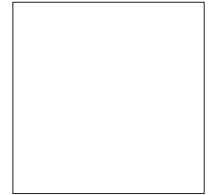


Health Benefit Planner



P.O. Box 981106 • El Paso, TX 79998-1106



CONTACT US

MHBP MEMBER SERVICES

Standard Option and Value Plan Members
800-410-7778
Consumer Option Member Services
800-694-9901

OVERSEAS ENROLLEES

480-445-5106
(toll-free numbers at MHBP.com)

AETNA NAVIGATOR® NET SUPPORT

800-225-3375

AMPLIFON

888-901-0129
(hearing services)

CVS CAREMARK

866-623-1441
(pharmacy benefit manager)

EYEMED VISION CARE

866-559-5252

HEARING CARE SOLUTIONS

866-344-7756

LIFESTATION MEDICAL ALERT

855-322-5011

MHBP DENTAL & VISION PLANS

800-254-0227

QUEST DIAGNOSTICS

800-377-7220

U.S. LASER NETWORK

800-422-6600

For more information about your plan, refer to MHBP.com.

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This newsletter summarizes the benefits of the Mail Handlers Benefit Plan (MHBP). For a complete description of all benefits, please read the official Plan brochures (RI 71-007 and RI 71-016). All benefits are subject to the definitions, limitations and exclusions set forth in the official Plan brochures.



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WELCOME, NEW MEMBERS

This is your MHBP Health Benefit Planner Newsletter. Each issue is loaded with information on a range of topics, including tips on staying healthy, maximizing your benefits and helpful reminders about your health plan.

This newsletter is just one step in our commitment to be there for you when you need us. By providing you with better benefits, better service and better information, we hope to get you closer to reaching your health goals.

Thank you for choosing MHBP. For over 50 years, MHBP has served all federal and postal employees and annuitants, offering comprehensive benefits at affordable rates. We look forward to serving you and your family for years to come.

THE OPIOID EPIDEMIC

MHBP is here to help

Dealing with chronic pain comes with many issues – and opioid prescription misuse can be the most concerning. Opioid abuse has turned into an epidemic, and the White House has declared it a national emergency. MHBP is following the Office of Personnel Management’s recommendation to:

“strengthen efforts to avoid opioid misuse and treat addiction by ensuring the widest availability of overdose reversal or ‘rescue’ agents.”

To accomplish this, MHBP will increase member access to Narcan, a lifesaving rescue agent.

Copayments and deductibles for Narcan prescriptions will be waived starting May 1, 2018.*

Most states have broadened Narcan access laws to widen the availability of Narcan for family, friends and other potential bystanders of overdose. In fact, as of this publication, 46 states have expanded access to Narcan without individual prescriptions.

*Limit of 4 units per month.



TALK TO DOC

From the comfort of your sofa

New for 2018, MHBP has expanded its benefits to offer coverage for telemedicine (also called telehealth or virtual visits). Telemedicine is offered through Amwell®, and it lets you consult a medical provider via convenient mobile conferencing using your phone, tablet or computer. Providers are available 24/7 and can call in prescriptions to your local pharmacy.

Specialties include:

- Doctor of Medicine (MD)
- Registered Dietitian (RD)

- Licensed Clinical Social Worker (LCSW)
- Clinical Psychologist

Telehealth services are now available in all 50 states. The benefit is covered at 100% with no deductible when using Amwell providers for your telehealth visit.* Skip the waiting room and give telemedicine a try today.

For more information, go to amwell.com or call **844-733-3627**.

*Consumer Option members must meet annual deductible before receiving full coverage.

GET CHECKED. GET CREDIT

Did you know you can earn Wellness Fund account rewards every calendar year? MHBP Wellness Fund credits can be earned by everyone 18 or older in your family – and they can be used to help pay for qualified medical expenses of any covered family member.*

Earn your Health Risk Assessment (HRA) credit – up to \$75**

Finding potential health risks can help you manage your health. It's as easy as answering a few questions about your nutrition, weight, physical activity, stress, safety and mental health. It's free and confidential at MHBP.com. Once complete, you'll get a custom summary that can help you identify and understand potential risks and will suggest programs that can help you improve your health. Best of all, you'll earn a \$75 credit (Standard Option) or a \$50 credit (Value Plan) to your Wellness Fund account.

Pick up your Biometric Screening credit – up to \$75**

Checking your biometric numbers is a great way to monitor your health. To register for a screening, call 855.6.BE.WELL (855-623-9355) or visit My.QuestforHealth.com and enter registration key: mhbp.

Or, you can have your physician perform the Biometric Screening as part of your annual checkup; then record the results on the Biometric Screening Physician Results form and fax it to Quest Diagnostics. The form is available at My.QuestforHealth.com. With either option, you'll earn a \$75 credit (Standard Option) or a \$50 credit (Value Plan) to your Wellness Fund account.

Complete your Diabetes Management Incentive program – \$75***

This year we're rewarding at-risk members for monitoring their condition with a \$75 credit. All you need to do is obtain the following medical services in 2018:

- Routine physical examination
- Hemoglobin A1C blood test
- LDL test
- Dilated retinal eye exam

It's smart to prevent problems before they happen. Stay on top of your health with these screenings:

- Annual physical examination
- Blood cholesterol
- Body mass index testing
- Colorectal cancer screening
- Fecal blood occult testing
- HPV (human papillomavirus) test
- Cervical cancer screening (Pap smear)
- Osteoporosis screening

A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) with a rating of "A" or "B" is available online at:

[uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/](https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/)

*Members can submit a claim for reimbursement of a qualified medical expense. The wellness incentive account reimbursement claim form can be found at mhbp.com in "Official Plan Documents" under member resources section.

**Consumer Option members are not eligible to earn credits for completing their HRA or Biometric Screening.

***Standard and Value Plan members can submit a claim for reimbursement of a qualified medical expense. The wellness incentive account reimbursement claim form can be found at mhbp.com in "Official Plan Documents" under member resources section. Rewards earned for services obtained in 2018 will be paid in 2019. Consumer Option members will be rewarded with a \$75 credit toward your calendar year deductible in 2019.



CUT COSTS WITH LAB SAVINGS

Do you know about our Lab Savings Program? Using a Quest Diagnostics™ Inc. lab can help reduce your out-of-pocket health care costs. Covered, medically necessary lab tests are covered 100% (Consumer Option members must meet their annual deductible first). Check with your medical provider to see if they use Quest Diagnostics. If your provider does not use Quest Diagnostics and you still want to take advantage of this benefit, follow these steps:

- 1. Get an order:** Have your provider write an order or prescription for the lab tests they are requesting.
- 2. Find a Quest Diagnostics facility:** You can check for a nearby facility by calling **800-377-7220**. You can also use our Find a Provider page at mhbp.com under the Member Resources tab.

Learn more about this program on our website. Visit the Member Resources tab and select the Quest Diagnostics Lab Savings Program from the drop-down menu.

DIFFERENT PLATFORM, SAME GREAT SERVICE

MHBP's new secure member website is now Aetna Navigator® (replacing My Online ServicesSM).

To start using it, follow these steps:

1. Go to mhbp.com
2. Select Aetna Navigator
3. Log in to (or register for) your secure member website

By now you should have received your new MHBP ID card. If not, you can request one by logging in to Aetna Navigator or by contacting Member Services.

YOUR PRIVACY IS IMPORTANT TO US

MHBP requires our members to fill out the Health Insurance Portability and Accountability Act (HIPAA) privacy form once a year. You must provide instruction on who can share or disclose your health information. If you are acting on a member's behalf, a form will also need to be filled out annually.

Get it done today

Head to mhbp.com/plandocuments.php.

Print the Member Form "Authorization for Release of Protected Health Information (PHI)" at the bottom of the page. Fill out and mail to:

MHBP
P.O. Box 14079
Lexington, KY 40512



KNOW BEFORE YOU GO

Some services require prior approval when MHBP is the primary payer before we will consider them for benefits. Approval must be obtained two business days before the planned service or procedure. Network doctors will take care of obtaining prior approval. If you see an out-of-network doctor, call 800-410-7778

for Standard/Value Option or 800-694-9901 for Consumer Option.

For a complete list of services, go to:

aetna.com/health-care-professionals/precertification/precertification-lists.html

HEALTHY CHOICES AT WORK

It can be all too easy to succumb to poor eating habits, especially at work. Offices are frequently stocked with nothing but junk food – doughnuts in the morning, pizza at lunch meetings, soda in the break room. They can be tough habits to break, especially if you're stressed, hungry and there's nothing else around.

Here are a few healthy, satisfying snacks you can stash away for those hungry moments:

For the desk

- Unsalted nuts
- Apples
- Sunflower seeds

For the fridge

- Unsweetened yogurt
- Celery and hummus
- Baby carrots

Keep yourself prepared and it'll be much easier to avoid the temptation the next time the candy basket gets passed around.

NO GYM? NO PROBLEM

As spring rolls around, everyone is interested in getting fit. There are summer activities to get in shape for and beaches to look good at. Sometimes though, the expense and time needed to regularly go to a gym keep people from exercising. Well, there's an easy way around it if you get creative. All you need is your body weight, some flat space and 20 minutes.

Here's a sample routine you can do that works all your major body parts, and gets your heart rate up – so you get strength training and cardio in one quick workout. Start out with one rotation through the exercises. As you get stronger, you can repeat the exercises 2-3 times. Always check with your physician before starting a new exercise routine.

Warm up

Five-minute jog: Take it easy on this one. The goal is to just get your blood pumping so your muscles are warm for the actual workout. If running isn't your thing, two minutes of jumping jacks should also do the trick.

The workout

Pushups: Hands shoulder-width apart, back straight, midsection tight. Do as many as you can while maintaining good form. To make it easier, place hands on the edge of a bed or park bench.

Lunges: Walking in a straight line, step forward and drop rear leg until your forward leg hits 90 degrees. Try for 20 steps (10 lunges per leg).

Superman: Lying on your stomach, extend hands and feet away from you, so your body is in the shape of an X. Hold that pose for 3 seconds and release. Do 10 reps.

Plank: Prop yourself up on your elbows and hold for as long as you can. 30 seconds is a good starting point.

Cool-down: 5-min. stretch. Take a few minutes to let your body unwind from the workout, and stretch the muscles you just used. This step helps a lot with staying limber and recovering quickly.

Aetna complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age or disability.

Aetna provides free aid/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 1-800-410-7778.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator
P.O. Box 14462, Lexington, KY 40512
1-800-648-7817, TTY: 711
Fax: 859-425-3379
CRCoordinator@aetna.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna). TTY: 711.

To access language services at no cost to you, call 1-800-410-7778.

Para obtener asistencia lingüística en español, llame sin cargo al 1-800-410-7778. (Spanish)

欲取得繁體中文語言協助，請撥打1-800-410-7778，無需付費。(Chinese)

Pour une assistance linguistique en français appeler le 1-800-410-7778 sans frais. (French)

Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-410-7778 nang walang bayad. (Tagalog)

Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-410-7778 an. (German)

للحصول على مساعدة في اللغة العربية، الرجاء الاتصال على الرقم المجاني 1-800-410-7778 (Arabic)

Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-410-7778 gratis. (French Creole)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-410-7778. (Italian)

日本語で援助をご希望の方は、1-800-410-7778 まで無料でお電話ください。(Japanese)

한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-410-7778 번으로 전화해 주십시오. (Korean)

بدون هیچ هزینه ای تماس بگیرید. انگلیسی 1-800-410-7778 برای راهنمایی به زبان فارسی با شماره (Persian)

Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-410-7778. (Polish)

Para obter assistência linguística em português ligue para o 1-800-410-7778 gratuitamente. (Portuguese)

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-410-7778. (Russian)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-800-410-7778. (Vietnamese)

T'áá shí shizaad k'ehji bee shíká a' doowoł nínizingo Diné k'ehji k'ojí' t'áá jíík'e hólné' 1-800-410-7778 (Navajo)