



HEALTH MATTERS



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

May 31 Balance	\$524,825		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$896,753		Jan - Jun Revenues	\$5,049,756
Employer Premiums	680,287		Jan - Jun Expenses	\$5,038,206
Employee Premiums	131,176		June 30, 2011 Balance	\$653,770
Other Revenues	85,290			
Total Expenses	\$767,808		YTD Gain/(Loss)	\$11,550
Week 1 Claims	118,801			
Week 2 Claims	91,140			
Week 3 Claims	108,796			
Week 4 Claims	190,534			
Rx Claims	170,830			
Fixed Costs—Premiums	68,701			
Fixed Costs--Fees	19,006			
Monthly Gain/(Loss)	\$128,945			
June 30 Balance	\$653,770			

Note: Most of the "Other Revenues" in June came from transferring the City-paid retiree premiums from January through June. That brings us very near the break-even point for the first half of 2011.

Coordination of Benefits

The City's insurance plan has a system to determine who is responsible for claims when there are multiple payers; this system is referred to as "coordination of benefits." For City employees, the City's plan is always primary. However, if one of your dependents has other coverage through a spouse's employer, Medicare or some other plan, the City's plan may be secondary.

Our plan requires annual coordination of benefits information for your dependents. The first time each dependent incurs a claim each year, BAS will send you a "Medical Claim Form" to gather information about other coverage. If the dependent has no other coverage, which is most often the case, you simply indicate that on the form. *No claim will be paid for that particular dependent until you complete and return the form.* Contact Sue Coy at scoy@carmel.in.gov of X5850 if you have questions about this process.

Please keep in mind that coordination of benefits is not a bureaucratic nuisance. It is a protection for all of us—a means to ensure that our plan pays only those claims for which it is legally responsible.

Waisting Away

More than 80 employees are participating in the third quarter individual weight loss challenge. A new walking challenge is coming soon. Best of luck to challenge participants, and congratulations to all employees who have made an active commitment to their own good health.

Hot, Hot, Hot

Temperatures in the 90s and heat indices in excess of 100 are expected to last at least another week. Extreme heat and humidity are not only uncomfortable—they are dangerous. These tips come from the New York City Office of Emergency Management.

Quick Heat-Beating Tips

- If possible, stay out of the sun. When in the sun, wear sunscreen (at least SPF 15) and a hat to protect your face and head.
- Use an air conditioner if you have one. Set the thermostat no lower than 78 degrees.
- If you do not have an air conditioner, keep rooms well-ventilated with open windows and fans. (Fans work best at night, when they can bring in cooler air from outside.) Consider going to a public pool or an air-conditioned store, mall or movie theater.
- Make a special effort to check on your neighbors during a heat wave, especially if they are seniors, young children or people with special needs. Many older residents live alone and could suffer unnecessarily in the heat because they are isolated from friends and family.
- Seniors and others who may be sensitive to extreme heat should contact friends, neighbors or relatives at least twice a day during a heat wave.
- Drink fluids—particularly water—even if you don't feel thirsty.* Avoid beverages containing alcohol, caffeine or high amounts of sugar.
- Wear lightweight, light-colored, loose clothing that covers as much of your skin as possible.
- Never leave children, pets or those who require special care in a parked car during periods of intense summer heat.
- Avoid strenuous activity, especially during the sun's peak hours—11 AM to 4 PM. If you must engage in strenuous activity, do it during the coolest part of the day—usually between 4 AM and 7 AM.
- Cool showers or baths may be helpful, but avoid extreme temperature changes. Never take a shower immediately after becoming overheated—extreme temperature changes may make you ill, nauseated or dizzy.

*People with heart, kidney or liver disease, or those on fluid-restricted diets, should check with their doctors before increasing fluid intake.

Heat-Related Illnesses

- **Heat Cramps:** Heat cramps are muscular pains and spasms, usually in the leg or stomach muscles, resulting from heavy exertion during extreme heat. Heat cramps usually occur when the heat index is between 90 and 105 degrees. Although heat cramps are the least severe of all

heat-related health problems, they are often the first signal that the body is having trouble coping with the heat and should be treated immediately with rest and fluids. Stretching, gentle massaging of the spasms or direct, firm pressure on cramps can reduce pain. Seek medical attention if pain is severe or nausea occurs.

- **Heat Exhaustion:** Heat exhaustion occurs when body fluids are lost through heavy sweating due to vigorous exercise or working in a hot, humid place. Blood flow to the skin increases, causing blood flow to vital organs to decrease. Symptoms include: sweating, pale and clammy skin, fatigue, headache, dizziness, shallow breaths and a weak pulse.

Heat exhaustion should be treated with rest in a cool area, sipping water or electrolyte solutions, applying cool and wet cloths, elevating the feet 12 inches and further medical treatment in severe cases. If not treated, the victim's condition may escalate to heat stroke. If the victim does not respond to basic treatment, seek medical attention. Heat exhaustion usually occurs when the heat index is between 90 and 105 degrees.

- **Heat Stroke:** Heat stroke—also called "sunstroke"—occurs when the victim's temperature control system, which produces perspiration to cool the body, stops working. The skin is flushed, hot and dry, and body temperature may be elevated. In fact, body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. The victim may also be confused, develop seizures, breathe shallowly and have a weak, rapid pulse.

Heat stroke is the most serious heat-related illness and people exhibiting its symptoms should seek emergency medical attention. Heat stroke usually occurs when the heat index is 130 degrees or higher, but can occur when the heat index surpasses 105 degrees.

CAT THERMOMETER :



Thanks to Patrick McDonnell and "Mutts"

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

At home:

Kraft Light Raspberry Vinaigrette 2 tablespoons = 60 calories 4 g fat (0 gram saturated), 270 mg sodium

Kraft Ranch Dressing 2 tablespoons = 120 calories 12 g fat (2 g saturated), 370 mg sodium

Nearly every calorie in ranch dressing comes from fat, making it among the worst.

Eating out:

Panda Express Mongolian Beef 200 calories 9 g fat (2 g saturated), 830 mg sodium
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Panda Express Beijing Beef 660 calories 41 g fat (7 g saturated), 860 mg sodium

These menu items look and sound alike, but there is a world of nutritional difference.