



HEALTH MATTERS



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

Dec 31 Balance	\$748,080		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$901,978		January Revenues	\$901,978
Employer Premiums	720,174		January Expenses	\$875,071
Employee Premiums	160,685		Jan 31, 2012 Balance	\$774,987
Other Revenues	21,119			
Total Expenses	\$875,071		YTD Gain/(Loss)	\$26,907
Week 1 Claims	56,691			
Week 2 Claims	135,170			
Week 3 Claims	195,391			
Week 4 Claims	113,666			
Week 5 Claims	269,623			
Fixed Costs—Premiums	69,048			
Fixed Costs--Fees	24,634			
Refunds	10,848			
Monthly Gain/(Loss)	26,907			
Jan 31 Balance	\$774,987			

Cards . . .

Calls continue to trickle in from participants who did not receive their new insurance ID cards and/or flex debit cards. All cards were mailed in late December—if you don't have a card by now, you will need to re-order. How do you know if you need a new card?

If your insurance card still has Express Scripts listed as the pharmacy plan, you need a new card—CatalystRx is now our pharmacy vendor. You will be able to use the old card for many medical services, but if you try to fill a prescription your coverage will be denied. To get a new insurance ID card (or extra cards), call BAS at 800-523-0582 and ask to speak to a member advocate. Don't wait until you are standing in line at the pharmacy.

If your flex card has an expiration date of 12/11, you need a new card. If you have not received the 2012 card mailed in December (with an expiration date of 12/14), you should contact VISA (866-679-7649) and advise that the card was lost. Since these cards essentially act like a line of credit, VISA will close your account and set up a new one. If you need additional flex cards, you can order them at www.myflexonline.com. After you log in, click on "Flex Debit Card," then on "Extra Cards." If you don't have your new card, you will have to pay for out-of-pocket expenses yourself, then submit a claim for reimbursement.

... And More Cards

BAS is offering a new discount card for prescription drugs that are not covered by insurance. There is no cost for the cards, which can save you up to 70% on both brand and generic medicine. Some drugs will have an immediate discount at the point of purchase and others will have manufacturer rebates.

As the City's plan covers most drugs, you may not need to use the card. However, family members who are not covered by the plan, and even friends, can use the discount program.

Contact Sue Wolfgang at swolfgang@carmel.in.gov if you would like a drug discount card.

Carmel.HRInTouch.Com

We have opened some new topics on the employee benefits portal. In addition to information about our health plan and your 2012 elections, you now have access to up-to-date health information, wellness information and financial wellness information. Check it out.

Rare Day, Rare Disease

February 29 is a rare day, so it is an appropriate day to focus on rare diseases. Rare Disease Day is a time to raise awareness among the general public and decision-makers about rare diseases and their impact on patients' lives.

In the United States, a disease or disorder is defined as rare when it affects fewer than 200,000 people at any given time. The 6,000 to 8,000 rare diseases are characterized by a broad diversity of disorders and symptoms that vary not only from disease to disease but also from patient to patient suffering from the same disease.

Relatively common symptoms can hide underlying rare diseases leading to misdiagnosis and delayed treatment. Quintessentially disabling, the patients' quality of life is affected by the lack or loss of autonomy due to the chronic, progressive, degenerative and frequently life-threatening aspects of the disease. The fact that there are often no effective cures adds to the high level of pain and suffering endured by patients and their families.

Since Rare Disease Day was first launched by EURORDIS and its Council of National Alliances in 2008, more than 1000 events have taken place throughout the world reaching hundreds of thousands of people. Though the campaign started as a European event, it has progressively become a world event, with the United States joining in 2009 and patient organizations in 56 other countries participating in 2011.

For more information about the personal and public policy issues rare diseases create, go to http://www.eurordis.org/IMG/pdf/princeps_document-EN.pdf.

The National Organization for Rare Disorders (NORD) is an alliance of health organizations in the United States dedicated to helping people with rare "orphan" diseases and assisting the organizations that serve them. NORD is committed to the identification, treatment and cure of rare disorders through programs of education, advocacy, research and service. For more information about NORD, go to www.rarediseases.org.