



# HEALTH MATTERS



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

June 30 Balance	\$465,715		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$971,698		Jan-Jul Revenues	\$6,927,206
Employer Premiums	716,400		Jan-Jul Expenses	\$7,159,311
Employee Premiums	159,386		July 31, 2012 Balance	\$515,975
Other Revenues	95,912			
Total Expenses	\$921,438		YTD Gain/(Loss)	(\$232,105)
Week 1 Claims	182,651			
Week 2 Claims	75,128			
Week 3 Claims	233,966			
Week 4 Claims	150,065			
Week 5 Claims	188,864			
Fixed Costs—Premiums	69,448			
Fixed Costs--Fees	21,316			
Monthly Gain/(Loss)	\$50,260			
July 31 Balance	\$515,975			

"Other Revenues" in July consisted primarily of the City's portion of retiree premiums for January - June 2012.

### Back-to-School Reminders

Each college student should have his or her own health insurance card. You can order additional cards on the BAS web site ([www.bashealth.com](http://www.bashealth.com)) --log in and click "Online Service Requests"—or through Sue Wolfgang at [swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov). Encourage your child to determine, before the need arises, where he or she will go to receive preventive, episodic and emergency care. Remember that most out-of-state facilities and many in-state university health centers are out-of-network, so it will be less costly for you to schedule planned medical care when your child is home on break.

Younger children living at home don't generally need their own insurance cards, but make sure that caregivers have information regarding their past medical history and current medical concerns, including allergies and chronic illnesses. Caregivers should be aware of all medications your child is on and understand when and how to administer them. Be sure they have a list of emergency contacts and a plan for reacting to medical emergencies.

### Mosquito Alert

Indiana health officials have investigated 10 human cases of West Nile virus statewide. Cases have been identified in nine counties, including Hamilton and Marion. West Nile transmission within the mosquito population is currently much higher than in previous years. So far in 2012, mosquitoes carrying the virus have been found in 67 Indiana counties, compared with 34 counties in 2011.

The following fact sheet on West Nile Virus is provided by the US Centers for Disease Control ([www.cdc.gov](http://www.cdc.gov)).

### **What Is West Nile Virus?**

West Nile virus (WNV) is a potentially serious illness. Experts believe WNV is a seasonal epidemic in North America that flares up in the summer and continues into the fall.

### **What Can I Do to Prevent WNV?**

The easiest and best way to avoid WNV is to prevent mosquito bites.

- When outdoors, use insect repellent containing an EPA-registered active ingredient. Follow the directions on the package.
- Mosquitoes are most active at dusk and dawn. Be sure to use insect repellent and wear long sleeves and pants, or consider staying indoors, during these hours.
- Have good screens on all windows and doors.
- Get rid of mosquito breeding sites by emptying standing water from flower pots, buckets and barrels. Change the water in pet dishes and replace the water in bird baths weekly. Drill holes in tire swings so water drains out. Keep children's wading pools empty and on their sides when they are not in use.

### **What Are the Symptoms of WNV?**

**Serious Symptoms in a Few People.** About one in 150 people infected with WNV will develop severe symptoms, including high fever, headache, neck stiffness, stupor, disorientation, coma, tremors, convulsions, muscle weakness, vision loss, numbness and paralysis. These symptoms may last several weeks, and neurological effects may be permanent.

**Milder Symptoms in Some People.** Up to 20 percent of the people infected with WNV have symptoms such as fever, headache, body aches, nausea, vomiting and sometimes swollen lymph glands or a skin rash on the chest, stomach and back. These symptoms may last from a few days to several weeks.

**No Symptoms in Most People.** Approximately 80 percent of the people (about 4 out of 5) infected with WNV will not show any symptoms at all.

### **How Does West Nile Virus Spread?**

**Infected Mosquitoes.** Most often, WNV is spread by the bite of an infected mosquito. Mosquitoes become infected when they feed on infected birds. Infected mosquitoes can then spread WNV to humans and other animals when they bite.

**Transfusions, Transplants and Mother-to-Child.** In a very small number of cases, WNV has also been spread through blood transfusions, organ transplants, breastfeeding and during pregnancy from mother to baby.

**Not through touching.** WNV is not spread through casual contact such as touching or kissing a person with the virus.

### **How Soon Do Infected People Get Sick?**

People typically develop symptoms between 3 and 14 days after they are bitten by the infected mosquito.

### **How Is WNV Infection Treated?**

There is no specific treatment for WNV infection. In cases with milder symptoms, people experience symptoms such as fever and aches that pass on their own, although even healthy people have become sick for several weeks. In more severe cases, people usually need to go to the hospital where they can receive supportive treatment including intravenous fluids, help with breathing and nursing care.

### **What Should I Do if I Think I Have WNV?**

Milder WNV symptoms usually improve on their own, and people do not necessarily need to seek medical attention for this infection though they may choose to do so. For more severe symptoms of WNV, such as unusually severe headaches or confusion, medical attention should be sought immediately. Severe WNV illness usually requires hospitalization. Pregnant women and nursing mothers are encouraged to talk to their doctor if they develop symptoms that could be WNV.

### **What Is the Risk of Getting Sick from WNV?**

**People over 50 at higher risk to get severe illness.** If infected with WNV, people over the age of 50 are more likely to develop serious symptoms and should take special care to avoid mosquito bites. **Risk through medical procedures is very low.** All donated blood is checked for WNV. The risk of getting WNV through blood transfusions and organ transplants is very small, and should not prevent people who need surgery from having it. All concerns should be discussed with the care provider.

### **What Else Should I Know?**

**If you find a dead bird:** Do not handle the body with bare hands. Contact the local health department for instructions on reporting and disposing of the body. They may advise disposing of the bird after they log the report - in that case, be sure to wear protective gloves.