



HEALTH MATTERS



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

October 31 Balance	\$3,620,736		Dec 31, 2018	
Balance	\$2,425,022			
<u>Total Revenues</u>	\$659,569		Jan-Nov Revenues	\$13,098,214
Employer Premiums	450,288		Jan-Nov Expenses	(\$12,437,041)
Employee Premiums	87,162		Nov 30, 2019 Balance	\$3,086,195
Other Revenues	122,119			
<u>Total Expenses</u>	(\$1,194,110)		YTD Gain/(Loss)	\$661,173
Week 1 Claims	235,108			
Week 2 Claims	220,313			
Week 3 Claims	273,583			
Week 4 Claims	204,031			
Clinic Expenses	85,938			
Wellness Expenses	13,577			
Fixed Costs—Premiums	114,229			
Fixed Costs—Fees	47,331			
<u>Monthly Gain/(Loss)</u>	(\$534,541)			
November 30 Balance	\$3,086,195			

Revenue is lower in November because the premium holiday was in effect for the second pay period. "Other Expenses" include third quarter retiree premiums paid by the City.

A Farewell

A note from Sue Wolfgang.....

As some of you know, I was recently elected to become Carmel's first City Clerk, effective January 1, 2020. I am looking forward to the challenges and goals this new role will offer, and have been humbled by the support I've received. But this change is also, for me, bittersweet.

For the past 12 of my 22 years with the City, I have served you as a member of the Human Resources team, specifically regarding benefits. This position has been extremely rewarding and fulfilling for me – especially when working with those who have run into problems or obstacles dealing with the sometimes complicated world of health insurance.

I want to offer my sincere gratitude to everyone for allowing me to serve you in this capacity. While I will still be in City Hall (second floor office near the stairwell – come visit!), I won't be working with employees on a daily basis – and I will miss that the most!

I am very excited to officially announce that the position of Employee Benefits Manager has been filled by an extremely qualified and capable individual – Michele Leaks. Keep reading to learn more about Michele and what she brings to our wonderful City.

Welcome Michele Leaks

Hello everyone! I am very excited to join The City of Carmel Human Resources team and looking forward to meeting everyone and helping with your benefit needs.

I was born and raised in Cleveland, Ohio and moved to the Indianapolis area in 2001. I have many years of experience in the health insurance and human resources fields. I started my insurance career in claims and customer service so I have a lot of experience with navigating through the sometime complex world of insurance payments and networks. I have worked in employee benefits for several years, most recently at Blue & Co., LLC.

On the personal side, I am the mother of two grown daughters; one lives in Texas and the other is in Utah. I enjoy the arts and theater and I volunteer usher at the Indiana Repertory Theatre (IRT). I enjoying volunteering for local events and have helped out during the Indiana Sports Corp Indy Ultimate, with local churches and for community events. In addition to volunteering, I spend quite a bit of time reading, love going to live music events and spending time with friends and family. I love cats and dogs but don't currently have any pets.

I have already gotten a tour of many of the City offices and met some great people, this is such an exciting city and a truly great place to work!

Coming Soon: Optional Life Insurance and AD&D Open Enrollment

Open Enrollment for Optional Life Insurance and AD&D is coming up in mid to late January. Open Enrollment is a great time to assess your current coverage and future needs. Information about the plans and rates will be sent via email to eligible City employees.

Wishing Everyone a Safe and Happy New Year!!

