



HEALTH MATTERS



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

November 30 Balance	\$2,325,089		Dec 31, 2019 Balance	\$1,887,709
<u>Total Revenues</u>	\$1,029,957		Jan-Dec Revenues	\$15,895,888
Employer Payroll	920,021		Jan-Dec Expenses	(\$15,396,011)
Employee Payroll	88,187		Dec 31, 2020 Balance	\$2,387,586
Other Revenues	21,749			
<u>Total Expenses</u>	(\$967,460)		YTD Gain/(Loss)	\$499,877
Week 1 Claims	203,192			
Week 2 Claims	241,974			
Week 3 Claims	205,538			
Week 4 Claims	99,918			
Week 5 Claims	518,034			
Clinic Expenses	87,383			
Wellness Expenses	9,470			
Fixed Costs—Premiums	124,214			
Fixed Costs—Fees	51,387			
COVID Testing	295,245			
COVID Reimbursement	-868,895			
<u>Monthly Gain/(Loss)</u>	\$62,497			
December 31 Balance	\$2,387,586			

We got a very large CARES Act reimbursement for COVID-19 training. All but about \$11,000 of our 2020 testing costs were reimbursed.

Revenue is lower than normal because of the employee premium holiday for the second pay of December. The City did pay its portion of premiums for that pay period. Neither the City nor employees paid premiums for the 27th pay period.

Stronger Together Campaign

During the 2020 holiday season we encouraged employees to help those in our community experiencing physical and emotional challenges. Employees reported a variety of kind acts, including:

- Adopting a family for the holidays
- Donating to nursing homes, local missions and social service agencies
- Checking in on quarantined friends and neighbors
- Providing support to our troops
- Giving time and/or grocery items to food pantries and Meals on Wheels
- Participating in the CFD Community Assistance Program and CPD No-Shave November and Holidays with Heroes programs

A few people responded in some detail about sharing their own blessings, and their year-round commitment to helping those in need.

Thank you all for reminding us that we can make a difference in people’s lives—and that we are Stronger Together.

Telephone Provider Visits – Anthem

Due to COVID Anthem relaxed their normal exclusions and allowed telephone only provider visits from 03/01/2020 to 09/30/2020. Those visits have gone back to being a non-covered service. Virtual visits (audio + video) are covered by the plan (subject to the deductible) but visits done only on the phone are not covered.

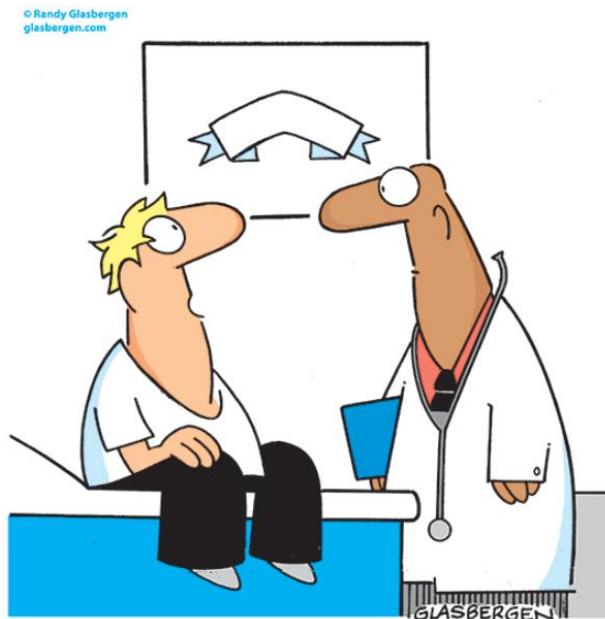
Employee Assistance Program (EAP)

Balancing the demands of work and home can sometimes be a challenge. City employees and their immediate family members have access to free confidential support, education, solutions and recommendations through the EAP program offered by IU Health.

The EAP program helps employees cope with:

- Stress and Anxiety
- Grief & loss related to death, divorce or life changes
- Workplace or home related conflict
- Family, marital, and couple problems
- Substance abuse of alcohol &/or drugs
- Problem solving & education on ways to cope better

For more information or to set up an appointment call 317-962-8001, Weekdays 8:00 a.m. to 4:30 p.m. or email to IUhealthep@iuhealth.org. Based upon the need, they offer same day sessions or time with a counselor within 48 business hours. They offer daytime, weekend and evening hours for appointments.



**“I already diagnosed myself on the Internet.
I’m only here for a second opinion.”**