



HEALTH MATTERS



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

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|----------------------|---------------|----------------------|----------------|
| October 31 Balance | \$2,060,086 | Dec 31, 2015 Balance | \$309,864 |
| Total Revenues | \$1,024,627 | Jan-Nov Revenues | \$12,954,840 |
| Employer Premiums | 835,809 | Jan-Nov Expenses | (\$11,588,564) |
| Employee Premiums | 159,775 | Nov 30, 2016 Balance | \$1,676,140 |
| Other Revenues | 29,043 | | |
| Total Expenses | (\$1,408,573) | YTD Gain/(Loss) | \$1,366,276 |
| Week 1 Claims | 187,860 | | |
| Week 2 Claims | 238,543 | | |
| Week 3 Claims | 159,451 | | |
| Week 4 Claims | 251,815 | | |
| Week 5 Claims | 189,428 | | |
| Clinic Expenses | 63,619 | | |
| Wellness Expenses | 968 | | |
| Fixed Costs—Premiums | 83,415 | | |
| Fixed Costs--Fees | 17,864 | | |
| Other Expenses | 215,610 | | |
| Monthly Gain/(Loss) | (\$383,946) | | |
| November 30 Balance | \$1,676,140 | | |

The Other Expenses include an incentive paid to Anthem for exceeding guaranteed discounts and a payment due under the Affordable Care Act.

Your New Wellness Program Starts February 1st

Final details are being worked out for a whole new wellness program in 2017. Our goal is to shake things up and energize the program while maintaining the overall objectives of being active and staying healthy.

More information will be available in the coming weeks, but to summarize: Our new wellness partner is *Virgin Pulse* and the program will start on February 1st. All full-time employees are eligible to participate. The new program will be app- and web-based and will allow you to more personally monitor and manage your wellness goals.

ACTIVITY: In addition to measuring steps, this new program will let you take validated measurements of various metabolic syndrome factors using health stations located throughout City properties. You can also get credit for self-measurement of these factors. You will have on-line learning opportunities and chances to track your sleep patterns and nutrition, as well as complete a health risk assessment and compete in personal and City-wide challenges.

WELLNESS SCREENING: We will conduct biometric screenings after February 1st and you will get credit for completion of that screening.

INCENTIVES: Instead of a \$20 per pay wellness credit on your health insurance premium, you will earn points through Virgin Pulse, and those points will convert to *PulseCash*. You will be able to earn up to \$500 per year in PulseCash, which can be redeemed in a number of ways on the Virgin Pulse website:



- Shop at their on-line store for devices and other health and wellness accessories.
- Redeem for various gift cards such as Amazon, Target, iTunes or Visa.
- Donate money to various charities.
- Direct deposit money into your checking or savings account.

The current wellness program ends on December 31st (there will be no program requirements during the month of January). Those current participants who earn at least 300 points during the final quarter of 2016 will be rewarded with \$125 in their PulseCash accounts on February 1st.

If you are new to the wellness program, you will see a \$60 credit to your PulseCash account to put towards purchase of a pedometer through the Virgin Pulse website. If you are a current or past participant, you will be able to use your current device or are responsible for purchasing your own replacement.

Please pay close attention to upcoming emails and mailings that will provide more detailed information about this new program. We are excited about this change and hope it will present new and fun opportunities for you to become the healthiest version of yourself.

Anthem Error Being Corrected

We have been advised by Anthem that all collection procedures have been halted as regards those \$80 wellness screening checks that were sent in error to several wellness program participants. If you received one of those checks, you should also soon receive a letter of apology from Anthem.

If you receive anything further from Anthem (or a collection agency) regarding this \$80 wellness screening reimbursement check, please let Sue Wolfgang know immediately.

Changes Coming for Monon Members

Beginning in January, those of you with memberships to the Monon Community Center (MCC) through the City will no longer be able to have dues deducted from your paycheck.

The City will continue to pay a portion of your membership; however, you will need to make monthly payment arrangements directly with the MCC. The deadline for making payment arrangements is January 16th. You can do this in person at the MCC customer service desk, or by going to <https://apm.activecommunities.com/carmelclayparks>. Additional details and a timeline can be found in the December 9th email sent by Sue Wolfgang to all full-time employees. Any questions regarding your MCC membership should be directed to Jim Spelbring in Human Resources, jpspelbring@carmel.in.gov.

Check Your First 2017 Pay Stub

Everyone will receive their first 2017 paycheck on January 6th. At that time, it's a good idea to log on to [ets/login.aspx](#) from a City computer and carefully review your pay stub to make sure the correct amounts are being taken out for such things as insurance premiums, health savings account (HSA), flex account, deferred comp., etc.

If you feel your medical/dental premiums, HSA or flex account contributions are incorrect, please contact Sue Wolfgang in Human Resources, swolfgang@carmel.in.gov. If any other deductions appear to be incorrect, please contact Anne Essex in the Clerk-Treasurer's office, aessex@carmel.in.gov.

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 (N.P. Nitsos); 12 PM-5 PM (Dr. Fagan) |
| Tuesday | 1 PM-7 PM (Dr. Fagan) |
| Wednesday | 8 AM-5 PM (N.P. Nitsos) |
| Thursday | 1 PM-5 PM (Dr. Fagan) |
| Friday | 8 AM-1 PM (Dr. Fagan) |

Hours (Wellness Coach)

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|----------|-----------------|
| 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 317-962-2622, ext. 2.

**HAPPY
NEW
YEAR!**

