



# HEALTH MATTERS



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

Aug 31 Balance	\$842,522		Dec 31, 2012 Balance	\$589,830
Total Revenues	\$894,540		Jan-Sep Revenues	\$8,506,230
Employer Premiums	726,811		Jan-Sep Expenses	\$8,519,754
Employee Premiums	155,738		Sep 30, 2013 Balance	\$576,306
Other Revenues	11,991			
Total Expenses	\$1,160,756		YTD Gain/(Loss)	\$(13,524)
Week 1 Claims	318,533			
Week 2 Claims	120,632			
Week 3 Claims	292,227			
Week 4 Claims	84,041			
Week 5 Claims	219,909			
Clinic Expenses	34,374			
Fixed Costs—Premiums	70,183			
Fixed Costs--Fees	20,857			
Monthly Gain/(Loss)	\$(266,216)			
Sep 30 Balance	\$576,306			

### **Open Enrollment**

Open enrollment continues now through November 9<sup>th</sup>. To those who have not yet done so, in order to avoid any last-minute glitches, please take a few minutes now to complete your 2014 insurance enrollment at <https://carmel.hrintouch.com>. Keep in mind - the final day to enroll is a Saturday, so there will be no HR personnel available to assist if you run into problems. Even if you do not want health insurance through the City, you are required to visit this website to decline coverage. Full enrollment instructions are provided in the body of the email to which this newsletter is attached.

To those who have already completed their online enrollment - thank you.

### **Health Savings Accounts (HSAs)**

If you are moving to the high deductible health plan next year (Plan A), you will need to open your HSA through Star Bank before the end of the year. Even if you choose not to contribute anything to the account through payroll deduction, you must open an account in order to get the City's contribution. You can open your HSA by visiting the Star Bank on Carmel Drive between Rangeline Road and Keystone Parkway. Or, for your convenience, a representative from Star Bank will be in the City Hall caucus room on Tuesday, November 5<sup>th</sup>, from 9-11 AM. You will need to bring your completed application (emailed to everyone on October 25<sup>th</sup>) and a copy of your driver's license. If you wish to have your spouse on your HSA, he or she needs to sign the application and you should bring a copy of his or her driver's license as well.

## **Vision Coverage**

Some of you have asked why vision services are not included in the Summaries of Benefits and Coverage available on the open enrollment website. These Summaries address only coverage provided by the City's medical plans (Plan A and Plan B). The City's vision coverage is separate and summarized under the Vision Service Plan (VSP) link on the enrollment website. There will be no changes in our VSP vision coverage in 2014. We are, however, dropping the laser eye surgery benefit, which falls under our medical plan.

## **Wellness Screenings**

Registration runs through November 6<sup>th</sup> for the annual health and wellness screenings (blood draw). These screenings are available to all full-time employees, and participation is mandatory if you wish to be part of the 2014 Wellness Program and receive the \$20/pay insurance premium discount. A description of the program, frequently asked questions and instructions on how to sign up for the screenings were emailed to all eligible employees on September 17<sup>th</sup>. When you sign up for your screening, you will need to complete your health risk assessment (HRA) - as part of that HRA, you will be asked if you wish to participate in the Wellness Program.

Screenings will be done on the following dates (by appointment):

Thursday, November 7	7-11 AM	City Hall Caucus Rooms
Friday, November 8	7-11 AM	City Hall Caucus Rooms
Wednesday, November 13	8 AM-12 PM	Water Operations Training Room
Thursday, November 14	8 AM-12 PM	Water Operations Training Room

NOTE: If you are not able to attend any of these screenings, you can participate in a "remote" screening at a local Lab Corp facility. There is one located on Carmel Drive between Rangeline Road and Keystone Parkway. Instructions are included in the same September 17<sup>th</sup> email. The deadline for remote screenings is November 30<sup>th</sup>.

**POLICE AND FIRE SWORN PERSONNEL:** If you wish to participate in the 2014 Wellness Program, you will need to sign up for one of the screening dates above or visit a Lab Corp facility. You will not be able to use information from Public Safety Medical.

## **News From Primary Plus Employee Health Center**

**Flu Shots** - Flu shots are being provided by IU Health and available free of charge to all full-time and part-time City and Parks Department employees, retirees and family members. You may visit the Health Center during regular hours of operation to receive the flu vaccine - an appointment is not required. In addition, flu shots will be available at all the wellness screening dates and times listed above. You may get the flu shot at one of the screening sites, even if you choose not to participate in the blood draw.

**Staff Addition** - We are very close to finalizing an addition to the Health Center staff - a nurse practitioner (NP) who can treat children age 18 months through 4 years. While we do not yet have a definite start date, tentative hours will be Tuesdays from 2-4 PM and Wednesdays from 10:30 AM-12:30 PM. These hours may be adjusted at a later date