FEBRUARY 2014

Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

HEART EDITION

How to be nicer to your honey (and get more sleep)!

Nagging your spouse lately? Poor sleep could be to blame. Tired couples are more likely to take each other for granted. Make a date to sleep in.

If you're harping on your honey lately, or feel you're taking each other for granted, you might want to assess your sleep habits. New research suggests that poor sleep can have a negative impact on your relationship. The study found that people who are not getting enough rest tend to feel less grateful toward their romantic partners. According to the researchers, poor sleep may make us more selfish as we prioritize our own needs over those of our partners. The Centers for Disease Control and Prevention reports that about 30 percent of U.S. adults sleep six or fewer hours a day. The National Sleep Foundation recommends seven to nine hours of sleep each night. A recent study found that 81 percent of patients who used an online program for the treatment of insomnia reported better sleep and less daytime exhaustion. The secret to success: learning how to alleviate bedtime anxiety and trusting your ability to fall asleep.

(Courtesy ClevelandWellnessClinic.com)

2013–2014 PLAN REMINDER

Please note the 2013–2014 plan changes below:

- Up to three visits to a dietician covered at 100%.
- $10 co-pay maximums for generic drugs (may vary by plan).
- Contraceptives for women covered at 100% (generics only).
- HSA contribution maximums increased to $3,250 for individual coverage and $6,450 for family coverage.

Find this flavorful meal and other healthy recipes here: http://bit.ly/1ih7ZRN.

REMINDER

WELLNESS BENEFITS

Please remember that wellness benefits are only covered at 100% if you use an in-network provider.

In addition, don't forget to check with your provider to see if he/she is also using in-network providers, e.g., labs and radiology facilities. If not, you may be getting charged at the out-of-network rate for that lab result.

Need a sweet treat?

Here's why having just one is best.

You don't need a box of chocolates or an entire pint of ice cream to feel satisfied. In fact, research suggests it's just the opposite. To get more enjoyment out of life's little pleasures, we should savor them in small doses. Bingeing on food, TV, or anything else we enjoy actually cheats us of happiness. In one study, volunteers participated in one of three groups: those who were asked to give up chocolate for a week, those who were invited to eat as much of it as they wanted, and those who were given no special instructions. At the end of the week, each participant received a piece of chocolate — the greatest bliss was experienced by those who had abstained for a week. In contrast, those who ate as much as they wanted felt worse at the end of the week than they did at the beginning. This and other studies have shown that when you have a lot of something pleasurable, it becomes harder to savor. Still, despite this finding, most of us continue to believe that the more we have, the better we will feel. "I ask my clients to tell me if four cookies taste twice as good as two cookies, and most of the time they say no," says Amy Jamieson-Petonic, MEd, RD, director of wellness coaching at the Cleveland Clinic. "We appreciate treats more if we have them less often — that's what makes them an indulgence."

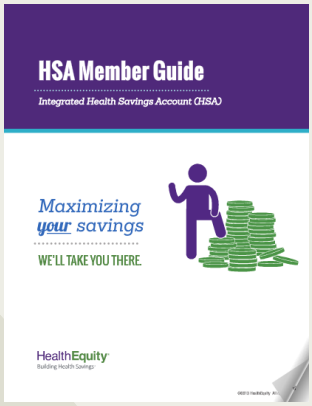
(Courtesy ClevelandWellnessClinic.com)

Health Savings Account (HSA)

Need some help understanding and navigating your HSA?

Download your HSA member guide here: http://bit.ly/1frEiwb.

Expert advice is also available every hour of every day, just call (866) 346-5800 or email memberservices@healthequity.com.



HEALTH INSURANCE MARKETPLACE

For information regarding the Health Insurance Marketplace, or exchange, under the Affordable Care Act, visit https://www.healthcare.gov.

WOULD YOU LIKE TO WIN $50?

Simply answer the questions below and submit your response before Friday, March 21, 2014 to:

APEHP
333 E. Osborn Road, Suite 300
Phoenix, AZ 85012
(or fax to 602-222-3878)

Answer all the questions correctly, and you will be entered into the drawing.

GOOD LUCK!

1. What guide is available to help you better understand an HSA?

   _____

   _____

2. According to researchers, does poor sleep make us more selfish or more giving?

   _____

   _____

3. True or False: Life is like a box of chocolates.

   _____

   _____

Your Contact Information

Name:_____

Phone:_____

Address:_____

City/ZIP:_____

Employer:_____

Arizona Public Employers Health Pool
333 East Osborn Road, Suite 300
Phoenix, Arizona 85012
(800) 718-8328
www.apehp.org