



# HEALTH MATTERS



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

February 28 Balance	\$2,489,191		Dec 31, 2018 Balance	\$2,425,022
<u>Total Revenues</u>	\$1,713,519		Jan-Mar Revenues	\$3,943,669
Employer Premiums	1,323,750		Jan-Mar Expenses	(3,291,537)
Employee Premiums	256,408		Mar 31, 2019 Balance	\$3,077,154
Other Revenues	133,361			
<u>Total Expenses</u>	(\$1,125,556)		YTD Gain/(Loss)	\$652,132
Week 1 Claims	286,666			
Week 2 Claims	303,902			
Week 3 Claims	150,204			
Week 4 Claims	150,253			
Clinic Expenses	68,081			
Wellness Expenses	11,090			
Fixed Costs—Premiums	110,578			
Fixed Costs—Fees	44,782			
<u>Monthly Gain/(Loss)</u>	\$587,963			
March 31 Balance	\$3,077,154			

March was a very good month. In addition to premiums from three payrolls, we received revenue from first quarter retiree premiums and a 2018 Anthem performance guarantee.

### **Employee Health Center Welcomes New Wellness Coach**

With Kristin Hullett’s recent move to Denver, we have been on the hunt for a new health coach, and we are now happy to introduce Megan Tsangaris. Megan is a certified health coach who is passionate about empowering each of us to discover and embrace our personal strengths in order to push towards a healthier lifestyle. Her approach is to meet people where they are on their journey and tailor her coaching to address the specific needs of each person she serves.

Megan is excited about joining our group and looks forward to helping with such things as individualized nutrition counseling, weight management, disease prevention and management, accountability and behavior change. To schedule an appointment with Megan, call her at 317-517-5161 or email [mtsangaris@iuhealth.org](mailto:mtsangaris@iuhealth.org). She is typically at the Health Center every Monday and Friday.

### **Financial Wellness Begins Here**

For most people, financial wellness is a very important part of overall wellness. Knowing you will be set for retirement can give piece of mind that reduces stress, which may help reduce the risk of other physical health problems.

To that end, we have scheduled a few sessions with our independent financial counselors, Pete Emigh and Chris Shockley. Pete and Chris will conduct these meetings in order to discuss market performance and trends, as well as funds and investments. They will also

take your name and contact information in case you want to meet with them privately at another time.

Each presentation will last about 20 to 30 minutes, followed by questions. They are scheduled as follows – please mark your calendar if you wish to attend:

- Wednesday, May 8            10:30 AM        City Hall Council Chambers
- Tuesday, May 14            1:00 PM        Water Distribution Training Room
- Tuesday, June 4            10:30 AM        Brookshire Clubhouse

### **Bike Month is Almost Here!**

National Bike Month is almost upon us! Beginning May 1, the City’s Department of Community Relations and Economic Development will offer a Bike Challenge to City employees throughout the entire month of May.

Prizes will be awarded to those who reach certain levels, so if you want to participate in the Challenge, please contact Kayla Arnold ([karnold@carmel.in.gov](mailto:karnold@carmel.in.gov)) or David Littlejohn ([dlittlejohn@carmel.in.gov](mailto:dlittlejohn@carmel.in.gov)).

### **In The Spotlight**

Speaking of biking, this month’s Spotlight Story puts it front and center. It is submitted on behalf of David Turner and Curt Manifold and tells the story of two friends and their shared appreciation of seeing the world from a bicycle seat!

***David Turner and Curt Manifold have been friends since 2006. In 2009 and 2012, respectively, they began their careers at the Carmel Wastewater Treatment Plant. Although their journeys in biking started separately and at different times in their lives, they started biking together shortly after they both began working for the City. At first, their bike routes consisted of Indiana trails and roads, but eventually, their passion for biking would take them up, down and across the entire United States. Following is an account of their journey across America.***

***In 2014, David decided to fulfill his dream of biking from America’s gulf coast to the Canadian border. His plan was to do it in three legs, ride approximately 500 miles per leg, and allow one week for each leg. After completing the first leg alone, Curt decided to join David on the second leg. Their comradery combined with their mutual affinity for biking made David and Curt ideal travel companions so Curt also joined David on final leg of the journey. By fall of 2015, David achieved his dream of biking from Gulfport, MS to Sault Ste. Marie, MI. It was a 1,537 mile trip and took 19 days to complete. It was on that last leg of the trip that Curt and David decided that they wanted to complete a lateral ride across America.***

***They began the first leg in the spring of 2016. The plan was to bike from Jacksonville, FL, to Mobile, AL, but extreme weather ended their trip in Pensacola, FL. They were at risk of being stranded in monsoon rains until a Park Ranger allowed them to set up camp along a service road in Ocean Pond National Park. This weather made them realize that their gear must accommodate any possible weather condition, regardless of its load on a touring bike.***



***The second leg (Abilene, TX, to Natchitoches, LA) took place in the fall of 2016. The weather was hot and the terrain was extremely hilly; both of which proved to be very challenging. In anticipation of the terrain, David and Curt arranged for David's brother, Chuck, to drive a support car to haul some of their gear each day.***

***The third leg from Natchitoches, LA, to Pensacola, FL, took place in the spring of 2017. Chuck was able to join on this trip, as well, where he would ride for a portion of each day and drive the support vehicle in the afternoons. While the terrain was considerably flatter, the weather was unexpected - with temperatures in the upper 40s. The route included several bike trails and a ferry from Dauphin Island, AL, to Fort Morgan, AL.***

***In the summer of 2017, David and Curt completed the fourth leg from Abilene, TX, to Albuquerque, NM. Due to the hilly terrain and rising elevation, they knew they would require support for their gear and Chuck was unavailable. So, they developed a method that they call "leap frogging." It required two cars: in the morning, they would drive car #1 to the day's final destination and bike back to car #2; in the evening, they'd drive car #2 to the day's final destination.***

***The fifth leg from Albuquerque, NM, to the Grand Canyon, AZ, took place in the spring of 2018. The route they chose took them to the Four Corners, Monument Valley, and the Grand Canyon. Consequently, they crossed the continental divide at about 7,300 ft. The altitude was a performance inhibitor and the terrain was very difficult, but they say the scenery was worth every effort. In anticipation of these factors, they once again used their "leap frogging" method to assist with their gear.***

***In the fall of 2018, David and Curt embarked on their sixth and final leg from Grand Canyon, AZ, to Huntington Beach, CA. The route consisted of some of the most difficult climbs of the journey and, consequently, several white-knuckle slopes. Luckily, Chuck was able to help with this leg of the trip and hauled their gear from start to finish each day. They crossed the Mojave Desert, which they describe as "eerily desolate." When they reached California, they***



*discovered bike trails and bike lanes were abundant. It was evident biking was a prominent aspect of Californian culture and it was well integrated in the infrastructure. The last day was bittersweet; it was the end of a 2,882 mile trip that took three years (44 biking days) to complete.*

*David and Curt estimate that they averaged 60 miles per day at 13 mph. Both bikes were touring bikes that are much heavier, although smoother, than an average "road bike." Navigation was available through cellular service and the logistics were configured prior to each trip. David carefully planned each leg based on a variety of factors including wind, elevations, temperatures, sights, terrain, hydration and accommodations.*

*David and Curt experienced a vast array of emotions along their journey. They witnessed sights that made them feel insignificant and wondrous. They encountered travelers ranging from a semi-driver concerned about "fellas their age riding bikes" to a nomad traveling on foot with nothing more than a cart and his dog. Overall, they encountered people who allowed them to gain unique perspectives of survival and humanity.*

*When asked, "Why biking?", David and Curt stated it is an ideal hobby because it provides low-impact cardio and strength training that also includes adventure. There is evidence of their journey on the back of each "Welcome to State" sign along the route. You can keep an eye out for their initials or simply keep an eye out for them along the road... this was their first cross-country trip together, but it undoubtedly won't be their last!*

