



# HEALTH MATTERS



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

April 30 Balance	\$1,340,312	Dec 31, 2019 Balance	\$1,887,709
<u>Total Revenues</u>	\$1,216,729	Jan-May Revenues	\$6,189,717
Employer Premiums	923,508	Jan-May Expenses	(\$6,666,564)
Employee Premiums	173,159	May 31, 2020 Balance	\$1,410,962
Other Revenues	120,062		
<u>Total Expenses</u>	(\$1,146,079)	YTD Gain/(Loss)	(\$476,747)
Week 1 Claims	123,061		
Week 2 Claims	176,887		
Week 3 Claims	174,490		
Week 4 Claims	157,613		
Clinic Expenses	90,529		
Wellness Expenses	8,403		
Fixed Costs—Premiums	122,593		
Fixed Costs—Fees	49,059		
Coronavirus Testing	238,061		
Other Expenses	5,383		
<u>Monthly Gain/(Loss)</u>	\$70,650		
May 31 Balance	\$1,410,962		

Most of the Other Revenues is first quarter retiree premiums paid by the City.

### **Primary Plus Clinic**

Access to the Primary Plus Clinic is a great benefit offered to City employees covered under the health plan. The clinic has been experiencing a trend in increased late cancellations and no-shows for appointments. If you no longer need your appointment, there may be someone who will be able to take your slot. Please allow at least a 24-hour notice for cancellations. This will help the clinic manage the appointments efficiently and ensure that open slots can be filled.

### **Emergency Room Vs Urgent Care**

Knowing when to use the Emergency Room is an important choice that can impact your health and can impact you financially. Emergency Rooms are equipped to manage major health issues, and so they typically cost more and could mean more out of pocket costs for you.

Anthem suggests choosing the Emergency Room when you or a family member has a **life-threatening** condition such as Heart Attack symptoms (chest pain, difficulty breathing, shooting pains down an arm or leg), Stroke symptoms (slurred speech, weakness or numbness on one side, loss of vision or difficulty balancing), Head Trauma, severe cuts and abrasions with uncontrolled bleeding, or serious allergic reactions.

If the Primary Plus Center or your doctor's office is not open an Urgent Care Center is an option. Urgent Care is best for non-life-threatening conditions including sprains, animal bites, mild asthma and breathing issues, ear and sinus pain, headaches and migraines, back pain, nausea, cuts, and minor burns.

### **Dental Plan Information**

The City's Dental plan does not require that you use an in-network dentist, you are free to use a provider of your choice. However, using a provider outside of the Anthem network may result in reduced benefit payment. Also, in-network providers accept the discounted Anthem rate, but provider's who are not a part of the Anthem network may bill you the difference between what Anthem paid and what the dentist charged.

To find a dentist go to [Anthem.com](http://Anthem.com) > Care > Find Care. Select to log in as a member or view as a Guest and select/enter "Dental" as the type of care.

If you would like to view the Dental Plan Summary and FAQs go to [carmel.in.gov](http://carmel.in.gov) > Departments & Services > Human Resources > Employees > Employment and Benefits Documents

If you have questions about the City's benefit plans, please contact Michele Leaks at 317-571-5850 or [mleaks@carmel.in.gov](mailto:mleaks@carmel.in.gov).

