



HEALTH MATTERS



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

February 28 Balance	\$2,327,336		Dec 31, 2020 Balance	\$2,387,586
<u>Total Revenues</u>	\$1,243,998		Jan-Mar Revenues	\$3,697,710
Employer Payroll	910,297		Jan-Mar Expenses	(\$4,229,645)
Employee Payroll	180,646		Mar 31, 2021 Balance	\$1,855,651
Retiree Premiums	153,055			
<u>Total Expenses</u>	(\$1,715,683)		YTD Gain/(Loss)	(\$531,935)
Week 1 Claims	207,308			
Week 2 Claims	296,409			
Week 3 Claims	324,587			
Week 4 Claims	378,898			
Week 5 Claims	169,313			
Clinic Expenses	58,461			
Wellness Expenses	18,864			
Fixed Costs—Premiums	142,857			
Fixed Costs—Fees	27,221			
COVID Testing	92,565			
Other Expenses	-800			
<u>Monthly Gain/(Loss)</u>	(\$471,685)			
March 31 Balance	\$1,855,651			

Retiree Premiums includes almost \$132,000 of premiums paid by the City for the first quarter of 2021. The plan was hit hard by claims in March--\$400,000 more than February and almost \$600,000 more than January.

Heart Health Tips

A healthy heart is central to overall good health. Embracing a healthy lifestyle at any age can prevent heart disease and lower your risk for a heart attack or stroke. You are never too old or too young to begin taking care of your heart. WebMD offers the following tips for heart health:

- **Eat healthy:** Your meals should be mostly fruits, vegetables, whole grains low-fat dairy, poultry, fish and nuts while limiting red meat and sugary foods and drinks. Bonus: Eating a heart-healthy diet can help you lose weight, which may help lower your cholesterol.
- **Get active:** If you have heart disease or any other health problem, talk with your doctor before you start exercising. If you're new to exercise or haven't exercised in a long time, start slowly. Eventually, you want to do aerobic exercise, like running, biking, swimming, or brisk walking, for 30 minutes most days of the week.
- **Watch your weight:** If you're overweight, even just a small amount of weight loss (like losing 5% of your body weight) can improve your blood pressure.

- **Manage stress:** Stress can raise your blood pressure, so find ways to unwind. Exercising and getting enough sleep can help relieve tension. Or try taking 15 minutes of quiet time every day to relax. Leaning on friends and family for support and doing things you enjoy can also help you cope.
- **Avoid tobacco smoke:** If you smoke, quit. If you don't, secondhand smoke can still damage your heart, so avoid it as much as possible.
- **Follow directions for prescription medications:** If your systolic pressure is 140 or higher or your diastolic pressure is 90 or higher, your doctor may prescribe medication. If so, make sure you take it exactly as directed.
- **Limit your alcohol intake:** For women, this means no more than one drink a day. For men, it's no more than two. One drink equals 4 ounces of wine (about half a glass) or 12 ounces of beer (usually one can or bottle).
- **Eat less salt (sodium).** Most of the salt you get doesn't come from the salt shaker, but from processed foods. Cut back on packaged and prepared foods for more fresh meals made at home. Aim for less than 1,500 milligrams of sodium a day.

Health Coaching at Primary Plus

Do you need help to reach your weight loss goal, want to improve your health or better manage a health condition? Try Health Coaching at the Primary Plus Employee Health Center.

Megan Tsangaris is available to help you:

- Develop an action plan based on your individual needs
- Build confidence and boost motivation for better health
- Turn your resolutions into reality

To schedule an appointment with Megan, call the clinic at 317-688-5415.



“Don’t slice the pizza. My diet says I’m only allowed to eat one piece!”