



HEALTH MATTERS



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

Oct 31 Balance	\$681,545		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$831,020		Jan - Nov Revenues	\$9,565,875
Employer Premiums	679,062		Jan - Nov Expenses	\$9,393,508
Employee Premiums	134,991		Nov 30, 2011 Balance	\$814,587
Other Revenues	16,967			
Total Expenses	\$697,978		YTD Gain/(Loss)	\$172,367
Week 1 Claims	175,647			
Week 2 Claims	121,842			
Week 3 Claims	125,427			
Week 4 Claims	49,816			
Rx Claims	137,645			
Fixed Costs—Premiums	68,752			
Fixed Costs--Fees	18,849			
Monthly Gain/(Loss)	133,042			
Nov 30 Balance	\$814,587			

Open Enrollment Feedback

Thank you all for participating in our first online open enrollment. The process went relatively smoothly; we hope you found it to be quick and easy. We noted a few things that caused some confusion, and will be making revisions for the next open enrollment. We welcome your constructive input on how the process can be made more user-friendly next year.

HRinTouch

Although open enrollment is over, you can still go to HRinTouch (<http://carmel.hrintouch.com>) to see your 2012 elections, and to get plan summaries and plan comparisons. Remember that your User ID is your first name, last initial, and the last 4 digits of your social security number (e.g., stevenm7890). Please make note of the password you selected; you will need to know it when you return to this site.

HRinTouch is intended to be a portal to all your employee benefits. We will be introducing Wellness and Finance components within the next few months. We will also be using HRinTouch to communicate with you about your benefits, so make sure to add this site to your "Favorites."

Catalyst Rx

Effective January 1, 2012, we have a new pharmacy benefits manager, Catalyst Rx. We will no longer be using Express Scripts. Your new insurance cards have Catalyst information on them; you will need to show your card at the pharmacy. Your copays will remain the same, but the formulary will change. We have not yet received the 2012 Catalyst formulary, but we will send it to you as

soon as it is available. We regret the delay. To make the most of your pharmacy benefits, ask your doctor to prescribe generics whenever possible, and formulary brands when no generic is available.

Check Your Mail

New medical insurance cards have been delivered to your home, as well as debit cards for those who opted for a medical flex account in 2012. The flex cards came in a white envelope marked "Time-Sensitive Information About Your Employer's Benefits Program." Both cards are effective January 1, 2012. After January 1, your old flex debit card will not work. If you have money left over and you incur eligible expenses between January 1 and February 29, you will have to pay out of pocket and request reimbursement.

2012 Health Stories to Watch

From Time Magazine (<http://healthland.time.com/2011/12/27/8-health-stories-to-keep-watching-in-2012>): Keep an eye on these stories.

Airport X-Ray Scanners

If you flew on a plane this year, you were probably asked by an agent at airport security to assume the position — hands up, feet apart for a full-body scan. There are two types of scanners: millimeter-wave scanners, which use electromagnetic waves to generate images and are not thought to pose any health concerns; and backscatter X-ray scanners, which use carcinogenic radiation similar to that emitted by medical X-rays. In November, the European Commission banned backscatter machines from all airports in member countries for reasons of health and safety, but they're still in use in the U.S.

Studies on the health effects of X-ray scanner exposure are confusing at best. The absolute amount of radiation emitted by a single scan is less than that of a medical X-ray, and even less than the amount a passenger would be exposed to from cosmic rays on a cross-country flight, according to the Transportation Security Administration (TSA), but the long-term risk of cumulative exposure from repeated trips through the scanner isn't known. The government assures travelers that the machines are safe, but if you're concerned, you can ask the TSA agent whether the scanner uses X-rays, and if it does, opt for a physical pat-down instead.

Head-Banging Sports

After 2011, we'll never be able to look at violent sports like football or ice hockey the same again. That's because this year saw the release of study after study connecting repeated head collisions and concussions in athletes to the risk of brain damage down the line. Perhaps no single player better symbolized that connection than Derek Boogaard, a fearsome National Hockey League enforcer who committed suicide in 2011 after suffering years of concussions in hockey fights. Autopsies done on the 28-year-old Boogaard showed that he had the kind of brain damage usually seen in dementia patients at the end of life. Both football and hockey moved to improve player protection and penalize head hits, but the damage is far from over.

Rep. Gabrielle Giffords' Recovery

Doctors generally avoid using words like 'miracle,' but it's hard to think of a more fitting way to describe Congresswoman Gabrielle Giffords' remarkable recovery from a gunshot to the head in

January. The attack left her in a coma, and when she awoke, she was forced to relearn how to talk, walk, think and function again — all of which she is doing with a single-minded determination. She attends rehabilitation in Houston daily, undergoing rigorous physical and mental training. Since the shooting, she has been back to Congress once, and says she wants to return to work; she will have to decide by this coming May whether she will be able to return to her post. In the meantime, her days are full. Giffords has co-authored a book about her recovery with her husband, astronaut Mark Kelly, and was spotted having dinner and attending the symphony with him before the holidays.

Cell Phones and Radiation Risk

There are more than five billion cell phones in the world, and many of us spend our days glued to our devices, bathed in their fields of electromagnetic radiation. So you'd think it would be important to have absolute scientific certainty about whether cell phone use can contribute to the risk of brain cancer. Despite years of studies, however — including a World Health Organization review in May — the answer is still unclear. The bulk of the research has shown no clear method for cell phones' weak radiation to lead to tumors, but there is enough outlying, epidemiological evidence that some experts recommend using a wired headset, which can greatly reduce radiation exposure. For five billion people, safe is better than sorry.

Prescription Drug Overdose Epidemic

More Americans die from drug overdose than in car accidents, according to data from the Centers for Disease Control and Prevention (CDC). Over the past three decades, the number of drug poisoning deaths has increased sixfold, from about 6,000 deaths in 1980 to more than 36,500 deaths in 2008 — a rise fueled by a surge in prescription painkiller overdoses. The CDC says that deaths from prescription painkillers have reached "epidemic" levels over the past decade, now accounting for more overdose fatalities than heroin and cocaine combined.

A big part of the problem is nonmedical use of prescription painkillers like oxycodone and Vicodin: in 2010, about 12 million Americans aged 12 or older reported misusing prescription painkillers in the previous year. The CDC and the Obama administration suggest that improving the way these powerful drugs are prescribed and enhancing prescription drug monitoring programs can help prevent continued misuse of the medications and curb the overdose death rate.

***E. Coli* Outbreaks**

In June, a cluster of illnesses that included stomach cramps, bloody diarrhea and vomiting marked the start of the largest outbreak of *E. coli*-related illness in 2011. The outbreak was particularly worrisome because the *E. coli* strain involved produced a nasty toxin, known as Shiga toxin, which can cause kidney failure. The first cases emerged in Germany and soon spread to other European nations and the U.S., ultimately affecting 852 people and leading to 32 deaths. The culprit turned out to be a contaminated batch of fenugreek seeds from Egypt that were used to grow sprouts.

Later in the year, separate outbreaks of *E. coli* O157 in ground beef and romaine lettuce caused massive recalls of both products in the U.S. Do the outbreaks mean that our food supply is becoming more vulnerable to contamination? That's hard to say. Our food safety system isn't perfect, but part of the reason for the seemingly frequent taintings is that our ability to detect cases of contamination has improved.

Graphic Cigarette Warning Labels

The U.S. Food and Drug Administration (FDA) unveiled nine proposed graphic warning labels this year that the agency intends to print on cigarette packs starting in 2012. The labels, which would cover half the surface area of each pack of cigarettes, are reminiscent of some of the grim images used in anti-smoking ads by thetruth.com, which relentlessly targets tobacco companies. So it was perhaps inevitable that in November, a federal judge put the FDA's plan on hold, noting, on behalf of cigarette makers, that the graphic warnings — showing the diseased lungs of a smoker, for instance, or a smoker with a tracheostomy lighting up — may violate the First Amendment. The images, said the judge, cross the line from providing mere information to pushing a biased, anti-smoking advocacy message, which breaches constitutional restrictions on compelling speech by the government in commercial arenas. In December, 24 attorneys general filed a friend of the court brief in support of the FDA, saying the agency should be allowed to put the graphic labels on "lethal and addictive" tobacco products. The FDA maintains that the benefit to the public in conveying the dangers of smoking outweighs tobacco companies' free speech rights.

Proposed 'Energy Star' Nutrition Labels

Nutrition and weight loss experts are always telling us to 'read the label' on the foods we eat, but you need a calculator and a degree in food science to understand what all the data mean. So the Institute of Medicine proposed this year a new easier-to-understand labeling standard that highlights key information: the amount of calories per serving, along with check marks indicating whether the product meets acceptable levels of sodium, added sugars and trans or saturated fats. A food with three checks, for instance, would meet all the requirements for being a relatively healthy choice. The system isn't perfect — a Diet Coke would get three checks for being low in salt, sugar and fat, while more nutritious 1% milk would get only two points because of its fat content — but it would be a good start for helping busy consumers glean the most important nutrition info at a glance.

Speaking of Nutrition:

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

*For Your
New
Year's Eve
Party*

Jumbo Shrimp with Cocktail Sauce
12 shrimp & 2 Tbsp sauce = 165 calories
<1 g fat, 480 mg sodium

Meatballs
3 = 240 calories
12 g fat (4.5 g saturated), 650 mg sodium

Crab Cake with Aioli
1 = 400 calories
27 g fat (6 g saturated), 620 mg sodium

Mini Pigs in a Blanket
3 = 400 calories
25 g fat (9 g saturated), 1200 mg sodium

You can enjoy the evening, but still eat healthy foods. If you overeat, forgive yourself and do better the next day. Living a healthy lifestyle is a marathon, not a sprint.

Be Happy, Be Healthy, Be Safe