



March Health Bulletin

If you have questions related to a claim, feel free to contact AmeriBen's dedicated customer service line at (866) 955-1485.



How Out-of-Pocket Costs Work

Your *annual deductible* is the dollar amount of covered medical expenses that you are required to pay each fiscal year before the plan pays any benefits. Once you meet your deductible, you will pay a percentage of covered medical expenses (this percentage is known as *coinsurance*), and the plan will pay the remainder of the covered service cost. Once your coinsurance reaches the out-of-pocket maximum for the fiscal year, the plan will pay 100 percent of the remaining reasonable and customary charges for the rest of the year.

Please note: Your contributions to the deductible and the out-of-pocket maximum are re-set to zero on July 1 of each year.

Regardless of which plan option you select, the deductible must be met before the plan will pay any eligible expenses. Furthermore, all benefits are subject to the deductible, unless otherwise noted.

When using the plan, you generally will not have to pay any out-of-pocket costs at the point of service (with the exception of pharmacy co-pays). However, some providers and out-patient surgery centers may require payment when services are delivered.

The best way to cut your out-of-pocket costs is to utilize an in-network provider. You may research in-network providers by following these steps:

- go to <http://www.azblue.com>,
- select "Provider Directory" at the bottom of the page,
- select "Search the Provider Directory,"
- select "PPO" and then "Next," and
- search for your provider.



If you have any questions, please feel free to contact the employee advocate at (800) 718-8328.



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Go Green with Paperless EOBs

AmeriBen offers participants the option to “go paperless” and receive Explanations of Benefits (EOBs) online. This is a simple way to help the environment while still getting the information you need.

AmeriBen mails an EOB every time a claim is processed. The EOB includes important claim payment and processing information.

On the AmeriBen Web site, however, you can choose to receive your EOBs electronically rather than on paper, through the mail. With paperless EOBs, you’ll receive an email notification when your EOB is ready. Then you can view it at your leisure through MyAmeriBen.com.

If you choose to go paperless, please note that you will no longer receive a copy of your EOB in the mail. You will be able to access your EOBs only by logging on to the AmeriBen Web site with your user name and password.

Employee Assistance Program

(800) 327-3517, ext. 2

Just when you think you have life figured out, along come new challenges. Whether those challenges are large or small, the Life Assistance & Work/Life Support Program is available to help you and your family find solutions. This program offers you:

- 24/7 telephone access
- Face-to-face counseling sessions (3)
- Legal consultation
- Parenting help
- Senior care
- Temporary back-up care

Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, April 8, 2011* to:

Arizona Public Employers Health Pool or Fax: (602) 222-3878
333 E. Osborn Rd., Suite 300
Phoenix, Arizona 85012

Answer all questions *correctly* and you will be entered into the drawing. **GOOD LUCK!**

What is the best way to cut your out-of-pocket medical costs?

How can you go green with your insurance program?

Once your coinsurance reaches the out-of-pocket maximum for the fiscal year, what does the plan pay?

Name: _____ Phone number: _____

Address: _____

Employer: _____ E-mail: _____

