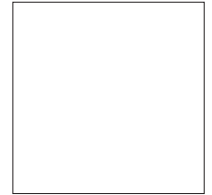




P.O. Box 981106 • El Paso, TX 79998-1106



## 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](http://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](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.



SPRING 2019

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WELCOME, NEW MEMBERS!

This is your MHBP Newsletter. Each issue is loaded with information on a range of topics, from tips on staying healthy to suggestions on maximizing your benefits as well as helpful reminders about your health plan.

This newsletter is just one step in fulfilling 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.

You have a variety of information on **MHBP.com**, including forms, documents, health and wellness resources and a link to register for your secure member website. Next time you're searching for information regarding MHBP, look no further than **MHBP.com**.

Thanks for choosing MHBP. We look forward to serving you and your family for many years to come!



## DON'T MISS THE OPPORTUNITY TO EARN YOUR WELLNESS REWARDS!

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.\* Get rewarded for taking care of your health.

Some charges, such as medical copayments and coinsurance, pay from your Wellness Fund automatically; but if you need to submit a claim, go to **MHBP.com** and click on **Official Plan Documents** under **Member Resources**, and then select **Wellness Incentive Account Reimbursement Form** and follow directions on the form.

### **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. You can also complete your HRA online. Just log on to **MHBP.com** and then select **your 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



If you prefer to complete your HRA over the telephone, call **TrestleTree** at **855-580-2801** to schedule an appointment with a Health Coach.

Once complete, you'll get a customized summary that can help you identify and understand potential health 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.

### **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. If you prefer, you can have your physician perform the Biometric Screening as part of your annual checkup. Then, record your 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.

### **Diabetes Management Incentive Program – \$75\*\*\***

We are rewarding at-risk members for monitoring their condition(s) with a \$75 credit. All you need to do is obtain the following medical services in 2019:

- Routine physical examination
- Hemoglobin A1C blood test

- LDL test
- Dilated retinal eye exam

You can submit claims for reimbursement on eligible medical expenses, as defined by Internal Revenue Code Section 213(d). Types of medical expenses incurred by you or your covered dependents include, but are not limited to:

- Deductible
- Coinsurance
- Copayments
- Dental services such as crowns, bridges, extractions, orthodontia
- Vision services such as eyeglasses and contact lenses

\*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 the **Member Resources** section.

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

\*\*\*Standard Option 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 the **Member Resources** section. Rewards earned for services obtained in 2019 will be paid in 2020. Consumer Option members will be rewarded with a \$75 credit toward their calendar year deductible in 2020.

## **MHBP DENTAL AND VISION PLANS ARE A SMART SOLUTION**

MHBP offers dental and vision plans to federal and postal employees and retirees, along with active military and retirees. These plans offer great benefits and national coverage at affordable rates.\* If you are active or retired military, these plans are open for enrollment now. You don't need to have an MHBP medical plan to participate. We can help you get your coverage started today.

For more information, go to **MHBP.com** and click on **Dental and Vision Plans**.

\*A single annual \$42 Mail Handlers Benefit Plan associate membership fee makes these plans available to you.



## THE ABCs OF REDUCING ANXIETY

Spring is a happy, carefree season, but it's also a season of change that can lead to increased anxiety. If you're feeling worried, you're not alone, and you don't have to suffer. Try these three techniques to start feeling better now.

### **Activity**

Something as simple as taking a walk can ease your worries. When we get our bodies moving, our brains release chemicals that counteract anxious feelings while shifting our focus away from our worries. Along with burning a few calories, you'll find yourself burning off some of that nervous energy.

### **Breathe**

A simple relaxation technique to try is diaphragmatic breathing. Sit comfortably in an upright chair. As you

breathe in deeply through your nose, imagine the breath going down into your belly. Then, exhale softly through your mouth. Try to keep your chest still while your belly rises and falls with each breath. After a few inhales and exhales, you'll likely feel your stress levels decreasing.

### **Challenge**

Humans are great at making terrible predictions to worry about. Fortunately, we can also challenge these predictions. If you're worried about a future event, try asking yourself how likely it is you've imagined it correctly. Ask yourself if you'll still be OK even if your prediction comes true. After you've challenged your anxiety, remind yourself of your strengths, and how you've overcome past problems. You may just realize you don't need to worry so much after all.

# STAY ON TOP OF YOUR HEALTH CARE BENEFITS

Staying healthy is important. So is keeping track of your benefits. But with everything else you have going on, managing it all can be a challenge.

Like the secure member website, MHBP offers the **Aetna Health app**. From finding a doctor and comparing costs to paying claims and viewing your ID card, the app is your all-in-one resource for the information you need.

See for yourself how the **Aetna Health app** can make it easier to manage your MHBP benefits. You can:

- View benefits
- Search for providers and procedures
- Get cost estimates before you receive care
- Track spending and progress toward meeting your deductible
- Access your MHBP member ID card whenever you need it

Look for this icon in the app store:



OR

Text "AETNA" to 90156 to receive a link to download the Aetna Health<sup>SM</sup> app.

(Message and data rates may apply.)







## MYTH BUSTER – URGENT CARE CENTERS

Urgent care centers can be a convenient alternative to a costly trip to the emergency room. Although urgent care centers are rising in popularity, there are still some common misunderstandings about what they are and when to use them, so let's clear up some myths.

### **Myth 1: Urgent care is too expensive.**

**Fact 1:** For all plan options, treatment at an urgent care center (UC) costs less than treatment at an emergency room (ER). However, treatment at a walk-in clinic, such as a CVS MinuteClinic, costs substantially less than an ER or a UC.

### **Myth 2: Urgent care centers just send patients to the ER.**

**Fact 2:** A UC can treat a variety of conditions. Many have on-site radiology and lab testing services. Unless your condition escalates beyond their capabilities, you will be treated on-site.

### **Myth 3: The ER is best for broken bones and deep cuts.**

**Fact 3:** Providers at a UC have the same training as providers at an ER and are capable of treating a variety of injuries with a shorter wait time.

For non-life threatening situations that require immediate attention, go to the nearest participating urgent care center or walk-in clinic. For life-threatening emergencies, call 911 or go to your nearest hospital.

## ALWAYS DRIVE SAFELY

Hitting the road during the summertime doesn't seem to be a major concern for most people. With better weather, we assume our commutes will be safer. But despite the blue skies and warm weather, driving becomes increasingly dangerous. From May to September, also known as the 100 deadliest days of summer, the number of injuries and fatalities increase. During this time, there's increased travel, larger vehicles and more teenagers on the road.

As we enter this season, remember to protect yourself and your family.

### **Drive alert**

Even though the roads seem clear, without a storm in sight, most accidents occur under clear skies. Be sure to stay alert. Never drive drowsy and never give in to distractions.

### **Buckle up**

Always wear your seatbelt. It's one of the most effective ways to protect yourself and others while behind the wheel.

### **Don't rush**

Fatalities and injuries increase when people decide to risk driving above the speed limit. Slow down, your destination will still be there, no matter how long it takes to arrive.

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)

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 koji' t'áá jíík'e hólné' 1-800-410-7778 (Navajo)