



HEALTH MATTERS



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

August 31 Balance	\$4,360,668	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,166,996	Jan-Sep Revenues	\$11,392,566
Employer Premiums	880,502	Jan-Sep Expenses	(9,295,006)
Employee Premiums	171,702	Sep 31, 2018 Balance	\$4,650,357
Other Revenues	114,792		
<u>Total Expenses</u>	(\$877,307)	YTD Gain/(Loss)	\$2,097,560
Week 1 Claims	126,271		
Week 2 Claims	152,159		
Week 3 Claims	152,643		
Week 4 Claims	228,705		
Clinic Expenses	64,079		
Wellness Expenses	9,691		
Fixed Costs—Premiums	100,660		
Fixed Costs—Fees	43,099		
<u>Monthly Gain/(Loss)</u>	\$289,689		
September 30 Balance	\$4,650,357		

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

Three More Flu Shot Clinics

You and your dependents age 13 and older have three remaining opportunities to get flu shots before flu season hits:

Tuesday, October 30

**City Hall
Caucus Room - 2nd Floor
8 AM to Noon**

Tuesday, November 6

**City Hall
Caucus Room - 2nd Floor
2:00 to 6:00 PM**

Thursday, November 8

**Wastewater Treatment Plant
9609 Hazel Dell Parkway
1:00 to 5:00 PM**



“Don’t think of it as getting a flu shot. Think of it as installing virus protection software.”

Children under the age of 13 and accompanied by a parent can receive their free flu shot by appointment at the Primary Plus Employee Health Center after November 8th.

Health Center Etiquette

Can you believe the Primary Plus Employee Health Center has been open for more than five years? During that time, it has grown in size, staff and popularity. In order to continue operating at optimum efficiency, we want to remind you of a couple ways you can help make that happen:

- When you make an appointment for lab work (blood tests) ordered by a health care provider other than Primary Plus, please indicate what your doctor wants tested (glucose, cholesterol, etc.). This will ensure the Health Center has the proper equipment and vials on hand when you arrive for your appointment, and may save you another trip.
- Unfortunately, the number of "no-show" appointments at the Health Center has doubled in the past year, from 2% in 2017 to 4% in 2018. While those percentages don't seem very high, that 4% equates to nearly 90 appointments for which someone just didn't show up - 90 spots that could have gone to others who needed medical care. We understand conflicts sometimes arise, so we simply ask that you take a moment to cancel your appointment, either on the online scheduling tool or by phone, rather than being a no-show. Members who have several no-shows will be suspended from using the Health Center, so it's certainly worthwhile to cancel an appointment you cannot make.

Premium Holidays

Last week Mayor Brainard announced that, because of employees' smart decisions regarding utilization of health care resources over the past year, the City's health plan revenues have grown to the point where all employees and retirees on the City's insurance will enjoy a premium holiday during November and December of 2018.

The period during which medical and dental premiums will not be deducted from your pay will run through four pay cycles beginning on November 9 and ending on December 21. Also, for the third year in a row, your insurance premiums will not increase in 2019.

Congratulations on using health care wisely and enjoy that extra holiday cash!

Adoption Friendly Workplace

For many years Carmel has been acknowledged by the Dave Thomas Foundation for Adoption for our Adoption Assistance Program. In past years, we always tied with the Commonwealth of Kentucky as co-leaders in the *Best by Industry - Government* category.

This year we remain in the top spot in the government category, but we are no longer sharing it with anyone!

This is due in large part to the fact that our adoption benefit increased significantly last year. In fact it doubled from \$5,000 per child to \$10,000 per child, with a \$20,000 lifetime maximum per employee.

The City is pleased to assist families wishing to adopt, and takes great pride in being recognized for its efforts by the Dave Thomas Foundation. If you are interested in pursuing adoption, please contact Sue Wolfgang, swolfgang@carmel.in.gov.

Sharing Success

Beginning this month, we hope to provide readers with motivational stories from fellow employees. These "**Spotlight Stories**" are told in the employee's own words and describe the victories, struggles and determination in their journey to a healthier lifestyle.

We encourage anyone with such a story to submit it to our Primary Plus Wellness Coach, Kristin Hullett, khullett@iuhealth.org, or Sue Wolfgang in HR, swolfgang@carmel.in.gov. You can also submit, with their permission, a co-worker's story. Submitted stories are subject to editing for the purposes of clarity and/or length. Following is this month's **Spotlight Story**:

My wellness journey began on April 20, 2017, when I weighed in at my first at-work Weight Watchers meeting at City Hall. I have to admit, I knew I needed to lose a few pounds. However, after weighing in, it was obvious to me and the scales - I needed to lose more than a few pounds.

I set a goal for myself right off the bat - to celebrate every weight loss, no matter how big or small - and most of the time, mine were very small. Also, I vowed not to beat myself up on weeks I gained, because I knew it would eventually happen (no one can be perfect all the time)!

My journey has had a lot of ups and downs, and was a slow process, but I was determined to meet my goal. And, on May 3, 2018, I did just that! On June 7, 2018, I became a lifetime member of Weight Watchers. It has been 18 months since I began this journey, and I have lost more than 32 pounds. More importantly - I have kept it off! My weight loss journey was definitely not a "quick fix". Rather, it was and is a healthy lifestyle change. For me, that will continue.

My average weight loss over the past 18 months has been approximately 0.4 pounds per week. Like I said, I had a lot of ups and downs on the scales, but I was determined, no matter how long it took, I would achieve my goal.

The best advice I can give anyone is to not go into a weight loss program thinking they will lose weight quickly or easily. No healthy weight loss program is easy. Take advantage of support groups like Weight Watchers. We are all striving for the same goal - a healthier you. Take one day at a time and know you can achieve anything you really set your mind to.

I am very grateful to work in a place that encourages healthy lifestyles and choices, and provides the opportunity to join such a supportive group as Weight Watchers.

SUBMITTED BY:

SHEILA ABBOTT, CARMEL CITY COURT



COACH'S CORNER

The City's Wellness Committee continues to grow in size. It meets the first Tuesday of each month in the caucus room on the second floor of City Hall. If you are interested in becoming a member and helping with future wellness activities, contact Kristin Hullett, khullett@iuhealth.org, for more information.

Mini Health Tip:

Take a short walk after a meal.
A brief walk can help with digestion and even improve blood sugar levels!