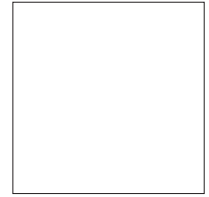


# Health Benefit Planner



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 SECURE MEMBER WEBSITE NET SUPPORT

800-225-3375

### CVS CAREMARK

866-623-1441  
(pharmacy benefit manager)

### EYEMED VISION CARE

866-559-5252

### HEARING SERVICES

Hearing Care Solutions  
866-344-7756

### Amplifon

888-901-0129

### LIFESTATION MEDICAL ALERT

855-322-5011

### MHBP DENTAL & VISION PLANS

800-254-0227

### QUEST DIAGNOSTICS

800-377-7220

### U.S. LASER VISION NETWORK

800-422-6600

For more information about your plan, refer to [MHBP.com](http://MHBP.com).

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This newsletter summarizes the benefits of the 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.



FALL 2018

Myth buster – breast cancer screening ..... 1

Earn \$75 in 20 minutes ..... 2

Stay safe through the storm season .... 3

Achoo! Time to get your flu shot ..... 4

Affordable dental & vision coverage ..... 4

A faster, easier way to see a doctor .... 5

Look here for important documents ..... 6

Survey results ..... 6

MYTH BUSTER – BREAST CANCER SCREENING

You know the risks. About 12% of women born in the U.S. will develop breast cancer at some time during their lives. And you know what you should do. So why would you wait, when you know 81% of physicians recommend that you get screened starting at age 40?

Myth 1: “Mammograms are painful.”

Fact 1: Everyone’s pain threshold is different, but the compression involved in a mammogram is more often described as temporary discomfort. You may want to schedule your routine mammogram in the middle of your cycle, as this is when the breasts are less sensitive.

Myth 2: “Radiation is harmful.”

Fact 2: Mammograms utilize very small doses of radiation – it’s like getting an X-ray.

Myth 3: “Mammograms do not help.”

Fact 3: Regular mammograms are the best tests doctors have to find breast cancer early, sometimes up to three years before it can be felt.



Here’s one more helpful fact: The average mammogram takes only 10–15 minutes. And you pay nothing for a routine breast cancer screening from a network provider. Please check your Official Plan Brochure for specific coverage details.



## EARN UP TO \$75 IN 20 MINUTES

MHBP has partnered with TrestleTree to help you live healthier. It only takes 20 minutes to complete the free and confidential Health Risk Assessment (HRA) before choosing a plan. Afterwards, you are eligible to receive up to \$75 as a reward.

Your call with a TrestleTree Health Coach will provide valuable insights, and healthy strategies. They will talk with you about:

- Your current health, habits, and health history
- Possible health risks
- Steps you can take to lower your risks
- Proven strategies to improve health, and well-being
- Your personal health results to share with your doctor

TrestleTree plans are available to all members, age 18 and older, and can be used by any covered family member. Plans that offer rewards make them available once per calendar year. When you call, you'll be offered the following plan options and incentives:

- Standard Option – \$75
- Value Plan – \$50
- Consumer Option (No incentive)

Of course, the best reward is knowing you're on a healthier path in life. But it's nice to know you can also save by submitting eligible medical expenses, as defined by Internal Revenue Code Section 213(d), to be reimbursed from your Wellness Incentive Fund. Types of medical expenses

incurred by you, or your covered dependents include, but not limited to:

- Deductible
- Coinsurance
- Copayments (e.g., prescription drug copayments)
- Dental services such as crowns, bridges, extractions, orthodontia
- Vision services such as eyeglasses and contact lenses

You can start your 20-minute call with TrestleTree at 855-580-2801, or visit [enroll.trestletree.com](http://enroll.trestletree.com) (passcode: **MHBP**) to schedule an appointment with a Health Coach. Members will get their results by mail, and have the opportunity to participate in health coaching programs by phone.

You can also complete your HRA online. Just log on to [MHBP.com](http://MHBP.com), then select your secure member website to go to your secure member website.

- Tap on "Discover a Healthier You" under "Stay Healthy"
- Hover over "Records" on the top navigation bar
- Choose "Health Assessment"
- Complete questions
- Click "Submit Now" once all answers are entered

To submit a claim for your wellness incentive fund, go to **MHBP.com** and click on Official Plan Documents under Member Resources; then select Wellness Incentive Account Reimbursement Form and follow directions on the form.



# STAY SAFE THROUGH THE STORM SEASON

Hurricane season is blowing our way again – and with it, flash flooding and dangerous winds that could escalate in minutes. Know the risk before the storm warnings, and the best steps to take to protect your family.

## **Know your risk**

Start by learning the hurricane risk in your area, even if you seem too far away. The reality is, weather systems can travel over 100 miles inland and tend to hit some areas far more than others. FEMA's interactive map will give you detailed information on flooding in case of storms. Just enter your address at: [www.msc.fema.gov/portal/search](http://www.msc.fema.gov/portal/search).

## **Tap into technology**

Do you have emergency alerts switched on in your smartphone settings? You're far safer when you do because you'll be able to receive real-time Wireless Emergency Alerts of incoming storms and flooding near you. Whether you have an Android or iPhone, just go to Settings and select Notifications. Then choose Emergency Alerts. Now, when a storm is approaching, you'll also be warned on your TV or radio through the Emergency Alert System.

## **Make a plan**

You can stay a step ahead of the storm by knowing the storm shelters in your area before you need them. If one isn't available, choose a small, windowless room on the

ground floor of a sturdy building as your storm room. You'll also want to know the evacuation zone closest to you in case you need to leave. Talk with your family and make sure everyone knows how to get in contact, and where to meet. Having a plan is not only a good idea, it helps make the idea of a hurricane more manageable for everyone.

## **Stay stocked up**

Because power is often the first thing to go, be sure you have food, fresh water and medication for at least three days. Put your fridge on the coldest setting and keep it closed as much as possible to keep your food fresh longer. You'll also want to have an emergency kit with things like a flashlight, batteries, a first-aid kit and a battery-powered radio. You can see a full list of important items to include at: [www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies](http://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies).

## **Don't arm the wind**

Secure your property before a storm and you'll also protect your family and others from flying objects. Cover your windows with storm shutters or half-inch marine plywood to keep the glass from becoming shrapnel in the wind. Be sure to also find a safe place to store your lawn furniture, gardening tools and trash cans before they fly off as well. And clearing out your drains and gutters will lower your risk of flooding. You can even add check valves to your plumbing to prevent backups. The trick is to always stay well in front of the storm.





## ACHOO! TIME TO GET YOUR FLU SHOT

Ahhh, the coughing, sneezing, achy, nose-blowing season is upon us. Makes sense to get a flu shot for everyone in the family, right? Especially when you know the seasonal flu vaccine is available at no cost to MHBP members when utilizing a Network provider or the Plan's Vaccination Program.

But if you're still thinking, "A flu isn't that bad," it might surprise you to know that over 200,000 people are

hospitalized, and 36,000 people in the U.S. die each year because of the flu. If not for you, consider the infant you may be holding, an elderly parent you may be visiting, or a friend who's pregnant with a weaker immune system.

It's a simple shot. But it can mean everything to everyone around you.

## AFFORDABLE DENTAL & VISION COVERAGE

Our dental and vision plans provide the coverage you need at affordable monthly rates – and you can enroll at any time of the year. To learn more, visit the "Dental and Vision Plan" page on [MHBP.com](https://www.mhbp.com) or give us a call at **800-254-0227**.

# A FASTER, EASIER WAY TO SEE A DOCTOR

MHBP's telehealth benefit through American Well® allows you to see a doctor any time, day or night. The service provides you flexibility to consult with a medical provider from anywhere via convenient mobile or internet conferencing using your phone, tablet or computer. The benefit is ideal when you are not able to make it to a doctor's appointment, your doctor's office is closed, you're too sick or busy to see someone in person, or when you're traveling.

Telehealth consultations are available 24/7 for the following specialties through our telehealth vendor, American Well (Amwell):

- Doctors of Medicine (MD)
- Registered Dieticians (RD)
- Licensed Clinical Social Workers (LCSW)
- Behavioral Health providers

In addition to the access you're provided, Amwell includes the following benefits:

- **Covered at 100% – you pay nothing!\***
- U.S. board-certified doctors
- Prescriptions sent to pharmacy of choice, if necessary
- No appointment necessary
- Private and secure
- Skip waiting rooms

Like any doctor visit, you can find professional care for ailments such as: colds, fevers, rashes, ear infections, and migraines. For such ailments, you can also see a therapist for ongoing counseling for concerns such as: depression, anxiety, and stress, as well as a dietician for diet and nutrition help. This service is available 24/7.

## When would you use Amwell?

- When you should see a doctor, but can't fit it into your schedule
- When your doctor's office is closed
- When you feel too sick, or can't drive
- When you have children at home, and don't want to bring them with you
- When you're traveling

## There are 3 easy ways to sign up:

1. Download the "Amwell" app for iOS or Android
2. Sign up on the web at [www.Amwell.com](http://www.Amwell.com)
3. Sign up by phone by calling 844-733-3627

See [www.Amwell.com](http://www.Amwell.com) for information regarding telehealth consults.

\*Consumer Option members must meet deductible first.







## LOOK HERE FOR IMPORTANT DOCUMENTS

Go to [MHBP.com](http://MHBP.com) to find the forms you need along with insightful documents that can help you make the most of your plan. Just tap “Official Plan Documents” under “Member Resources” to find your:

- Medical Claim Form
- Prescription Claim Form and Mail Order Form
- Official Plan Brochure
- Provider Nomination Form

- Wellness Incentive Account Reimbursement Form
- Authorization for Release of Protected Health Information (PHI) Form
- Prescription Drug Lists

You can also find participating providers in your plan by clicking on the “Find a Provider” link at the top of the page.

Next time you're searching for the important documents you need, look no further than [MHBP.com](http://MHBP.com).

## SURVEY RESULTS

In February, you may have received a survey that is part of a national project by the National Committee for Quality Assurance (NCQA), a nonprofit group that helps people learn more about health care plans around the country.

### Here are MHBP's 2018 results:

- Rating of Health Plan scored in the **90th percentile** of comparable national PPO plans based on NCQA benchmarks
- Rating of Provider Network scored in the **75th percentile** of comparable national PPO plans based on NCQA benchmarks
- Rating of Customer Service scored in the **75th percentile** of comparable national PPO plans based on NCQA benchmarks

### And here are MHBP's results based on the last 5 years:

- Customer Service has been rated by active members with an average **92% satisfaction rate** according to NCQA
- Claims Processing has been rated by active members with an average **93% satisfaction rate** according to NCQA

If you completed the 2018 survey, thank you for your responses! If you receive a survey in February or March of 2019, please take the time to complete it – and help MHBP better serve you. **Also, please spread the word about MHBP's strength in customer satisfaction!**

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](mailto: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)

لللمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجهزي 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 بگیری. 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 koji' t'áá jíík'e hólné' 1-800-410-7778 (Navajo)