



HEALTH MATTERS



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

November 30 Balance	\$1,180,390		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$990,570		Jan-Dec Revenues	\$11,876,200
Employer Premiums	702,872		Jan-Dec Expenses	\$12,034,450
Employee Premiums	156,552		Dec 31, 2012 Balance	\$589,830
Other Revenues	131,146			
Total Expenses	\$1,581,130		YTD Gain/(Loss)	(\$158,250)
Week 1 Claims	293,844			
Week 2 Claims	275,665			
Week 3 Claims	452,709			
Week 4 Claims	201,835			
Week 5 Claims	268,413			
Fixed Costs—Premiums	67,860			
Fixed Costs--Fees	20,804			
Monthly Gain/(Loss)	\$590,560			
December 31 Balance	\$589,830			

Other Revenues includes the City's July - December portion of retiree insurance premiums and tax savings from the medical and dependent care flex accounts.

Don't Forget Health Plan Changes

Plan B Participants: If you are enrolled in Plan B, you will see several changes in your coverage this year. One is a higher copay for office visits (\$5 per visit increase). The other is coinsurance, a common cost-sharing mechanism that is new to our plan. After you meet your deductible, you will pay 20% of all eligible medical expenses until you meet your out-of-pocket maximum.

Example: Individual annual in-network deductible is \$500. Out-of-pocket maximum is \$1,000.

<u>Eligible expenses</u>	<u>Employee %</u>	<u>Out-of-pocket maximum</u>
Up to \$500	100%	\$500
\$501 - \$3,000	20%	\$500
\$3,001 +	0%	\$0

Example: Family annual in-network deductible is \$1,000. Out-of-pocket maximum is \$2,000.

<u>Eligible expenses</u>	<u>Employee %</u>	<u>Out-of-pocket maximum</u>
Up to \$1,000	100%	\$1,000
\$1,001 - \$6,000	20%	\$1,000
\$6,001 +	0%	\$0

Note that the out-of-pocket maximum for Plan B does not include copays for office visits or prescription drugs. There is no limit to copays.

Plan A Participants: If you are in Plan A you have a higher deductible and no copays. This means, among other things, that when you go to a doctor or fill a prescription you will pay 100% of the cost until you meet your deductible. It is in your own best interests to be an informed consumer of health care. One of the easiest ways to start is to shop around for the best prescription costs. When comparing prices, make sure you have the correct name and dosage. Often the large chains (e.g., Walgreen and CVS) don't offer the lowest costs. Try Meijer (www.meijer.com/pharmacy), Walmart (www.walmart.com/pharmacy) or Kroger (www.kroger.com/pharmacy). Many generics are available for \$4 (30-day supply) or \$10 (90-day supply). Meijer also offers some antibiotics and pre-natal vitamins free of cost (see web site for more information).

Be sure to use your insurance card, even when you are paying full price for office visits and prescriptions, to ensure that you get the discounted rate.

Plan A and Plan B Participants: If you have questions about your benefits or costs, the entire Plan Document, the Summary of Benefits and Coverage and much more information is available at www.carmel.hrintouch.com. Use the same user name and password you used during open enrollment.

Obesity and Cancer

From IU Health: According to recent reports, 30 percent of adults in Indiana—nearly 1.8 million people—are considered obese, meaning their body mass index (BMI) is 30 or greater. And these numbers are expected to grow, putting Hoosiers at risk of developing numerous cancers such as esophageal, breast, endometrial (lining of the uterus), colon and rectum, kidney, pancreas, thyroid, gallbladder and possibly ovarian, liver and some types of leukemia and lymphoma.

How exactly does excess weight cause cancer? According to the National Cancer Institute, experts have established the following connections:

- Estrogen - Fat tissue produces high levels of estrogen in obese women which is associated with increased risk of endometrial and postmenopausal breast cancers.
- Insulin - Overweight and obese people tend to have increased levels of insulin or insulin-like growth factors in their blood. This is also known as insulin resistance, which can promote colorectal and kidney cancers.
- Hormones - Certain hormones produced by fat cells may stimulate or inhibit cell growth which can lead to tumors.
- Chronic conditions - Obesity-related conditions often increase the risk of developing cancer. For instance, the overweight and obese are more susceptible to gallstones, which is a risk factor for gallbladder cancer. They are also more likely to develop Barrett's esophagus - caused by acid exposure - which can lead to esophageal cancer. Chronic low-level inflammation, often found in obese people, has also been shown to increase cancer risk.

Statistics from Carmel's wellness program indicate our percentage of obesity may be even higher than the Indiana average. But we don't believe this trend is inevitable. By engaging in a more active lifestyle and participating in targeted weight loss programs you can reduce your risk for a multitude of health problems.