



HEALTH MATTERS



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

Mar 31 Balance	\$475,975		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$896,874		Jan-Apr Revenues	\$3,712,560
Employer Premiums	722,980		Jan-Apr Expenses	\$4,282,961
Employee Premiums	159,553		Apr 30, 2012 Balance	\$177,679
Other Revenues	14,341			
Total Expenses	\$1,195,170		YTD Gain/(Loss)	\$272,105
Week 1 Claims	303,600			
Week 2 Claims	108,404			
Week 3 Claims	256,534			
Week 4 Claims	146,034			
Week 5 Claims	288,769			
Fixed Costs—Premiums	70,378			
Fixed Costs--Fees	21,451			
Monthly Gain/(Loss)	(298,296)			
Apr 30 Balance	\$177,679			

A Few Reminders

If you use the mail order prescription service and you haven't filled a prescription yet this year, be sure to allow at least two weeks before your current supply runs out. For information about **DrugSource**, Catalyst's mail order partner, go to www.drugsourceinc.com. Mail order envelopes are available from your Office Administrator and/or Human Resources.

As Catalyst Rx and DrugSource are still new to us, we are trying to assess their services. If you have comments about either provider—good or bad--please share them with us at hr@carmel.in.gov. We want to make certain you are getting good service, and the only way we know is if you tell us.

It is your responsibility to ensure that all the providers you use are in the **Sagamore** network. Sagamore is a large Preferred Provider Organization (PPO) with providers in all specialties, so there is generally no need to go outside the network. There is a financial penalty for doing so—a higher deductible and 20% coinsurance after the deductible—so it is important that you always verify network participation, even if you are referred by an in-network provider. Be sure that the doctor, facility, anesthesiologist and/or lab you are referred to are all in the Sagamore network.

To find a provider in a particular specialty or geographical area, go to www.sagamorehn.com and follow the prompts to the Sagamore Plus directory. Note that **our plan document determines what is covered and what is not covered**. The fact that a provider is in the directory does not necessarily mean that his or her services will be covered. If you are not sure whether a particular service is covered by our plan, call BAS at 800-523-582 and ask to speak to a member advocate.

Heat Warning

We've been experiencing summer-like weather for several months now, and the Memorial Day weekend was a scorcher. Summer activities often take us outside, but excessive heat and sun can be dangerous. Be aware and be smart in managing hot weather risks.

Skin Cancer

According to the American Cancer Society, skin cancer is the most common of all cancer types. More than 3.5 million skin cancers are diagnosed each year in the United States, more than all other cancers combined. The number of skin cancer cases has risen over the past few decades.

Most skin cancers are caused by too much exposure to ultraviolet (UV) rays. The best way to limit exposure to UV light is to avoid direct sunlight, especially during the hottest part of the day (about 10 a.m. to 4:00 p.m.). Practice sun safety when you are outdoors. "Slip! Slop! Slap! and Wrap" will help you remember the key steps you can take to protect yourself from UV rays:

- Slip on a shirt.
- Slop on sunscreen.
- Slap on a hat.
- Wrap on sunglasses to protect the eyes and sensitive skin around them.

Slip: Protect your skin with clothing

Clothes provide different levels of UV protection. Long-sleeved shirts, long pants or long skirts are the most protective. Dark colors generally provide more protection than light colors. A tightly woven fabric protects better than loosely woven clothing (if you can see light through a fabric, UV rays can get through). Dry fabric is generally more protective than wet fabric.

Slop: Use sunscreen

Use sunscreens and lip balms on areas of skin exposed to the sun. The American Academy of Dermatology recommends using products with a sun protection factor (SPF) of 30 or more. Use sunscreen even on hazy days or days with light or broken cloud cover because the UV light still comes through. To ensure continued protection, sunscreens should be reapplied every two hours, especially after you sweat, swim or dry off with a towel.

Slap: Wear a hat

A hat with at least a 2- to 3-inch brim all around is ideal because it protects areas often exposed to intense sun, such as the ears, eyes, forehead, nose, and scalp. A baseball cap can protect the front and top of the head but not the neck or the ears, where skin cancers commonly develop. Straw hats are not as protective as ones made of tightly woven fabric.

Wrap: Wear sunglasses

Wrap-around sunglasses with at least 99% UV absorption provide the best protection for the eyes and the area around the eyes. Look for sunglasses labeled as blocking UVA and UVB light. Labels that say "UV absorption up to 400 nm" or "Meets ANSI UV Requirements" mean the glasses block at least 99% of UV rays. If there is no label, assume the glasses will not give any protection.

Know the Risk: The National Weather Service and the Environmental Protection Agency have developed the UV Index to give people an idea of how strong the UV light is in their area, on a scale

from 1 to 11+. A higher number means a higher chance of sunburn, skin damage and, ultimately, skin cancers of all kinds. Your local UV Index is available online at www.epa.gov/sunwise/uvindex.html.

Heat Illnesses

Normally, our bodies keep themselves cool by letting heat escape through the skin and by the evaporation of sweat. When the body does not cool properly, a person can suffer a heat-related illness. Anyone can be susceptible although those who are very young, very old, sick or overweight are at greater risk. If unattended, heat-related illnesses can become serious—or even deadly.

There are three stages of heat-related illness. **Heat cramps:** Muscular pains and spasms due to heavy exertion that usually involve the abdominal muscles or the legs. Heat cramps are an early signal that the body is having trouble with the heat. **Heat Exhaustion.** Fluid loss causes blood flow to the skin to increase, and blood flow to vital organs to decrease, resulting in a form of mild shock. Sweat does not evaporate as it should and the body is not cooled properly. The signals of heat exhaustion include heavy sweating, headache, dizziness, weakness or exhaustion and nausea. **Heat Stroke:** The victim's temperature control system, which produces sweating to cool the body, stops working. The body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. The signals of heat stroke include vomiting, decreased alertness or complete loss of consciousness, high body temperature, rapid, weak pulse and rapid, shallow breathing. Do not underestimate the seriousness of these symptoms. **Call 9-1-1.**

The treatment for heat emergencies is to cool the body and give fluids. But, the American Red Cross advises the best way to deal with heat-related illnesses is to prevent them altogether.

- **Never leave children or pets alone in closed vehicles.** Temperatures inside a closed vehicle can reach 140 degrees Fahrenheit within minutes.
- **Drink plenty of water.** Carry water or juice with you and drink continuously even if you don't feel thirsty. **Avoid drinks with alcohol or caffeine.** They make you feel good briefly, but intensify the heat's effects on your body. This is especially true of beer, which actually dehydrates your body.
- **Air conditioning provides the safest escape from extreme heat.** If you don't have air conditioning, go elsewhere to get relief during the hottest part of the day. If you can't leave home, stay indoors on the lowest floor out of the sun. Close doors or windows that may allow heat in. Close your drapes.
- **Check on family, friends and neighbors—especially the elderly—**who do not have air conditioning or who spend much of their time alone.
- **Wear loose, lightweight, light-colored clothing.** Light colors reflect heat and sunlight and help you maintain a normal body temperature. Keep direct sunlight off your face by wearing a wide-brimmed hat. Sunlight can burn and warm the inner core of your body.
- **Change into dry clothing** if your clothes become saturated with sweat.
- **Eat small meals** of carbohydrates, salads and fruit, and eat more often. Avoid foods that are high in protein, because they increase metabolic heat.
- **Slow down.** Reduce, eliminate or reschedule strenuous activity. If you must engage in strenuous activity, do so during the coolest part of the day, usually between 4:00 and 7:00 a.m.
- **Stay in the shade** when possible, and avoid prolonged sun exposure during the hottest part of the day, between 10:00 a.m. and 4:00 p.m.
- **Take frequent breaks** when working outdoors or engaging in physical activity on warm days.