



MARCH 2015

# Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

ST. PATRICK'S EDITION



*Wellness tip: Don't save your singing for the shower! Do it with others for health benefits.*

## Sing out loud and with a crowd! Like many things in life, singing is more fun (and will make you happier) when you do it with a group.

Anyone who has seen the YouTube hit of the guy who's inching along in Los Angeles traffic belting out "Build Me Up Buttercup" probably recognizes the power of singing along. (If you haven't seen the video, Google it; it will make your day!) But did you know that people who are members of organized singing groups are happier? That's right: Using your voice to make music as part of a social group seems to create a sense of happiness for the singers. No one really knows why (yet), but one theory is that moving and breathing with a group of people, as you must do when singing with a choir, brings about a sense of well-being. So join that church choir, gather a group of friends for a monthly sing-along, or find a Meetup group for singers in your area. You'll smile (and sing) all the way home.

*(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?

## GO! Green Smoothie

## Do good for others and seek purpose in life.

These routes of happiness yield greater health benefits than self-gratification.

When it comes to our health, not all happiness is created equally. Researchers found that different paths to joy have distinct effects on our genes and our health. Doing good for others or seeking a strong purpose in life boosts physical and mental well-being more than self-gratification like materialism or wealth. That's not to say you should feel guilty for a well-earned splurge at your favorite restaurant or a new entertainment system. But finding satisfaction through more altruistic routes as well can deepen your happiness and improve your overall health by reducing stress and lowering disease-causing inflammation.

(Courtesy ClevelandWellnessClinic.com)

Give this new St. Paddy's Day recipe a GO. Find other healthy recipes here: <http://bit.ly/1zWHAYa>.

## 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 a doctor who is out-of-network. 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.

## Comic relief



## Last word

*"St. Patrick's Day is a great day for the Irish, but just an ok day if you're looking for a quiet tavern to talk, read, or have a white wine spritzer."*

Jon Stewart

## WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, April 17, 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. True or False. Going out of network could mean you'll have to pay a larger percentage of the cost.  
\_\_\_\_\_  
\_\_\_\_\_
2. What's your favorite song to sing in the shower? Be honest.  
\_\_\_\_\_  
\_\_\_\_\_
3. Does the lady in the comic remind you of anyone?  
\_\_\_\_\_  
\_\_\_\_\_

### Your Contact Information

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

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

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

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

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



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