HEALTH MATTERS

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

September 30 Balance		$853,745	|	Dec 31, 2009 Balance	$482,534
Total Revenues		$764,441	|	Jan - Oct Revenues	$8,066,947
Employer Premiums	655,250		|	Jan - Sep Expenses	$7,761,392
Employee Premiums	91,327		|	Oct 31, 2010 Balance	$788,089
Other Revenues	17,864		|		
Total Expenses		$830,097	|	YTD Gain/(Loss)	$305,555
Week 1 Claims	195,928		|		
Week 2 Claims	87,869		|		
Week 3 Claims	187,152		|		
Week 4 Claims	137,525		|		
Rx Claims	135,407		|		
Adoption Claims	5,000		|		
Fixed Costs—Premiums	63,191		|		
Fixed Costs--Fees	18,025		|		
Monthly Gain/(Loss)		($65,656)	|		
October 31 Balance		$788,089	|		

Deadline: December 15

All open enrollment elections are due Wednesday, December 15. To date, nearly 300 (50%) of employees have submitted their completed forms. If you are one of them, thank you. If not, now is a good time to do it. Remember, we need election forms from everyone, even if you do not plan to participate in the medical, dental and flex programs in 2011.

More than 300 employees have completed the Health Risk Assessment and had their blood drawn. The final step of the screening, a conversation with a health coach, will make these employees eligible for the $10 per pay discount on their health insurance cost in the first quarter of 2011.

This year's theme is "Get Up, Get Active, Get Fit." Each participant will receive a pedometer and be required to participate in various activities (including a minimum number of steps per month) in order to continue receiving the discount in subsequent quarters. Additional information is coming soon.

If you have questions about insurance or wellness, call Sue Coy at 571-5850.

Flu Shots

In October and November, the Carmel Fire Department provided nearly 400 free flu shots to City employees, retirees and spouses. Thanks to CFD, EMS Chief Mark Hulett and St. Vincent Carmel for helping keep us healthy this winter.

Can We Prevent Alzheimer's Disease? *Research Provides New Leads*

Will doing crossword puzzles prevent memory loss? Does exercise delay or prevent Alzheimer's disease? Will adding fish oil to a diet help keep our brains healthy? National Institutes of Health (NIH) recently convened a conference to answer these and other questions. The conclusion? Research has offered good leads about preventing Alzheimer's disease and age-related cognitive decline. Still, more research is necessary.

Alzheimer's disease usually affects people age 60 and older, but a rare form of the illness can develop in people as young as 30 or 40. "The biggest risk factor for Alzheimer's disease is age, and the number of Americans over the age of 65 is expected to double to 70 million by 2050," according to Dr. Richard J. Hodes, director of NIH's National Institute on Aging (NIA). "We must find ways to prevent or delay this terrible disease."

Alzheimer's disease and other dementias are definitely not a normal part of aging.

In 1906 a German neurologist and psychiatrist named Dr. Alois Alzheimer first described the key features of the disease now named after him. He noticed abnormal deposits in the brain of a 51-year old woman who had dementia. Researchers now know that Alzheimer's disease is characterized by brain abnormalities called plaques and tangles. Plaques are clumps of protein in the spaces between the brain's nerve cells. Tangles are masses of twisted protein threads found inside nerve cells. Scientists know what these plaques and tangles are made of, but they still don't know what causes them, or how to stop the process.

There are challenges to diagnosing and treating these complex disorders. It's hard to measure them in their earliest stages because there are no agreed-upon tests that doctors can use in their offices. Scientists are continuing to investigate methods for early detection.

A handful of approved medications are available to help treat the symptoms of Alzheimer's disease. One, donepezil (Aricept), was found to delay the development of Alzheimer's disease for about a year in people with mild impairment. None of the approved medications, however, appears to affect the underlying causes of the disease.

Physicians at the NIH conference reviewed a range of observational studies and a few short-term clinical trials looking at different prevention strategies. For example, these studies have suggested that physical activity, social engagement and intellectual activity may help prevent Alzheimer's disease and cognitive decline. Controlling high blood pressure and diabetes may help. So may omega 3 fatty acids, which are found in salmon and other fish. Many of these strategies have already been shown to promote healthy aging and reduce the risk for other diseases.

However, none of the studies to date has given conclusive answers when it comes to preventing Alzheimer's or cognitive decline. These strategies and many others are under further study. In addition, many drugs are now being tested in clinical trials.

Still, many of the healthy habits under study, like exercise, usually do no harm and likely benefit overall health. Smoking has been linked to a greater risk for dementia and cognitive decline, so if you smoke, try to quit. Chronic diseases, such as diabetes and depression, may also raise your risk, so be sure to address any long-term health problems.

Despite all the challenges, Hodes says, there are reasons to be optimistic. "Technology is advancing our ability to identify the gene mutations that may place some people at greater risk for developing Alzheimer's disease. Scientists are developing new imaging tools to allow us to map the changes taking place in living brains. And we are moving closer to identifying the markers in blood that may signal disease onset, track its progress and test whether or not a medicine is working."

For more information about Alzheimer's, including the 10 warning signs, go to www.alz.org.

Holiday Shopping Safety Tips

The holiday season is a time when busy people can become careless and vulnerable to theft and other holiday crime. The following tips can help you be more careful, prepared and aware during the holiday season.

- Shop during daylight hours whenever possible; if you must shop at night, go with a friend or family member.
- Park only in well-lighted areas.
- Dress casually and comfortably; avoid wearing expensive jewelry.
- Do not carry a purse or wallet, if possible; they are the prime targets of criminals in crowded shopping areas.
- Avoid carrying large amounts of cash; keep all cash in your front pocket.
- Pay for purchases with a check or credit card when possible.
- Notify the credit card issuer immediately if your credit card is lost, stolen or misused.
- Keep a record of all of your credit card numbers in a safe place at home.
- Stay alert to your surroundings.
- Avoid overloading yourself with packages; it is important to have clear visibility and freedom of motion to avoid mishaps.
- Beware of strangers approaching you for any reason; con-artists and thieves may try various methods of distracting you with the intention of taking your money or belongings.

Source: **LAPD Crime Prevention Section**

Happy Holidays

Be Happy, Be Healthy, Be Safe