



# HEALTH MATTERS



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

June 30 Balance	\$1,349,038		Dec 31, 2019 Balance	\$1,887,709
<u>Total Revenues</u>	\$1,773,944		Jan-Jul Revenues	\$9,162,014
Employer Payroll	1,384,841		Jan-Jul Expenses	(\$9,468,496)
Employee Payroll	266,630		July 31, 2020 Balance	\$1,581,227
Other Revenues	122,473			
<u>Total Expenses</u>	(\$1,541,755)		YTD Gain/(Loss)	(\$306,482)
Week 1 Claims	190,017			
Week 2 Claims	151,717			
Week 3 Claims	146,521			
Week 4 Claims	324,895			
Week 5 Claims	231,153			
Clinic Expenses	72,254			
Wellness Expenses	18,964			
Fixed Costs—Premiums	122,959			
Fixed Costs—Fees	50,180			
Coronavirus Testing	218,250			
Other Expenses	14,845			
<u>Monthly Gain/(Loss)</u>	\$232,189			
July 31 Balance	\$1,581,227			

The Plan benefited from a third payday in July. The City's second quarter retiree premium contributions make up most of the Other Revenues.

### Upcoming Important Dates

The City of Carmel offers employees several benefits to help you manage your health. These benefits include Flu Shot Clinics and Biometric Health Screenings. The Flu Shot Clinics will be held October 1<sup>st</sup>, 5<sup>th</sup>, 6<sup>th</sup> and 13<sup>th</sup>. The Biometric Health Screenings will be offered September 24<sup>th</sup>, 28<sup>th</sup>, 29<sup>th</sup> and October 6<sup>th</sup>. Time, location and sign up details to come as the dates approach.

Open Enrollment for 2021 Health Benefits will begin on October 1<sup>st</sup>. Open Enrollment is a time to review your health plan enrollments and elect to change or keep your enrollments the same. **This year the enrollment period is not the whole month of October. You will have 3 weeks to make your elections.**

The health plan options and rates will remain the same for 2021. You may view and find information about the health plans and rates at any time by going to [carmel.in.gov](http://carmel.in.gov) > Government > Human Resources > Employees > Employment and Benefits Documents

More information about Open Enrollment will be emailed at the end of September. Plan now and enroll early!

## **COVID-19 and the Flu**

Influenza (the flu) and COVID-19 are respiratory illness and they have some similarities and differences in symptoms and transmission. According to John Hopkins Medicine (<https://www.hopkinsmedicine.org/health/conditions-and-diseases/coronavirus/coronavirus-disease-2019-vs-the-flu>) the following are some ways to tell the difference:

### **Similarities:**

- Both cause fever, cough, body aches, new fatigue and congestion or runny nose: sometimes vomiting and diarrhea
- Can be mild or severe, even fatal in rare cases
- Both can be spread from person to person through droplets in the air from an infected person coughing, sneezing or talking
- Both can be spread by an infected person for several days before their symptoms appear
- Both may be prevented by frequent, thorough hand washing, coughing into the crook of your elbow, staying home when sick and limiting contact with people who are infected.

### **Differences:**

- COVID-19 is caused by one virus. The flu is caused by any of several different types and strains of influenza viruses
- Antiviral medications and vaccines are being developed and tested for COVID-19. For the flu there are medications to address the symptoms and shorten the time of illness. There is a vaccine available to prevent the most dangerous types of flu or to reduce the severity of the flu
- A severe case of COVID-19 can cause lasting damage to lungs, heart, kidneys, brain and other organs. Flu complication can include inflammation of the heart, brain or muscles, and multi-organ failure
- As of August 28, 2020, there have been approximately 832,419 COVID-19 deaths worldwide since it first appeared in late 2019, 180,857 of those in the U.S. According to the World Health Organization (WHO) an estimated 290,000 to 650,000 people die of flu-related causes every year worldwide.

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).

