

Open to Everyone

MHBPSM

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MYTHBUSTER: HEALTH MYTHS DEBUNKED

Avoidance of Antibiotic Treatment for Cough and Cold

Myth 1: Antibiotics are the cure-all for any respiratory infection.

Fact 1: Most upper respiratory infections are caused by a virus and won't respond to antibiotics. Work with your doctor to decide on the best treatment for your particular upper respiratory infection. Over-the-counter cough suppressants and fever/pain reducers, along with rest and fluids, are often the best treatment for upper respiratory infection.

Myth 2: Antibiotic use is not harmful.

Fact 2: Taking antibiotics when you are not sick does more harm than good. It can lead to an antibiotic-resistant strain of bacteria ("superbug").

Myth 3: Antibiotics are the cure-all for any infectious disease.

Fact 3: Illness can be viral or bacterial and treatment depends on the cause. Antibiotics do not work on viruses.

Mental Health Follow-Up Visits

Myth 1: Once I get out of the hospital, I'm cured.

Fact 1: Just like with anything else, if you've been hospitalized for mental illness, you need follow-up care with your practitioner within 30 days of discharge.

Myth 2: Children don't experience mental illness.

Fact 2: Even very young children may show early warning signs of mental health concerns. Half of all mental health disorders show first signs before a person turns 14 years old, and three-quarters of mental health disorders begin before age 24. Early mental health support can help a child before problems interfere with other developmental needs.

Myth 3: Taking a pill is a substitute for therapy.

Fact 3: Treatment for mental health problems varies depending on the individual and could include medication, therapy or both. Many individuals work with a support system during the healing and recovery process.

WINTER 2019

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HOW TO BEAT WINTER'S HEALTH HAZARDS

When the weather outside gets frightful, it can become harder to keep your health delightful. However, simply familiarizing yourself with some of the more common seasonal health hazards is the best step toward beating them.

Dry, Itchy Skin

When the temperature drops, the cold winter air can dry out your skin's natural barrier, creating dry, itchy and irritated skin. To beat it:

- Use creams instead of lotions
- Protect your face when outside to reduce risks of windburn and frostbite
- Avoid long, hot showers and apply lotion immediately afterward to seal in moisture
- Seek medical help for persistent itching

Arthritis Pain

Cold and wet weather, along with changes in barometric pressure, tend to bring on more arthritis pain. To beat or minimize it:

- Dress warmly and in layers
- Stay active with activities like walking indoors, swimming and aerobics
- Take vitamin D supplements*

*Check with your doctor before taking any new medications or supplement

Depression

Winter's cold, gray days can take their mental toll. To beat or minimize it:

- Try purchasing a light that emits 10,000 lux. Thirty minutes of light therapy per day has been shown to be effective for about 70% of those who use it
- Find activities to keep yourself socially connected with friends
- Exercise for 10 continuous minutes a day, with resistance training at least two days a week

Contact your doctor if your depression worsens or lingers for more than a few days.

Frostbite

Frostbite occurs when water in the skin's soft tissues starts to freeze. The colder it is, the quicker it can develop. To beat it:

- Stay indoors during very cold weather, and if you venture out, dress warmly, covering your feet, hands, ears and face
- Keep your clothing dry

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5 HEALTHY WINTER DIET TIPS

Maintaining a healthy diet is crucial, especially when it comes to warding off seasonal illnesses. In fact, studies show that people are more likely to develop a cold or the flu during the winter months than during any other time of the year. Here are some winter diet tips to help you stay healthy this season.

Curb the Carb Cravings

Winter tends to awaken our inner cravings for carb-heavy comfort foods. This happens, in part, because delicious treats cause serotonin levels to rise, making your brain think you're happier. Instead, try eating a protein-packed breakfast as a way to feel full longer, as well as minimize constant snacking. The trick is to increase serotonin levels – without food – as a way to kick your carb cravings.

The Mighty Omega-3

Omega-3 fatty acids are a healthy type of fat typically found in fish, plant seeds and nuts. They act as a natural anti-inflammatory, reducing joint pain and stiffness, as well as help lower levels of depression, which tends to be more common during the gray winter days.

More Mushrooms

Several types of mushrooms are loaded with immune-boosting health benefits and naturally occurring antibiotics – a perfect answer to the many types of winter illnesses that abound. Try adding white button or shiitake mushrooms to your meals for a delicious immunity boost.

Eat More Fiber

Soluble fiber found in fruits, oats and nuts is another proven way to fight inflammation and fire up the immune system. It also helps reduce cholesterol levels and aids in weight loss and protection against diabetes.

Spice Up Your Cooking

Onions, garlic, ginger and cilantro add more than flavor to a dish – they've also been shown to help improve immune function. Turmeric also helps combat a number of conditions, including inflammation and heart disease. And all of them act as powerful antioxidants.



“HOW ARE YOU DOING?” – MINDCHECK®

Often when we are asked, “How are you doing?” we respond “OK” or “Fine, thanks,” when, really, we are feeling emotionally detached. How you feel can affect how you think and act. Sometimes the effects are mild and short-lived. At other times, they’re more serious and longer lasting, which has a direct bearing on your overall health.

“... free online tools and resources help you measure – and improve – your emotional well-being at any time ...”

MindCheck® free online tools and resources help you measure – and improve – your emotional well-being at any time by asking you four simple questions, as well as offering immediate feedback and resources to arrive at a positive outlook. It can also help you or a loved one achieve a healthy emotional attitude or manage stress, depression, anxiety and substance abuse.

Now it’s easier to take control of your emotional well-being. And the more you know, the healthier and happier you can be. Take charge today by going to mindchecktoday.com to get started.

So, the next time someone asks how you are, you can tell them “**I’m doing well!**” and mean it.





AVOIDING SURPRISE BILLS

Like many, you may have received an unexpected bill. But did you know that it can be easily avoided with the right tools? Understanding your **MHBP** benefits is the first step to avoid the unexpected.

Follow these easy steps:

Stay in Network

Whenever possible, always use in-network providers and facilities for any medical and behavioral procedures. In-network providers will lower your out-of-pocket costs.

Understand What MHBP Covers

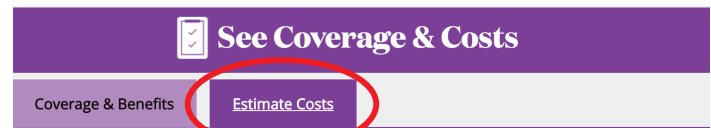
Take the time to carefully read over your plan benefits at the start of each new year. If you can't find information on a procedure you need, just give us a call.

Get the Details

Ask what is involved in the procedure or treatment before you agree to have it. Confirm that all doctors involved are in your network.

Estimate the Costs

Use the cost estimator on the Aetna member website (see screenshot) to determine what your out-of-pocket expenses will be before having any treatment performed.



Do a Final Check-in

Before you receive any medical care or have a procedure, verify via the online provider directory located at **MHBP.com** under "Find a Provider" that the doctor(s) you plan to see are still in network.

Sometimes you can't always choose which provider you see when you use an in-network facility. That's why **MHBP** covers up to the plan allowance, at the in-network percentage, for services you receive from certain out-of-network providers, including anesthesiologists, pathologists, emergency room physicians, hospitalists, intensivists and neonatologists.

If you've followed all the steps but feel you've been overcharged by one of the providers, please call us at 800-410-7778 and we will re-review the claim. If you prefer, send a copy of your Explanation of Benefits (EOB) and the bill you received from the provider to **MHBP**, P.O. Box 981106, El Paso, TX 79998, and we will re-review the claim.

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DON'T FORGET: IT'S COLD OUT

For many, winter represents that nemesis who reappears annually to torment everyone with frigid temperatures and icy conditions. While most of us are pretty good at preparing ourselves for the seasonal changes, there are a few groups that can be easily forgotten.

Don't forget the pets

Believe it or not, pets get cold, too. Bring your furry friends inside when the temperature drops. Or be sure to move the outdoor animals to sheltered areas with non frozen drinking water. It's also a good idea to wipe your dog's paws

occasionally to clean off any ice-melting chemicals that may make your pet sick or cause irritation to their skin and mouth.

Don't forget to bundle up the kids

Younger children are more susceptible to cold and heat loss because of their smaller bodies. Additionally, they are also less likely to realize they're getting cold, which means the job of keeping them warm falls to the parents. Simply remember to dress them in removeable layers (but not too many), as well as ensure their clothes (still) fit. It's also wise to avoid cotton, since cotton absorbs sweat and moisture.

Don't forget your elderly neighbors

It's not uncommon for older adults to need help with everyday tasks the rest of us take for granted. However, as the weather gets colder and the snow piles up, those tasks not only become much harder to accomplish, they may also lead to debilitating accidents and injury. Be sure to check in on elderly neighbors from time to time and lend them a helping hand where possible.

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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)

لللمساعدة 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)

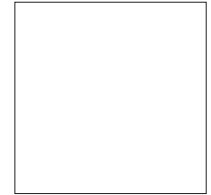
Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-800-410-7778. (Vietnamese)

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

Health Benefit Planner



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



CONTACT US

MHBP MEMBER SERVICES

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

OVERSEAS ENROLLEES

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

AETNA SECURE MEMBER WEBSITE SUPPORT

800-225-3375

CVS CAREMARK

866-623-1441
(pharmacy benefit manager)

AMERICAN WELL (TELEHEALTH)

844-733-3627

EYEMED VISION CARE

866-559-5252

HEARING SERVICES

-Hearing Care Solutions
866-344-7756
-Amplifon
888-901-0129

LIFESTATION MEDICAL ALERT

855-322-5011

LAB SAVINGS PROGRAM

-LabCorp
888-522-2677

-Quest Diagnostics
800-377-7220

MHBP DENTAL & VISION PLANS

800-254-0227

U.S. LASER VISION 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 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.