



HEALTH MATTERS



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

March 31 Balance	\$721,676		Dec 31, 2015 Balance	\$309,864
Total Revenues	\$1,574,031		Jan-Apr Revenues	\$4,672,536
Employer Premiums	1,267,310		Jan-Apr Expenses	(\$3,712,514)
Employee Premiums	233,700		April 30, 2016 Balance	\$1,269,886
Other Revenues	73,021			
Total Expenses	(\$1,025,821)		YTD Gain/(Loss)	\$960,022
Week 1 Claims	315,166			
Week 2 Claims	202,309			
Week 3 Claims	153,503			
Week 4 Claims	195,767			
Clinic Expenses	56,006			
Wellness Expenses	1,222			
Fixed Costs—Premiums	84,097			
Fixed Costs--Fees	17,751			
Monthly Gain/(Loss)	\$548,210			
April 30 Balance	\$1,269,886			

April saw a gain of more than half a million dollars, primarily due to the third payroll and a quarterly drug rebate from Anthem, which shows up in Other Revenues. The gain so far this year is nearly \$1 million.

Video Visits Now Underway

The 90-day trial period during which you can access online healthcare is currently underway and will continue through the end of July. This pilot program offered by IU Health is a supplement to services provided by the Employee Health Center, and is available to Plan members and their dependents weekdays and weekends from 8 AM to 8 PM. You received a postcard at home, as well as emails, with instructions on how to use this service, which is free to employees during this trial period.

These IU Health Video Visits allow covered employees and family members to consult with an IU physician via video on a large range of symptoms and illnesses including, but not limited to, asthma, sore throat, fever, diarrhea, nausea, bronchitis and back pain. Participating physicians are able to prescribe non-controlled substances based upon these video visits.

Please keep in mind, since this is an IU program using IU physicians, the patient must be an Indiana resident in order to participate. This is because most states view the patient's location as the point of service; therefore, physicians have to be licensed to practice in that state.

At the end of the 90 days, we will evaluate the program and usage to determine whether these online visits will become a permanent benefit, and in what form. You are asked to rate your experience during the video visit, but if you have anything additional you would like to add, please feel free to contact Sue Wolfgang, swolfgang@carmel.in.gov.

Wellness Program Reminder

To those enrolled in the City's Wellness Program, please don't forget to go to the CHC Wellness website and enter the Program Code for the second quarter. That code, **3031Cit611**, was sent to you via email on March 30th in the Quarter 2 Program Guide. Until you enter the code, **your steps will not count towards your wellness incentive.**

Unfortunately, we had nearly 80 participants who did not enter the code at the start of the first quarter, so their step total registered at zero. Those participants had to be manually and individually added back into the program after the start of the second quarter. This took a significant amount of time for CHC, Payroll and HR. So, from this point forward, if you wish to have your steps count towards earning your incentive, be sure to enter the appropriate code at the beginning of each quarter.

If you ever question whether you are registered in the right program, log onto your CHC account and click on *My Incentive Tracking*. The program you are enrolled in will show up in the upper left corner of the screen. Currently, it should show "City of Carmel 2016 Q2 Wellness Program April-June". If it does not, and you do not receive a pop-up reminder to change your program code, please contact Natalie Tarnowski at CHC Wellness, ntarnowski@chcw.com. She can walk you through how to get registered for this quarter.



"If more than 50% of the population is obese, then I'm not overweight, I'm average!"

One other suggestion - Some participants have had problems with the CHC participant portal on the Internet Explorer browser, so you might try using Google Chrome or Mozilla Firefox instead.

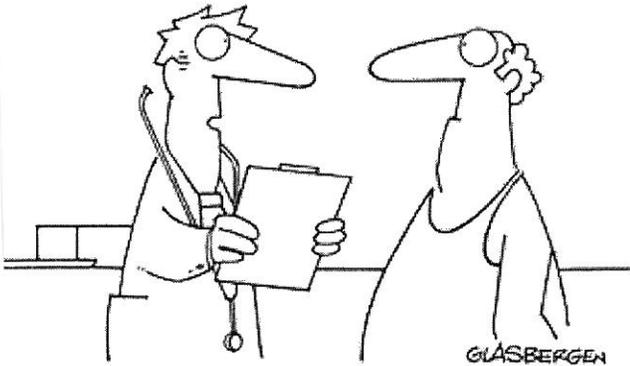
Flex Card Confusion

Those employees enrolled in Plan B with a medical flex spending account and flex debit card know that the City changed vendors this year from BAS to BPC, Inc. It appears BPC in paying much closer attention to what the flex card is used for, and periodically requires members to reimburse their flex spending accounts due to unauthorized expenditures. Please make sure you use the card only for eligible medical services and supplies. If you have a question regarding whether something is eligible, you can research [IRS Publication 502](#).

The IRS requires BPC to collect supporting documentation to back up certain medical flex expenditures. When asked, please make sure you send in that supporting documentation (by mail, fax or upload to their website). If you do not, BPC will "freeze" your flex card until appropriate documentation is provided.

If you have been set up on a payment plan by a physician or facility, it is a good idea to provide BPC with something in writing from the provider that outlines your payment plan. That way, you should be able to avoid having to provide documentation every time you use your flex card to make a payment on that payment plan.

© 2000 Randy Glasbergen www.glasbergen.com



“The handle on your recliner does not qualify as an exercise machine.”

Let's Walk & Talk

Beginning May 26th, our Health and Wellness Coach, Marissa Grant, will host weekly *Walk & Talks* at City Hall, giving you a chance to take a 30-minute walk around the area, chat about various health and wellness topics and enjoy your sack lunch in the Japanese garden. So, throughout the summer, please join Marissa and your fellow employees in getting a little exercise and fresh air! These walks will start at the Gazebo at City Hall each Thursday at 11:30 AM.

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, NP and/or Nurse)

Monday	8 AM-12 PM (Ms. Nitsos); 12 PM-5 PM (Dr. Fagan)
Tuesday	1 PM-7 PM (Dr. Fagan)
Wednesday	8 AM-1 PM (Dr. Fagan); 1 PM-5 PM (Ms. Nitsos)
Thursday	1 PM-5 PM (Dr. Fagan)
Friday	8 AM-1 PM (Dr. Fagan)

Hours (Wellness Coach)

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

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415

Marissa Grant's email: mgrant3@iuhealth.org

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 800-745-4838 (ext. 2) or 317-962-8001.

**We Offer A Sincere Thank You To All
City Employees Who Serve Or Have Served
In The Military, And Wish Everyone
A Safe And Happy Memorial Day Weekend!**