



# HEALTH MATTERS



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

February 28 Balance	\$481,009		Dec 31, 2010 Balance	\$642,220
Total Revenues	\$831,981		Jan - Mar Revenues	\$2,508,428
Employer Premiums			Jan - Mar Expenses	\$2,653,732
Employee Premiums			Mar 31, 2011 Balance	\$496,916
Other Revenues				
Total Expenses	\$816,074		YTD Gain/(Loss)	(\$145,304)
Week 1 Claims				
Week 2 Claims				
Week 3 Claims				
Week 4 Claims				
Rx Claims				
Fixed Costs—Premiums				
Fixed Costs--Fees				
Monthly Gain/(Loss)	\$15,907			
March 31 Balance	\$496,916			

### The Challenge is On

The second quarter weight-loss challenge has begun. Self-selected teams ranging from the Super Wang Doo Fat Zappers and the Chunk Monkeys to the Waist Water Treatment Team and Thin It to Win It are vying to lose the largest percentage of weight in 12 weeks and win the top prize of \$200 per team member. There will also be a short-term walking challenge in the second quarter as well as a number of new ways to get points and qualify for the premium incentive.

### VSP On the Go

Vision Service Plan (VSP) has created an easy-to-use optimized view of its web site, vsp.com. VSP members visiting vsp.com on their mobile phones have access to select features within the member portal. They can see their vision benefits and find a VSP eye doctor right from their mobile phone—even when they're on the go! They can also get directions to their doctor's office, and when they get there, just a click allows them to show their doctor their VSP Member Vision Card.

### Unum Goes Above and Beyond

Sometimes life insurance is just life insurance—and sometimes it's Unum. Whether you want to de-stress, lose weight, take a trip or write a will, Unum's life insurance plan gives you access to a variety of helpful services. For more information about the programs listed below, contact Sue Coy at [scoy@carmel.in.gov](mailto:scoy@carmel.in.gov) or call 571-5850.

**Work-life balance employee assistance (EAP):** Included with Unum's life insurance product, the EAP service offers confidential 24/7 support for daily struggles, such as relationship concerns, financial stress and finding child care as well as bigger problems, such as substance abuse or legal issues. Employees have access to internet resources, face-to-face sessions and telephone support. Call 800-854-1446 or go to [www.lifebalance.net](http://www.lifebalance.net) (user ID and password = lifebalance).

**Worldwide emergency travel assistance:** Global unrest has made world travel more stressful, but even a vacation in the next state can leave employees scrambling if they lose a prescription, are injured or need emergency care for a serious illness. Available with Unum's disability and life products, this assistance hotline is accessible to employees, their spouses and dependents traveling 100 or more miles from home.

**Life Planning Financial & Legal Resources:** Losing a loved one or battling a terminal illness can take a serious emotional toll on any individual. Help is available for Unum life insurance beneficiaries, covered employees and their spouses. These services, included with Unum's life insurance products, include grief support, assistance with will preparation and guidance on financial challenges, such as estate settlements.

### Tips for Long-Distance Caregivers By Mayo Clinic staff

Caregiving for aging parents can be a challenge, especially when you are separated by hundreds, or even thousands, of miles.

#### How can I keep on top of my parent's care from a long distance?

- **Get organized.** Compile notes about your parent's medical, legal or financial issues. Collect information on social services, neighborhood groups and community services organizations. Include contact numbers, insurance information, account numbers and other important details. Keep everything together in one file.
- **Schedule a family meeting.** Gather family and friends involved in your parent's care in person, by phone or Web chat. Discuss your goals, share feelings and divide up duties. Appoint someone to summarize decisions and distribute notes after the meeting. Be sure to include the parent in need of care in the decision-making process, if possible and appropriate.
- **Research your parent's illness and treatment.** This will help you understand what your parent is going through, the course of the illness, ways to prevent crises and how to assist with disease management. It might also make it easier to talk to your loved one's doctors.
- **Keep in touch with your parent's providers.** Be sure to have your parent sign a release allowing doctors to discuss medical issues with you, and keep a backup copy in your files. In coordination with your parent and his or her other caregivers, schedule periodic conference calls with health care providers to keep on top of changes in your parent's health.
- **Ask your parent's friends for help.** Stay in touch with your parent's friends and neighbors. If possible, ask them to regularly check in on your parent. They may be able to help you understand happening on a daily basis.

- **Investigate your options.** Locate organizations such as churches, senior centers and volunteer organizations that deliver meals, provide transportation or offer other services. Home health care workers can provide services such as administering medication, bathing and preparing meals.
- **Seek professional help.** A geriatric care manager or social worker may be helpful in organizing your parent's care.
- **Gain access to financial information.** Ask your parent to allow you online access to bank accounts, credit card statements and other financial data. This makes it easy to keep track of income and expenditures from a distance.
- **Help your parent keep in touch.** Program your phone number directly into your parent's phone. Also post a list of phone numbers for family, friends and neighbors.

#### How can I make the most of visits with my parent?

- **Find out what your parent needs.** Before visiting your parent, talk to him or her about what tasks you might be able to assist with during your trip. Does your parent need to go shopping or is there something at the house that needs to be cleaned or fixed?
- **Look for signs of problems.** During your visit, check to see how well your parent is managing daily tasks. Is he or she able to drive safely, keep up with personal grooming and pay his or her bills? Is the refrigerator stocked with fresh food, and is your parent eating properly? Is the home clean and the laundry done? Watch for safety hazards such as loose rugs or significant clutter. Make sure your parent is taking his or her medications and keeping doctor's appointments. Ask your parent's friends and neighbors if they have noticed any behavioral changes, health problems or safety issues.
- **Schedule appointments.** Ask your parent if you can accompany him or her on a doctor's appointment. This will give you an opportunity to discuss your parent's health and to ask any questions you might have. Take notes on the doctor's recommendations. Consider making appointments with your parent's lawyer and financial adviser, too.
- **Set aside quality time.** Watch a movie with your loved one or take him or her to visit friends or family. Offer to play a game of cards. Simple activities can help you and your loved one relax and enjoy time together.

#### I feel guilty that I'm not there enough for my loved one. What can I do?

Many long-distance caregivers feel guilty about not being able to do enough or spend adequate time with a family member in need of care. If you're feeling guilty, remind yourself that you're doing the best you can. It may be helpful to join a support group for caregivers. You might benefit from their tips, as well as the knowledge that you're not alone.

Above all, be realistic about what you can do from a distance and then find resources to do the rest.

Unum's Work-Life Balance EAP (mentioned earlier in this newsletter) can help you deal with issues related to aging parents. Call Work-Life Balance at 800-854-1446 for a consultation with an elder care specialist on any of the following:

- medical and financial care issues
- finding services and support
- handling stress
- long-distance caregiving
- living wills and end-of-life issues
- what to do if your older relative has been diagnosed with Alzheimer's
- Medicare questions
- prescription drug coverage questions

You can also go to <http://www.lifeworks.com/index.aspx> (user ID and password = lifebalance) and click on "Older Adults" for information on a wide range of issues. There is more help available online. For instance:

If your parent is suffering from a particular disease or condition (arthritis, diabetes, macular degeneration or dementia, for instance), find the web site for the national education and advocacy organization. Example: [www.arthritis.org](http://www.arthritis.org)

If you don't know whether your parent should still be driving, but you don't know what to do, your insurance company may have some advice.

Example: <http://hartfordauto.thehartford.com/Safe-Driving/Car-Safety/Older-Driver-Safety/>

If you need information or services for a geographical area outside central Indiana, google "council on aging" plus the name of the city, county or region to find an agency that can help.

Example: <http://www.coaoc.org/html/welcome.htm> (for Orange County California)

## Eat Healthy

While you are caring for your parents, don't forget to take care of yourself.

### Eat This (2010 Edition, by David Zinczenko) Not That!

*At home:*

Nabisco Triscuit Original 6 crackers (28 g) = 120 calories 4.5 g fat (1 g saturated), 3 g fiber, 180 mg sodium
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Nabisco Ritz 10 crackers (32 g) = 160 calories 8 g fat (2 g saturated), 2 g fiber, 270 mg sodium
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*Triscuits are a simple mix of whole wheat, oil and salt; no empty carbs, preservatives or emulsifiers.*

*Eating out:*

Chili's Fajita Pita Chicken Sandwich 460 calories 13 g fat (2 g saturated), 1400 mg sodium
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Chili's Chicken Ranch Sandwich 1,170 calories 71 g fat (11 g saturated), 2910 mg sodium
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*Add black beans and pico de gallo to your pita for a healthy option on a menu loaded with fat and sodium.*