

Stacey Cockroft

From: Stacey Cockroft
Sent: Tuesday, May 12, 2020 4:23 PM
To: Anne McCabe; Dave Jones; David Brighton; Dylan Hooper; Elizabeth Hayes; Jimmy Love; Joel Burns; Jordan Chilson; Matt Fischer; Stephanie Bohrsen; Vaughn Dosko
Subject: Specific Stop Loss 4/30/20

Good Afternoon,

Below is the specific stop loss report effective 4/30/2020. Please note the first two members have been lasered, so there will be no reimbursement for those individuals. The other two members have not exceeded the \$250,000 threshold yet.

Subscriber	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
1 - <i>LASERED</i>	\$ 559,772.26					
2 - <i>LASERED</i>	\$ 544,313.64					
3	\$ 218,391.23					
4	\$ 180,442.14					
	\$ 1,502,919.27	\$ -	\$ -	\$ -	\$ -	\$ -

Stacey Cockroft

Kenai Peninsula Borough School District

Employee Benefits Manager

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HDHP (HRA & HSA) - January 1, 2020 through June 30, 2020

Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	FY20 Monthly Contribution
Health Care Committee Monthly recap	Employee Share	471,065.27	750,000.00	HDHP - January - June
as of April 30, 2020.	Employer Share	1,572,408.17	2,418,648.76	Employee Share * 369.67
				Employer Share 2,094.82
				<u>2,464.49</u>

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
Employees						
KPEA Employees - HDHP	556	2,221	205,536.52	821,037.07	246,493.77	987,093.93
KPESA Employees - HDHP	329	1,336	121,621.43	493,879.12	144,389.68	582,321.60
Administrators - HDHP	57	228	21,071.19	84,284.76	24,471.97	97,887.88
Board Members - HDHP	3	13	1,109.01	4,805.71	1,570.80	4,894.40
Exempt Employees - HDHP	<u>27</u>	<u>108</u>	<u>9,981.09</u>	<u>39,924.36</u>	<u>9,981.09</u>	<u>39,924.36</u>
Total Employees on Payroll	972	3,906	359,319.24	1,443,931.02	426,907.31	1,712,122.17
COBRA HD Payers (FY20 = \$2055.94)	<u>2</u>	<u>8</u>	<u>4,111.88</u>	<u>16,447.52</u>	<u>2,055.94</u>	<u>20,774.92</u>
Total Employees	974	3,914	Total 363,431.12 *	1,460,378.54	428,963.25	1,732,897.09

* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

** Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Total Employer	972	3,906	<u>2,036,165.04</u>	<u>8,182,366.92</u>	<u>2,418,910.86</u>	<u>9,701,306.06</u>
Total Employees + Employer			2,399,596.16	9,642,745.46	2,847,874.11	11,434,203.15

Kenai Peninsula Borough School District

Health Care Committee Monthly recap
as of April 30, 2020.

Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

HDHP

Claims	April	Year-To-Date
Health Care Claims paid by TPA (Rehn)	950,504.86	2,916,596.46
Prescription Claims paid by Caremark	463,685.10	1,819,586.34
HRA	23,983.37	136,630.15
HSA	-	24,483.33
Total Claims Paid	1,438,173.33	4,897,296.28
Administration		
TPA (Rehn) fees and costs	26,813.00	124,505.62
Aetna Administration Fees	22,402.61	88,496.02
Consultant Fees	4,933.33	19,733.32
Stop Loss Premiums	232,466.52	921,677.71
RX Health	-	3,200.00
Affordable Care Act Fee	21,730.85	44,832.16
Total Administration	308,346.31	1,202,444.83
Total Claims plus Administration	1,746,519.64	6,099,741.11
Adjustments		
Stop Loss reimbursements	(7,585.10)	(7,585.10)
Prescription Rebates	(172,111.69)	(330,303.91)
Health Care Claims refund	-	-
Claims reimbursements	-	-
Other adjustments - Legal Opinion	1,081.50	1,081.50
Total Adjustments	(178,615.29)	(336,807.51)
Total Expenditures	1,567,904.35	5,762,933.60

Obligations/Contributions

Health care obligations and contributions provide employee and employer amounts of health care contributions using different calculation methods.

Obligations are estimates of funds that employees and the district will be obligated to contribute, based on the plan year (July through June).

Returning employees are covered by the health care plan for the entire plan year, meaning the 12 month period July through June; both employee and employer are obligated to pay for 12 months of coverage. New employees pay for coverage from date of hire through June, the end of the plan year. If an employee works at all during a month, both employee and employer pay for the entire month of coverage.

Actual Contributions made by employees and benefits paid by the employer during the payroll process are shown on the sheet in the columns labeled "Collected." The division of payments is governed by the Collective Bargaining Agreements and Memorandums of Understanding between the district and the employee groups.

Employee-paid contributions are deductions from payroll checks. Employees who work 12 months make contributions each pay period. Many school district employees do not work 12 months, so contributions are collected for those employees during the 9 month period from September through May.

For this reason, contributions are generally larger than obligations for September through May and contributions are generally smaller than obligations for June, July and August.

The "Collected" columns show what is actually available for paying health care costs. The "Obligations" show what is estimated to be available by month, based on number of employees at the current rate of contributions.

Traditional & HDHP (HRA) - July 1, 2019 through December 31, 2019

Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	<u>FY20 Monthly Contribution - Traditional</u>
	Employee Share	471,065.27	750,000.00	Employee Share * 469.36
Health Care Committee Monthly recap as of April 30, 2020.	Employer Share	1,572,408.17	2,418,648.76	Employer Share 2,659.73
				<u>3,129.09</u>
				<u>FY20 Monthly Contribution - HDHP</u>
				Employee Share * 302.34
				Employer Share 1,713.29
				<u>2,015.63</u>

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
Employees						
KPEA Employees	-	1,687	-	791,810.32	-	790,871.60
KPEA Employees - HDHP	-	1,672	-	505,512.48	-	503,214.71
KPEA Repay EE Reserve						
KPESA Employees	-	953	-	447,300.08	-	443,075.82
KPESA Employees - HDHP	-	1,083	-	327,434.22	-	327,286.42
KPESA Repay EE Reserve						
Administrators	-	113	-	53,037.68	-	53,507.04
Administrators - HDHP	-	225	-	68,026.50	-	68,933.52
Admin Repay EE Reserve						
Board Members	-	6	-	2,816.16	-	3,519.50
Board Members - HDHP	-	18	-	5,442.12	-	4,950.00
Board Repay EE Reserve						
Exempt Employees	-	61	-	28,630.96	-	28,659.60
Exempt Employees - HDHP	-	97	-	29,326.98	-	29,931.66
Exempt Repay EE Reserve						
Affordable Care Act **			-	0.00	-	
ACA Empl Repay EE Reserve						
Total Employees on Payroll	-	5,915	-	2,259,337.50	-	2,253,949.87
COBRA Payers (FY20 = \$2534.08)	-	11	-	28,532.47	-	28,532.47
COBRA HD Payers (FY20 = \$1886.06)	-	10	-	19,030.48	-	19,030.48
Total Employees	-	5,936	Total	* 2,306,900.45	-	2,301,512.82

* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

** Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Employer						
Employer share	-	2,820	-	7,500,438.60	-	5,638,586.69
Employer share - HDHP	-	3,095	-	5,302,632.55	-	4,887,372.29
Total			-	15,109,971.60	-	12,827,471.80

+ Employee Share Split	FY20 Contribution Traditional	469.36	Subtotal	-	1,319,633.56
	Cobra	2,534.08	Subtotal	-	28,532.47
				-	1,348,166.03
	FY20 Contribution HDHP	302.34	Subtotal	-	934,316.31
	Cobra HD	1,886.06	Subtotal	-	19,030.48
				-	953,346.79

HDHP (HRA & HSA) - January 1, 2020 through June 30, 2020

**Kenai Peninsula Borough School District
Healthcare Expenditures Split
as of April 30, 2020.**

YTD Participants	3,914
Net Expenditures	5,762,933.60
ER - Employer portion (85%)	<u>4,898,493.56</u>
EE - Employee portion (15%)	<u>864,440.04</u>
Total ER & EE Expenditures	5,762,933.60

Through Current Month	<u>YTD EXP</u>	<u>YTD REV</u>	<u>REV Less EXP</u>
Employer	4,898,493.56	9,701,306.06	4,802,812.50
Employee	<u>864,440.04</u>	<u>1,732,897.09</u>	<u>868,457.05</u>
Totals	5,762,933.60	11,434,203.15	5,671,269.55

Obligation per Employee FY20		<u>Year-to-date</u>
369.67/2094.82ER Split	2,464.79	2,464.79
Monthly Cost per Employee - ER		1251.53
Monthly Cost per Employee - EE + Cobra		<u>220.86</u>
		1472.39
Current Variance		992.40

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

	TRADITIONAL		HDHP	
	Current Month	Year-To-Date	Current Month	Year-To-Date
Claims				
Health Care Claims paid by TPA (Rehn)	60,541.70	8,952,947.29	126,683.83	4,666,308.27
Prescription Claims paid by Caremark	-	2,025,151.61	-	540,006.38
HRA	-	-	-	167,348.39
HSA	-	-	-	-
Total Claims Paid	60,541.70	10,978,098.90	126,683.83	5,373,663.04
Administration				
TPA (Rehn) fees and costs	-	124,404.44	-	-
TPA (Rehn) HRA fees and costs	-	-	-	157,263.21
Aetna Administration Fees	-	60,706.72	-	66,678.64
Consultant Fees	-	14,111.85	-	15,488.13
Stop Loss Premiums	-	797,193.41	-	875,763.76
RX Health	-	-	-	-
Affordable Care Act Fee	-	22,082.83	-	23,903.89
Total Administration	-	1,018,499.25	-	1,139,097.63
Total Claims plus Administration	60,541.70	11,996,598.15	126,683.83	6,512,760.67
Adjustments				
Stop Loss reimbursements	-	(2,383,308.73)	-	-
Prescription Rebates	-	(261,640.81)	-	(144,430.54)
Health Care Claims refund	-	-	-	-
Claims reimbursements	(50.00)	(4,200.00)	-	(750.00)
Other adjustments	-	-	-	-
Total Adjustments	(50.00)	(2,649,149.54)	-	(145,180.54)
Total Expenditures	60,491.70	9,347,448.61	126,683.83	6,367,580.13

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Traditional & HDHP (HRA) - July 1, 2019 through December 31, 2019

**Kenai Peninsula Borough School District
Healthcare Expenditures Split
as of April 30, 2020.**

Traditional Plan				HDHP (HRA)			
YTD Participants	2,820			YTD Participants	3,095		
Net Expenditures	9,347,448.61			Net Expenditures	6,367,580.13		
ER - Employer portion (85%)	<u>7,945,331.32</u>			ER - Employer portion (85%)	<u>5,412,443.11</u>		
EE - Employee portion (15%)	<u>1,402,117.29</u>			EE - Employee portion (15%)	<u>955,137.02</u>		
Total ER & EE Expenditures	9,347,448.61			Total ER & EE Expenditures	6,367,580.13		
Traditional Summary				HDHP (HRA) Summary			
Through Current Month	YTD EXP	YTD REV	REV Less EXP	Through Current Month	YTD EXP	YTD REV	REV Less EXP
Employer	7,945,331.32	5,638,586.69	(2,306,744.63)	Employer	5,412,443.11	4,887,372.29	(525,070.82)
Employee	<u>1,402,117.29</u>	<u>1,348,166.03</u>	<u>(53,951.26)</u>	Employee	<u>955,137.02</u>	<u>953,346.79</u>	<u>(1,790.23)</u>
Totals	9,347,448.61	6,986,752.72	(2,360,695.89)	Totals	6,367,580.13	5,840,719.08	(526,861.05)
Obligation per Employee FY20		Year-to-date		Obligation per Employee FY20		Year-to-date	
469.36 EE/2659.73 ER Split	3,129.09	<u>3,129.09</u>		302.34 EE/1713.29 ER Split	2,015.63	<u>2,015.63</u>	
Monthly Cost per Employee - ER		2817.49		Monthly Cost per Employee - ER		1748.77	
Monthly Cost per Employee - EE + Cobra		<u>497.20</u>		Monthly Cost per Employee - EE + Cobra		<u>308.61</u>	
		3314.70				2057.38	
Current Variance		(185.61)		Current Variance		(41.75)	

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

Wellness Strategies

Biometric Testing – This can include on site questionnaire and blood draws organized by KPBSD, or employee could have their physician complete a form on behalf of the employee. The blood panel can vary from rather basic to comprehensive.

The data from the blood draw can be reported in aggregate to KPBSD to help gauge the overall healthiness of the population. This data can be used to develop initiatives to target prevalent conditions and improve overall group health.

A blood draw can detect harmful conditions that an employee (or spouse) might not be aware of, and immediate medical attention can be suggested when necessary.

Health Risk Assessment – Wellness program might include a self-reported assessment that includes questions about activities, lifestyle, and nutritional habits, just to name a few topics.

Incentives – Structuring an incentive strategy that resonates with your membership is a key component to the success of a wellness program. Upon completing certain tasks, employees can earn incentives, which might include:

- 1) Lower employee premium contribution for wellness participation
- 2) Cash or gift cards
- 3) Raffle entry upon completing tasks or reaching goals
- 4) Additional days off

Nicotine Disincentives – KPBSD might decide to charge employees higher premiums if they use nicotine products. For example, structure the contribution rates by nicotine usage so the nicotine premium rates would be higher. This can be self-reported or determined by bloodwork.

Wellness Coaching – A wellness program might include access to coaches to help employees in areas needed to improve their health. Interaction with a coach might be a requirement in order to receive any incentive.

Employee Portal – An employee portal might be utilized to help track goals and physical activity throughout the year.

Wellness Vendor Partner – KPBSD might choose to engage with a wellness partner to develop a program that meets KPBSD's specific needs. This partner can also arrange biometric testing, health risk assessment, employee portal management, and determine employee status towards goal completion.

Client Logo



APRIL 2020

Whether you're sheltering in place or staying at home, it's important to maintain your health and well-being!

April's monthly challenge will provide you with ideas, activities and resources to help you stay connected and embrace your time at home. The challenge invite is coming to you the week of April 6.

MONTHLY
Challenge

HOW THIS CHALLENGE WORKS:

Amidst recent developments and the need to stay indoors, you may find yourself looking for new ways to maintain a balanced lifestyle with your health and well-being in mind. For April's challenge, we encourage you to complete 15 out of the 40 challenges listed below!

For the squares that are underlined, you can click [here](#) to access a list of resources to help you complete the activity.

<u>Mindfully meditate for 15 minutes</u>	Call or video chat a friend to catch-up	Have a movie night with healthy snacks	Journal your thoughts for seven days	Organize your home
Take a walk around the neighborhood	Discover a new hobby	Track your sleep for three nights	Write down 10 things you are grateful for	Watch a funny video or show to make you laugh
Create a schedule for a week to keep you on a routine	Listen to an audiobook or podcast	Read a book for 30 minutes	<u>Complete an online workout</u>	Create a budget for the month to track your expenses
Write down five of your favorite memories	<u>Create and follow a meal plan</u>	<u>Make your workstation ergonomic friendly</u>	Make a favorite recipe or try a new one	Get up a few minutes early for added time to relax
Donate extra canned foods to your local food bank	Enjoy 15 minutes of sunshine	Turn off all electronics before bed	Stimulate creativity by coloring	Practice letting go of things you cannot control
List your priorities for the month of April	Send a thank you note	Drink at least six glasses of water	<u>Complete a second online workout</u>	Spend time gardening
Enjoy three lunches outside	<u>Download a mental wellbeing mobile app</u>	Try a home workout activity that you have never done	Sanitize your phone and laptop	Share some of these activities with your friends and family
Sanitize all door handles in your home and car	Create a new recipe with items that you have in your pantry	Take a 10-minute stretch break	Complete a puzzle to keep your brain stimulated	<u>Watch JellyVision's 5 Tips for Working From Home Video</u>

ALTITUDE

Taking Wellness to New Heights

April 2020

COVID-19

The outbreak of COVID-19, also known as coronavirus, has become a worldwide pandemic. This is a virus that greatly affects the respiratory system. Keeping you and your family protected against the COVID-19 outbreak is of the utmost importance. In this newsletter, we have outlined information directly from the CDC Website ([Centers for Disease Control and Prevention](https://www.cdc.gov/disease-control-and-prevention/)) to help you learn more about the virus and methods to stay protected.

Know the symptoms:

- Fever, cough, and shortness of breath.
- These symptoms may appear 2-14 days after exposure (based on the incubation period of MERS-CoV viruses).
- If you experience any of these symptoms, it is recommended to leverage telehealth services, which allows you to connect with a doctor by phone or video. Further care would be directed according to any symptoms. At this time COVID-19 testing is only available if it is recommended by a health care provider. Check your employer's telehealth offerings to learn more.

Prevention methods:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact with others and participate in social distancing.
- Stay home if you are sick, except when you need to seek medical care.
- Clean and disinfect surfaces daily that are frequently touched. To disinfect, it is best to use diluted household bleach solutions or alcohol solutions with at least 70% alcohol. To learn more about disinfectants recommended by the CDC, [click here](#).

Know when to go to a hospital:

- Go to the Emergency Room immediately if you develop emergency warning signs. Emergency warning signs include*:
 - Trouble breathing
 - Persistent pain or pressure in the chest
 - New confusion or inability to arouse
 - Bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.



IN THIS ISSUE

DID YOU KNOW...?

- The virus has not been detected in drinking water.
- Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people.
- Generally, coronaviruses survive for shorter periods of time at higher temperatures and higher humidity than in cooler or dryer environments.
- It's best to limit close contact or physical distancing with others as much as possible (about 6 feet).
- Social distancing does not mean you have to stay indoors. Schedule time in your day to get outside for some fresh air and vitamin D.

TOTAL Health 

Helping Your Organization Reach Peak Results

 **MARSH & MCLENNAN AGENCY**

Workplace safety:

Practice good hygiene

- Stop handshaking. Use other noncontact methods of greeting.
- Clean hands at the door and schedule regular hand washing reminders by email.
- Create habits and reminders to avoid touching your face. Be sure to cover coughs and sneezes.
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly.
- Increase ventilation by opening windows or adjusting air conditioning.

Meetings and travel

- Use videoconferencing for meetings when possible.
- When meeting in person, hold the meeting in open, well-ventilated spaces.
- Consider adjusting or postponing large meetings or gatherings.
- Assess the risks of business travel.

Readiness at home:

Households with vulnerable seniors or underlining conditions

- Practice good hygiene as mentioned in the previous section.
- Have the healthy people in the household conduct themselves as if they were a significant risk to the person with underlying conditions. For example, wash hands frequently before interacting with the person, such as before feeding or caring for the person.
- If possible, provide a protected space for vulnerable household members.
- Ensure all utensils and surfaces are cleaned regularly.

Households with sick family members

- Give sick members their own room if possible, and keep the door closed.
- Have only one family member care for any sick member of the household.
- Consider providing additional protections or more intensive care for household members over 65 years old or with underlying conditions.

Commercial establishments:

Avoid Crowds

- Purchase goods online when possible.
- Do not attend large gatherings.

Transportation Services (buses, taxis, rideshare)

- Keep windows open when possible.
- Increase ventilation.
- Regularly disinfect surfaces.

For additional resources, please review the following:

[Staying Healthy While Staying at Home Resources](#)

[MarshMMA.com/coronavirus-outbreak-resource-page](https://marshmma.com/coronavirus-outbreak-resource-page)

The content provided in this newsletter is derived from the [Centers for Disease Control and Prevention](#). This material is for informational purposes only and is neither an offer of coverage nor medical advice.

ALTITUDE

Taking Wellness to New Heights

May 2020

WORK IT OUT!

Now more than ever, it's important to take an active role in the betterment of our immunity and health. Let's explore how physical exercise on a regular basis can improve our overall well-being...

Weight Control

Exercise may help prevent excess weight gain or help with weight loss. Excess body fat can lead to the production of pro-inflammatory immune cells, which can damage our bodies and the ability to fight off infections. Exercise helps our immune system function properly and reduces our chances of getting sick.¹

Increases Energy

Regular physical activity can improve your endurance and strength. Exercising provides nutrients and oxygen to your tissues and helps your cardiovascular system work more efficiently, which can lead to increased energy.²

Enhances Your Mood

Physical activity stimulates brain chemicals, which can leave you feeling happier and more relaxed. Regular exercise can change your perspective on many things, such as your appearance, which in turn can lead to increased self-esteem and confidence.²

Lowers Depression

Studies have shown that exercise may help treat individuals with mild to moderate depression and can be as effective as medication. Furthermore, exercising on a regular basis can prevent individuals from relapsing into depression as it releases endorphins, which are hormones within the brain and nervous system that have a number of physiological functions.³

Eases Stress

As mentioned, endorphins are released when you exercise, which causes your body and mind to feel better. In addition, physical activity relaxes your muscles and relieves tension you may hold in the body. When your body is under stress, it causes muscles to tighten, which can lead to pain or muscle cramps. Through regular exercise, your body will learn to combat tension and ease stress.³

Helps you Focus

When you exercise, you boost the brain's serotonin levels, norepinephrine, and dopamine, which are all related to your attention and focus. Exercise is shown to have similar effects to medications that increase your memory and concentration.³



IN THIS ISSUE

DID YOU KNOW...?

- The average person walks 3,000 to 4,000 steps a day, which is roughly 1.5 to 2 miles.
- You use 200 muscles to take a single step forward.
- Swimming is a great form of exercise because it incorporates both cardio and strength training.
- The more muscle mass you have, the more fat your body burns while resting.
- Exercise keeps your metabolism elevated even after you work out, and continues to burn more calories while at rest.
- Workouts may improve the overall look of your skin. Sweat releases dirt through your pores, which reduces acne and breakouts.

**TOTAL
Health** 

Helping Your Organization Reach Peak Results

 **MARSH & MCLENNAN
AGENCY**

STAYING ACTIVE WHILE SOCIAL DISTANCING

We know that staying physically active is important for our well-being, both physically and mentally, especially during stressful times. Remember that some physical activity is better than no activity at all! We should all be trying to move more and sit less throughout the day. While working from home, take activity breaks throughout the day or walk around your house during conference calls.

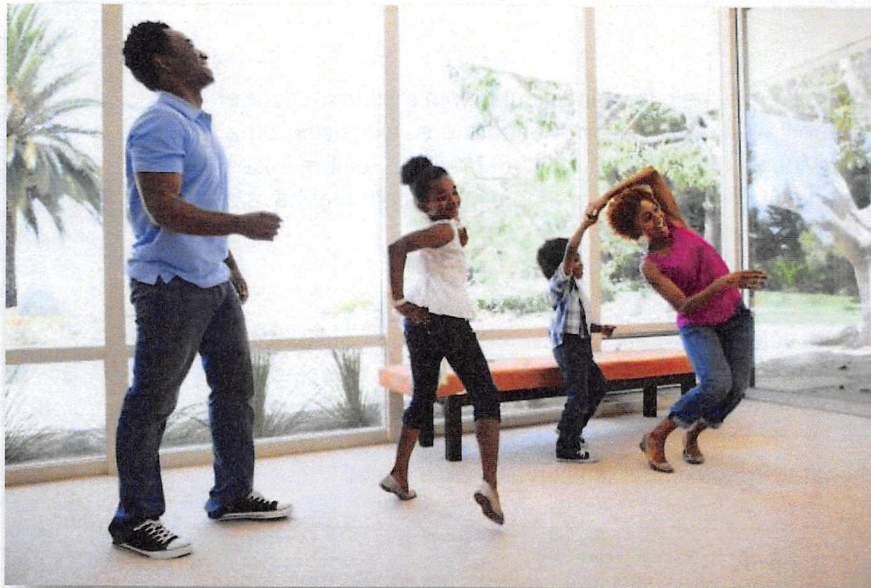
Before making a decision about whether or not to be active outside, be sure to check the latest guidance from your local health department and state leaders. In most places across the United States, residents can go for a walk or run as long as they practice social distancing.

Going for a walk, run, or bike ride in your neighborhood can be a good way to get active, as long as you can safely maintain distance between yourself and others around you. If you decide to go to a community space, first check for closures or restrictions. Also, consider the number of other people who might be there and if you are able to ensure enough space, at least 6 feet, between yourself and others.

If you cannot practice safe social distancing outdoors, stay home and find ways to be active indoors. Here are a few ideas:

- Do a workout video or play an active video game
- Many gyms and fitness centers are offering free virtual classes or on-demand fitness options
- Conduct a live video chat with a buddy while being physically active
- Download a free fitness app
- Complete a household chore that you may have been putting off

Set goals! No matter what activities you are participating in, you do not need to use this time to get into the best shape of your life, but you should try to set achievable goals to help you stay on track. Start by committing to 30 minutes of physical activity each day, and then gradually increase your goal over the next few weeks. Remember to reward yourself for your hard work and have fun!



[1] The remarkable effects of fat loss on the immune system. Retrieved from: <https://www.garvan.org.au/news-events/news/the-remarkable-effects-of-fat-loss-on-the-immune-system>

[2] Exercise: 7 benefits of regular physical activity. Retrieved from: <https://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/exercise/art-20048389>

[3] The Mental Health Benefits of Exercise. Retrieved from: <https://www.helpguide.org/articles/healthy-living/the-mental-health-benefits-of-exercise.htm>

Stacey Cockroft

From: MMA West Total Health <Total.Health@MarshMMA.com>
Sent: Monday, April 6, 2020 7:00 AM
To: Crow, Kari (MMA)
Subject: April Challenge: Staying Healthy at Home

[View this email in your browser](#)

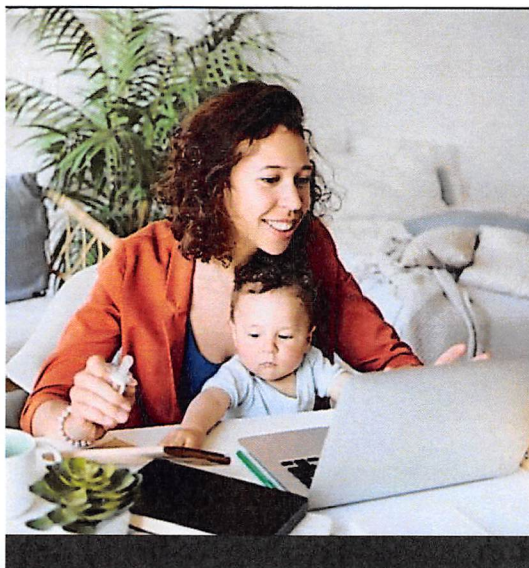


MONTHLY Challenge



Staying Healthy at Home

Your company and Marsh & McLennan Agency invite you to join our fun (and free!) monthly wellness challenge. By successfully completing the challenge, your name will be entered into a raffle drawing for one of our great prizes!



Amidst recent developments and the need to stay indoors, you may find yourself looking for new ways to maintain a balanced lifestyle with your health and well-being in mind.

Discover new ideas for activities to help you stay connected and embrace your time at home!

Click [HERE](#) to learn more about the challenge.

Click [HERE](#) to read the April newsletter!

[Click here to join this month's challenge!](#)

DATES

Challenge Start Date: 4/6/2020

Challenge End Date: 4/28/2020

PRIZES

1st Place Grand Prize: Stationary Bike

2nd Place Prizes: Back Massagers

3rd Place Prizes: Meal Storage
Containers

The last day to accept the challenge is this Friday.



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MMA Total Health Monthly Challenges

Our mailing address is:

Marsh & McLennan Agency
9171 Towne Centre Dr Ste 500
San Diego, CA 92122-1238

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You can [update your preferences](#) or [unsubscribe from this list](#).

Kenai Peninsula Borough School District 2020-21 District Wide Calendar

C School Closes	O School Opens
E End of Quarter	CI PT Conference/Inservice
H Legal Holiday	V Vacation Day
IW Inservice/Work	ER Early Release Day

July 2020							August 2020							September 2020							October 2020									
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S			
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# of Student Days: _____							# of Student Days: _____							# of Student Days: _____							# of Student Days: _____									
# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____									
November 2020							December 2020							January 2021							February 2021									
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# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____									
March 2021							April 2021							May 2021							June 2021									
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# of Student Days: _____							# of Student Days: _____							# of Student Days: _____							# of Student Days: _____									
# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____							# of Teacher Days: _____									

End of Quarter		Inservice Dates	Legal Holidays & Vacation Days
1st Quarter	42 days	Teacher First	August 11
2nd Quarter	41 days	Teacher Last	May 20
3rd Quarter	40 days	Student First	August 18
4th Quarter	47 days	Student Last	May 19
	170 days	PT Conference/IS Days	August 11, 12, 13, 14, 17 October 16 January 4 March 5 May 20
Approved: 12/1/2018		Oct. 30, Nov. 2	Independence Day July 3
Dept of Ed. Approved: 11/20/2019		February 19, 22	Labor Day September 7
			Thanksgiving November 26-27
			Winter Break Dec 21-Jan 1
			Spring Break March 8-12
			Vacation Day Jan 18 & April 2
			Memorial Day May 31