



HEALTH MATTERS



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

Aug 31 Balance	\$923,213		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$812,269		Jan - Sep Revenues	\$7,914,201
Employer Premiums	674,554		Jan - Sep Expenses	\$7,660,869
Employee Premiums	131,455		Sept 30, 2011 Balance	\$895,552
Other Revenues	6,260			
Total Expenses	\$839,930		YTD Gain/(Loss)	\$253,332
Week 1 Claims	116,784			
Week 2 Claims	149,498			
Week 3 Claims	99,809			
Week 4 Claims	223,996			
Rx Claims	147,866			
Fixed Costs—Premiums	68,686			
Fixed Costs--Fees	18,901			
Adjustment	14,390			
Monthly Gain/(Loss)	(27,661)			
Sept 30 Balance	\$895,552			

Looking Ahead

Several key activities will take place in November.

1. Wellness screenings are scheduled for November 1-3 and November 9. Screenings are provided at no out-of-pocket cost to you. The screening and Health Risk Assessment (HRA) are gateways to the 2012 wellness program. However, you can get the screening, which includes a full blood panel, even if you don't intend to participate in the wellness program. The annual screening is a good way to monitor your biometrics on a regular basis. At your request, the results will be forwarded to your personal physician. If you have questions about the screening or how to schedule it, contact Sue Wolfgang at 571-5850 or @carmel.in.gov.
2. Open enrollment for 2012 will run November 21 through December 12. This year you will be enrolling online for medical and dental coverage and for medical and dependent care flexible spending accounts. We will email instructions as the open enrollment period gets nearer. As always, **every full-time employee will need to go through the enrollment process**, even if they do not elect any coverage.

There will be no changes to your benefits in 2012. Medical and dental rates for 2012 are included at the end of this newsletter; they are expected to be approved by the Board of Public Works and Safety this Wednesday, November 2.

Flu Reminder

Thanks again to St. Vincent and CFD for providing annual flu shots, at no charge, to City employees and their spouses. There is some vaccine left. If you stop by the main fire station during normal business hours (8 AM to 5 PM) October 31 - November 4, you can still get a shot. **The final day for shots is Friday, November 4.**

Remember that the flu (and colds also) are infectious viruses. Although you may feel that coming to work sick shows dedication, in fact it shows disregard for your co-workers. Keep it to yourself—stay home until you are fever-free for 24 hours.

Recipe for a Positive Thanksgiving (by Angie Schuller Wyatt, edited)

Show gratitude with an attitude of contentment. When we think of gratitude, we might give thanks for the things in our life that are above-and-beyond. We might be grateful for those who love us exceptionally well, meals that are exceptionally good and possessions that are exceptionally liked. However, **gratitude is really about contentment.** When we are content with what we have, then our gratitude is genuine and grounded in pure motives. This Thanksgiving, show gratitude with an attitude of contentment for what you have. Focus on what is present, rather than what is missing in your life.

Surrender the remote control. Too many holidays are ruined when weather delays flights, turkeys are over-cooked and your favorite team loses the Rose Bowl. Think of all the factors that could potentially ruin your holiday—factors that you don't control. Then, before the season begins, surrender the remote control. Remember that there are many things you cannot control—including your relatives—so you need to **relax and realize that life doesn't have to be perfect to be perfectly amazing.**

Simplify, Simplify, Simplify. This holiday, simplify your plans. If a certain recipe stresses you out, leave it off the menu. Use paper plates so you don't have to clean up, and then go green again on Friday. For your centerpiece, just use a decorative bowl and grab vibrant colored leaves from your backyard. The more you simplify, the more you **make time for the things that matter most**, like memories with your loved ones.

Make an "All New Things" Thanksgiving List. Whenever I ask someone what they are thankful for, they typically tell me that they are thankful for friends and family. We should be most grateful for our loved ones. However, this year, challenge yourself to also **make a list of all the new blessings you received in this year alone.** We often have short-term memory loss, and forget that the year really did bring wonderful new friends, new experiences and new opportunities.

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

At home:

Chips Ahoy Chewy 2 cookies = 120 calories 6 g fat (3 g saturated), 10 g sugars
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Chips Ahoy Chunky 2 cookies = 160 calories 9 g fat (3 g saturated), 12 g sugars
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Indulge your sweet tooth, but be smart about it! Compare labels.

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

*Eating
out:*

Chick-fil-A Chargrilled Chicken Sandwich
270 calories
3 g fat (2 g saturated), 1270 mg sodium

Chick-fil-A Chick-n-Strips Salad
600 calories (with blue cheese dressing)
38 g fat (9 g saturated), 1470 mg sodium

*This salad is the worst entrée on the Chick-fil-A menu.
Switch to light Italian dressing to save 145 calories and 16.5 grams fat.*

2012 Insurance Rates Below

City of Carmel
Active Employee Bi-Weekly Rates
2012

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$294.00	\$239.00	81%	\$55.00	19%
Employee/Spouse	\$680.00	\$554.00	81%	\$126.00	19%
Employee/Child(ren)	\$625.00	\$509.00	81%	\$116.00	19%
Employee/Family	\$1,021.00	\$832.00	81%	\$189.00	19%

Plan C

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$273.00	\$239.00	88%	\$34.00	12%
Employee/Spouse	\$632.00	\$554.00	88%	\$78.00	12%
Employee/Child(ren)	\$581.00	\$509.00	88%	\$72.00	12%
Employee/Family	\$948.00	\$832.00	88%	\$116.00	12%

Dental

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$20.00	\$15.00	75%	\$5.00	25%
Employee/Spouse	\$38.00	\$28.50	75%	\$9.50	25%
Employee/Child(ren)	\$36.00	\$27.00	75%	\$9.00	25%
Employee/Family	\$54.00	\$40.50	75%	\$13.50	25%

City of Carmel
Council Bi-Weekly Rates
2012

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$294.00	\$220.50	75%	\$73.50	25%
Employee/Spouse	\$680.00	\$510.00	75%	\$170.00	25%
Employee/Child(ren)	\$625.00	\$468.75	75%	\$156.25	25%
Employee/Family	\$1,021.00	\$765.75	75%	\$255.25	25%

Plan C

	Total Premium	City Portion	City %	Employee Portion	Employee %
Employee Only	\$273.00	\$204.75	75%	\$68.25	25%
Employee/Spouse	\$632.00	\$474.00	75%	\$158.00	25%
Employee/Child(ren)	\$581.00	\$435.75	75%	\$145.25	25%
Employee/Family	\$948.00	\$711.00	75%	\$237.00	25%

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