



HEALTH MATTERS



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

December 31 Balance	\$642,220		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$846,394		Jan Revenues	\$846,394
Employer Premiums	698,996		Jan Expenses	\$798,329
Employee Premiums	132,100		Jan 31, 2011 Balance	\$690,285
Other Revenues	15,298			
Total Expenses	\$798,329		YTD Gain/(Loss)	\$48,065
Week 1 Claims	27,736			
Week 2 Claims	184,626			
Week 3 Claims	84,265			
Week 4 Claims	100,273			
Week 5 Claims	180,700			
Rx Claims	127,744			
Fixed Costs—Premiums	69,813			
Fixed Costs--Fees	23,172			
Monthly Gain/(Loss)	\$48,065			
January 31 Balance	\$690,285			

Financial Recap

Our health plan paid \$9,143,238 in gross claims in 2010 (about \$110,000 was reimbursed by our stop-loss carrier). This represents an 18.8% increase from 2010 and a 35.66% increase from 2009, more than twice the 16% increase we budgeted over the two-year period. The largest dollar increase and percentage increase was in medical claims. Dental claims remained relatively flat in 2010. As we seek to control these costs, we ask each of you to do your part by making smart lifestyle decisions and using health care resources wisely.

	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>1 Year Inc</u>	<u>2 Year Inc</u>	<u>1 Year %</u>	<u>2 Year %</u>
Medical	7,051,894	5,936,015	5,198,214	1,115,879	1,853,680	18.8%	35.66%
Rx	1,575,865	1,389,724	1,206,862	186,141	369,003	13.39%	30.58%
Dental	<u>515,479</u>	<u>506,278</u>	<u>475,509</u>	<u>195,342</u>	<u>39,970</u>	<u>1.82%</u>	<u>8.41%</u>
Total	9,143,238	7,832,017	6,880,585	1,497,362	2,262,653	16.74%	32.88

Wellness 2011

The first quarter Team Walking Challenge is at its midpoint. Five-member teams are walking the 2067 miles to Los Angeles. Team 10 (Helen Ballinger, Wendy Bodenhorn, Dave Contino, Jim Semester and Dave Turner) is more than halfway there, with another month to go. Individual standouts are Dave Contino (414 miles), Aaron Dietz (405 miles), Nate Stapleton (402 miles) and Penny Daley (307 miles).

Firefighter Jeremy Maners is the winner of February's \$50 participation prize, based on a random drawing conducted by CHC. Adrienne Keeling, a Planner in the Department of Community Services, won a pair of movie passes. Congratulations to all those who are meeting their health goals, as well as to those who have won prizes.

Spring Fever Blossoms in Warm Weather

By Sara Peach for University of North Carolina Health Care

In the season of ducklings, blooming dogwoods and open-toed sandals, some people are struck with a mysterious malady - spring fever. Purported symptoms include daydreaming, falling in love and having the irrepressible urge to stay outside all day. There is no cure, though some treat the disease by canceling appointments and lying in the grass beneath the drifting clouds.

But is spring fever a real phenomenon? "It depends on what you mean by 'real,'" said Dr. Jon Abramowitz, professor and associate chair of psychology at the University of North Carolina. It's not an official medical condition, he said.

"When the weather turns warm, people are definitely tired of being cooped up, and they get excited about the warm weather and getting to do stuff outside," he said. That excitement may trigger the brain to secrete endorphins, pain-relieving chemicals that suffuse a person with feelings of well-being. Endorphins chemically resemble morphine, the narcotic derived from poppies.

Spring activities, such as flying a kite or taking a bike ride, may also play a role because exercising can improve mood. "Exercise is just as good as antidepressants for depression," Abramowitz said. Frisky feelings could also result from getting more sunlight, said Dr. Thomas Koonce, associate medical director at the UNC Family Medicine Center. "It may be that spring fever is actually a resolution of the blues we get during the winter," he said. "We know from studies of big populations of people that the incidence of depression goes up in the fall and winter, and we think that that's affected mostly by decreased sunlight hours."

But what about spring fever's link to love? After all, Tennyson said that in the spring "a young man's fancy lightly turns to thoughts of love." Koonce said there is little evidence that spring turns people to romance. But he said that as warm weather returns, "People feel better. They have more energy. That would make them prone to a relationship."

Spring Health Tips

- Warm weather is a great incentive to exercise outdoors. Twenty to forty minutes of exercise most days is a terrific baseline. Resume outdoor exercise gradually to avoid injury.
- To reduce exposure to pollen, which can affect people with allergies and asthma, exercise in the early morning. Plants open up and flower as the sun comes up.
- Take steps to avoid too much sun, which can lead to skin cancer. To reduce the risk of sun damage, wear protective clothing and/or sunscreen and stay indoors during the brightest part of the day.
- Always make sure to stay well-hydrated.

Eat This (2010 Edition, by David Zinczenko) Not That!

At home:

Jennie-O Sweet Italian Turkey Sausage
1 link (109 g) = 160 calories
10 g fat (2.5 g saturated), 650 mg sodium

Johnsonville Brats Original Bratwurst
1 link (85 g) = 270 calories
22 g fat (8 g saturated), 810 mg sodium

Try the turkey—it's better than you think.

Eating out

Dunkin' Donuts Bacon, Egg & Cheese on English Muffin = 360 calories
16 g fat (6 g saturated), 920 mg sodium

Dunkin' Donuts Pumpkin Muffin = 650 calories
29 g fat (5 g saturated), 520 mg sodium

Despite their often healthy-sounding names, muffins are little more than glorified cake.