



HEALTH MATTERS



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

Oct 31 Balance	\$657,868		Dec 31, 2012 Balance	\$589,830
Total Revenues	\$1,364,472		Jan-Nov Revenues	\$10,812,810
Employer Premiums	1,102,079		Jan-Nov Expenses	\$10,159,932
Employee Premiums	238,985		Nov 30, 2013 Balance	\$1,242,708
Other Revenues	23,408			
Total Expenses	\$779,632		YTD Gain/(Loss)	\$652,878
Week 1 Claims	101,511			
Week 2 Claims	167,325			
Week 3 Claims	177,196			
Week 4 Claims	183,922			
Clinic Expenses	53,297			
Fixed Costs—Premiums	70,443			
Fixed Costs--Fees	25,938			
Monthly Gain/(Loss)	\$584,840			
Nov 30 Balance	\$1,242,708			

November was a good month for revenue, with the third check, and also a good month for claims. Our fund balance is over \$1 million for the first time this year.

Insurance ID Cards

If you are on the City's Employee Health Benefit Plan, you will soon receive two copies of your 2014 insurance ID card. The cards will be mailed by BAS to your home on Thursday, January 2nd, and will come in a plain, white envelope - watch your mail closely over the next couple of weeks so you don't mistake it for junk mail. If you have not received your cards by January 17th, or if you need to order additional cards, contact BAS customer service at onlineservice@bashealth.com or (708) 799-7400.

If you need to see a doctor before your 2014 cards arrive, you can continue to use your 2013 card. NOTE: If you are covered under Plan B, make sure your healthcare provider is aware of the copay increases for 2014 (you may want to print a copy of the Plan B Summary of Benefits and Coverage from the BenefitFocus website for your doctor's reference). When your 2014 cards arrive, you should collect and destroy all of your 2013 cards.

News From Primary Plus Employee Health Center ('Clinic')

The Clinic can now provide 90-day refills on some generic maintenance drugs, if that drug was prescribed by Dr. Fagan. Those refills must be picked up at the Clinic, and periodic visits to Dr. Fagan may be required, depending on the situation. For further information on these medications, please contact the Clinic at (317) 688-5415.

The Clinic now has a nurse practitioner dedicated to the care of children 18 months to 5 years of age. Erin McMurray, NP, is available by appointment on Mondays from 8-10 AM and Thursdays from 3-5 PM. When using the online scheduling tool to make appointments, you will need to note in the "Provider" column if you wish to visit the NP.

Along with the new NP, the Clinic also has a new RN - Mareesa Martin.

Financial Health

During January, the City's independent financial advisors, Pete Emigh and Chris Shockley, will be conducting a few short employee meetings regarding the City's deferred compensation (457) program - attendance is optional. These meetings will summarize the previous year and discuss changes in 2014. The meeting schedule will be distributed in the next week or so.

Keep Those New Year's 'Eat Better' Resolutions

According to an article from WebMD, losing weight and eating less junk food always top many lists of New Year's resolutions. But sticking with those good intentions is just not easy. The problem: "Most people have unrealistic expectations," says Cynthia Sass, a nutritionist with the University of South Florida in Tampa. "They decide this is the year they're going to completely change everything about their diet," she tells WebMD. "That's just too hard to do."

Willpower isn't the issue, according to Sass. "Willpower is about depriving yourself, and nobody gets excited about that. Besides, depriving is depressing and leads to bingeing. Focus on the positives - you feel better, have more energy, when you eat healthy." When making dietary changes, "start small," she says. "Set a few realistic goals. In the long run, you'll have better self-esteem and more self-confidence because you'll actually stick with them."

Here are a few tips from WebMD for a healthier diet and lifestyle:

- Don't skip breakfast. It will give you the munchies later and slow your metabolism.
- Try not to let more than five hours go by without eating. Waiting too long can zap your energy and lead to overeating later in the day. Eat healthy snacks between meals.
- Include a total of 30 minutes of activity every day.
- Drink fewer sodas and other sweetened drinks.
- Have a daily goal of five servings of fruits and vegetables. TIP: Buy pre-cut fruits and veggies, so you can grab them quickly whenever you're hungry.
- Bring healthy snacks to work, such as pretzels, fruit, yogurt or nuts, so you won't find yourself at the vending machine every afternoon.
- When fixing a salad, sprinkle rolled oats or crunchy whole-grain cereal for added fiber, so you'll feel full.
- Fix pasta dishes with veggies and lean protein (like tuna canned in water, precooked chicken breast or soy crumbles). Adding protein and veggies allows you to cut back on the amount of pasta while still feeling full.

WISHING EVERYONE A SAFE AND HAPPY NEW YEAR!