



HEALTH MATTERS



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

September 30 Balance	\$3,861,011		Dec 31, 2018 Balance	\$2,425,022
<u>Total Revenues</u>	\$1,203,539		Jan-Oct Revenues	\$12,438,645
Employer Premiums	897,512		Jan-Oct Expenses	(\$11,242,931)
Employee Premiums	172,918		Oct 31, 2019 Balance	\$3,620,736
Other Revenues	133,109			
<u>Total Expenses</u>	(\$1,443,814)		YTD Gain/(Loss)	\$1,195,714
Week 1 Claims	222,911			
Week 2 Claims	260,631			
Week 3 Claims	182,937			
Week 4 Claims	303,455			
Week 5 Claims	217,838			
Clinic Expenses	78,389			
Wellness Expenses	14,357			
Fixed Costs—Premiums	114,206			
Fixed Costs—Fees	49,090			
<u>Monthly Gain/(Loss)</u>	(\$240,275)			
October 31 Balance	\$3,620,736			

High claims in October were partially offset by a large drug rebate.

News from Primary Plus Employee Health Center

We are sad to announce that Tina Nitsos, the nurse practitioner (NP) at our Employee Health Center, will be leaving us in January to pursue other opportunities. If you see her before she leaves, please take a moment to wish her well—she will definitely be missed!

We are interviewing NPs to replace Tina, and we think we have found a great candidate. As soon as her acceptance of the job is confirmed, we will let everyone know. In addition, we are looking for a medical assistant to replace Libby, who recently departed. We have a very viable candidate for this position as well and will let everyone know when it is finalized.

In the interim, IU Health promises to make sure the Health Center remains fully staffed with temporary placements.

A gentle reminder.....

The ability of those on the City’s health plan to use the IU Urgent Care facilities free of charge is a great benefit and has become a very popular option. Please keep in mind—**this option is only available when the Employee Health Center is closed. If you go to an Urgent Care facility during hours our Health Center is open, you will be charged, even if the reason you are going is because no appointments are available at the Health Center.** This is IU’s requirement in order to allow health plan members to use the Urgent Care benefit free of charge.

That being said, let's say you wake up one morning feeling particularly lousy and jump online to make an appointment at the Health Center, only to find it's fully booked for that day. Before waiting until the Health Center closes so you can visit an IU Urgent Care facility, first take a moment to call the Health Center (317-688-5415) and ask: 1) if there are any cancellations that day; and/or 2) if you can be put on a waiting list to be called should an appointment become available.

That way, while you are waiting to visit Urgent Care, you may get lucky and be able to go to the Health Center before the end of the day.

2020 Deferred Compensation Limits Announced

The Internal Revenue Service has released 2020 cost of living adjustments for 457 deferred compensation accounts. The contribution limit will increase by \$500 from \$19,000 in 2019 to \$19,500 in 2020. The City will continue to match up to a maximum of 50% of this 2020 limit.

For those age 50 and older, the catch-up contribution limit will increase by \$500 from \$6,000 in 2019 to \$6,500 in 2020. These catch-up contributions are not matched by the City.

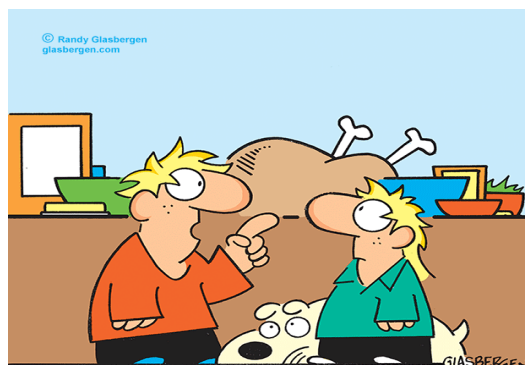
Please Welcome the Newest HR Staff Member

Beginning Monday, December 2, Human Resources will have a new staff member. Michele Leaks will replace Sue Wolfgang who will take elected office with the City on January 1, 2020.

Michele comes to us from Blue & Co., LLC in Carmel, where she worked as a benefits specialist. Prior to that, she worked in benefits at Anthem. Michele has many years of experience working with benefit packages and helping employees navigate the often confusing world of insurance.

We think Michele will be a great fit in the HR Department and a wonderful source for employees seeking assistance with benefit issues. Please welcome her to the City when you see her.

Wishing Everyone a Happy and Safe Thanksgiving. Just Remember.....



"On Thanksgiving the Four Basic Food Groups are 'more', 'a little more', 'a lot more' and 'too much'."