

# GET TO KNOW OUR PHYSICAL THERAPIST, DR. TIFFANY STUTZMAN!

## INSIDE:

- Understanding Your Insurance
- Healthy Recipe
- Check Out Our Videos!

Tiff is a Lansing area native. She was active in tennis and track in high school and helped coach track after she graduated. She graduated from Grand Valley State University with her Bachelor's Degree and went on to graduate from Central Michigan University with her Doctorate in Physical Therapy. She has been a

physical therapist for almost 10 years and has experience and interest in a wide variety of conditions and diagnoses. Tiff specializes in pelvic floor therapy, dry needling, TMJ/jaw pain, headaches/migraines, neck and back pain, and a variety of other conditions. Tiff also has had year of experience working with a variety of neurological conditions, such as Parkinson's and stroke. Tiff considers herself a lifelong learner; she loves to attend continuing education classes and learn new treatment techniques. Tiff also enjoys being a clinical instructor for students in physical therapy programs, in which she has had 6 years of experience teaching clinical students.

Some of her hobbies/interests include spending time with her husband, two boys, and family, going out to coffee/dinner with friends, going for walks, playing tennis, having game and movie nights, crocheting, and listening to music, sermons, or podcasts. Tiff and her family also love to spend time on her family's farm; working, taking care of their 67 chickens, being outside, and going fishing on the pond at the back of the farm. She and her husband are also huge fans of The Office; they even resemble Jim and Pam to a "T"! Her favorite food is chocolate chip cookies and her motto



for life is: "live life as if your glass is overflowing" and "look for the positives in every situation."

Tiff chose to be a Physical Therapist because of her love of people and passion for helping others in need. Driven by compassion and her deep faith in Christ, Tiff loves to serve others, develop friendships, help people find healing and relief from pain, and help people reach their goals to improve their quality of life. Tiff has been through physical therapy herself after an injury from a 4-wheeler accident and can testify firsthand to the benefits of therapy. She has been through it and would love to help you walk through it too!

Tiff would love to meet you, get to know you, and help you out with anything you need. **She will work hard to help you reach your goals! Don't wait; schedule an appointment with her today!**



**Jill Marlan**  
PT, MSPT, OMPT, CSCS  
CEO & Founder of Peak Performance

## A MESSAGE FROM THE CEO

*Understanding your health insurance coverage is vital to maintaining a proactive, healthy, lifestyle. We are committed to helping all of you truly understand your health insurance benefits. Education drives success! In 2021 we are excited to be able to deliver treatment that encompasses compassion, quality, collaboration, and education to each one of you! Together we can be successful in achieving your healthcare goals!*

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- Understanding Your Insurance
- Relieve Pain In Minutes
- Check Out Our Videos!

# PEAK PERFORMANCE

*Physical Therapy*

ARE YOU IN PAIN?

**SCHEDULE AN  
EVALUATION!**



**SCHEDULE YOUR EVALUATION!**



**(517) 853-6800**

Because you are a past patient of Peak Performance Physical Therapy, we invite you for:

**A PAIN/INJURY EVALUATION!**

7402 Westshire Drive, Suite 105  
Lansing, Michigan 48917

13105 Schavey Rd. Suite 5  
DeWitt, MI 48820

2301 West Grand River Ave.  
Okemos, Michigan 48864

132 S. Cedar St.  
Mason, MI 48854

[www.peakperformanceompt.com](http://www.peakperformanceompt.com)

## Relieve Pain In Minutes

Try this movement if you are experiencing pain.

### PROPER HAMSTRING STRETCHING

Jill Marlan, PT, MSPT, OMPT - Owner/CEO of Peak Performance Physical Therapy demonstrates proper stretching and common mistakes



**Click to Watch!**

[www.peakperformanceompt.com](http://www.peakperformanceompt.com)

# UNDERSTANDING YOUR INSURANCE

**Co-pays, Deductibles, and Premiums...Oh My!** There's no way around it: health insurance is confusing. Period. If you've ever found yourself staring at an Explanation of Benefits, wondering just what you're looking at, or shaking in your boots over monthly premiums when it comes time to switch up your health insurance plan, know that you're not alone!

## Common insurance terms explained.

**Premiums:** A premium is the actual cost of your insurance plan. Your monthly premium is the dollar amount of the bill you pay each month to keep your health insurance plan active. Plans that have higher premiums cover more services, which means that you'll have to pay less in medical bills throughout the year.

**Deductibles:** Your deductible is the amount of money you have to pay out of pocket before your insurance policy kicks in and begins paying towards your covered medical expenses. Your deductible also determines how much money you will pay your physician, therapist, or hospital, and is usually paid at the time of treatment. Depending on what health insurance plan you have, your deductible may be paid once per calendar year, or once per new condition. In the case of the latter, these kinds of deductibles are paid every time you visit the doctor, unless it's a follow-up visit.

**Co-pays:** Co-pays are often mixed up with deductibles because they are similar. Your co-pay is a fixed amount of money (such as \$20 or \$40) you must pay out of pocket before your insurance company begins to pay for specific expenses, such as an office visit or a prescription for medication. Typically, this is required instead of a deductible or coinsurance, and requires you to pay a set fee for a specific visit. Most health plans do not count the cost of your co-pays towards your deductible, but it's a good idea to check with your insurance company anyway!

**Co-insurance:** Co-insurance is the term used to describe a percentage of what your insurance will pay to cover your health care costs after your co-pays or deductibles have been met, or if you don't have any co-pays or deductibles. For example, say your insurance policy has a 70% coinsurance and you have a medical bill of \$1,000. Your insurance company will pay 70% or \$700. This would leave you with 20% or \$200, to pay.

**HMO versus PPO:** HMO stands for "Health Maintenance Organization." PPO stands for "Preferred Provider Organization." An HMO plan grants you access to certain doctors and hospitals within its network. They also may require you to have a referral from your physician to see any kind of specialist. If you see a doctor outside of your HMO plans network, you will have to pay the entire cost of your medical services.



A PPO plan is more flexible when it comes to choosing a doctor, hospital, specialist, etc. There are fewer limitations on seeing non-network providers. You can also choose to see a specialist or physical therapist without having to be referred to first by your primary care physician. The premiums for PPO plans are typically much higher, as are the deductibles.

## What if Peak Performance Physical Therapy does not participate with my insurance?

A majority of insurance companies allow their members to see providers that are out of network, with the exception of Medicare and HMO plans. Doing this means that you can choose to see a physical therapist who does not participate with your insurance company. The insurance company will pay a specific amount towards your treatment, but it will be less than they would have paid if the therapist was in-network. Therefore, you will be responsible for paying the difference between what Peak Performance Physical Therapy charges and what your insurance company pays. Some people opt for out-of-network services because they want to receive care from a specific provider.

**What if I don't have insurance?** If you don't have health insurance to cover physical therapy services at Peak Performance Physical Therapy, it's not a problem. You may still receive service by paying us directly, or working out a payment plan with our billing coordinator.

**If you're interested in speaking with someone about your coverage and benefits, don't hesitate to contact our office today at (517) 853-6800.**

Sources: <https://www.medmutual.com/For-Individuals-and-Families/Health-Insurance-Education/Compare-Health-Insurance-Plans/HMO-vs-PPO-insurance.aspx>  
<https://www.choosept.com/resources/detail/understanding-payment-physical-therapy-services>

[www.peakperformanceompt.com](http://www.peakperformanceompt.com)

## BALSAMIC BERRY VINAIGRETTE SALAD

### INGREDIENTS:

- ¼ cup balsamic vinegar
- 2 tbsp plain fat-free Greek yogurt
- 1 tbsp sugar-free strawberry preserves
- 1 ½ tsp olive oil
- 1 tsp Dijon-style mustard
- 1 clove garlic, minced
- ¼ tsp kosher salt
- ½ tsp black pepper
- 3 cups fresh baby spinach
- 3 cups torn romaine lettuce
- 1 small Braeburn/Gala apple, thinly sliced
- ½ cup crumbled blue, feta/goat cheese
- ½ cup pomegranate seeds
- ¼ cup chopped walnuts

### INSTRUCTIONS:

For vinaigrette, in a small bowl whisk together vinegar, yogurt, preserves, oil, mustard, garlic, salt and pepper. In an extra-large serving bowl, combine spinach, romaine, apple, cheese, pomegranate seeds and walnuts. Drizzle with half of the vinaigrette; toss to coat. Pass the remaining vinaigrette.

<http://www.eatingwell.com/recipe/260360/balsamic-berry-vinaigrette-winter-salad/>



CALL TODAY! 517.853.6800

**PEAK PERFORMANCE**  
Physical Therapy

# Check Out Our Videos!



**Click to Watch!**

Check out our staff intro video expressing our excitement and expectations within the opening of our new Mason clinic! **Click the video above to watch!**



**Click to Watch!**

Check out our patient video testimonial from Mike Franco! **Click the video above to watch!**

## Community Corner

Peak Performance Physical Therapy appears on *Staudt on Sports* every Wednesday at 10:30am (7:30am on radio) and the *Morning Blend*. **Click the video below to watch!**

## WE MAKE IT EASY TO LEAVE A REVIEW!



(Lansing Location)



(Okemos Location)

### INSTRUCTIONS:

1. Open your smartphone to the camera app

2. Center the desired QR code in the frame

(this will take you directly to our Google Review Page)

3. Let us know how we did!



(DeWitt Location)



(Mason Location)



**Click to Watch!**

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