



HEALTH MATTERS



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

Nov 30 Balance	\$814,587		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$1,337,199		Jan - Dec Revenues	\$10,903,074
Employer Premiums	997,217		Jan - Dec Expenses	\$10,797,214
Employee Premiums	200,632		Dec 31, 2011 Balance	\$748,080
Other Revenues	139,350			
Total Expenses	\$1,403,706		YTD Gain/(Loss)	\$105,860
Week 1 Claims	220,582			
Week 2 Claims	283,195			
Week 3 Claims	291,211			
Week 4 Claims	352,550			
Rx Claims	168,223			
Fixed Costs—Premiums	68,963			
Fixed Costs--Fees	18,982			
Monthly Gain/(Loss)	(66,507)			
Dec 31 Balance	\$748,080			

Note: Significant "Other Revenues" include July to December retiree premium payments from the City fund and flex account tax savings for the entire year—over \$100,000 total.

2011 was essentially a break-even year.

2011 Recap—A Few Facts

Gross Claims	2011	2010	Increase
Medical	7,891,821	7,051,894	11.9%
Rx	1,813,333	1,575,865	15.1%
Dental	525,052	515,479	1.9%
TOTAL	10,230,206	9,143,238	11.9%

The plan's biggest expense in 2011 was outpatient hospital charges (not including surgical procedures), with paid claims totaling \$2,125,810.

December 2011 had the highest claims of any month in our plan's history--\$1,318,639.

BAS Rolls Out Advocacy Program

Do you find it confusing to sort out the complexity of today's health care and benefit plans? How about medical diagnoses and treatment protocols?

BAS's newest program, Personal Member Advocates, will help you navigate the health care/insurance system. You can still speak to our BAS Eligibility Specialist (Erin) or Claim Processor (Gloria) but for questions and issues beyond basic enrollment and claim questions, BAS provides Personal Member Advocates.

These advocates provide personal navigation of challenging health benefit issues. To access an advocate, you need only call BAS (800-523-0582). An advocate is assigned based on your specific need or request. Once assigned to an advocate, that advocate will work with you until your issue is completely resolved.

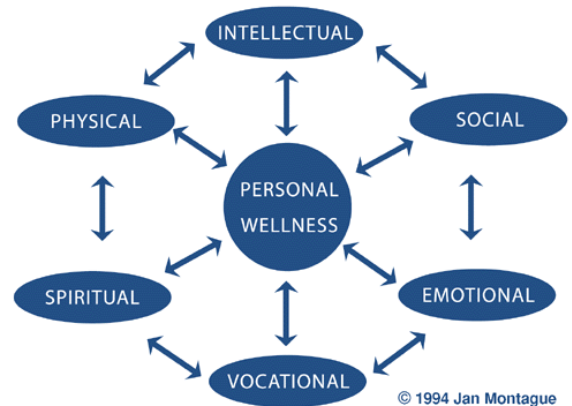
The attachment at the end of the newsletter provides additional information about the program.

Thoughts on Wellness

Although we often focus on physical health, wellness is actually a multidimensional concept.

Whatever aspect of personal wellness you are working on, remember:

- Make wellness a priority; no one else can do it for you
- Accept responsibility for your own health and wellness
- Practice moderation rather than excess; balance is key
- Starting today is better than starting tomorrow



They're Back—and They're Bloodthirsty

Bedbugs, not vampires. Bedbugs may not get as much play in the media as they did in the summer of 2010, but they are here to stay, experts warned at the annual meeting of the American Society of Tropical Medicine and Hygiene (ASTMH) in Philadelphia. New research presented here helps explain why they are back and a lot of it has to do with an ability to outsmart existing treatments.

We saw hide nor hair from these vermin in the U.S. for close to 60 years, but the number of bedbug infestations in homes, hotel rooms and the like has jumped 10- to 100-fold since 1990.

Bedbugs are wingless, rust-colored insects. They are about the size of an apple seed. They don't spread disease, but they do bite and feed on your blood. Their bites can trigger allergic reactions, including welts and itching in some people. Although they are a nuisance, they do not transmit diseases.

Because bedbugs live solely on blood, having them in your home is not a sign of dirtiness. You are as likely to find them in immaculate homes and hotel rooms as in filthy ones.

Part of the reason they are here en masse is their tremendous capacity for inbreeding. Others species don't survive after inbreeding, but bed bugs don't just survive, they thrive, says Coby Schal, PhD. He is an entomologist at North Carolina State University in Raleigh, N.C. "A single mated female can create a whole new population or infestation," he says.

For everything you ever need to know about bedbugs, including how to find them and how to get rid of them go to www.webmd.com/skin-problems-and-treatments/news/20100924/bedbugs-signs-and-treatments.



engage. promote. enhance.

Benefits help is on its way!

Are you drowning in medical questions and benefits-related paperwork?

Here is your lifeline! Your company has provided you with FREE access to **Personal Member Advocates**, a service designed to help you and your family easily navigate your benefits.

Advocates are on hand to help you:

- Understand and access all your available benefits
- Resolve your health care billing and insurance claim disputes
- Explain your benefits paperwork
- Help you obtain medication or treatment
- Answer any questions you have about company-provided benefits



How It Works

If you have a question about your health care or benefits that you have been unable to resolve on your own, follow these easy steps:

Call. You can reach an Advocate by calling Advocacy Services directly at **800-523-0582**. Hours are from 7 am to 6 pm Central.

Relax. Your advocate will stay in contact with you until the issue is resolved.

Advocates attempt to resolve urgent issues within 24 hours and non-urgent issues within five days.

Your advocate is just that—Your Advocate—a benefits expert available to help you.