



HEALTH MATTERS



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

January 31 Balance	\$2,416,829		Dec 31, 2020 Balance	\$2,387,586
<u>Total Revenues</u>	\$1,219,125		Jan-Feb Revenues	\$2,453,712
Employer Payroll	914,699		Jan-Feb Expenses	(\$2,513,962)
Employee Payroll	173,599		Feb 28, 2021 Balance	\$2,327,336
Retiree Premiums	17,959			
Other Revenues	112,868			
<u>Total Expenses</u>	(\$1,308,618)		YTD Gain/(Loss)	(\$60,250)
Week 1 Claims	304,223			
Week 2 Claims	228,121			
Week 3 Claims	254,498			
Week 4 Claims	189,427			
Clinic Expenses	62,436			
Wellness Expenses	54,642			
Fixed Costs—Premiums	132,146			
Fixed Costs—Fees	25,745			
COVID Testing	46,780			
Other Expenses	10,600			
<u>Monthly Gain/(Loss)</u>	(\$89,493)			
February 28 Balance	\$2,327,336			

“Other Revenues” include a prescription drug rebate of more than \$110,000. COVID-19 testing costs are down to less than \$20,000 per week; the cost for February reflects a credit for a retroactive price decrease by Aria. We are hopeful that funds from the American Rescue Plan can be used to reimburse all testing costs incurred in 2021.

How to Fight Stress

Next month is National Stress Awareness month and was established to help shed light on the issues behind stress, teach how to fight stress and create methods to overcome stress. Long term stress can prove to be more than a mental issue. From headaches to stomach disorders to depression- even very serious issues like stroke and heart disease can come because of stress.

Sometimes the stress in our lives is not something we have any power to change. Federal Occupational Health recommends you change your approach to situations. Try to:

- Recognize when you don't have control and let it go.
- Avoid getting anxious about situations you cannot change.
- Take control of your reactions and focus your mind on something that makes you feel calm and in control.
- Develop a vision for healthy living, wellness, and personal growth and set realistic goals to help you realize your vision.

The CDC provides some basic ideas to help you cope with stress:

- Take care of yourself- eat healthy, exercise regularly, get plenty of sleep, give yourself a break if you feel stressed.
- Discuss your problems with a parent, friend, or another trusted source.
- Avoid drugs and alcohol.
- Recognize when you need more help – know when to talk to a psychologist, social worker, or counselor if things continue.

City of Carmel employees have access to resources and help through the IU Health EAP program. 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 IUhealthheap@iuhealth.org. Based upon the need, they offer same day sessions or time to with a counselor within 48 business hours. They offer daytime, weekend or evening hours for appointments.

Health Plan Resources

No one likes getting stuck with an unexpected bill! To avoid getting a medical or dental bill that you didn't expect make sure to check with the health plan to ensure your service is covered, the provider is in-network and to verify if preauthorization is required. Log into your account on Anthem.com to view your deductible, search for a provider and find benefits for specific conditions and care providers. You can also find this information on the Sydney Health app.

You can also find information about the City's benefit plans by going to Carmel.in.gov > Government > Departments & Services > Human Resources > Employees > Employment and Benefits Documents

