



HEALTH MATTERS



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

November 30 Balance	\$414,770		Dec 31, 2009 Balance	\$482,534
Total Revenues	\$1,243,153		Jan - Dec Revenues	\$10,062,449
Employer Premiums	981,068		Jan - Dec Expenses	\$9,902,763
Employee Premiums	136,866		Dec 31, 2010 Balance	\$642,220
Other Revenues	125,219			
Total Expenses	\$1,015,703		YTD Gain/(Loss)	\$159,686
Week 1 Claims	88,333			
Week 2 Claims	156,525			
Week 3 Claims	237,301			
Week 4 Claims	305,460			
Rx Claims	147,458			
Fixed Costs—Premiums	62,755			
Fixed Costs--Fees	17,871			
Monthly Gain/(Loss)	\$227,450			
December 31 Balance	\$642,220			

2010 ended on a positive note, due to three December payrolls and miscellaneous year-end income.

Plan Resources

If you have questions about your medical and dental benefits, start with the Plan Document, which is available at the City website (www.carmel.in.gov) and the BAS website (www.benadmsys.com). If you want to know if a provider is in the network, go to www.sagamorehn.com for a current list of Sagamore Plus providers. You can search by name, specialty or location. If you have questions about a claim—whether it has been submitted, how it was processed, why it was not processed, etc.—call Gloria L. at BAS (800-523-0582). If you still can't get the information you need, call Sue Coy at 571-5850 or email scoy@carmel.in.gov. And don't wait too long; most problems don't improve with age.

Wellness 2011

The 2011 Wellness Program is underway, with the motto "Get Up, Get Active, Get Fit." More than 250 employees are sporting pedometers in their quest to record a minimum of 4,000 steps (about 2 miles) per day and earn a \$10 per pay insurance discount. Other wellness activities include an 8-week group walking contest (which will begin January 31), e-learning courses and coaching calls.

Active participants will be eligible for a variety of prizes, including a monthly drawing. John Mascari, who is a Senior Plant Operator at the water treatment plant, is the winner of January's \$50 participation prize, based on a random drawing conducted by CHC. Congratulations to John, and good luck to everyone else in February.

Five Things Not to Do at 3:00 AM

If you have insomnia, you may experience any one or more of the following symptoms:

- Taking a long time -- more than 30 to 45 minutes -- to fall asleep
- Waking up many times each night
- Waking up early and being unable to get back to sleep
- Waking up feeling tired

Short-term insomnia, lasting less than one month, may result from a medical or psychiatric condition or from a change in personal circumstances like losing a loved one, relocating or being hospitalized. If your problem is temporary, try these tips from www.health.com as you are lying awake in the middle of the night:

1. **Don't look at the clock.** *Do this instead:* Turn the clock around to face the wall, or hide it in a drawer or under the bed. Constantly checking the time will only arouse you and reinforce the idea that you'll "never" get back to sleep.
2. **Don't stay in bed more than 15 minutes.** *Do this instead:* Leave your bedroom and do something quiet, such as reading a book or watching boring television in a comfortable chair. It's important to remind your brain that your bed is for sleeping, not for lying awake and worrying.
3. **Don't sit in bright light.** *Do this instead:* If you do need to get up, turn on only a dim reading light, or go sit in the glow of your television or computer monitor. Keep bright overhead lights turned off, because light disrupts the production of melatonin—a hormone that regulates sleep—in your brain.
4. **Don't do anything too stimulating.** *Do this instead:* Find something that occupies your time but gives your brain a break, such as knitting or a boring book or TV show. Must-see TV or balancing your checkbook, on the other hand, may keep your mind working and alert.
5. **Don't go back to bed too soon.** *Do this instead:* Wait until you feel yourself starting to nod off. If you climb back under the covers before you're physically ready to sleep, you'll just be back where you started.

For more information about sleep issues, go to www.sleepeducation.com.

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

At home:

Dannon Light & Fit Yogurt (1 cup) 80 calories 0 g fat, 11 g sugar

Dannon All Natural Yogurt (1 cup) 150 calories 2.5 g fat (1.5 g saturated), 25 g sugar
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Not all yogurt is created equal.

Eating out

Turkey Breast & Black Forest Ham (6 inch) 305 calories 4.5 g fat (1 g saturated), 1395 mg sodium
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Cold Cut Combo (6 inch) 530 calories 29 g fat (8 g saturated), 1670 mg sodium

Skip the mayo and pile on the veggies.