



# HEALTH MATTERS



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

January 31 Balance	\$132,648		Dec 31, 2013 Balance	\$589,830
Total Revenues	\$874,954		Jan-Feb Revenues	\$1,756,465
Employer Premiums	714,413		Jan-Feb Expenses	\$2,112,456
Employee Premiums	154,144		Feb 28, 2013 Balance	\$233,839
Other Revenues	6,397			
Total Expenses	\$773,763		YTD Gain/(Loss)	(\$355,991)
Week 1 Claims	148,711			
Week 2 Claims	173,872			
Week 3 Claims	176,916			
Week 4 Claims	180,806			
Fixed Costs—Premiums	68,326			
Fixed Costs--Fees	20,499			
Other Expenses	4,633			
Monthly Gain/(Loss)	\$101,191			
February 28 Balance	\$233,839			

### Wellness Winners . . . and Losers

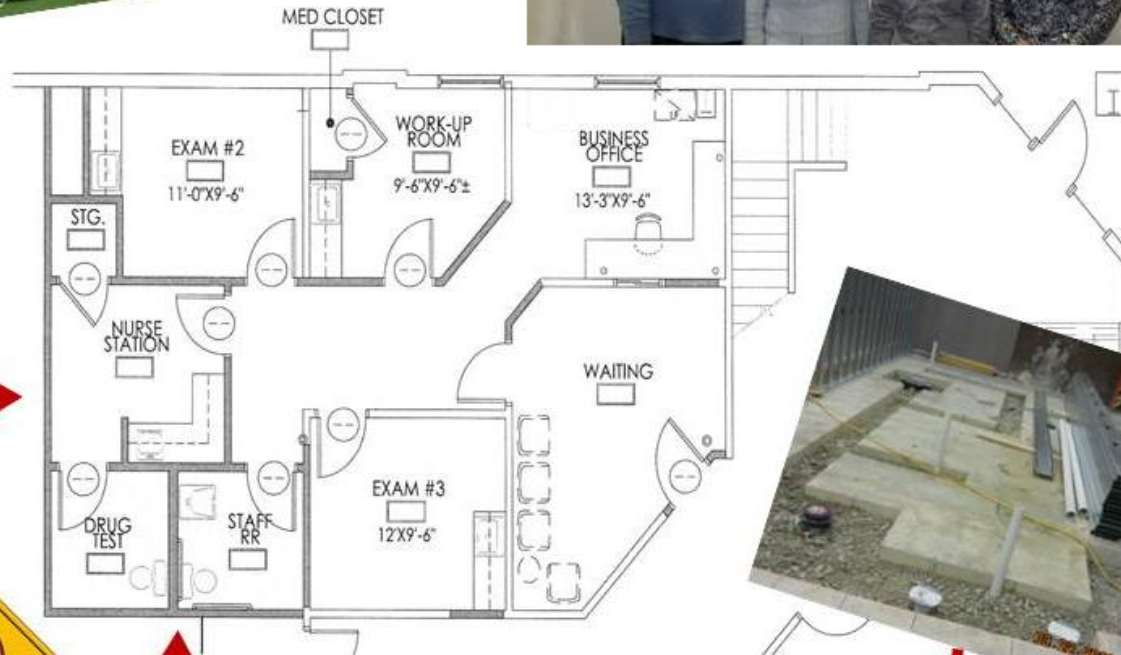
A ten-week weight loss challenge, the first wellness competition of 2013, ended March 22<sup>nd</sup>. Eight-nine employees participated, and 63 (71%) lost weight or maintained their weight. (Keep in mind that not everyone needs to lose weight.) Altogether, participants lost a total of **230 pounds**. First place male and female were Dave McCoy (Information Systems) and Ashley Ulbricht (Law). Second place went to Robbie Kinkead (Wastewater Treatment Plant) and Candy Martin (Mayor's Office).

It's easy to be impressed by "Biggest Loser" weight losses of up to 50%, but a little goes a long way when it comes to weight loss. Research has shown that losing 10% of your body weight—or even less—can have big payoffs for your health. Weight loss studies consistently confirm that when patients lose 5%-10% of their body weight, they lower blood pressure, reduce LDL ["bad"] cholesterol, improve glucose tolerance, and, in general, lower the risk for cardiovascular disease.

Losing a little weight can be especially beneficial for people who store their excess weight in their abdomens, rather than in their hips. This 'apple' pattern of weight distribution means you're at greater risk for heart disease—but it also means you should have an easier time losing the weight, and thus reversing the risk, experts say. Depending on where you store the excess weight, there are some people who show dramatic health improvements with as little as a 2% weight loss. Go to (<http://www.webmd.com/diet/features/lose-weight-gain-tons-of-benefits>) to see more about how a little loss can lead to a big gain.

# Employee Health Center (Primary Plus) Taking Shape

1402 Chase Court, Suite 110



## Distracted Driving Kills

According to [www.distraction.gov](http://www.distraction.gov), a service of the U.S. Department of Transportation (DOT), distracted driving is any activity that could divert a person's attention away from the primary task of driving. *All* distractions, including the following, endanger driver, passenger and bystander safety:

Texting

Using a cell phone or smartphone

Eating and drinking

Talking to passengers

Grooming

Reading, including maps

Using a navigation system

Watching a video

Adjusting a radio, CD player or MP3 player



According to research assembled by the DOT:

- Drivers who use hand-held devices are 4 times more likely to get into crashes serious enough to injure themselves or others.
- Text messaging creates a crash risk 23 times worse than driving while not distracted.
- Sending or receiving a text takes a driver's eyes from the road for an average of 4.6 seconds, the equivalent-at 55 mph-of driving the length of an entire football field, blind.
- Driving while using a cell phone reduces the amount of brain activity associated with driving by 37%.

Our youngest and most inexperienced drivers are most at risk, with 16% of all distracted driving crashes involving drivers under 20. But they are not alone. At any given moment during daylight hours, over 800,000 vehicles are being driven by someone using a hand-held cell phone.

Texting is the most alarming distraction because it involves manual, visual and cognitive distraction simultaneously. It is extraordinarily dangerous. Research to date indicates that even the cognitive distraction of having a hands-free phone conversation causes drivers to miss the important visual and audio cues that would ordinarily help them avoid a crash.

You and your family members may wish to take the pledge at [www.distraction.gov](http://www.distraction.gov), to drive phone-free and turn your cell phone off when you turn your ignition on. And if you're a passenger, to make sure your driver does the same. Another good site for teens is AT&T's [www.itcanwait.com](http://www.itcanwait.com). Be safe.