



# HEALTH MATTERS



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

September 30 Balance	\$4,650,357	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,179,553	Jan-Oct Revenues	\$12,572,119
Employer Premiums	877,987	Jan-Oct Expenses	(10,473,660)
Employee Premiums	171,075	Oct 31, 2018 Balance	\$4,651,256
Other Revenues	130,491		
<u>Total Expenses</u>	(\$1,178,654)	YTD Gain/(Loss)	\$2,098,459
Week 1 Claims	173,832		
Week 2 Claims	194,006		
Week 3 Claims	177,171		
Week 4 Claims	219,002		
Week 5 Claims	188,557		
Clinic Expenses	72,921		
Wellness Expenses	8,236		
Fixed Costs—Premiums	100,680		
Fixed Costs—Fees	44,249		
<u>Monthly Gain/(Loss)</u>	\$899		
October 31 Balance	\$4,651,256		

October was a break-even month. Other revenues consist primarily of retiree premiums and a prescription drug rebate.

### **IRS Announces 2019 Contribution Limits**

The Internal Revenue Service recently announced cost-of-living adjustments affecting 2019 contribution limits to retirement accounts.

Next year's contribution limit for employees participating in the 457 deferred compensation plan will increase from \$18,500 to \$19,000. The catch-up contribution limit for participants age 50 and older, currently \$6,000 per year, will not change in 2019.

You can change your 457 contribution at any time by going to [carmelretirement.com](http://carmelretirement.com). Click "View Account" and log into your account. From the menu on the left side, click "Manage Account" followed by "My Investments." If you want to change the amount of your bi-weekly contribution, click the "Edit" button to the right of "Contributions." If you want to change your investment choices, click the "Edit" button to the right of "Investment Option Elections."

If you choose to substantially increase your 457 contribution during a portion of the year, don't forget to log in and change the amount back when you want it lowered.

All changes made on [carmelretirement.com](http://carmelretirement.com) will be sent to Payroll and reflected on the next available pay cycle.

### **Health Center Sponsors Maintain - Don't Gain!**

Congratulations to everyone who signed up to participate in the *Maintain-Don't Gain* challenge through the Employee Health Center. This challenge is facilitated by Kristin Hullett, the Health Center's Wellness Coach, and runs from November 12, 2018, through

January 11, 2019. Participants have completed a starting weigh-in at the Health Center and will complete another one at the end of the program.

The goal is to maintain weight (or even lose!) while keeping energy levels up during the difficult holiday season. Kristin will provide motivational tips and resources to participants throughout the challenge.

Those participants who successfully maintain their weight to within two pounds or who lose weight will be entered into a drawing for gift cards at the conclusion of the challenge.

Any questions regarding the challenge should be directed to Kristin at [khulett@iuhealth.org](mailto:khulett@iuhealth.org).



"I tend to gain weight around the holidays; Thanksgiving, Christmas, National Mitten Day, Elvis Week, Millard Fillmore's birthday..."

### **Beating Holiday Stress**

No matter the reason - financial woes, shopping and crowds, family drama, seasonal flues - stress during the holiday season is often inevitable. However, adhering to a few stress-busting strategies can certainly put some joy back into the most wonderful time of the year:

- **Accept It - You Can't Do Everything.** The tendency to go overboard with gifts, food and family gatherings can really have a negative impact on holiday celebrations. Realize you can't do everything on your own - enlist family and friends to help, prioritize and leave some time to relax.
- **Give Yourself a Gift.** Give yourself a gift of a massage to work out those tension knots in your muscles. It's money well spent and a great way to pamper yourself.
- **Try a Fix for Loneliness.** If the holidays are lonely for you due to the death of a spouse or long distance from family, take the time to start new traditions with new friends and work colleagues. You will probably find more than a few people in your same position, and spending time with others is sometimes all that matters.
- **Don't Forget to Move.** With holiday parties, celebrations, services and family visits, it is often difficult to find time to exercise. But exercise is one of the greatest stress-relievers and should not be forgotten. Don't feel like a full-blown run after a day with family? - How about just a brisk walk now and then to boost your mood, focus and energy? It will do wonders.
- **Turn Off the Tech.** The holidays can be depressing for those who don't have family or friends close, but are exposed to constant social media updates on everyone's joyous celebrations. Give yourself some peace by switching off the tech and enjoying being in the present.
- **Turn Up the Volume.** Listening to music, any kind of music, can actually banish holiday-induced stress. Whether you listen in your car, alone in your house or with headphones in a crowded room, the sounds and rhythms will increase oxygen and blood flow - healthy for both heart and mind.
- **Finally...Remember to Breathe!** Take calm-down breaks. Soon after you awake, close your eyes and take several deep breaths. Relax and repeat throughout your day.