



HEALTH MATTERS



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

September 30 Balance	\$967,350		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$881,537		Jan-Oct Revenues	\$9,573,734
Employer Premiums	705,477		Jan-Oct Expenses	\$9,694,483
Employee Premiums	157,643		Oct 31, 2012 Balance	\$627,331
Other Revenues	18,417			
Total Expenses	\$1,221,556		YTD Gain/(Loss)	(120,749)
Week 1 Claims	379,721			
Week 2 Claims	198,471			
Week 3 Claims	188,918			
Week 4 Claims	128,134			
Week 5 Claims	236,336			
Fixed Costs—Premiums	68,099			
Fixed Costs--Fees	21,877			
Monthly Gain/(Loss)	\$(340,019)			
October 31 Balance	\$627,331			

Upcoming Events

Insurance Open Enrollment: The open enrollment period for your 2013 medical and dental benefits will run from December 3 to December 17. You will receive enrollment instructions from Sue Wolfgang Friday, November 30. The decision won't get any easier as time passes, so please avoid the urge to procrastinate—enroll early! If you have questions about your coverage options, contact Sue at swolfgang@carmel.in.gov or 571-5850.

If you elect Plan A you will receive further information about opening your Health Savings Account at Star Financial Bank as soon as the open enrollment period ends. Or you can avoid the year-end rush and open your account at Star Bank at your convenience. Their office is located at 140 East Carmel Drive. This is something you must do for yourself—the City cannot open an account on your behalf.

Wellness Program: We don't have an exact count, as screenings don't end until November 30, but we know that more employees than ever have chosen to participate in the 2013 wellness program. Participants will receive additional information about program options and activities as we near the end of the year. We hope that 2013 is the year each of you chooses to get up, get active, get fit!

Remember that actively managing your finances, including your retirement plan, is an essential part of wellness. The City will be transitioning to one deferred compensation provider—OneAmerica—in January. You are encouraged to attend one of the meetings listed below to learn more.

Thursday, December 6	2:00 PM	City Hall Council Chambers
Monday, December 10	2:30 PM	Street Department Conference Room (3400 W. 131 st St.)
Wednesday, December 12	2:30 PM	Water Operations Conference Room (3450 W. 131 st St.)
Thursday, December 13	9:00 AM	Police Firing Range (96 th St. & Hazel Dell Pkwy - use Wastewater Plant entrance gate)
Thursday, December 13	2:00 PM	City Hall Council Chambers



7 Time Management Tips for the Holidays and Every Day

by Seth Lawton on www.MeYouHealth.com (November 30, 2011)

In December things get more hectic, and that's when it becomes especially important to practice strong time management skills. We culled through some of the best advice from experts on the subject—resources like MindTools, Harvard Business Review, Entrepreneur.com and Lifehacker—and pulled together a list of seven tips to improve time management, just in time for the holidays. Some apply to work, others are ideal for personal life, and all are applicable to that busy window between Thanksgiving and New Year's. It's not so much about saving a few minutes here and there, but rather getting the most productivity and enjoyment out of the time we do have.

1. **Ditch multitasking.** Writing for the Harvard Business Review blog, Peter Bregman reports that multitasking is not all it's cracked up to be. It turns out that jumping from task to task can actually waste time, and multitaskers could be lowering their productivity by as much as 40%. Too much multitasking can even ding your IQ and harm your future ability to focus on those big, important tasks. So, for the best approach to managing time, resist the allure to jump around and stick to one thing at a time.
2. **Take a single view and prioritize.** Whenever possible, look at all standing commitments together with all new requests for your time. If there's obviously more than any human being can accomplish in a day, a weekend or the entire holiday season, something's got to give. Instead of pondering how to get more items on to the calendar, a better way to manage time may be to start taking things off. There are only 24 hours in the day, so if those things lagging at the bottom of the list won't be missed it may be time to let them go.
3. **Carve out 'me time'.** Smart time management means carving out 'me-time' for the things that are your top priority. Whether it's a well-deserved break from it all, or time on the clock you plan to spend laser-focused on a key project, everybody needs some time to do exactly what they want to. Every once in a while it's OK to go on 'do not disturb' status. Temporarily unplugging from social media, IM, phone and Web may also help get the most out of your time.

4. **Prepare for delays and downtime.** This is different from multitasking. Who hasn't been stuck forever in the doctor's reception area, had a computer freeze up or been left waiting for the answer to an important question? There will always be times like this, so why not take advantage by preparing ahead of time? Having your to-do list with you all the time is a good start. And consider adding those small, mundane chores to the list for occasions like this.
5. **Schedule and use a to-do list.** It's important to be flexible both at work and at play, but if there's no plan in place in the beginning, there's nothing to be flexible with. There's a difference between moving things around to make reasonable schedule changes and just shooting from the hip. MindTools.com advises writing down the things you have to do, and for each one taking a moment to consider what type of task it is, describing the steps involved, deciding the optimal time to complete it and determining its importance relative to the other items on the docket.
6. **Leave extra time.** Lifesthacker suggests that sometimes adding a little padding to the calendar is necessary, especially during the holidays. Whether it's getting through the airport, waiting for the mall Santa or baking the eight dozen cookies you agreed to, some things just take longer than we would like, and there's no way around it. So instead of robbing time from something else later, why not plan ahead for a few extra minutes to get through the family portrait or address all those holiday card envelopes? Or, there's always the alternative . . .
7. **Practice saying no, in a nice way.** Etiquette expert Emily Post advises that honesty really is the best policy, so if things are too busy to accept an invitation or request, explain that you'd like to say yes but can't right now. And instead of a hard 'no,' offer to reschedule at a mutually-convenient time in the future. This will show you are considerate and want to spend time with the other person.