

# Verde Valley Employee Benefit Pool

## May Health Bulletin

**REMINDER:** If you have a flexible spending account (FSA) for the 2009-2010 plan year, you have until June 30, 2010 to incur services for this plan year. The plan will allow you to submit receipts through September 30, 2010. However, receipts may only be submitted for services rendered prior to June 30, 2010.

To find out your FSA balance, please call (866)-955-1485.

### What's New for 2010-2011

- The name of the pool has changed to Arizona Public Employers Health Pool (APEHP).
- The pool's Web site is now <http://www.apehp.org>. Despite the name change, this is the same company with the same contacts and vendors – with one exception, the pharmacy benefit manager. The new vendor is InformedRx.
- New ID cards will be mailed to all participants, with unique identification numbers and with participant names listed. There will be a dental card and a combined medical/prescription card.
- The Core Plan deductible has increased to \$500.
- A new plan, the Copay Plan, has been added.
- Out-of-network co-insurance has decreased for the Core Plus Plan and the High Deductible Health Plan.
- Child physicals for sports are now covered.
- The health plan is now in compliance with the Mental Health Parity Act.
- Beginning in 2011, flexible spending accounts (FSA) and health savings accounts (HSA) will only be permitted to reimburse the cost of over-the-counter medications if a health care provider prescribes them with a written prescription.

The new logo for the pool will look like this:



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## May Health Bulletin

### How can you improve your health? Eat less fat and cholesterol.

Saturated fat is found primarily in animal foods. It also may be hidden in commercially fried foods and store-bought baked goods. Foods that contain animal fat also contain cholesterol. Because fatty foods and foods high in cholesterol can lead to assorted health problems, you should limit your intake of these foods.

It is also important to limit trans fats. Trans fatty acids are produced in a process called hydrogenation, which hardens unsaturated oils. Eating too many foods containing trans fats raises LDL (bad) cholesterol and lowers HDL (good) cholesterol.

### Limit or avoid these high-fat foods:

- butter, bacon fat, & lard
- cheese, cream, & whole milk
- ice cream & sour cream
- fat in red meat
- poultry skin
- cocoa butter
- coconut oil & palm oil
- fried foods & pastries

### Limit or avoid these high-cholesterol foods:

- shellfish
- organ meats (such as beef liver)

### Limit or avoid trans fats:

- butter & stick margarine
- shortening
- high-fat baked goods
- beef
- snack chips
- milk fat

### Make exercise a lifelong habit

Regular exercise may help increase the amount of HDL (good) cholesterol in your blood. It also helps keep your heart and blood vessels healthy. Talk to your doctor, though, before you begin an exercise program. If your doctor gives you the okay, be sure to start out slowly. Gradually increase your pace and the amount of time you exercise. To benefit from exercise, you must be physically active 5 to 6 times a week, for at least 30 minutes each time.

### Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, June 4, 2010* to:

Verde Valley Employee Benefit Pool      or      Fax: (602) 222-3878  
333 E. Osborn Rd., Suite 300  
Phoenix, AZ 85012

Answer all questions *correctly* and you will be entered into the drawing. **GOOD LUCK!**

What is the new name of the pool, effective July 1, 2010?

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Name two examples of changes in the 2010-2011 plan year.

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When can you use your FSA or HSA in 2011 for over-the-counter medications?

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Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

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