



HEALTH MATTERS



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

January 31 Balance	\$690,285		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$830,053		Jan - Feb Revenues	\$1,676,447
Employer Premiums	687,246		Jan - Feb Expenses	\$1,837,658
Employee Premiums	129,152		Feb 28, 2011 Balance	\$481,009
Other Revenues	13,655			
Total Expenses	\$1,039,329		YTD Gain/(Loss)	(\$161,211)
Week 1 Claims	158,548			
Week 2 Claims	327,368			
Week 3 Claims	129,920			
Week 4 Claims	169,046			
Rx Claims	165,397			
Fixed Costs—Premiums	70,532			
Fixed Costs--Fees	18,518			
Monthly Gain/(Loss)	(\$209,276)			
February 28 Balance	\$481,009			

Planning for Retirement?

Did you know that the City has a benefit for anyone under age 65 who retires with 20 years or more of full-time active service with the City? If you are planning to retire within the next year, contact Barb Lamb (X2471 or blamb@carmel.in.gov) to discuss whether you are eligible for the benefit and how much it is worth to you.

Your health insurance is too important to take for granted. Don't wait until the last minute to make sure you will be covered after retirement.

If you are over age 65 and don't want to retire, you can remain on the City's health plan as long as you are an active, full-time employee. Your City insurance is primary until you leave the City's employment.

Road to Los Angeles

The team of Helen Ballinger, Wendy Bodenhorn, Dave Contino, Jim Semester and Dave Turner walked 2,218 miles in eight weeks—the distance to Los Angeles and beyond! Members of the winning team will each receive a \$200 cash prize. The second-place team of Aaron Dietz, Ramona Hancock, Lana Howard, Marc Klein and Paula Schlemmer came in at 1,786 miles (\$50 per member). Close behind at 1,729 miles were Paul Arnone, June Chen, Nancy Heck and Nate Stapleton (\$25 per member).

The individual leader was Nate Stapleton (Street Department), with an amazing 957 miles, followed by Dave Contino (Fire Department) with 734 miles, Penny Daley (Utilities Department) at 645 miles and Tim Vandergriff (Utilities Department) at 604 miles.

We picked LA for this challenge because it seemed far enough away that no team would reach it in two months (we didn't want anyone "hanging around" waiting for the end of the contest). Obviously, we were wrong. Congratulations to everyone who increased their daily activity during February and March. Next month we'll tell you about some of your co-workers who are using the wellness challenge to enhance, or even change, their lives.

Family Wellness

Wellness is for the whole family! As the weather warms, try these activities to get everyone in your house up and active—away from the TV, computer and video games:

1. Get everyone involved in a game of catch with a football, softball or Frisbee.
2. Take a walk after dinner—around your neighborhood, on the Monon Trail or through a park.
3. Take a family bike ride.
4. Go boating in a canoe, kayak or paddleboat.
5. Put on some music and dance!
6. Get the whole family involved in doing yard work or washing the car.
7. Take a trip to the zoo and make sure you walk to see all the animals—no trams or trains.
8. Play some of your children's favorite games such as Simon Says or Red Light-Green Light.
9. Volunteer as a family to help an elderly neighbor with cleaning, gardening or dog walking.

Think Retail

A study published by the Annals of Internal Medicine in 2009 found that medical clinics in retail stores such as Walgreen's, CVS and WalMart offer a similar quality of services to physician's offices and urgent care centers, for prices up to a third lower. Researchers found that for common ailments such as middle ear infections, sore throats and urinary tract infections, overall costs of care were substantially lower at retail clinics than at physician's offices, urgent care centers, and emergency departments. Prescription costs, quality ratings, and delivery of preventive care were similar in retail clinics, physician's offices, and urgent care centers. Here is how the cost stacks up:

<u>TREATMENT SETTING</u>	<u>AVG COST PER VISIT</u>	<u>COPAY/DEDUCTIBLE</u>
retail clinic	\$110	\$10 copay
urgent care center	\$156	\$20 copay
physician's office	\$166	\$20 copay
emergency room	\$570	\$250 deductible

Retail clinics don't necessarily replace your physician. They are generally staffed by nurse practitioners or physician's assistants who are trained to treat common illnesses, minor injuries and skin conditions and to provide vaccines, physicals and wellness screenings.

If you have a chronic condition or serious illness, you should be under the care of a physician. It is important to develop a relationship with a care provider who will manage your treatment. However, using the lowest cost setting that provides appropriate preventive care and treatment decreases your out-of-pocket expenses and saves money for our insurance plan as well.

Eat This (2010 Edition, by David Zinczenko) Not That!

At home:

Edy's Slow Churned Vanilla Bean Ice Cream
 $\frac{1}{2}$ cup = 100 calories
 3.5 g fat (2 g saturated), 11 g sugars

Häagen-Dazs Vanilla Bean Ice Cream
 $\frac{1}{2}$ cup = 270 calories
 17 g fat (10 g saturated), 23 g sugars

Edy's Slow Churned Line is as low-calorie as you'll find, with a variety of great flavors.

Eating out

Panera Bread Pick Two Combo: $\frac{1}{2}$ Asiago
 Roast Beef Sandwich + Black Bean Soup
 450 calories
 17 g fat (6 g saturated), 1510 mg sodium

Panera Bread Pick Two Combo: $\frac{1}{2}$ Sierra
 Turkey Sandwich + $\frac{1}{2}$ Greek Salad
 810 calories
 59 g fat (12 g saturated), 1870 mg sodium

Opt for the café sandwiches rather than the high calorie, high fat signature sandwiches.

