



# HEALTH MATTERS



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

Jan 31 Balance	\$774,987		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$890,330		Jan-Feb Revenues	\$1,792,308
Employer Premiums	720,656		Jan-Feb Expenses	\$1,781,990
Employee Premiums	158,521		Feb 29, 2012 Balance	\$758,398
Other Revenues	11,153			
Total Expenses	\$906,919		YTD Gain/(Loss)	\$10,318
Week 1 Claims	112,461			
Week 2 Claims	168,080			
Week 3 Claims	260,796			
Week 4 Claims	274,756			
Fixed Costs—Premiums			We are essentially break-even for the	
Fixed Costs--Fees	21,320		first two months of 2012.	
Refunds	69,506			
Monthly Gain/(Loss)	(16,589)			
Feb 29 Balance	\$758,398			

### Don't Leave Flex Money on the Table

If you had a flexible spending account in 2011, remember that all claims must be submitted by April 30, 2012. For your 2011 account, dependent care claims must have been incurred on or before December 31, 2011. Medical claims must have been incurred no later than February 29, 2012.

**Any money remaining in your 2011 account after April 30, 2012, will be forfeited, as required by the Internal Revenue Code. We don't want that to happen to you.**

All remaining 2011 claims must be submitted manually. The claim form is available on the City's website. Follow this link: <http://www.carmel.in.gov/Modules/ShowDocument.aspx?documentID=831>. Do it now, before you forget.

### Optional Life/AD&D

The new optional Life/AD&D coverage offered through Unum was effective March 1. To all those enrolled, we apologize for the initial billing confusion. The good news is that, because of the confusion, Unum has agreed to waive the premiums for March. The first premium deduction will appear on your April 6 paycheck.

Those who chose not to enroll in the optional plan at this time will have another opportunity during open enrollment, with coverage to be effective January 1, 2013. Anyone enrolling during the open enrollment period will have to show medical proof of insurability.

## Stop the Madness

The March Madness team walking challenge ends Saturday, March 31. Participants will have until April 10 to upload their steps. (Those not participating in the challenge will also have to upload their steps by April 10 to get credit for the first quarter.) Insurance incentives will be adjusted, if necessary, on the second pay in April. Make sure you get 300 points so you continue to qualify. Watch for emails from Sue Wolfgang with information on second quarter activities.

## Exercise Motivation: How to Get It, How to Keep It

WebMD , Written by Virginia Anderson, Reviewed by Brunilda Nazario, MD (edited for length)

The health benefits of regular exercise and physical activity—including weight control, reduced risk of heart disease and stronger bones and muscles—are yours for the taking, regardless of your age, sex or physical ability. But to stick to an exercise routine, people need a reason to carry on when that little voice inside says, "I don't feel like getting off the couch. Let's watch some TV." Experts who spoke to WebMD offered some motivational tips to keep us moving.

### **Exercise Motivation Tip No. 1: Be Realistic**

One of the biggest reasons for failure is that first-time exercisers often set unrealistic goals. Don't start off trying to work out an hour every day. Instead, begin with 20-30 minutes of your chosen exercise two to three times a week.

### **Exercise Motivation Tip No. 2: Keep Track of Your Progress**

Don't forget to chart your progress, whether it's with a high-tech online tracker or an old-fashioned fitness journal. Seeing incremental improvements, whether it's in improved time, increased reps or greater frequency of workouts, can boost your exercise motivation.

### **Exercise Motivation Tip No. 3: Don't Expect Perfection**

Another pitfall is all-or-nothing thinking, a perfectionist way of looking at life that leads to giving up when you miss a day or two or your workout doesn't go well. If you accept going in that there will be some sidesteps on your fitness journey, you'll be better mentally prepared to deal with setbacks.

### **Exercise Motivation Tip No. 4: Don't Compare Yourself to Others**

We've all seen them, those toned, fatless specimens who strut through the gym in their Barbie-sized shorts and sports bras. Don't compare yourself to them. Forget about them. Forgive them. But do not let them deter you from *your* goal.

### **Exercise Motivation Tip No. 5: Get Athletic Support**

This isn't about garments but about spouses, girlfriends, boyfriends, buddies—anyone who will encourage you. And if their encouragement goes beyond the "atta-boy" or "atta-girl" approach, gently remind them that nagging isn't helpful. If you need additional support, hire a trainer.

**Exercise Motivation Tip No. 6: Find the Fun In It**

It's essential to find an activity you like. With an explosion in the number and types of fitness classes at most gyms, it has become easier to find something to appeal to you, from aerobics to Zumba. If you're not the gym type, walk around your neighborhood or try activities around the house such as dancing with the stars in your living room. If you're socially motivated, join a team.

**Exercise Motivation Tip No. 7: Break It Up**

You can make it easier on yourself by splitting your exercise session into two or three sessions. So if you don't feel like exercising for an hour on any given day, do three sessions of 20 minutes each, for example.

**Exercise Motivation Tip No. 8: Make It Convenient**

Do whatever you can to remove obstacles to exercise, and make it as convenient as possible. So if you are time-pressed, for example, don't spend time driving to a gym; try exercising at home to fitness DVDs instead. If you're too tired to work out at the end of the day, set your alarm a little earlier and exercise in the morning.

**Exercise Motivation Tip No. 9: Forget the Past**

Don't let previous bad experiences with exercise hinder you. So maybe you weren't the most athletic kid in high school, and were the last chosen for class games. That was years ago. Your goal now is not to win a letter jacket or make the cheerleading squad—you want to exercise to stay healthy and enjoy your life.

**Exercise Motivation Tip No. 10: Reward Yourself**

Reward yourself for making the effort to exercise—not with a piece of chocolate cake, but with something that you enjoy, like a movie or flowers. Try to think of treats that will reinforce a mind-body connection so you can savor the rewards of your hard work. Plan a short trip, go to a ballgame or just spend an hour in a park.

There's no easy way out.  
If there were, I would have bought it.  
And believe me, it would be one of my favorite things!  
-Oprah Winfrey