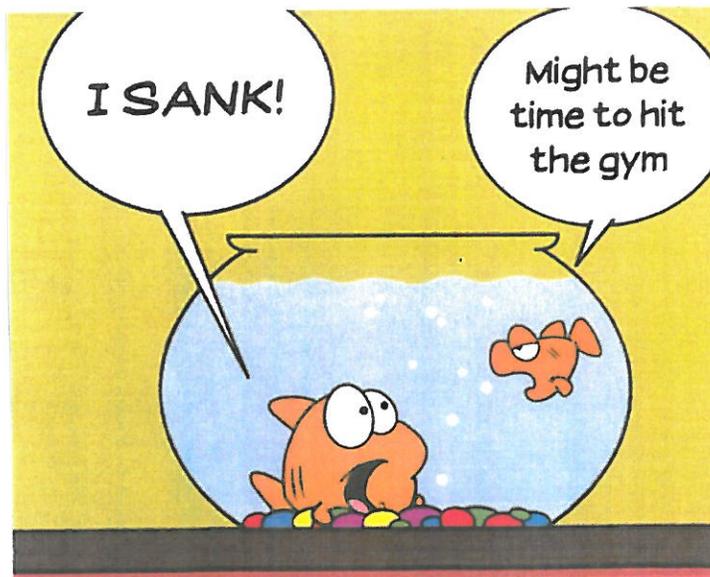
Remember - always provide your Anthem Dental ID card to your dental providers. If you need additional cards, you can order them through your account at www.anthem.com under the **RESOURCES** section. You should no longer be using your BAS Dental ID card.

City's New Health & Wellness Coach

Participants in this year's Wellness Program know of the new requirements to improve certain biometric levels in order to continue receiving the \$20/pay wellness incentive. To offer assistance with this, and to anyone on our City Health Plan who wants to improve their health, we have added a Health and Wellness Coach to the staff at the Health Center.

Some of you had an opportunity recently to meet this new coach, Marissa Grant. Marissa is a registered dietitian with a Master's Degree in nutrition and dietetics from the University of Pittsburgh. She is passionate about helping people with diet, weight management and disease prevention. She can offer, among other things, individual nutrition and wellness consultations, preventive health education and accountability for goal setting and behavior change.

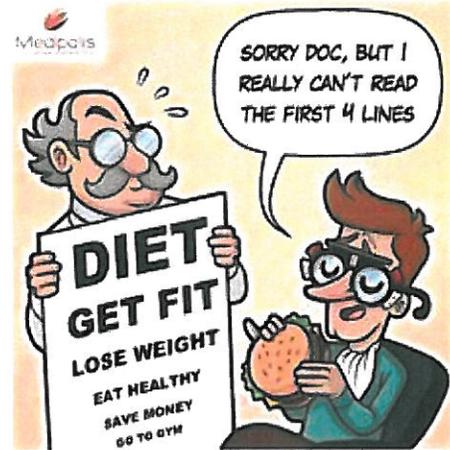
Marissa's hours and email are displayed in the Primary Plus Employee Health Center information box below. You can schedule appointments with her by using the online scheduler, calling the Health Center or emailing Marissa directly. Please feel free to schedule an appointment to discuss ways you can become the healthiest version of yourself!



March is Save Your Vision Month

Organized by the American Optometric Association, national observance of Save Your Vision Month emphasizes the importance of regular and comprehensive eye care.

With that in mind, we would like to remind everyone that those covered by the City's medical plan are also covered by a vision plan through VSP. This vision plan includes copays and partial coverage for such things as regular eye exams, prescription glasses and contacts. Certain other services are offered at discounts, such as sunglasses, retinal screenings and laser vision correction. A Benefit Summary of VSP services is available on the City website under the Human Resources tab.



You do not need an insurance ID card to visit a vision provider. If you go to a VSP-network provider, they can process your claim with just your name and social security number. If you go to a provider outside of the VSP network, you will have to pay for the services up front and then seek reimbursement from VSP. Any out-of-network services will not be covered as fully as in-network services.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment for an illness or injury, 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. There is also a separate option to make an appointment with the Wellness Coach. Walk-in visits for any of the providers cannot be accommodated.

Hours (Doctor and/or Nurse)

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

Telephone

317-688-5415

Hours (Wellness Coach)

Monday	8 AM - 11 AM
Thursday	2:30 PM - 7 PM
Friday	8 AM - 12:30 PM

Marissa Grant's email: mgrant3@iuhealth.org

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

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.