

# HEALTH MATTERS



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

April 30 Balance	\$1,664,301		Dec 31, 2020 Balance	\$2,387,586
<u>Total Revenues</u>	\$1,108,890		Jan-May Revenues	\$5,915,500
Employer Premiums	916,195		Jan-May Expenses	(\$6,835,627)
Employee Premiums	174,287		May 31, 2021 Balance	\$1,467,459
Retiree/COBRA Premiums	18,408			
<u>Total Expenses</u>	(\$1,305,732)		YTD Gain/(Loss)	(\$920,127)
Week 1 Claims	186,443			
Week 2 Claims	183,841			
Week 3 Claims	315,670			
Week 4 Claims	432,932			
Clinic Expenses	108,991			
Wellness Expenses	5,825			
Fixed Costs—Premiums	130,884			
Fixed Costs—Fees	30,883			
COVID Testing	43,775			
Drug Rebate	-133,512			
<u>Monthly Gain/(Loss)</u>	(\$196,842)			
May 31 Balance	\$1,467,459			

Reimbursable COVID testing costs through May are more than \$400,000. Reimbursement should come in the next few months.

### Vision Insurance

Employees enrolled in medical insurance are also enrolled in Vision Coverage through VSP (<https://www.vsp.com/>). VSP does not issue ID cards, providers access your benefits with your name and date of birth. Below is a brief description of benefits offered. Full Summary at <https://www.carmel.in.gov/department-services/human-resources/employees/employment-and-benefits-documents>

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>YOUR COVERAGE WITH A VSP PROVIDER</b>			
<b>WELLVISION EXAM</b>	• Focuses on your eyes and overall wellness	\$10	Every 12 months
<b>PRESCRIPTION GLASSES</b>		\$25	See frame and lenses
<b>FRAME</b>	<ul style="list-style-type: none"> <li>• \$170 featured frame brands allowance</li> <li>• \$150 frame allowance</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$80 Walmart*/Sam's Club*/Costco* frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months
<b>LENSES</b>	• Single vision, lined bifocal, and lined trifocal lenses	Included in Prescription Glasses	Every 12 months

## **Tips to Manage Anxiety and Stress**

Managing all the demands of work and family life can be a delicate balancing act. Add in a pandemic and near constant changes in the world around us and it can be extra challenging to maintain mental well-being. Here are some tips from the Anxiety & Depression Association of America (<https://adaa.org/tips>) to help manage your mental health and well-being:

- **Take a time out:** Stepping back from the problem helps to clear your head. Try listening to music, taking a walk, getting a massage, or practicing deep breathing.
- **Eat well-balanced meals:** Do not skip any meals, keep healthful, energy boosting snacks available (such as nuts, apple or banana with peanut butter, veggies and hummus, hard boiled eggs, or berries).
- **Limit alcohol and caffeine:** Both can aggravate anxiety and trigger panic attacks.
- **Get enough sleep:** When stressed, your body needs additional sleep and rest.
- **Exercise daily:** It doesn't have to be grueling, try a new class at the gym, stream a workout on YouTube, dance to your favorite playlist, or simply stretch!
- **Get involved:** Volunteer or find another way to be active in your community. This creates a support network, gives you a break from everyday stress and helps others at the same time.
- **Do your best:** Instead of aiming for perfection, which isn't possible, be proud of however close you get.
- **Accept that you cannot control everything:** Put your stress in perspective. Often the only thing we can control is ourselves and our reactions.
- **Learn what triggers your anxiety:** Write in a journal when you feel stressed or anxious and look for a pattern. Once you recognize the pattern you will be able to come up with a plan to address reoccurring issues.
- **Talk to someone:** Tell friends and family you're feeling overwhelmed and let them know how they can help you. Talk to a physician or therapist for professional help. The City's Employee Assistance (EAP) program is available for free confidential help (up to 6 sessions and referrals for future needs) You may contact EAP by calling 317-962-8001.

