



HEALTH MATTERS



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

October 31 Balance	\$434,559		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$926,698		Jan-Nov Revenues	\$10,581,350
Employer Premiums	707,306		Jan-Nov Expenses	\$11,074,334
Employee Premiums	143,290		Nov 30, 2014 Balance	\$192,744
Other Revenues	76,102			
Total Expenses	\$1,168,513		YTD Gain/(Loss)	(\$492,984)
Week 1 Claims	668,975			
Week 2 Claims	114,954			
Week 3 Claims	161,900			
Week 4 Claims				
Clinic Expenses	42,673			
Wellness Expenses	983			
Fixed Costs—Premiums	66,896			
Fixed Costs--Fees	25,913			
Other Expense	86,219			
Monthly Gain/(Loss)	\$ (241,815)			
November 30 Balance	\$192,744			

Other Revenues includes prescription drug rebates and fourth quarter retiree premiums paid by the City. Other Expenses includes run-out fees for BAS (fees for paying claims after the end of their contract).

Insurance Reminders

If you are enrolled in the City's 2015 Employee Health Plan (medical, vision and/or dental), you should have received your insurance ID cards by now. These new cards replace all previous health insurance cards. Effective January 1st, all previous cards should be destroyed.

- **MEDICAL:** You should have received one or two ID cards from Anthem. If you received two cards, they will be identical and show your name as the insured, but they can also be used by your dependents. **If you need additional cards, or you did not receive cards, call Anthem Customer Service at 844-453-4508.** There is a sticker on the front of the ID card with instructions for registering on the Anthem website. Take a moment to complete this registration, as it will allow you to view your claims online. It will also allow you to use other Anthem tools such as finding a network doctor and doing cost comparisons.
- **VISION:** Your vision coverage continues through VSP. You will not receive a separate ID card for this coverage, but if you use a VSP provider, that provider should be able to process your services directly with VSP. You can contact VSP at 800-877-7195 or

www.vsp.com. Premium for your vision coverage is included in your medical insurance premium.

- **DENTAL:** The City's dental plan will continue to be administered by BAS in 2015. You should have received two identical ID cards from BAS. They will both show your name as the insured, but they can also be used by your dependents. **If you need additional cards, or you did not receive cards, please call BAS Customer Service at 800-523-0582 or log on to your account at www.bashealth.com.** Remember - The City does not use a dental provider network - you are free to use a dentist of your choosing with benefits applied to reasonable and customary charges.
- **FLEXIBLE SPENDING ACCOUNTS:** Your medical and/or dependent care flexible spending accounts will continue to be administered by BAS in 2015. If you need to check the balance on your flexible spending account(s), log on to your account at www.myflexonline.com. If you are a New User, you can set up a username and password.

Employee Health Benefit Plan Changes

Below is a summary of changes to the City's Health Benefit Plan effective January 1st.

- **Dental:** The maximum calendar year benefit for non-orthodontia dental services is increasing to \$2,000. The maximum lifetime benefit for orthodontia dental services is increasing to \$2,000.
- **Hearing Aids:** The new maximum is one hearing aid per ear per 60-month period. Dollar limitations have been eliminated.
- **Vision Therapy:** This service has been added to the types of therapy covered.
- **Organ Transplants:** While the Plan has covered organ transplants in the past, starting in 2015 there will be incentive for members to use certain highly rated transplant centers. The Plan will no longer cover transplants performed by out-of-network providers.
- **Pre-Certification:** Anthem in-network providers will be held responsible for pre-certification, rather than the covered member.
- **Injectable Drugs:** A general category of injectable drugs has been added to the list of covered eligible drugs. Up until now, only certain injectables have been covered.

Full copies of the 2015 Plan Documents are available from Human Resources, and will soon be posted on the City's website. We encourage everyone to review this document.

Wellness Program

If you enrolled in the 2015 Wellness Program, you will want to start tracking your steps with your pedometer on January 1st. During the first quarter, all steps and other eligible activities logged will earn points. If you earn 300 points during the first quarter, you will continue to receive your wellness incentive during the second quarter, and so on.

If you are new to the Wellness Program, please remember to set up your CHC Wellness account and your FitBit account. **You will also have to link those two accounts.** Instructions for linking the accounts were sent to participants via email last week. It is very important to link your pedometer account with your CHC Wellness account - If you fail to do this, your steps will not count and any incentive will be lost.

A few reminders about the newly-distributed FitBits:

- Please do not attempt to put the FitBit software on a City computer. You must use your personal computer and/or download the FitBit app to your smart phone.
- There will be no credit given to anyone who decides to purchase a different FitBit model. That was an incentive offered when we first transitioned to the FitBits, and was a one-time-only offer. You are free to purchase any FitBit style from any source, but the entire cost would be your responsibility.
- If you experience problems with your City-provided FitBit, please first communicate with FitBit (www.fitbit.com) to determine if the problem can be easily solved. If FitBit indicates the device is bad and should be replaced, the City will arrange replacement if requested within the 45-day warranty period (from date of purchase). That 45-day period will end on January 31st.
- If your FitBit malfunctions or breaks after January 31st, or if you lose the device, replacement will be your responsibility.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment due to sickness, please make sure you schedule the appointment with Dr. Fagan rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. Since same-day appointments are almost always available, please be courteous and avoid walk-in visits.

Hours

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

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415

In addition, the City's Employee Assistance Program (EAP) can be reached 24 hours/day, 7 days/week by calling 317-962-2622, ext. 2.

**WISHING EVERYONE A HEALTHY,
SAFE, PROSPEROUS AND
HAPPY NEW YEAR !!**