



# HEALTH MATTERS



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

Aug 31 Balance	\$1,493,875		Dec 31, 2015 Balance	\$309,864
Total Revenues	\$1,577,570		Jan-Sep Revenues	\$10,869,128
Employer Premiums	1,245,644		Jan-Sep Expenses	(\$9,164,343)
Employee Premiums	236,882		Sept 30, 2016 Balance	\$2,014,649
Other Revenues	95,044			
Total Expenses	(\$1,056,796)		YTD Gain/(Loss)	\$1,704,785
Week 1 Claims	230,849			
Week 2 Claims	179,643			
Week 3 Claims	205,313			
Week 4 Claims	265,715			
Clinic Expenses	71,825			
Wellness Expenses	1,770			
Fixed Costs—Premiums	83,952			
Fixed Costs--Fees	17,729			
Monthly Gain/(Loss)	\$520,774			
September 30 Balance	\$2,014,649			

The medical fund got a big boost from the third pay in September. There was also a deposit for third quarter retiree premiums, the portion paid by the City.

### **Be A Smart Shopper - Earn Cash!**

It is a painful reality that the cost of medical services continues to increase each year. And even if those increased costs don't directly affect your out-of-pocket expenses, they do have a negative impact on insurance rates for everyone. We constantly look for ways to mitigate these increases, and this time we are asking for your help. The good news - by doing your part to control our Health Plan costs, you can also earn some cold hard cash!

The cost for the same quality medical procedure can vary dramatically depending on location - sometimes to the tune of thousands of dollars. Therefore, beginning in December the City will offer an exciting opportunity for participants in the Health Plan to earn cash by shopping for lower-cost medical services using the *SmartShopper* incentive program.

It's really very simple - When you need a medical procedure (anything from a chest X-ray to spinal fusion), you will have the option to use the *SmartShopper* tool to find a cost-effective, high-quality provider. After using that provider and after Anthem processes the claim, *SmartShopper* will verify that the location qualifies and send you the applicable reward check in the mail.

To learn more about this program and how to get started, we urge you to attend one of three upcoming meetings hosted by a *SmartShopper* representative:

- Thursday, November 3<sup>rd</sup>            2:00 PM            City Hall Council Chambers
- Tuesday, November 8<sup>th</sup>            2:00 PM            Water Operations Training Room
- Wednesday, November 9<sup>th</sup>        2:00 PM            Wastewater (South) Plant

### **For Your Financial Health**

Because our financial health is often just as important as our physical and mental health, we have scheduled a couple of group meetings with the City's independent financial advisor, Pete Emigh, to give you an opportunity to hear about the status of your investments, find out where the market may trend over the next year and answer questions.

These meetings are scheduled as follows. Please feel free to attend either session:

- Tuesday, November 8<sup>th</sup>            10:00 AM            City Hall Council Chambers
- Wednesday, November 9<sup>th</sup>        10:00 AM            Water Operations Training Room

### **Employee Health Center - More Than You Think!**

Everyone who uses our Primary Plus Employee Health Center knows about the awesomeness of Dr. Fagan and his nursing staff, Mareesa and Kim. But there are a couple other providers at the Center we would like to tell you more about:

- **Tina Nitsos, Family Nurse Practitioner.** Tina shares practice hours with Dr. Fagan to improve and maintain good health of those on the Health Plan. She sees both adults and children (two years and older) for such things as annual physicals, routine health exams, minor injuries and illnesses, preventive health screenings and management of chronic health conditions. Tina has bachelor's and master's degrees in nursing, is a member of the American Academy of Nurse Practitioners and is authorized to prescribe medications. She is available at the Health Center, by appointment, on Mondays (8 AM-Noon) and Wednesdays (8 AM-5 PM).
- **Marissa Grant, Health Coach.** Marissa serves as our wellness coach and dietician. She is available to anyone on the Health Plan who wants individualized nutrition or wellness consultations, assistance with disease management and preventive health education. She also offers accountability with goal setting and assistance in making behavior changes - a great resource in helping you become the best version of yourself! Marissa is a registered dietician with a master's degree in nutrition and dietetics from the University of Pittsburgh, and is available at the Health Center, by appointment, on Mondays (8-11 AM), Thursdays (2:30-7 PM) and Fridays (8 AM-12:30 PM).

## How Do I Choose?

Sometimes we are faced with an unexpected illness or injury and we have to make a quick decision to go to either an immediate (urgent) care center or a hospital emergency room. Oftentimes that decision can have a significant impact on personal and financial well-being. Making the wrong choice can result in delayed medical attention and may cost hundreds, if not thousands, of dollars.

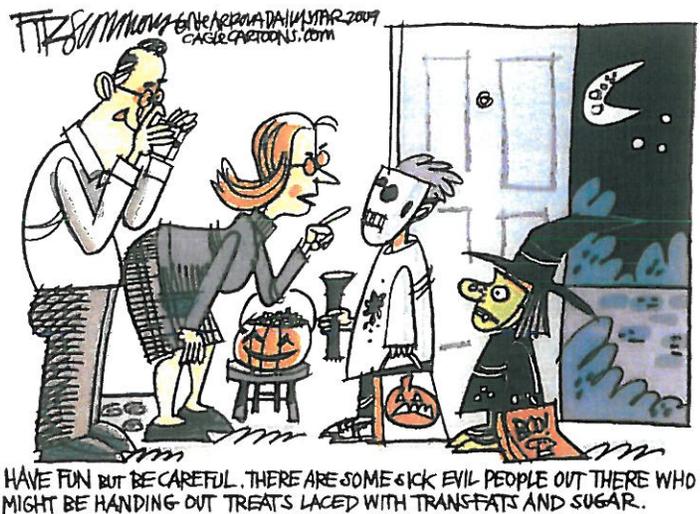
If you or a loved one suddenly falls ill or becomes injured, how can you determine which type of facility is the most appropriate? Following is a basic guideline that may help you make that decision:

**Immediate (or Urgent) Care Center.** These centers are generally equipped to handle injuries, illnesses and medical conditions where delaying treatment could cause serious problems or discomfort. Some examples of situations that could be handled by such a center are:

- Controlled bleeding or cuts that require stitches
- Minor burns
- Ear infections
- Severe sore throat/cough
- High fever/flu symptoms
- Skin rashes/infections
- Urinary tract infections
- Vomiting/diarrhea/dehydration
- Minor broken bones (toes, fingers)
- Sprains or strains
- Diagnostic services (X-rays, lab tests, etc.)

**Hospital Emergency Room.** The emergency room (ER) is equipped to handle life-threatening injuries, illnesses and other serious medical conditions. Patients are seen according to the seriousness of their condition in relation to other patients. Some examples of situations that should be handled by an ER are:

- Uncontrolled bleeding
- Gunshot/deep knife wounds
- Compound fractures
- Moderate to severe burns
- Poisoning/suspected poisoning
- Seizures/loss of consciousness
- Serious head/neck/back injury
- Severe abdominal pain
- Severe chest pain/difficulty breathing
- Suspected heart attack/stroke
- Suicidal/homicidal feelings



**Wishing Everyone A Safe & Fun-Frightful Halloween!**