



APRIL 2015

# Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

SPRING EDITION



*Got thin skin?*

## Toughen up your hide with walnuts or a DHA omega-3 supplement.

You may stay strong on the inside as you age, but many older adults complain of having thinner skin that bruises and tears easily. There are many possible causes, including insufficient dietary protein, poor blood flow, insufficient nutritious fats, and certain medications. Patients report that eating an ounce of walnuts (about 24 walnut halves—good protein and good fat) a day or taking a DHA omega-3 supplement (900 mg a day) helps, as does an application of petroleum jelly on the forearms.

*(Courtesy ClevelandWellnessClinic.com)*



**There are changes being implemented for the plan year starting July 1, 2015. Below is a brief summary of those changes. Please refer to the open enrollment guide for more information. (Note: Benefits offered may vary by member.)**

**Identification cards.** New identification cards will be issued for medical, prescription drug, and dental coverage prior to the new plan year. Please do not destroy your current ID cards until you have received a new set.

**New \$5,000 High Deductible Health Plan (HDHP).** You will now have a third HDHP choice with a larger deductible and lower premium cost.

**Health Savings Account (HSA) contribution increase.** The IRS has increased the HSA contributions for 2015–2016 to \$3,350 (individual) and \$6,650 (family).

**AmeriBen Medical Management replacing American Health Group.** Claims and pre-certifications will now be processed through AmeriBen.

**Reliance Standard Life Insurance (RSLI) replacing Lincoln Financial Group.** Life and AD&D insurance will now be covered by RSLI. During this open enrollment period, you may elect up to the guaranteed issue amount, even if you did not do so during your initial enrollment in APEHP.

**Out-of-Network coinsurance.** The out-of-network coinsurance for all plans will change to 50% coinsurance.

**Out-of-Pocket maximum.** There are no longer out-of-pocket maximums for out-of-network services.

**Preauthorization requirements for some medications.** Preauthorization will be required for compound and unit cost drugs costing more than \$300. Individuals *currently* receiving a compound or unit cost prescription through the plan are exempt from this requirement.

**Medication Therapy Management.** This will be required for certain individuals, to be determined by the plan.





MEMBER	DATE	LOCATION	TIME
Verde Valley Fire District	4/16/15	2700 E. Godard Road, Cottonwood	10:00–11:00 AM
City of Cottonwood	4/16/15	150 S. 6th Street, Cottonwood	12:30–2:00 PM
Clarkdale–Jerome SD	4/16/15	1615 Main Street, Clarkdale	2:30–4:00 PM
City of Sedona	4/21/15	102 Roadrunner Drive, Sedona	9:30–11:00 AM
Town of Camp Verde	4/21/15	435 S. Main Street #206/207, Camp Verde	1:00–2:30 PM
Camp Verde FD	4/21/15	435 S. Main Street #206/207, Camp Verde	1:00–2:30 PM
Montezuma–Rimrock FD	4/21/15	435 S. Main Street #206/207, Camp Verde	1:00–2:30 PM
Town of Payson	4/22/15	303 N. Beeline Highway, Payson	9:30–11:00 AM
Town of Fountain Hills	4/22/15	16705 E. Avenue of the Fountains, Fountain Hills	1:00–1:45 PM
Sedona–Oak Creek SD	4/29/15	995 Upper Red Rock Loop Road, Sedona	9:30–10:30 AM
	4/29/15	570 Posse Ground Road, Sedona	11:00 AM–12:00 PM
	4/29/15	25 W. Saddlehorn Road, Sedona	2:30–3:30 PM
Clarkdale FD	5/4/15	895 First South Street, Clarkdale	8:00–9:00 AM
Town of Clarkdale	5/4/15	890 Main Street, Clarkdale	9:30–10:30 AM
Town of Jerome	5/4/15	600 Clark Street, Jerome	11:00 AM–12:00 PM
Town of Pinetop–Lakeside	5/11/15	1360 N. Niels Hansen Lane, Lakeside	9:30–10:30 AM; 10:45–11:45 AM
Town of Paradise Valley	5/18/15	6401 E. Lincoln Drive, Paradise Valley	10:00–11:30 AM
Pima County JTED	5/27/15	2855 W. Master Pieces Drive, Tucson	2:00–5:00 PM
	5/28/15	8727 E. 22nd Street, Tucson	8:30–11:30 AM

**Not hosting a meeting?  
Unable to attend a scheduled meeting?**

**No problem!**

An open enrollment video has been posted on the APEHP website for those not hosting or unable to attend an in-person open enrollment meeting. Click or visit <http://www.apehp.org> to watch the video.

The video provides information that will be presented at open enrollment meetings. Please be advised that the information discussed includes benefits that may not apply to all members.

**Note:** Employees can attend a meeting at a different location if there are none available in their area. Please notify APEHP if anyone will be attending a meeting at a different location.

If you have questions regarding your open enrollment meeting or the enrollment process, please contact Kristen Short at 800.718.8328.





Maple-Walnut Baked Apples

Give this fragrant, spicy dessert a try. Find other healthy recipes here: <http://tinyurl.com/pzlf92k>.

## HealthEquity Member Portal Enhancements

HealthEquity has made some functionality improvements to its website that now includes a "Personalized claim vault." Here are some features:

- Adjudicated claims are presented in the HealthEquity portal in a "Bill Pay" format.
- Members are able to take immediate action based on the status of the claim, such as: (1) Pay Provider; (2) Reimburse Me; and (3) Close Expense.
- All claims and claim data are always available in the vault.

Learn more by visiting <http://tinyurl.com/pbvrdgj>.

## Comic relief



## Quick Note! Voluntary Life Plan



For those employees who have a spouse currently participating in the voluntary life plan, please remember that coverage ends on the day the spouse turns 70.

## In Network or Out of Network?

If the doctor, hospital, or health care facility you visit is part of the Blue Cross Blue Shield of Arizona PPO network, you'll receive a discounted rate. But if you go out-of-network for health care, it can be a lot more expensive.

Here's an example.

Say you go to a doctor that's in-network, and the total charge is \$250. A discount of \$75 is applied to that amount for our negotiated rate with the provider, which brings the bill down to \$175. APEHP will process the claim to allow it to cover \$140 (80% coinsurance) of the discounted total. This is after the deductible is met. You will only be required to pay the provider the balance, which is \$35 (20% coinsurance).

Now let's say you go to an out-of-network doctor. APEHP still processes the claim at the discounted rate of \$140. However, you could be responsible for the remaining balance of the invoice, which is \$110. This is called balance billing.

Going out of network could mean you'll have to pay a larger percentage of the cost, or pay the total cost, depending on your particular plan. You may also pay a higher coinsurance percentage and have higher annual coinsurance and out-of-pocket maximums.

**Here's the bottom line:** To get the most out of your health insurance plan, it's best to make sure your doctor or hospital is in the network.

## Last word

"Spring is nature's way of saying, Let's party!"

Robin Williams

## WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, May 22, 2015 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 is your favorite type of nut to eat?  
\_\_\_\_\_
2. How can you get the most out of your health insurance plan: by going to an in-network doctor or an out-of-network doctor?  
\_\_\_\_\_
3. Will you attend a scheduled open enrollment meeting or watch the online video?  
\_\_\_\_\_

### Your Contact Information

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

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

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

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

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



Arizona Public Employers Health Pool  
333 East Osborn Road, Suite 300  
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[www.apehp.org](http://www.apehp.org)

