



HEALTH MATTERS



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

| | | | | |
|----------------------------|---------------|--|----------------------|---------------|
| January 31 Balance | \$2,078,446 | | Dec 31, 2019 | |
| Balance | \$1,887,709 | | | |
| <u>Total Revenues</u> | \$1,100,343 | | Jan-Feb Revenues | \$2,755,457 |
| Employer Premiums | 906,216 | | Jan-Feb Expenses | (\$2,664,155) |
| Employee Premiums | 183,930 | | Feb 29, 2020 Balance | \$1,979,011 |
| Other Revenues | 10,197 | | | |
| <u>Total Expenses</u> | (\$1,199,778) | | YTD Gain/(Loss) | \$91,302 |
| Week 1 Claims | 208,550 | | | |
| Week 2 Claims | 308,065 | | | |
| Week 3 Claims | 163,233 | | | |
| Week 4 Claims | 280,055 | | | |
| Clinic Expenses | 68,573 | | | |
| Wellness Expenses | 1,421 | | | |
| Fixed Costs—Premiums | 119,549 | | | |
| Fixed Costs—Fees | 50,332 | | | |
| <u>Monthly Gain/(Loss)</u> | (\$99,435) | | | |
| February 29 Balance | \$1,979,011 | | | |

Creating An Attitude of Gratitude

Did you know that creating positive emotions helps to improve your outlook and supports your mental and physical health? Developing an attitude of gratitude will help to shift your focus to what is good, creates optimism, energizes you to overcome challenges, it also supports your wellbeing and happiness. There are several things you can do to help develop an attitude of gratitude:

- Wake up every day and express to yourself what you are grateful for
- Tell whoever you are with at the end of the day the 3 things you are most grateful for
- Tell whoever you are with right now (significant other, friend, family member, etc.) the 3 things that you are most grateful for in this moment
- Start a gratitude journal - Express gratitude in this journal every night by noting the things that you are grateful for, proud of, and excited about
- Acknowledge yourself for what you have done and accomplished in the last day/week/month/year. Instead of comparing yourself to others, give yourself credit for the big and small things you have been doing!
- Acknowledge other people and thank them for inspiring/helping/supporting you - oftentimes people wait their whole lives to be acknowledged (and yet it happens far too infrequently)!

*Source: "How to have an Attitude of Gratitude" By Andrew Merle: Huffpost.com 11/25/2015

Insurance Plan Resources

Looking for a place to find out more about the City's benefits offerings, looking for FSA reimbursement forms, want to read the employee handbook, or view benefit plan documents?

All this and more can be found on the www.Carmel.In.Gov website. Go to Government > Departments & Services > Human Resources. You will also find links to health insurance websites and annual notices.

If you have not already registered on Anthem.com now would be a great time to do so. Registering will give you access to your claim information, show where you are with meeting your deductible, print &/or request ID cards and locate In-Network providers.

If you have questions about your City benefits please contact Michele Leaks at 317-571-5850 or mleaks@carmel.in.gov.

