



JULY 2014

Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

VACATION EDITION



3 issues to look for on your hands.

Give your hands a checkup today (and pamper them while you're at it!)

You rely on your hands for so much, and yet if you're typical, you tend to neglect them. There's no time like the present to give them a closer inspection and some TLC.

- Sun spots? That's a sign of photoaging. It's never too late to start slathering on the sunscreen. You should be applying SPF 45 sunscreen to all exposed parts (hands, neck, face) every day, say doctors Michael Roizen and Mehmet Oz in the update of their best-selling book *You: The Owner's Manual*.
- Dry and cracking? Dry skin can result from—and lead to—uncomfortable dermatitis and eczema. Apply a thick cream or moisturizer regularly after you wash your hands.
- Odd-looking nails? Talk to your doctor. Some changes, like vertical ridges, can be harmless signs of aging. Other issues, like fingernail pitting, can be an early sign of psoriasis. Changes in the shape and growth angles of your fingernails may point to problems in your lungs, heart or intestines.

If you're concerned about something you see on your hands, get your doctor to examine you. And remember to give your hands all the moisturizer and sunscreen they deserve.

(Courtesy ClevelandWellnessClinic.com)



2014–2015 PLAN UPDATE

Please note the 2014–2015 plan changes below, which became effective on July 1:

- There is no longer a pre-existing condition limitation.
- Acupuncture and chiropractic limits have changed from \$500/year to a maximum of eight visits per year.
- Outpatient rehabilitation visits (any combination of PT, OT, or ST) have increased from 50 visits per person, per lifetime to 60 visits per plan year.
- Inpatient rehabilitation services have increased from 60 consecutive days per person, per lifetime to 60 days per plan year.
- New annual out-of-pocket (OOP) limits: Core plan—\$4,500/\$9,000 (in-network) and \$6,500/\$13,000 (out-of-network); Copay plan—\$5,000/\$10,000 (in-network) and \$7,000/\$14,000 (out-of-network).
- A new health FSA carryover provision allows you to carry over to the new flex plan year up to \$500 of any unused balance.



Grilled Salmon with Pineapple Pecan Salsa



Find this heart-y option and other healthy recipes here: <http://bit.ly/1oOu3Xy>.

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.

WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, July 25, 2014 to:

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

Plan Document

The plan document describing your medical benefits is available to view and print on our website at <http://www.apehp.org>. Additionally, the Summary of Benefits and Coverage (SBC) for each medical plan option is available at this website to view and print.

If you cannot access these documents electronically and would like a paper copy mailed to you free of charge, please contact your member advocate at (800) 718-8328.



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

GOOD LUCK!

- Sunspots can be a sign of photoaging. True or False?

- Where can you find details regarding your medical benefits?

- Have you ever drawn something in the sand at the beach? If so, what was it?

Welcome New Members!

Verde Valley Fire District
Camp Verde Fire District
Montezuma-Rimrock Fire District

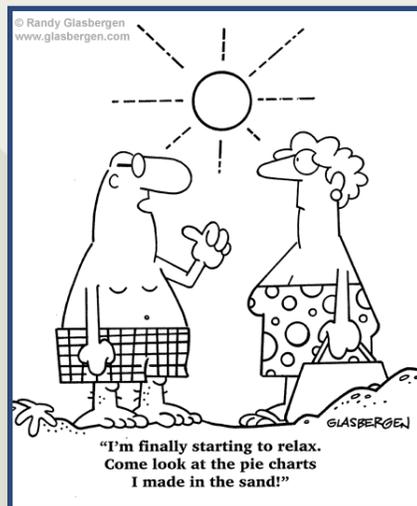
Pine-Strawberry Fire District
Rio Rico Fire District

Last word

Whenever I'm on my computer, I don't type 'LOL'. I type 'LQTM'—laugh quietly to myself. It's more honest.

Demetri Martin

Comic relief



Your Contact Information

Name: _____
Phone: _____
Address: _____
City/ZIP: _____
Employer: _____



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