



HEALTH MATTERS



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

May 31 Balance	\$88,020		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$1,351,972		Jan-Jun Revenues	\$5,955,508
Employer Premiums	1,078,586		Jan-Jun Expenses	\$6,237,873
Employee Premiums	246,333		June 30, 2012 Balance	\$465,715
Other Revenues	27,053			
Total Expenses	\$974,277		YTD Gain/(Loss)	(\$282,365)
Week 1 Claims	217,508			
Week 2 Claims	207,514			
Week 3 Claims	222,561			
Week 4 Claims	236,499			
Fixed Costs—Premiums	68,972			
Fixed Costs--Fees	21,223			
Monthly Gain/(Loss)	\$377,695			
June 30 Balance	\$465,715			

Communication is Key

In order to ensure that communications continue uninterrupted after a move, it is important that you file an address change with the City payroll department and with BAS. Contact Sue Wolfgang (swolfgang@carmel.in.gov or 571-5850) in Human Resources for an address change packet. She will send you all the forms you need to update your address for payroll and benefits records. Please do not contact BAS directly, as they are not authorized to initiate those changes.

Also remember that whenever you add a family member (through marriage, birth, adoption, etc.) you have 30 days after the event to update your insurance. Coverage will begin on the date of the event. If you fail to notify the City within 30 days, you will not be able to make the change until open enrollment and coverage will not be effective until January 1 of the following year. Change forms are available from your office administrator or from Sue Wolfgang. Completed forms should be forwarded to Sue for processing.

Finally, be aware that any time you receive a questionnaire from BAS about whether a specific claim was related to an accident, you must respond before the claim will be processed. This form is required in the case of any accident, not just those involving motor vehicles. Our plan has a unique benefit for accident-related claims, so BAS needs to know the circumstances before they can process the claim. If you do not respond, the claim will be closed and no payment will be made. We understand that the form can be intimidating. If you need help filling it out, contact Sue for assistance.

Prevent Bullying

The start of school creates many health and safety concerns for students and parents alike: bicycle and pedestrian safety, immunizations, adequate sleep, healthy lunches and playground safety, just to name a few. An issue that has received greater attention in recent years—due to a series of tragic events—is bullying. The National Safety Council (www.nsc.org) provides the following advice on bullying to parents and other adult caregivers.

Warning signs that a child is being bullied:

- Dislikes or has lost interest in school work
- Has few, if any, friends
- Appears sad, anxious or moody when talking about school
- Complains of headaches, stomach aches
- Has unexplained cuts, bruises and/or scratches
- Appears afraid of going back to school
- Returns from school with torn, damaged or missing articles of clothing, books or belongings
- Has trouble sleeping and/or has frequent nightmares

The dangers of bullying:

Bullying among children has always happened, but has only recently been brought to the forefront of our society's consciousness. Tragedies in schools across the country have led to increased public awareness and scientific research into the psychological damage caused by bullying.

Bully victimization has been found to be related to lower self-esteem, higher rates of depression, loneliness and anxiety. Victims have higher school absenteeism rates, report experiencing poorer general health and are more likely to have suicidal thoughts than their non-bullied peers.

What is bullying?

The U.S. Department of Health and Human Services defines bullying as an aggressive behavior that is intended to cause harm or distress, occurs repeatedly over time and involves an imbalance of power or strength.

Bullying can take many forms, such as hitting or punching (physical bullying); teasing or name-calling (verbal bullying); intimidation using gestures or social exclusion (nonverbal bullying or emotional bullying); unwanted sexual contact (sexual bullying); and sending insulting messages by e-mail or social media sites (cyberbullying).

Responding to bullying:

Never think of bullying as just a matter of "kids being kids." It is a serious problem and should be treated as such. Your child deserves to grow up and attend schools in a safe, comfortable environment. Take the following steps if you feel your child might be a victim of bullying.

Empower your child. Children are often reluctant to tell adults about bullying because they are ashamed, embarrassed or fearful of retaliation, so it is important to praise them for being brave enough to speak up. Practice with your child what he or she can say if being bullied or how to report a situation to the appropriate adult(s).

Ask questions. By asking questions, you can find out who was involved, what occurred and where and when it happened. Comforting the child and offering support by nodding and verbally encouraging him or her to go on will help to fully understand the situation.

Assess the situation. Is the bullying still happening? Has the bullying extended into the classroom, bus, lunchroom, etc.? Do they fear what will happen if they report the bullying? Talk with the child about what he or she needs to feel and be safe. Explore possible actions your child may take to be safer such as eating lunch with another child.

Inform your child's school. Your child should never be fearful of another child or going to school, so you need to take the proper actions to prevent any further harm. Work with the school authorities or your child's teacher to address the bullying. School authorities need to know about the problem to properly address it and create a solution. You also may want to consult with a counselor on how to move forward with your child.

Is Your Child a Bully?

For every child who is being bullied, there is at least one child who is a bully. If you think your child might be a bully, go to <http://parentingteens.about.com/library/sp/quiz/bullying/blbully.htm> to learn the characteristics of bullies and the steps you can take to stop inappropriate behavior.

