



# HEALTH MATTERS

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



June 30 Balance	\$3,884,444	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,176,172	Jan-July Revenues	\$8,530,906
Employer Premiums	884,154	Jan-July Expenses	(6,995,103)
Employee Premiums	172,330	July 31, 2018 Balance	\$4,088,600
Other Revenues	119,688		
<u>Total Expenses</u>	(\$972,016)	YTD Gain/(Loss)	\$1,535,803
Week 1 Claims	179,664		
Week 2 Claims	187,117		
Week 3 Claims	109,271		
Week 4 Claims	261,014		
Clinic Expenses	66,451		
Wellness Expenses	10,059		
Fixed Costs—Premiums	101,016		
Fixed Costs—Fees	43,620		
Other Expenses	13,804		
<u>Monthly Gain/(Loss)</u>	\$204,156		
July 31 Balance	\$4,088,600		

Other revenues consist primarily of first quarter retiree premiums paid by the City.

### Upcoming Dates to Remember

Please take a moment to mark your calendars for the following fall events:

- **Open Enrollment.** Beginning October 1<sup>st</sup> you can sign up for your 2019 health insurance. The open enrollment period will last through October 31<sup>st</sup>, so there will be plenty of time to make your selections. The process will be the same as last year - full time employees must enroll on a City computer and retirees will enroll by phone or mail. Watch your email closely during the final days of September for detailed instructions and Health Plan information. There will be no significant changes to next year's Plan, and (**GREAT NEWS!**) no increase in premiums.
- **Wellness Screenings.** This year's finger stick biometric screenings will be done in the second floor caucus room at City Hall during the month of October. These free screenings are available to full-time employees and sign-up will be done through an online scheduling tool. Please remember to fast for 12 hours before your scheduled screening. More information will be distributed next month, but screenings will take place between 6:30 and 10:30 AM on the following dates:
  - ◆ Tuesday, October 2
  - ◆ Wednesday, October 3
  - ◆ Tuesday, October 16
  - ◆ Wednesday, October 17

- **Flu Shots.** Employees, retirees and dependents 13 years of age and older can get free flu shots at one of the following on-site locations:

- ◆ Street Department - Thursday, October 25 (8 AM to Noon)
- ◆ City Hall (caucus room) - Tuesday, October 30 (8 AM to Noon)
- ◆ City Hall (caucus room) - Tuesday, November 6 (2 to 6 PM)
- ◆ Wastewater Plant - Thursday, November 8 (1 to 5 PM)



## Wellness Tips

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## COACH'S CORNER

Engaging in healthy lifestyle behaviors can help you be the best you can be. Here are some tips to help you optimize your health:

- 1. Establish a physical activity routine.**
  - a. Find a workout buddy – try a 30 day challenge and walk every morning before work.
  - b. Ask for support from family and friends – you are more likely to meet your goals.
  - c. Notice how you feel throughout the day after morning physical activity – is your mindset more positive?
- 2. Prioritize stress management techniques.**
  - a. Try journaling for clarity and energy release.
  - b. Practice deep breathing – try a meditation video from YouTube.
  - c. Spend time in nature – go for a hike and explore a state park.
- 3. Stay fueled with real, whole foods that give you energy.**
  - a. Start each day with breakfast for energy/clarity and to help prevent overeating later in the day.
  - b. Consume five servings of fruits and vegetables each day.
  - c. Try nuts/seeds for an easy snack.
  - d. Pair lean protein with vegetables and whole grains for a quick meal.
- 4. Stay hydrated by drinking plenty of water.**
  - a. Aim for a minimum of 64 ounces of water per day.
  - b. Use a reusable water bottle to keep track of how much you drink.
  - c. Add lemon or lime for more flavor or try sparkling water with no sodium.
- 5. Aim for seven to eight hours of quality sleep each night.**
  - a. Try to go to bed and wake up around the same time every day; this will help regulate your sleep cycle.
  - b. Avoid blue light emitted from electronic devices one to two hours before bed – try reading or journaling instead
  - c. Make your room as dark as possible.

If you would like to learn more about wellness or need guidance to meet your health goals, please schedule an appointment with the health coach via phone or email.

**Wishing Everyone  
A Relaxed, Fun,  
Labor Day -  
You Deserve It!**



**Thanks for All You Do to Make Carmel the Best!**