



HEALTH MATTERS



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

February 29 Balance	\$1,979,011		Dec 31, 2019	
Balance	\$1,887,709			
<u>Total Revenues</u>	\$1,110,386		Jan-Mar Revenues	\$3,865,843
Employer Premiums	905,838		Jan-Mar Expenses	(\$4,066,966)
Employee Premiums	178,447		Mar 31, 2020 Balance	\$1,686,586
Other Revenues	26,101			
<u>Total Expenses</u>	(\$1,402,811)		YTD Gain/(Loss)	(\$201,123)
Week 1 Claims	148,004			
Week 2 Claims	177,978			
Week 3 Claims	426,688			
Week 4 Claims	331,481			
Clinic Expenses	82,308			
Wellness Expenses	58,790			
Retiree HSA	9,800			
Fixed Costs—Premiums	119,638			
Fixed Costs—Fees	48,124			
<u>Monthly Gain/(Loss)</u>	(\$292,425)			
March 31 Balance	\$1,686,586			

Anthem Medical Plan Information- Preventative Care Guidelines and Virtual Visits

Our medical plan offers preventative medical care at no cost to you when you visit an in-network provider. Preventative care is routine health care that includes screenings, check-ups and patient counseling to prevent illness, disease or other health problems. Preventative health care helps you stay healthy by identifying and helping to minimize future health problems.

Anthem’s guidelines for preventative care explain what will be paid by the plan. You can search the guidelines by gender and age at <https://www.anthem.com/preventive-care/>. A list of preventative guidelines can also be found on the carmel.in.gov website; go to Government > Departments & Services > Human Resources > Employees > Employment and Benefits Documents.

Due to the COVID-19 pandemic many healthcare providers have switched to providing virtual office visits. Our plan will cover virtual visits to providers. Virtual visits are subject to the same guidelines for coverage as in-person office visits. To check if a service is covered you may use the cost and care finder on Anthem.com, call member services at 844-453-4508, or review the 2020 Health Plan Document on the Human Resources page of www.carmel.in.gov.

To register on Anthem, go to www.Anthem.com and click on Log In > For members > “Not Signed Up? Register Now.” You will need your member ID number found on the front or your ID card.

If you have questions about your City benefits please contact Michele Leaks at 317-571-5850 or mleaks@carmel.in.gov.

Managing Pandemic Stress

We have all been presented with unique challenges and opportunities as a result of the COVID-19 pandemic. Feelings of fear and anxiety are very common for adults and children, and many people are looking for ways to cope with the increased stress. The CDC has dedicated a webpage to this topic and has some great information on taking care of yourself and your family. Please click [here](#) for information, advice and access to mental health resources.

