



FALL 2019

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MYTHBUSTER

Flu Vaccinations for Adults (FVA)

Myth 1: Why get the vaccine when the flu is just a bad cold?

Fact 1: While the flu causes cold-like symptoms, they are much more severe than the common cold. Annually in the United States, more than 36,000 people die and 200,000* are hospitalized from the flu. Many of those people were otherwise healthy before coming down with the flu.

Myth 2: The flu vaccine will give me the flu.

Fact 2: The flu vaccine contains an inactivated flu virus that cannot make you sick. All vaccines can cause mild side effects. However, the symptoms usually go away within a day.

Myth 3: I've heard you can treat the flu with over-the-counter medication, which is safer than getting a vaccine.

Fact 3: Homeopathic treatments such as elderberry syrup, oscillococcinum and echinacea can ease symptoms and make you feel “well”; however, you are still contagious. Although you may feel well, you will still need to take precautions such as wearing a mask, frequent hand washing and disinfecting surfaces you come in contact with. Tamiflu is the only medication that is proven to reduce the amount of virus you spread to those around you. Preventing the flu beforehand with a vaccine is the best way to keep your friends and family safe.

Don't Fall for the Flu

When we think about the fall, we picture back to school, changing leaves and pumpkin patches. We should also be thinking about keeping ourselves and our families safe from the flu. In addition to protecting your immune system with healthy habits, you should also consider getting an annual flu vaccine. MHBP covers flu vaccinations received either from your primary care provider or a vaccine network pharmacy at no extra cost to you. If you need help locating a provider or pharmacy, visit **MHBP.com** and select “Find a Provider” to locate one in your community.

*www.cdc.gov/flu



PREPARING YOUR HOME FOR WINTER

As the days become shorter and the weather gets a little chilly, it's time to start thinking about the things you can do around the house to make sure you and your family are ready for the winter months ahead. These seven helpful tips can ensure your house stays warm and safe.

1. Get your furnace checked and replace filters

One of the most important things you can do in preparation for colder weather is have your furnace checked before you need to rely on it as a heat source. A regular checkup not only assures it's in working order, but also makes sure you're getting maximum efficiency and not wasting money. Likewise, changing the filters regularly allows you to keep the furnace from clogging or circulating allergens and other harmful particles in the air. How often filters need to be replaced will vary, depending on the type you get.

2. Invest in a carbon monoxide detector

As you heat your home, the sources of carbon monoxide (CO) can also increase, especially with any fuel-burning appliances. Since high concentrations of CO in the air can be deadly, it is a good idea to invest in a CO detector that will alert you if levels get too high. You may need more than one to cover your entire home. And while you're at it, make sure your smoke detectors are still functioning, too.

3. Keep it humid

As you close everything up and crank up the heat, you'll also likely be drying everything out due to a lack of humidity

in the air. This can have an effect on your home and health. If you want to stop your house (and sinuses) from becoming too dry, consider using a humidifier to add a little comfort.

4. Protect your pipes

It is no secret water expands as it freezes. If water inside your pipes freezes, it can cause them to crack and burst, which will lead to much bigger problems. Take a few steps to winterize your pipes and avoid a potentially disastrous claim:

- Drain water from outdoor faucets and sprinkler systems
- Disconnect and store outdoor hoses; cover faucets with foam insulators
- Insulate exposed water pipes that run through unheated areas of your home, such as your basement, attic, garage, outer walls, etc.
- Leave faucets dripping in really cold weather to prevent freezing
- Know where your main water shut-off valve is located in case of emergency

5. Prevent ice dams

While icicles may add a wintery aesthetic to your home, they typically signal an ugly ice dam underneath – and ice dams can wreak major damage. Fortunately, there are a few preventive steps you can take:

- Clean and unclog rain gutters and downspouts to keep runoff flowing
- Seal areas on your roof that may let warm air out, or leaks in, such as around vent pipes, exhaust fans, light fixtures, etc.
- Be sure soffit vents along the eaves are clear and allow air to flow

"Make sure you and your family are ready for the winter months ahead."

- Install heat cable to melt ice at eave edge or in rain gutters and downspouts
- Add additional insulation to your attic floor

6. Seal windows and doors

Gaps around windows and doors can make it tough to keep your house warm in the winter. By caulking around windows or installing weather stripping around doors, you can save yourself the increased costs of heating your home, as well as cut down on draftiness. You might even consider upgrading your windows and doors if they are older, inefficient single-pane or uninsulated models.

7. Prepare a 72-hour emergency kit

Unpredictable winter weather can make it hard to plan for every situation and scenario. As such, it is always good practice to have an emergency preparedness kit packed

and accessible. Your kit ought to contain the most necessary items to help sustain you and everyone under your care for at least three days:

- Extra winter clothes – boots, gloves, jackets, beanies, etc., kept in a waterproof bag
- First-aid kit
- Nonperishable food supply – high-calorie/energy food
- Clean water – water pouches or filters to prepare clean water
- Heat source – hand warmers, candles, matches
- Flashlights and radio – carry extra batteries or rechargeable items

While there are certainly more ways to prepare yourself and your home for winter weather, following a few of these simple suggestions will certainly help you in your efforts to protect what matters most to you.



DON'T LEAVE MONEY ON THE TABLE!

Did you know you can earn up to \$150 (Standard Option) and \$100 (Value Plan) for qualified medical expenses by completing the following actions?

Standard Option:

- **Complete your Health Risk Assessment (HRA)** and earn **\$75**
- **Complete your Biometric Screening** by 11/30/2019 and earn **\$75**

Value Plan:

- **Complete your Health Risk Assessment (HRA)** and earn **\$50**
- **Complete your Biometric Screening** by 11/30/2019 and earn **\$50**

For details on how to complete your HRA and Biometric screening, please visit <http://www.mhbp.com/wellnessrewards.php>.

Note: Consumer Option members are not eligible to earn wellness incentives for completing their HRA or Biometric Screening.





GET THE MEDICATIONS YOU NEED WHEN YOU NEED THEM, AT THE LOWEST POSSIBLE COST

MHBP understands that providing an easy and cost-effective way to get medications is important. For some, their prescriptions can be a lifeline. For others, it can help alleviate a number of health issues. No matter what your medication needs are, you'll save when you get your medications you take regularly (like high blood pressure or diabetes medicine) filled in 90-day supplies at either a CVS Pharmacy® or CVS Caremark® Mail Service Pharmacy.

Can't get to the pharmacy?

Have your 90-day supplies delivered along with short-term medications (such as antibiotics). Two convenient delivery options are available:

- On-demand delivery – get it within four hours for a small fee*
- 1-to-2-day delivery – get it in 1 – 2 days from USPS, with shipping at no extra cost to you**

To request either service, call your CVS Pharmacy or download the CVS Pharmacy app.

*Most prescriptions are eligible for delivery with qualifying health plans. Orders must be placed by 4 p.m. or four hours before pharmacy closing, whichever is earlier, to ensure delivery within same day. Order cutoff times and delivery fees apply. Delivery is limited to certain locations within a 10-mile radius of CVS Pharmacy locations, and as allowed

by and in accordance with state guidelines and regulations. Participating locations only. Either the member or an agent of the member must be present at the delivery address to receive a prescription package. Your delivery is provided at a special rate as part of your prescription benefit plan. You will be notified of the fee before you prepay for your delivery order. Other restrictions apply. See www.cvs.com/RxDelivery or ask pharmacy staff for details.

**Most prescriptions eligible with qualifying health plans. Delivery period does not include Sundays or USPS holidays. Order cutoff times and delivery fees apply. Participating locations only. Delivery not available to every address. Delivery prices may vary from store prices. Coupons/promotions may not be available with delivery orders. Other restrictions apply. Ask pharmacy staff for details. Your delivery is provided at a special rate as part of your prescription benefit plan. You will be notified of the fee before you prepay for your delivery order. Other restrictions apply. See www.cvs.com/RxDelivery or ask pharmacy staff for details.

Your privacy is important to us. CVS Health employees are trained regarding the appropriate way to handle your private health information.



CARING FOR YOUR COMPLEXION AS THE SEASON CHANGES

There may be nothing you can do about seasonal shifts in temperature, humidity or sun exposure, but there are a few simple adjustments you can make to your skin care routine that will help ease the transition, as well as keep you feeling healthy, comfortable and confident in your skin.

Switch up your cleanser

A change of seasons may also provide a good time to change up your cleansing products. Dermatologists often recommend looking for a cleanser that not only handles your skin's cleaning without any harsh ingredients, but also offers a gentle exfoliation to help remove that top layer of dead, dry skin and keep you feeling silky smooth.

Stay hydrated

As the weather cools, a thicker moisturizer may be necessary to compensate for the drier air. Consider looking for a moisturizer with hydrating ingredients like ceramides and hyaluronic acid, which will triple your skin's water-retaining capacity and help keep your skin hydrated. It also never hurts to drink more water to replenish your body's natural fluids.

Load up on vitamin A and C

As the seasons switch, you may also try incorporating an antioxidant-rich vitamin C serum in the morning and a retinol (vitamin A) cream or serum at night. Both are powerful anti-agers that can protect your skin from the aging repercussions of summer sun, as well as even out complexion for an overall brighter skin tone.

Don't let the SPF go MIA

While it's easy to associate sunscreen with the sun-heavy summer months, UVA and UVB light can still harm your skin in the gray, wintery months. Continue applying a broadband sunscreen on a daily basis to help keep your skin protected.

While weather may be an uncontrollable force, your skin health is not. As the seasons change, pay attention to your body and skin care needs. And if you notice or experience any persistent concerns, be sure to visit a dermatologist for professional help.

Important Information Regarding My Online Services®

Your old member portal, My Online Services (MOS), will be taken down on 12/31/2019. Your claims prior to 12/31/2017 and earlier are stored on MOS. Any claim or Explanation of Benefits prior to 12/31/2017 will need to be downloaded before the site is taken down on 12/31/2019.

WHAT IS CUSTODIAL CARE?

Custodial care is defined in Section 10 under Definitions in your official MHBP brochure:

The Plan determines what services are custodial in nature. Custodial care that lasts 90 days or more is sometimes known as **long-term care**. For instance, the following are considered custodial services:

- Help in walking, getting in and out of bed, bathing, eating (including help with tube feeding or gastrostomy), exercising and dressing
- Homemaking services such as making meals or special diets
- Moving the patient
- Acting as companion or sitter



- Supervising medication when it can be self-administered
- Services that anyone with minimal instruction can do, such as taking a temperature, recording pulse, respiration, or administration and monitoring of feeding systems

The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long-term care services, which are not covered by FEHB plans such as MHBP. Long-term care is help you receive to perform activities of daily living, such as bathing or dressing yourself – or supervision you receive because of a severe cognitive impairment such as Alzheimer's disease. Long-term care can be received in your home, in a nursing home, in an assisted living facility or in adult day care. You must apply, answer health questions (called underwriting) and be approved for enrollment. Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives, are eligible to apply. Your qualified relatives can apply even if you do not. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. For more information, call **800-LTC-FEDS 800-582-3337, TTY: 800-843-3557** or visit **www.ltcfeds.com**.

Reminder – Telehealth services through American Well® at no cost to you!*

See **www.amwell.com** or call **844-733-3627** for more information regarding telehealth consults.

**Consumer Option members must meet deductible first.*

LAB SAVINGS PROGRAM – AT NO COST TO YOU!*

Take advantage of MHBP's voluntary 100% lab benefit when LabCorp® or Quest Diagnostics™ performs your covered outpatient lab work and bills MHBP directly. There are two ways to get your lab work to LabCorp or Quest Diagnostics:

1. Ask your doctor to send your lab work to LabCorp or Quest Diagnostics for processing.
2. Have your doctor write a prescription for the lab work needed and take it directly to a LabCorp or Quest Diagnostics location to have the testing performed and present your MHBP ID card.

To locate a LabCorp or Quest Diagnostics facility near you:

- Call us at **800-410-7778**
- Search our provider directory at **MHBP.com**
- Call LabCorp at **888-522-2677** or Quest Diagnostics at **800-377-7220**

The Lab Savings Program is an optional program. You're free to use any lab you choose, inside or outside the network, and receive regular plan benefits for covered lab services.

**Consumer Option members must meet deductible first.*

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 المجهاني 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)

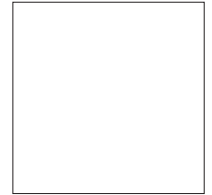
Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-800-410-7778. (Vietnamese)

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

HealthBenefitPlanner



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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.