



DECEMBER 2014

# Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

HOLIDAY EDITION



*Happy wife, happy life?*

## Actually, yes! But it's not for the reasons you might think.

Although you've probably heard this maxim many times, there's now quantitative science to support it. When it comes to measuring "life satisfaction," men who are married to a happy woman appear to get a little extra lift—even if they're not so happy themselves. So how does that work? Women who are satisfied in their marriage are more supportive, better listeners, and more likely to offer real emotional support. All of this adds up to a measurable benefit for their husbands and families, which has a positive effect on their mates' lives. Other similar research has shown that women who are happy and positive have less conflict in their marriage too, which makes the relationship more satisfying for both parties. If you're looking for a way to strengthen your union, consider spending more quality time together. Taking a trip can work wonders for couples in more ways than one.

*(Courtesy ClevelandWellnessClinic.com)*



## CLAIMS PROCESSING

Below are some helpful tips to ensure smooth claims processing:

- Be sure that your provider has a copy of your ID card.
- When you receive a bill from a provider, make sure that you have an Explanation of Benefits (EOB) from AmeriBen/IEC Group that matches the date of service and charges. If you do not, call your provider to verify that AmeriBen/IEC Group has been billed.
- Review your EOB carefully, and be sure to pay directly to the provider any amounts that are due. If you have questions about how your claim was processed, please call AmeriBen's Customer Care Center at (866) 955-1490. If you have any additional questions, please call your APEHP member advocate at (800) 718-8328.

**IMPORTANT:** If your claim is pended for lack of information, and you fail to submit the information in a timely fashion, the claim may ultimately be denied. So, be sure to respond to all requests for information as quickly as possible!

did you  
know?

## Raspberry-Filled Hazelnut Meringue Cookies



Try this treat during the holidays. Find other tasty recipes here: <http://goo.gl/QHDdLf>.

# happy holidays!

WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, January 23, 2014 to:

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

## Comic relief



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

GOOD LUCK!

1. Reviewing your EOB carefully can ensure a smooth claims process. True or False?  
\_\_\_\_\_
2. What is your favorite Christmas song?  
\_\_\_\_\_
3. Wellness benefits are only covered at 100% if you...  
\_\_\_\_\_

### Your Contact Information

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/ZIP: \_\_\_\_\_  
Employer: \_\_\_\_\_

## 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.

## Last word

"I once bought my kids a set of batteries for Christmas with a note on it saying, toys not included."

Bernard Manning

## Flu season



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(800) 718-8328  
[www.apehp.org](http://www.apehp.org)

