



# HEALTH MATTERS



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

March 31 Balance	\$3,642,263	Dec 31, 2017 Balance	\$2,552,797
<u>Total Revenues</u>	\$1,175,536	Mar Revenues	\$5,083,412
Employer Premiums	884,404	Mar Expenses	(\$3,848,990)
Employee Premiums	172,332	Apr 30, 2018 Balance	\$3,787,219
Other Revenues	118,799		
<u>Total Expenses</u>	(\$1,030,580)	YTD Gain/(Loss)	\$1,234,422
Week 1 Claims	224,051		
Week 2 Claims	165,177		
Week 3 Claims	227,800		
Week 4 Claims	188,357		
Clinic Expenses	71,205		
Wellness Expenses	8,513		
Fixed Costs—Premiums	101,215		
Fixed Costs—Fees	44,262		
<u>Monthly Gain/(Loss)</u>	\$144,956		
April 30 Balance	\$3,787,219		

The other revenue consists primarily of first quarter retiree premiums paid by the City.

### **Anthem Programs Offer Support**

If you suffer from or are experiencing any number of health issues, Anthem may have an ancillary program that can help. These programs are free of charge to Health Plan members and are uniquely designed to benefit those dealing with chronic health issues, pregnancy or even short-term illnesses.

Some of the most popular programs are outlined below:

**ConditionCare** - If you have a condition that puts you at risk for future health problems, consider joining Anthem's ConditionCare. This program supports those suffering from asthma, diabetes, high blood pressure, heart disease, COPD, arthritis, back pain, osteoporosis, and many other conditions. After joining, you will get tools to help manage your specific condition(s), including telephone access to nurses, support from nurse case managers, dieticians and other health care professionals, and educational guides and information. To join this program, or get more information, simply call **888-279-5449**.



"In this case, a new high score is not a good thing."

**Future Moms** - As the name implies, this program is designed to help women have a safe delivery and a healthy child. Pregnancy brings questions, and Future Moms offers a go-to source for those questions, along with assistance in making good choices and following your doctor's plan of care. Services include 24/7 phone access to a nurse coach, screenings to check your health risk for depression or early delivery, *The Mayo Clinic Guide to a Healthy Pregnancy* (a book that shows changes you can expect for you and your baby over nine months) and many other useful tools to help you, your significant other and your doctor work as a team to track your pregnancy and have a healthy, happy baby. Sign up as soon as you know you (or your significant other) are pregnant by calling **888-828-5891**.

**24/7 Nurse Line** - We sometimes get sick at inconvenient times - whether it be 3 AM or a Sunday - and this program offers a possible alternative to a costly ER visit. It can be your first line of defense for those unexpected illnesses by providing telephonic nurse care 24 hours a day - 7 days a week - 365 days a year. These registered nurses can answer questions about health concerns, help you decide where to go for care when your doctor is not available, help you find doctors in your area, enroll you in health management programs and provide guidance during natural catastrophes and health outbreaks. The Nurse Line number is **800-337-4770**. Add it to your contacts today!

### **Questions Arise Regarding Use of CBD Oils**

Cannabidiol (CBD) oil has long been promoted as a natural treatment for various health ailments, including pain, anxiety, depression and acne. The product comes with its share of controversy and was just recently (March 21) legalized in Indiana. Several questions have been raised regarding employees' use of CBD oil and how that use could impact the results of City-mandated drug tests.

Although CBD is not and will not be detected in the drug testing done for the City, the potential does exist for problems because of possible additional ingredients in the CBD oil, namely THC (the main ingredient in marijuana, which the City does test for).

Beginning July 1, Indiana retailers who sell CBD oil must comply with new state testing and packaging requirements, including certification that the product is derived from industrial hemp and not marijuana, that it contain a minimum of 5% cannabidiol, that it contain no more than 0.3% THC and that it contain no other controlled substances. There will be measures in place for assessing penalties for manufacturers and retailers who do not comply, but until the law is enacted and enforced, there is still the risk of purchasing CBD oil that does not meet these specifications.

While the City's clinical specialists say the 0.3% THC would be too low to trigger a positive THC test result, there have been recent studies that indicate otherwise. Also, there remains a risk of using CBD oil that is not "pure" enough (i.e., contains other controlled substances).

**At this time, the City's drug-testing policy remains as is - a positive THC result is a positive, no matter the source, and will be treated as such.** The City will monitor Indiana's progress in controlling CBD sales and will revisit its policy if and when appropriate. As always, employees must take responsibility and be diligent about what CBD oils and unregulated substances they ingest.

### **Virgin Pulse Merges with RedBrick Health**

Stay tuned for more information in the near future regarding this merger that will result in a more innovative and comprehensive suite of wellbeing solutions and services to members! Be sure to check out the latest news at [www.virginpulse.com](http://www.virginpulse.com).

## **Health Coach Hosts Grocery Tour**

Our IU Health Coach, Kristin Hullett, will be hosting a free grocery store tour on Monday, June 4, at 5 PM at Fresh Thyme Farmers Market, 14727 Fresh Thyme Market Drive, Carmel.

This tour will offer tips and ideas on shopping for nutritious produce, meat and packaged food items for the whole family.

Space is limited, so if you want to join the tour, please contact Kristin at [khullett@iuhealth.org](mailto:khullett@iuhealth.org) or 317-517-5161.



## **COACH'S CORNER**

### **Enhance Your Health With Sleep**

**By: Kristin Hullett, RD/Health Coach**

**Phone: 317-517-5161**

**Email: [khullett@iuhealth.org](mailto:khullett@iuhealth.org)**

*Did you know that sleep has many more benefits than just improving your energy level the next day? It is a much deeper, complex process that often goes overlooked in our busy society. Adequate sleep can aid you from common ailments and improve mental health. Let's take a closer look at the power of sleep.*

***It helps decrease inflammation.*** Inflammation is at the root of most diseases including heart disease, diabetes, stroke, and even arthritis. It is found that individuals who sleep less than 6 hours per night have higher inflammation levels.

***It can lower your risk of obesity and aid in weight management.*** Have you ever stayed up past your regular bed-time and experienced snack cravings? Losing sleep can actually effect your metabolism, hunger hormones, and alter your insulin production. Obesity can also increase your odds of sleep apnea, further worsening your sleep quality. Not to mention being tired the next day can become a barrier to participating in physical activity.

***It helps with blood sugar control.***

***It improves your mood and sense of wellbeing.***

***It increases productivity.***

You may be wondering – how can I improve my sleep? Listed below are tips to optimize your sleep.

#### ***Avoid caffeine four to six hours before bedtime.***

- Common sources include coffee, tea, soda, and chocolate.

#### ***Enhance your sleeping environment.***

- Aim for a quiet, dark and cool room. If needed, use blackout shades or an eye-mask to block light, as light tells the brain it is time to wake up.

#### ***Create a bedtime routine.***

- Participate in relaxing activities before bed – take a bath, read a book, or do some stretching. Try to avoid stressful stimuli such as the television news or a scary movie.

*If you would like to learn more about sleep health or you are interested in achieving your health goals, please schedule an appointment via phone or email with the health coach, Kristin Hullett.*