



HEALTH MATTERS



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

Sep 30 Balance	\$576,306		Dec 31, 2012 Balance	\$589,830
Total Revenues	\$942,108		Jan-Oct Revenues	\$9,448,338
Employer Premiums	159,192		Jan-Oct Expenses	\$9,380,300
Employee Premiums	734,331		Oct 31, 2013 Balance	\$657,868
Other Revenues	48,585			
Total Expenses	\$860,546		YTD Gain/(Loss)	\$68,039
Week 1 Claims	157,085			
Week 2 Claims	209,857			
Week 3 Claims	107,364			
Week 4 Claims	255,457			
Clinic Expenses	33,507			
Fixed Costs—Premiums	71,122			
Fixed Costs--Fees	26,154			
Monthly Gain/(Loss)	\$81,562			
Oct 31 Balance	\$657,868			

Note: The majority of Other Revenues in October is third quarter retiree premiums paid by the City.

Open Enrollment

Open enrollment for 2014 health insurance closed on November 11th, with a total of 559 signing up for medical and/or dental insurance benefits. This total includes current employees and retirees for the City and Parks Department. Enrollment in Plan A increased from 33% in 2013 to 51% in 2014. Plan B saw a drop in enrollment from 67% in 2013 to 49% in 2014.

Even though you received new insurance ID cards when we switched to the Cigna network on October 1st, you will receive (or have already received) new cards for the 2014 plan year. Please switch out the old cards for the new cards. This is particularly important for those enrolled in Plan B, as several coverage changes take place on January 1st. The cards will be mailed to your home in a plain white envelope - be sure not to mistake it for junk mail. After receiving, if you need additional cards, you can order them by logging on to your BAS account or by contacting Sue Wolfgang, swolfgang@carmel.in.gov.

Health Savings Accounts

There are still a few of you who signed up for Plan A, but have not yet opened your Health Savings Account (HSA) at Star Bank. We urge you to do this as soon as possible to avoid any disruptions in payroll deduction or City contribution. The quickest and easiest way to get the account started is to visit the Star Bank on Carmel Drive between Rangeline Road and Keystone Parkway. Take the

completed application that was emailed to everyone on October 25th, or the bank can give you one. You will also need to provide a copy of your driver's license, along with a copy of your spouse's driver's license if you want him/her on your account.

NOTE: If you opened your HSA last year or have already opened it for next year, you don't need to do anything further at this point.

Prescription Drug Formulary

The latest prescription drug formulary is now available on the open enrollment website. Simply go to www.carmel.hrintouch.com and log on the same way you did for open enrollment. The formulary is listed on the left side, along with other pertinent benefit information. You are able to go to this site throughout the year to reference this benefit information.

Wellness

A total of 240 employees have enrolled in the 2014 Wellness Program. This is 42% of our total full-time employee population (City and Parks Department), and is up from 32% in 2013 - we are definitely headed in the direction of making wellness a priority for everyone.

If you enrolled in wellness, you will see a \$20/pay premium discount on your paystubs starting with the January 10, 2014, paycheck, which will continue through the end of the first quarter. As long as you earn at least 300 points during any quarter, you will receive the \$20 incentive during the following quarter. If you do not earn at least 300 points in any quarter, you will lose the incentive during the following quarter. Information was previously emailed to everyone regarding how to earn points - it will be sent again before the end of this year.

If you are new to the Wellness Program in 2014, you will receive your pedometer before the end of this year.

News From Primary Plus Employee Health Center ("Clinic")

The Clinic will soon have a permanent staff member dedicated to the care of children 18 months to 5 years of age. This nurse practitioner (NP) starts on Monday, December 9th, and her hours will be Mondays from 8-10 AM and Thursdays from 3-5 PM. Dr. Fagan will continue to see patients 5 years of age and older. The Primary Plus online scheduling tool will soon reflect the NP hours for ease in making appointments for your younger children.

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 Clinic during regular hours of operation (shown below) to receive the vaccine, and an appointment is not necessary:

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM