



HEALTH MATTERS



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

August 31 Balance	\$56,484		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$1,289,670		Jan-Sep Revenues	\$8,737,918
Employer Premiums	1,061,053		Jan-Sep Expenses	\$9,172,866
Employee Premiums	212,620		Sept 30, 2014 Balance	\$250,780
Other Revenues	15,997			
Total Expenses	\$1,095,374		YTD Gain/(Loss)	(\$434,948)
Week 1 Claims	373,329			
Week 2 Claims				
Week 3 Claims	350,285			
Week 4 Claims				
Week 5 Claims	229,751			
Clinic Expenses	47,723			
Wellness Expenses	995			
Fixed Costs—Premiums	67,122			
Fixed Costs--Fees	26,169			
Monthly Gain/(Loss)	\$194,296			
September 30 Balance	\$250,780			

The September revenue includes the first pay of October, which was processed at the end of September.

And The Beat Goes On

Open Enrollment continues through November 15th. The process takes only a few short minutes and ensures your continued health insurance coverage in 2015. In order to avoid last-minute scrambles, delays, hasty decisions and inconvenience to your fellow employees, we strongly urge that you not wait until the last moment. All the information needed to make informed choices is provided on both the City of Carmel website (www.carmel.in.gov) and the Carmel.net intranet site, and full instructions have been sent out via email several times to date.

Even if you do not wish to have health insurance through the City next year, you are still required to complete this enrollment process.

Health Savings Accounts (HSAs)

If you will be a new enrollee in the high deductible health plan (Plan A) next year, you are required to open a Health Savings Account at Star Bank, 140 East Carmel Drive. The deadline for opening this account is December 1st. Please note that the Star Bank on East Carmel Drive is the only branch where this account can be opened - no exceptions.

Anthem Welcome

As everyone knows by now, our network of medical providers will change to Anthem on January 1st. We are excited about this change and believe it will have a positive impact on both employees and the City.

In order to learn more about what Anthem has to offer, we encourage everyone to attend one of the upcoming "Welcome to Anthem" meetings. These meetings will help acquaint you with some of Anthem's programs, as well as introduce various technology tools for tracking claims, comparing costs and finding healthcare providers. Each meeting will be followed by a question and answer period.

These meetings are as follows:

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|-----------------------------|---------------|---|
| • November 17 th | 9:00-10:30 AM | Monon Center (East Side Multipurpose Room) |
| • November 17 th | 2:00-3:30 PM | Water Operations (3450 West 131 st Street) |
| • November 18 th | 9:00-10:30 AM | City Hall Council Chambers |
| • November 18 th | 2:00-3:30 PM | City Hall Council Chambers |
| • November 20 th | 9:00-10:30 AM | Water Operations (3450 West 131 st Street) |

2015 Wellness Program

If you plan to join the 2015 Wellness Program, you must participate in the upcoming biometric screenings offered by CHC Wellness, the City's wellness partner. These screenings will take place on the following dates:

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|----------------------------|---------------|---|
| • December 2 nd | 7:00-11:00 AM | City Hall Caucus Rooms |
| • December 3 rd | 7:00-11:00 AM | Water Operations (3450 West 131 st Street) |
| • December 9 th | 7:00-11:00 AM | City Hall Caucus Rooms |

Watch your email for additional information regarding these screenings, including instructions on how to sign up.

Falling Back Into Fall

As daylight savings time ends this year, remember to set your clocks back one hour as of 2:00 AM on Sunday, November 2nd. This is also a good time to change all smoke detector batteries in your home - or if you don't have smoke detectors in your home, it's a good time to get them.

Primary Plus Employee Health Center

The Primary Plus Employee Health Center offers many healthcare services and medications free of charge to everyone on the City's health plan. Since same-day appointments are almost always available (through online scheduling or by phone), please be courteous and avoid walk-in visits.

Hours

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415