



HEALTH MATTERS



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

Sept 30 Balance	\$895,552		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$820,654		Jan - Oct Revenues	\$8,734,855
Employer Premiums	675,686		Jan - Oct Expenses	\$8,695,530
Employee Premiums	131,936		Oct 31, 2011 Balance	\$681,545
Other Revenues	13,032			
Total Expenses	\$1,034,661		YTD Gain/(Loss)	\$39,325
Week 1 Claims	154,496			
Week 2 Claims	160,648			
Week 3 Claims	181,237			
Week 4 Claims	160,117			
Week 5 Claims	135,694			
Rx Claims	154,766			
Fixed Costs—Premiums	68,756			
Fixed Costs--Fees	18,947			
Monthly Gain/(Loss)	(214,007)			
Oct 31 Balance	\$681,545			

Open Enrollment Reminder

Everyone received an email notice of open enrollment on November 21. To those of you who have already completed the process, THANK YOU. We hope you found the online enrollment quick and simple.

As always, **every full-time employee will need to go through the enrollment process**, even if they do not elect any coverage. The deadline to elect or waive benefits for 2012 is December 12. If you have questions about benefits, email Sue Wolfgang at swolfgang@carmel.in.gov or call 571-5850. If you need help with the enrollment process, email Jim Spelbring at jpspelbring@carmel.in.gov.

As you are aware, insurance costs continue to rise at a rate greater than general inflation. Please remember as you make your elections for 2012 that there are many factors contributing to increased health care costs. Some, such as an aging population, are inevitable and irreversible. Other factors are controllable decisions that WE make every day. These include choices such as maintaining a healthy weight, not smoking and making conscious decisions on how to spend health care dollars. There is a direct correlation between OUR health risks, the claims WE incur and the insurance premiums that are necessary for the plan to be viable. We are addressing some of these issues through the wellness program, but even if you have chosen not to participate you can still do your part by making smart lifestyle decisions and using health care resources wisely. The result will be better health and lower costs for ALL of us.

How to Survive Christmas (Based on a CNN Online article posted December 22, 2006)

Despite being the season of supposed peace and goodwill, for many people Christmas invariably descends into a nightmare of over-eating, over-spending, family arguments and general emotional meltdown. Here are a few simple suggestions to bring some sanity to your holiday.

Moderate your expectations: One of the major problems with Christmas is that the hype surrounding it has become so intense that the reality, however enjoyable, can't possibly live up to the expectation. These days, it seems, going through Christmas in anything other than a state of total euphoria means that you have somehow failed to demonstrate the spirit of the season. Don't set yourself up for "failure." Aim for a simple, enjoyable holiday, rather than over-the-top rapture.

Drop the competition: Each year Christmas becomes a little less to do with celebrating the birth of Christ and the joys of family and a little more to do with getting one up on those around you. Whether it is handing out the most expensive presents, cooking the most sumptuous dinner or rigging the most complex array of festive lights, Christmas is no longer a holiday, it's a competition. Well, stop it! Stop it now! You've got all the rest of the year to score points over your neighbor/boss/mother-in-law/siblings. Christmas should be a rivalry-free zone.

Be grateful for what you have: Every year people put themselves under unbearable stress trying to prepare the perfect Christmas meal, working themselves into a frenzy for fear that the turkey might be too dry, the stuffing too soggy and the pie crusts not sufficiently crumbly. Whenever you feel yourself starting to panic about food, pause, take a deep breath and think of the millions of people around the world for whom dry turkey, soggy stuffing and non-crumbly pies would constitute a mouth-watering feast.

Don't equate cost with caring: No matter that you waited in line at 4:00 AM, busted your budget and pepper-sprayed the competition to get the "perfect" toy or electronic gadget, chances are your loved one won't remember next year what you got them this year. And they won't love you any more (or any less) because of it. We all enjoy giving and receiving gifts, but gift-giving is not the basis of a sound relationship. If love can be bought with expensive gifts, perhaps the price is too high.

Show a bit of self-control: Christmas has a strange effect on our appetites. Even after eating a huge meal, we force ourselves to continue nibbling, topping up already bloated bellies with nuts and chocolates, cookies, pies, cakes and other rich desserts. And then another round of nuts and chocolates. This year resolve to show some restraint. Eat enough to satisfy yourself, then apply the brakes. You're not going to starve, and you will feel a whole lot better when you look in the mirror on December 26th.

Don't expect people to change: If you spent your childhood arguing with your mother or competing with your brother, or if your family can't discuss politics without someone crying, don't expect Christmas to be any different. People can change, but they don't change overnight. It's taken a lifetime to develop these family dynamics, and the pressure of the holiday only heightens them. So when your father questions your career choice or your cousin recalls how attractive you were when you were skinnier, take a deep breath and save the discussion for another, less stressful time.

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

At home:

Kraft Mayo with Olive Oil
1 tablespoon = 45 calories
4 g fat (0 g saturated), 95 mg sodium

Kraft Real Mayonnaise
1 tablespoon = 90 calories
10 g fat (1.5 g saturated), 70 mg sodium

The mayo with olive oil has half the calories of the "real" thing and contains a variety of heart-healthy fatty acids from monounsaturates and omega-3s.

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

Eating out:

Krispy Kreme Original Glazed Doughnut
200 calories
12 g fat (6 g saturated), 10 g sugars

Krispy Kreme Powdered Cake Doughnut
290 calories
14 g fat (6 g saturated), 19 g sugars

The original glazed donut isn't exactly health food, but it's the lesser of two evils.

Season's Greetings, Legally Revised (author unknown, with apologies to Department of Law)

From us ("the wishor") to you (hereinafter "the wishee") please accept with no obligation, implied or implicit, our best wishes for an environmentally conscious, socially responsible, low stress, non-addictive, gender neutral celebration of the winter solstice holiday, practiced within the most enjoyable traditions of the religious persuasion of your choice, or secular practices of your choice, with respect for the religious/secular persuasions and/or traditions of others, or their choice not to practice religious or secular traditions at all, and; a fiscally successful, personally fulfilling, and medically uncomplicated recognition of the onset of the generally accepted calendar year 2012, but not without due respect for the calendars of choice of other cultures whose contributions to society have helped make America great (not to imply that America is necessarily greater than any other country or is the only "America" in the Western hemisphere), and without regard to the race, creed, color, age, physical ability, religious faith or sexual orientation of the wishee.

This greeting is warranted to perform as reasonably may be expected within the usual application of good tidings, for a period of one year or until the issuance of a subsequent holiday greeting, whichever comes first. The wishor warrants this greeting only for the limited replacement of this wish or issuance of a new wish at the sole discretion of the wishor.

By accepting this greeting, you are accepting these terms: This greeting is subject to clarification or withdrawal, and is revocable at the sole discretion of the wishor at any time, for any reason or for no reason at all. This greeting is freely transferable with no alteration to the original greeting. This greeting implies no promise by the wishor to actually implement any of the wishes for the wishee her/himself or others, or responsibility for the consequences which may arise from the implementation or non-implementation of same. This wish may not be enforceable in certain jurisdictions.

Be Happy, Be Healthy, Be Safe