



## April Health Bulletin

### April is National Stress Awareness Month

Are you feeling stressed? While some stress is normal, too much stress can impact your physical health and emotional well-being.

Unfortunately, stress can be hard to avoid. We've all experienced stress at work, but life at home can be a source of stress, too. Common causes of stress in the home include finances, family relationships, chronic illnesses, and life changes.

Whether you're feeling stress at work, at home, or both, take some time this month to assess the sources of stress in your life and learn some stress management techniques.

#### Signs of Stress

You may be experiencing stress if you are:

- feeling overwhelmed
- suffering strained relationships
- exhibiting poor work performance
- feeling overly emotional
- letting "little things" bother you
- suffering from fatigue, headaches or backaches, or a rise in blood pressure.



#### Stress Management Strategies

- Treat your body right. Eating right and exercising can increase your ability to tolerate stress.
- Set realistic goals; do what's possible and move on.
- Set and re-set your priorities. Take care of important and difficult tasks first, and eliminate unessential tasks.
- Take one task at a time. Divide large projects into smaller tasks, and make "to do" lists.
- Take five. Taking a short break can help slow down your mind long enough to improve your ability to deal with stress.
- Learn to relax or meditate. Studies show that just 10 to 20 minutes of quiet reflection or meditation each day can bring relief from chronic stress.
- Give yourself a break; demanding perfection in everything will lead to worry, anxiety, and failure.
- Learn to say "no." Slow down and be honest about what you can comfortably do.



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### Open Enrollment is Coming!

The Arizona Public Employers Health Pool (APEHP) open enrollment period is the designated time each year during which you can: (1) make changes to your existing coverage; and (2) elect or change coverage for your spouse, domestic partner, and/or dependents. Attend a meeting to ask questions and get answers.



### What's New for 2011-2012? Open Enrollment Basics

**In 2010, Congress reformed the U.S. healthcare system by passing the Affordable Care Act (ACA). The following changes, required by the ACA, will take effect on July 1, 2011.**

- Coverage must be made available for dependent children up to age 26, regardless of the child's student or marital status.
- The following insurance plan provisions are prohibited:
  - pre-existing condition exclusion for individuals under age 19,
  - lifetime benefit dollar maximum, and
  - lifetime maximum on the dollar value of essential benefits.
- Coverage may be rescinded in cases of participant fraud or intentional misrepresentation of material facts.
- A new claims and appeals process will be introduced.
- Over-the-counter medications must be prescribed by a physician in order to be eligible for reimbursement through a flexible spending account (FSA) or health savings account (HSA).
- The penalty for using HSA funds for non-medical or non-medically related expenses will increase from 10% to 20%.

#### Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, May 6, 2011* to:

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

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

What are a few techniques for managing stress?

\_\_\_\_\_

What two kinds of plan changes can be made during open enrollment?

\_\_\_\_\_

On what date do the changes required by the ACA become effective for the pool?

\_\_\_\_\_

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

Address: \_\_\_\_\_ Employer: \_\_\_\_\_

### Reminder!

The plan allows 31 days from the date of birth to add a new dependent to your health insurance coverage.

For additional details, or to complete a mid-year change form, please contact your human resource manager.