



HEALTH MATTERS



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

November 30 Balance	\$192,744		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$1,116,714		Jan-Dec Revenues	\$11,698,064
Employer Premiums	706,203		Jan-Dec Expenses	\$12,969,899
Employee Premiums	142,438		Dec 31, 2014 Balance	(\$586,107)
BAS Reimbursement	239,944 (pending)			
Other Revenues	28,129		YTD Gain/(Loss)	(\$1,271,835)
Total Expenses	\$1,895,565			
Week 1 Claims	444,238			
Week 2 Claims	342,656			
Week 3 Claims	386,248			
Week 4 Claims	442,604			
Week 5 Claims	85,159			
Clinic Expenses	29,959			
Wellness Expenses	976			
Fixed Costs—Premiums	66,522			
Fixed Costs--Fees	26,409			
ACA Reinsurance Fee	70,794			
Monthly Gain/(Loss)	(\$778,851)			
December 31 Balance	(\$586,107)			

You will recall that premium rates did not increase in 2014, which accounts in large part for the year-end deficit. With the recent rate increase in effect and the larger discounts guaranteed by Anthem, we expect to recover the shortfall in the first part of 2015. Be assured that all claims have been paid and will continue to be paid on a timely basis.

Anthem Website & Contacts

Hopefully, everyone is becoming familiar with the Anthem website. If you have not already done so, please take a moment to register at www.anthem.com - you will need the Member ID number from your insurance card to complete the registration process. This registration will allow you to view claims and benefits for you and your covered dependents. It will also allow you to use Anthem's online tools such as cost comparison and finding in-network providers. If you have any problems registering, please call the Anthem eBusiness Help Desk at 866-755-2680.

If you did not receive or have misplaced your Anthem Member ID card, please call Member Services, 844-453-4508, to request a replacement. This Member Services number is also your contact for any questions you have about claims, benefits or providers. If you call, you will be taken through a series of prompts to determine where to route your question(s). Under some of the topics (such as claims), you can simply press "0" if you wish to speak to a representative.

Remember to Update Other Insurance for Dependents

Take a minute now to confirm that information regarding other insurance on your covered dependents is correct on the Anthem website. This provides proper coordination of benefits when different plans are involved, thus avoiding denial of claims for your dependents. If you have not already done so, log on to your Anthem account, scroll down to "Resources" and click "Update Other Insurance". If the information you see is not correct, please update it accordingly.

If you fail to provide this information, **CLAIMS FOR YOUR DEPENDENTS WILL BE DENIED**. After the first claim is filed, you may receive a letter from Anthem requesting updated information regarding other insurance carriers. If you do not provide it, future claims for those dependents **WILL NOT BE PAID**.

Wellness News

A record 329 City employees are participating in this year's Wellness Program. And to get the year going on the right foot January 1st, some of them started their own "Biggest Loser"-style competitions. There are 9 employees at the Wastewater Treatment Plant on 96th Street and 18 employees at City Hall competing in two separate weight loss challenges. These challenges involve an initial entry fee, weekly weigh-ins and small monetary "fines" for weight gains. At the end of the quarter, top losers (based upon percentage of total weight) will receive monetary prizes. And as an added bonus, all participants who complete the entire challenge and belong to the Wellness Program will earn wellness points for their effort!

If any departments wish to organize and run similar challenges throughout the year, please contact Sue Wolfgang in HR first to determine if wellness points can be earned.

Primary Plus Employee Health Center

REMINDER - The Health Center does not treat children under the age of five. We encourage you to maintain a regular relationship with a pediatrician for immediate and ongoing care of young children.

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. Please schedule visits in advance - no walk-ins.

<u>Hours</u>		<u>Address</u>
Monday	8 AM - 1 PM	1402 Chase Court, Suite 110, Carmel
Tuesday	1 PM - 7 PM	<u>Online Appointment Scheduling</u>
Wednesday	8 AM - 1 PM	www.carmel.in.gov under Human Resources tab
Thursday	1 PM - 5 PM	<u>Telephone</u>
Friday	8 AM - 1 PM	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.