



JULY 2015

# Health

## bulletin

VACATION EDITION



ARIZONA PUBLIC EMPLOYERS HEALTH POOL

Delta Dental presents...

### Oral Health on the Road

Getting ready for that well-deserved vacation? Do you know what to do if dental disaster strikes when you're miles from your regular dentist? We're here to help save your vacation.

#### Find an In-Network Dentist

Before you go, become familiar with your dental plan. See if you have to visit an in-network dentist or if you can visit any licensed dentist. Delta Dental has some of the largest dentist networks in the nation, so there's a good chance you can find a network dentist wherever you are. To find an in-network dentist, visit [deltadental.com/dentist-search](http://deltadental.com/dentist-search). You'll be able to find a dentist by location, practice name, or last name. For an even more convenient option, download the Delta Dental mobile app, where you can search for dentists and access your ID card. To download the app, visit the App Store (Apple) or Google Play (Android) and search for "Delta Dental."

#### When You're Out of Network

If you're planning on being completely out of network—traveling outside the country, for instance—be sure to check your coverage before you leave. Some plans cover dental emergencies no matter where you are, while others have restrictions. Do some research before you go—it'll come in handy if you knock out a tooth while cliff diving! ([deltadentalazblog.com](http://deltadentalazblog.com))




There are changes being implemented for the plan year starting July 1, 2015. This section provides 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.



Grilled Turkey Burgers

Yowza! Try this mouth-watering burger for your 4<sup>th</sup> of July party. Find this and other healthy recipes here: <http://goo.gl/q0WFtP>.

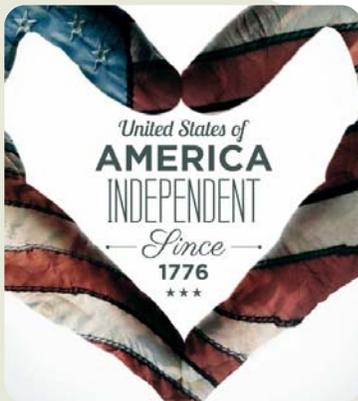
## HealthEquity Member Portal Enhancements

HealthEquity has made some functionality improvements to its website. For example, it 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>.

## Celebrate. Proudly.



## Last word

*"From every mountain side, let freedom ring."*

Samuel F. Smith

## Miss an Open Enrollment Meeting?



An open enrollment video has been posted on the APEHP website. Click or visit <http://www.apehp.org> to watch the video.

Please be advised that the information discussed includes benefits that may not apply to all members.

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

## IMPORTANT Changes to Out of Network Services

As highlighted on the first page, effective July 1, 2015, the out-of-network coinsurance for all plans will change to 50% coinsurance, AND there will no longer be out-of-pocket maximums for out-of-network services.

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 benefits plan, it's best to make sure your doctor or hospital is in the network.

## WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, August 14, 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. Do you show teeth when you smile?  
\_\_\_\_\_
2. What's the bottom line to getting the most out of your benefits plan?  
\_\_\_\_\_
3. How will you celebrate the Fourth of July this year?  
\_\_\_\_\_

### Your Contact Information

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

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

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

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

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

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