



APRIL 2015

Health bulletin

SPRING EDITION



ARIZONA PUBLIC EMPLOYERS HEALTH POOL



There are changes being implemented for the plan year starting July 1, 2016

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.)

CVS/Caremark will be your new pharmacy benefit manager. If you utilize the mail order program, starting July 1, 2016 you will need a new prescription from your doctor to transfer to the Caremark Mail Service Pharmacy even if your current prescription has not expired.

Identification cards. This year a new identification card will be issued for medical/prescription drug coverage prior to the new plan year. **Important: Please do not destroy your current ID card until you have received the new card.**

Flexible Spending Accounts (FSA). The medical and dependent care accounts will no longer be available.

Health Savings Account (HSA) contributions will increase. The HSA maximum allowable contributions for the 2016–2017 plan year are \$3,350 for individual coverage and \$6,750 for family coverage.

APEHP \$1,500 HDHP with HSA medical plan out-of-pocket limit will decrease. The in-network annual out-of-pocket limit will be \$6,550 for a family of 2 or more.

APEHP \$2,500 HDHP with HSA medical plan out-of-pocket limit will decrease. The in-network annual out-of-pocket limit will be \$6,550 for a family of 2 or more.



Rise and shine...with a veggie-centric breakfast of champions!

“So many vegetables, so little time,” goes the produce lover’s lament. But hold the tissues. There’s more time than you think! Since most of us eat two-thirds of our daily veggies at dinnertime, and the rest at lunch, our morning meal is ripe for veg-ifying. (Don’t look for that word in Webster’s...yet!) “When we think of produce in the morning, we tend to think of fruit,” notes Cleveland Clinic nutritionist Amy Gannon, R.D. But adding veggies at breakfast ups your intake of all those health-promoting phytonutrients as well as fiber, and it sets you up for stable blood sugars all through the day.

The classics. Egg white omelets and frittatas (try scrambled tofu or tempeh for vegan versions) are great vehicles for spinach, tomatoes, onions, peppers, or leftover roasted veggies. Our Frittata with Baby Greens and Feta will get you started (see page 3 for recipe).

Oatmeal, the next generation. Brown sugar and pancake syrup aren’t the only game in town. Savory steel cut oatmeal is delicious, says Gannon, who enjoys oatmeal stir-ins such as steamed kale, tomatoes, mushrooms, and fresh herbs.

Veggie-rific yogurt. “Long ago, my father taught me to add cucumbers and tomatoes, diced very small, to my yogurt every morning,” says Cleveland Clinic Wellness Enterprise medical director Roxanne Sukol, MD. And we promise you – it’s absolutely delicious.

Dinner for breakfast! Try a breakfast salad with greens, avocado, walnuts, and berries. Or set aside a roasted sweet potato at dinner, and top it with almond butter or Greek yogurt for breakfast. Leftovers such as veggie-filled soups can also be a breakfast of champions. Just reheat and victory is yours!

(Compliments of Cleveland Clinic Wellness)



MEMBER	DATE	LOCATION	TIME
Central Arizona Fire and Medical Authority	4/21/2016	1133 W Road 3 North, Chino Valley	9:30–11:30 AM
City of Cottonwood	4/26/2016	160 S. 6 th Street, Cottonwood	12:00–2:00 PM
Clarkdale–Jerome SD	4/26/2016	1616 Main Street, Clarkdale	2:30–4:00 PM
Sedona–Oak Creek SD	4/28/2016	995 Upper Red Rock Loop Road, Sedona	9:30–10:30 AM
Sedona–Oak Creek SD	4/28/2016	570 Posse Ground Road, Sedona	11:00 AM–12:00 PM
Sedona–Oak Creek SD	4/28/2016	25 W. Saddlehorn Road, Sedona	2:30–3:30 PM
Town of Pinetop–Lakeside	5/3/2016	1360 N. Niels Hansen Lane, Lakeside	9:30–10:30 AM; 10:45–11:45 AM
Town of Payson	5/4/2016	303 N. Beeline Highway, Payson	9:30 AM–1:00 PM
Pima County JTED	5/5/2016	2855 W. Master Pieces Drive, Tucson	1:00–4:00 PM
Pima County JTED	5/6/2016	8727 E. 22nd Street, Tucson	8:30–11:30 AM
City of Sedona	5/10/2016	102 Roadrunner Drive, Sedona	9:30–11:00 AM
Town of Camp Verde	5/10/2016	395 Main Street, Camp Verde	1:00–2:30 PM
Clarkdale FD	5/12/2016	895 First South Street, Clarkdale	8:00–9:00 AM
Town of Clarkdale	5/12/2016	39 North 9th Street, Clarkdale	9:30–10:30 AM
Town of Jerome	5/12/2016	600 Clark Street, Jerome	11:00 AM–12:00 PM
Town of Paradise Valley	5/17/2016	6401 E. Lincoln Dr, Paradise Valley	10:00–11:30 AM

Not hosting a meeting?

Unable to attend a scheduled meeting?

No problem!

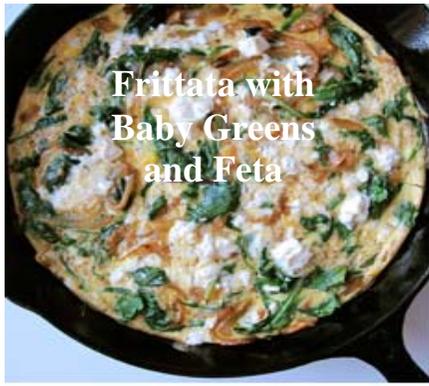
Coming soon...An open enrollment video to be posted on the APEHP website for those not hosting or unable to attend an in-person open enrollment meeting.

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.





Frittata with Baby Greens and Feta

Find the recipe for this delicious dish by visiting <http://goo.gl/OVkdav>.

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>.



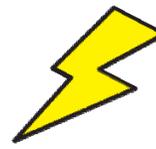
APRIL IS... ALCOHOL AWARENESS MONTH (by healthfinder.gov)

Drinking too much alcohol increases people's risk of injuries, violence, drowning, liver disease, and some types of cancer. If you are drinking too much, you can improve your health by cutting back or quitting.

Here are some strategies to help you cut back or stop drinking:

- Limit your drinking to no more than 1 drink a day for women or 2 drinks a day for men.
- Keep track of how much you drink.
- Choose a day each week when you will not drink.
- Don't drink when you are upset.
- Avoid places where people drink a lot.
- Make a list of reasons not to drink.

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 or Out???

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...

"There is more refreshment and stimulation in a nap, even of the briefest, than in all the alcohol ever distilled.

Ovid

Arizona Public Employers Health Pool
333 East Osborn Road, Suite 300
Phoenix, Arizona 85012
800.718.8328
www.apehp.org

WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, April 22, 2016 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. For the plan year starting July 1, 2016 new identification cards will be issued?

True or False

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: _____

