



AUGUST 2015

Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

BACK TO SCHOOL EDITION



TTYL (Type To You Later). But first, some advice...

Thumbs up! If you're a heavy texter—or your kids are—change things up to avoid tendinitis.

Given how fast twentysomethings' thumbs glide across their smartphones, you might think they're training for the Texting Olympics. It turns out that heavy texters do have something in common with elite athletes: It's not the glory, endurance, or cheering crowds—but a vulnerability to overuse injury. In this age of constant communication, it's not just attention spans that can take a hit, but thumbs too. Sending frequent text messages using just your thumbs can create abnormal thickening of the tendons and lead to tendinitis. A few messages a day won't put you at risk, but an average of 38 a day (or roughly two an hour) puts you in the frequent-texters club. Remember this simple rule of thumb—pun intended—for texting: Change things up. Use your fingers to text instead of your thumbs, and use the voice-to-text function when practical. (You may feel like a goofball the first time you dictate "Honey, can you buy apples on your way home?"—but you'll get used to it.) Or try that *phone* in your smartphone and trade in some texts for good old-fashioned calls. *(courtesy: Cleveland Wellness Clinic)*




Changes were 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.



Mashed Turnips with Apples

No, really! You gotta' try this flavorful and unique dish! Find this and other healthy recipes here: <http://goo.gl/VFN0fp>.

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/pbvrtdgi>.

WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, September 4, 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. Are you in the "frequent texters" club? Read the article on page 1 to find out.

2. Name a granny that can help you stay slim.

3. How will you spend your \$40 from VSP?

Your Contact Information

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

VSP® MEMBERS: GET AN EXTRA

\$40
TO SPEND

Choose a frame from one of these brands and \$40 will automatically be applied to your purchase when you use your benefits.

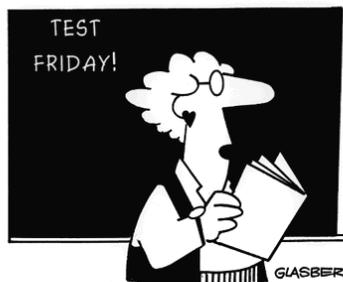


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Comic relief

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"Class, I've got a lot of material to cover, so to save time I won't be using vowels today. Nw lts bgn, pls trn t pg 122."

Last word

"Education is the most powerful weapon you can use to change the world."

- Nelson Mandela

The granny that can help you stay slim!

It's no secret that apples are nutritious and delicious, but did you know they can help you maintain a healthy weight? How they do so may sound like "weird science," but it's just another day in your digestive tract. As apples wend their way through your system, compounds that survive the trip intact (such as insoluble fiber and polyphenols) ferment and populate your gut with beneficial bacteria. And those "good bugs" lower the type of inflammation that can lead to obesity. Tart Granny Smiths, with their low sugar content and high level of non-digestible compounds, are especially good at creating the conditions in your body that help maintain a healthy weight. Add apples to oatmeal, salads or wraps, or try our [Mashed Turnips with Apples](#). One of our favorite ways to eat an apple: Put one of those tart-sweet beauties in the palm of your hand and take a nice, crunchy bite. (courtesy: Cleveland Wellness Clinic)



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

