



# HEALTH MATTERS



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

May 31 Balance	\$1,778,294		Dec 31, 2015 Balance	\$309,864
Total Revenues	\$1,079,631		Jan-Jun Revenues	\$7,196,980
Employer Premiums	157,965		Jan-Jun Expenses	(\$5,869,921)
Employee Premiums	832,058		June 30, 2016 Balance	\$1,636,923
Other Revenues	89,608			
Total Expenses	(\$1,221,002)		YTD Gain/(Loss)	\$1,327,059
Week 1 Claims	201,000			
Week 2 Claims	156,855			
Week 3 Claims	178,350			
Week 4 Claims	255,983			
Week 5 Claims	266,959			
Clinic Expenses	58,852			
Wellness Expenses	877			
Fixed Costs—Premiums	84,070			
Fixed Costs--Fees	18,056			
Monthly Gain/(Loss)	(\$141,371)			
June 30 Balance	\$1,636,923			

The Other Revenues consist primarily of second quarter retiree premiums paid by the City and monthly premiums paid by retirees.

### Earn Money By Being A Smart Shopper

In the next few months, we will introduce a new program that will allow you to earn money simply by shopping for lower-cost, high-quality alternatives for many medical services. While we have always encouraged those on the City health plans to search for lower-cost, quality medical services, it has become even more important to those on the high deductible plan, since the out-of-pocket expenses are high.

It is the reality of our times that prices for the same quality medical procedure can vary dramatically depending on location - differences sometimes in the thousands of dollars. In addition to affecting Plan costs, these extraordinary fees are felt by you, the consumer, due to higher deductibles and out-of-pocket maximums.

This new service, *SmartShopper*, has the potential to be a game-changer for those on either of the City's health plans. After implementation, you will be able to shop for many common medical procedures based on price, location and quality. If you shop and choose a high-quality, lower-cost option, you may receive a cash incentive.

Here's how it works - After your doctor recommends a medical procedure or diagnostic test, you can log on to the SmartShopper website and shop for a lower-cost, high-quality provider in your area. After you have the service at that lower-cost provider, and after your claim has been processed by Anthem, SmartShopper will verify that the provider you chose qualifies for an incentive. If it does, SmartShopper will mail you a check as a reward for choosing a lower-cost option. Depending on the service provided, these incentives could range from \$25 to \$500.

Over the next few weeks and months, please review your email for information regarding this new program. Information will also be mailed to your home. This will be a very important and helpful tool in saving money by reducing your out-of-pocket costs - with the added bonus of putting a little cash in your wallet. And who doesn't love that?



**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 or Tina Nitsos 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](http://www.carmel.in.gov) under Human Resources tab

**Telephone**

317-688-5415

Marissa Grant's email: [mgrant3@iuhealth.org](mailto: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 317-962-2622, ext. 2.