



HEALTH MATTERS



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

October 31 Balance	\$2,141,108		Dec 31, 2019 Balance	\$1,887,709
<u>Total Revenues</u>	\$1,350,777		Jan-Nov Revenues	\$14,865,931
Employer Payroll	918,534		Jan-Nov Expenses	(\$14,428,551)
Employee Payroll	175,802		Nov 30, 2020 Balance	\$2,325,089
Other Revenues	256,441			
<u>Total Expenses</u>	(\$1,166,796)		YTD Gain/(Loss)	\$437,380
Week 1 Claims	166,400			
Week 2 Claims	141,747			
Week 3 Claims	168,996			
Week 4 Claims	167,487			
Clinic Expenses	85,910			
Wellness Expenses	10,926			
Fixed Costs—Premiums	123,511			
Fixed Costs—Fees	48,019			
COVID Testing	253,800			
COVID Reimbursement				
<u>Monthly Gain/(Loss)</u>	\$183,981			
November 30 Balance	\$2,325,089			

Other Revenues include a prescription drug rebate of more than \$237,000. Though there were no reimbursements posted in November, COVID-19 testing costs will continue to be reimbursed from federal funds through December.

The Importance of Eye Exams

Eye exams aren't just for people who wear glasses or contacts, they actually help to detect early signs of serious health conditions. According to VSP.com eye there are 3 reasons to visit your eye doctor every year:

1. Detecting Early Signs of Chronic Diseases like Diabetes – 88 Million American adults (more than 1 in 3) have prediabetes and more than 84% don't even know they have it. Getting an annual eye exam can help detect health conditions before they progress, and may help preserve your vision.
2. Some Eye Diseases are Symptom-Free – Glaucoma, cataracts and macular degeneration have no early warning signs.
3. Your Vision Might Not Be as Clear as you Think – Many people are often surprised to discover they aren't seeing as well as they thought they were. An exam can reveal if you need glasses or contacts or an update to your current prescription to ensure you're seeing as clearly as possible.

Our vision coverage is included in your medical insurance enrollment and premium. To find a VSP provider go to VSP.com. There are no ID cards for the vision plan, providers access your benefits using your name and date of birth.

To view the Vision Benefits Summary, go to Carmel.in.gov > Government > Employment and Benefits Documents > Benefits Documents > Vision Benefits Summary.

Register on Anthem.com for Online Tools and Resources

Accessing your health plan on your mobile phone or computer makes life so much easier. Register on the Sydney Health mobile app and Anthem.com to get personalized information about your health plan and more. You can:

- Quickly access your digital ID card
- Find a doctor and estimate your costs before you go.
- Look at your prescription drug benefits, check the prices of a drug and find a pharmacy near you that's in your plan.
- View your claims, see what's covered and what you may owe for care.
- Get support managing your health conditions and tracking your goals.
- Update your email and communication preferences

