



JUNE 2014

# Health

## bulletin

SUMMER EDITION



ARIZONA PUBLIC EMPLOYERS HEALTH POOL

*When you drop food on the floor, forget the five-second rule and throw it out.*

### Food gets contaminated with germs immediately on contact.

The brownie you've been looking forward to all day falls out of its package and onto the floor. Do you employ the five-second rule and eat it anyway or grumble in disgust and throw it away? As tempting as it can be to dust off your food and eat it, you should know that the five-second rule is more folklore than fact. Food becomes contaminated with germs the moment it touches a dirty surface. There is no grace period that keeps germs from clinging to it. Likewise, researchers say that dropping your grandchild's pacifier and then sticking it in your mouth to clean it off simply transfers germs to you and the child. Forget the five-second rule and stick with this one instead: When in doubt, throw it out.



*(Courtesy ClevelandWellnessClinic.com)*

## 2014–2015 PLAN UPDATE

Please note the 2014–2015 plan changes below, effective July 1:

- There is no longer a pre-existing condition limitation.
- Acupuncture and chiropractic limits have changed from \$500/year to a maximum of eight visits per year.
- Outpatient rehabilitation visits (any combination of PT, OT, or ST) have increased from 50 visits per person per lifetime to 60 visits per plan year.
- Inpatient rehabilitation services have increased from 60 consecutive days per person per lifetime to 60 days per plan year.
- New annual out-of-pocket (OOP) limits: Core plan—\$4,500/\$9,000 (in-network) and \$6,500/\$13,000 (out-of-network); Copay plan—\$5,000/\$10,000 (in-network) and \$7,000/\$14,000 out-of-network.
- New health FSA carryover provision allows you to carry over to the new flex plan year up to \$500 of any unused balance.





Red Leaf Lettuce with Tahini Dressing

Find this tasty salad option and other healthy recipes here: <http://bit.ly/1hgVcjB>.

# 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.

## WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, June 25, 2014 to:

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

## Get smart

June is Men's Health Month. Studies show men are less likely than women to address worrisome symptoms or go to the doctor. In addition to getting regular checkups, men can significantly lower their risk of developing serious health conditions with positive lifestyle choices like a balanced diet, a healthy weight, and refraining from smoking.

Guys (and girls), here are three essential tips to maximizing your health:

1. **Get Sleep.** Sleep 7–9 hours every night. Chronic conditions such as diabetes, cardiovascular disease, and depression have been associated with inadequate sleep.
2. **Get Active.** Exercise doesn't have to be a chore. Take advantage of the beautiful summer weather and go on a bike ride or enjoy an evening walk with your dog. Get your body moving at least 2<sup>1/2</sup> hours a week.
3. **Get Checked.** See your doctor for regular checkups. Pay attention to signs and symptoms such as chest pain, shortness of breath, and excessive thirst, and see your doctor if you have these or other symptoms. Regular checkups can pinpoint conditions before they become a problem.

(Courtesy Wellness Wire, [vsp.com](http://vsp.com))

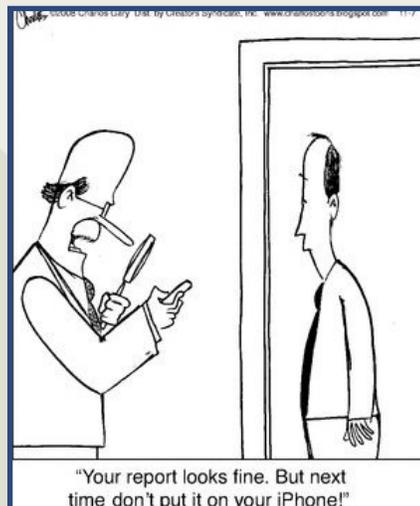


## Last word

I was walking in the park and this guy waved at me. Then he said, "I'm sorry, I thought you were someone else." I said, "I am."

Demetri Martin

## Comic relief



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

GOOD LUCK!

1. Will you try the tasty salad option this month?  
\_\_\_\_\_
2. Name one thing that will help maximize your health.  
\_\_\_\_\_
3. Complete this phrase: When in doubt...  
\_\_\_\_\_

### Your Contact Information

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

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

City/ZIP: \_\_\_\_\_

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



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