



## SPRING 2017

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## IMPROVE YOUR HEALTH (AND WALLET) WITH WELLNESS REWARDS

*Taking the initiative to better your own health can increase your quality of life – and your longevity.*

MHBP is ready to motivate you by putting rewards in your Wellness Account. Each covered family member, age 18 and older, can earn credits for fulfilling wellness goals. Those credits can then be used to pay for qualified medical expenses. Consumer Option members can participate in MHBP wellness programs, but are not eligible for a credit. Get started today – you have until November 30 of this year to qualify for these incentives.

### Two ways to earn wellness credits

#### *Health Risk Assessment (HRA)*

It only takes around 20 minutes to answer all of the health-related questions required for your assessment. You'll receive a personalized summary with health tips and programs. And, \$75 (Standard Option) or \$50 (Value Plan) in credits are added to your Wellness Account.

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Complete your HRA online at [www.MHBP.com](http://www.MHBP.com). To complete it over the phone, call TrestleTree at 1-855-580-2801 (or go to <http://enroll.trestletree.com>, password MHBP, to schedule an appointment with a health coach).

#### *Biometric Screening*

MHBP also awards credits for taking a biometric screening that measures: height, weight, body mass index, blood pressure, blood cholesterol, blood glucose and aerobic fitness. A biometric screening gives you a health benchmark so you can evaluate personal changes over time.

For a screening, make an appointment at a Quest Diagnostics Patient Service Center by calling 1-855-6BE-WELL (1-855-623-9355), or visit [my.questforhealth.com](http://my.questforhealth.com) (use the registration key: MHBP).

Your physician can also perform the biometric screening as part of your annual checkup. Make sure your physician records the results on the Biometric Screening Physician Results form and faxes the form to Quest Diagnostics.

#### **It's a win-win**

Each covered family member 18 and older can receive these credits once per year. The credits will be applied to cost-sharing amounts, like your deductible, coinsurance and copayments. You can also use them to offset your responsibility on pharmacy claims and 213d expenses such as Medicare premiums, dental services and eye exams. 



*At MHBP, taking care of you is always our first priority ... we know you count on us to make your health plan experience the best it can be.*

# WE'RE MAKING SURE HEARING LOSS DOESN'T SLOW YOU DOWN

MHBP knows just how important your hearing is to you. That's why we work hard to keep those who experience hearing loss moving forward with the services and support they need.

## 90% customer satisfaction rating for over a decade

Our partner Amplifon Hearing Health Care is one of the largest providers of hearing benefits in the United States. They offer member discounts on hearing exams, services and a variety of hearing aids. As a member you have access to:

- **Discount prices** – 2,000+ brand-name hearing aids from industry-leading companies
- **Low-price guarantee\*** – If you find a lower price at another local provider, Amplifon will beat it by 5%
- **60-day no-risk trial period** – 100% refund if you aren't happy and return your hearing aids during the trial period
- **One-year follow-up care** – Cleaning, adjustment and other services
- **Three-year warranty** – On most hearing aids, covering repairs, loss and damage\*\*
- **Free batteries** – Two-year supply mailed directly to your home (up to 160 cells per hearing aid)

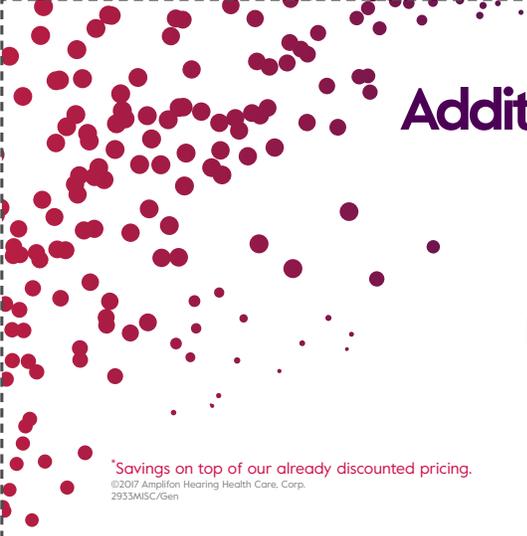


## Getting help is easy

Just call 1-888-901-0129 (or visit [www.AmplifonUSA.com/MHBP](http://www.AmplifonUSA.com/MHBP)). A friendly agent can assist you in scheduling an appointment with a hearing-care provider within the Amplifon network. 

\* Competitor coupon required for verification of price and model. Limited to manufacturers offered through the Amplifon Hearing Health Care program. Local provider quotes only will be matched.

\*\* Some exclusions apply. Limited to one-time claim for loss and damage.



**Additional money-saving offer!**

**\$50** off one hearing aid\* **-or-** **\$125** off two hearing aids\*

**Call 1-844-267-5436 today!**  
*Act Now!*

\*Savings on top of our already discounted pricing.  
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**amplifon** Hearing Health Care

# SIX TIPS FOR A HEALTHY SPRING

*Ahhhh, spring. Leafy green, verdant spring – when we're reminded that we too can be more vigorous and healthy.*

Here are six tips to help you rediscover your health this spring.



## Soak up sun for more vitamin D

When the sun comes out, your skin naturally produces vitamin D with exposure to UVB rays. Vital for bone and muscle health, vitamin D can be found in foods like eggs, fish oil and fortified milk. And it's the perfect excuse to get outside.



## Stretch before exercise

Keep your workouts spring-loaded by stretching ahead of time. Then enjoy your favorite sports with a higher range of motion, enhanced muscle coordination and greater energy from increased blood flow.



## Schedule your preventive health screening

Tracking and improving your personal health is easier with the help of a professional. Your in-network annual routine physical is covered by your MHBP plan.



## Drink more water

Drinking more is one of the simplest ways to stay healthy because water is involved in almost every process in the body. Hydration helps improve brain function, regulate temperature, loosen stools, prevent kidney stones and lubricate joints.



## Tap into your social side

Studies show that individuals with regular social interactions manage stress better, have lower depression rates and even live longer.

The sun's out; that's a good reason to host a barbecue for your family or friends. Just don't forget your sunscreen.



## Reduce your sugar intake

The occasional pastry or candy bar? In small doses, refined sugar is OK, but cutting down on it can reduce your risk of heart disease and Type 2 diabetes, as well as help with weight management.

Trying two or three of these tips can be a good start this spring. But it's important to adopt changes you're comfortable with – and ones you will stick to. That way, you'll experience healthy outcomes over time. [M](#)

<http://www.nhs.uk/Livewell/Summerhealth/Pages/vitamin-D-sunlight.aspx>

<https://www.cdc.gov/healthywater/drinking/nutrition/>

<http://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/stretching/art-20047931>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3150158/>



*Trying 2 or 3 of these tips can be a good start this spring.*

# WANT CONVENIENT CARE? YOU HAVE A LOCAL OPTION

*When you're busy, sometimes caring for your health takes the backseat – even when you're not feeling well. MHBP can help with a benefit that covers local convenient care clinics.*

## **Just walk in for common symptoms**

A convenient care clinic is a small health care facility usually located in a retail outlet. For example, Minute Clinic® in CVS retail stores and Take Care Clinic<sup>SM</sup> at Walgreens. There may even be one at your favorite supermarket. Just walk in to get non-emergency treatment for mild symptoms and illnesses.

Keep in mind that a convenient care clinic is different from an urgent care facility. Urgent care provides quick emergency treatment (and ambulatory services) for more serious, nonlife-threatening medical conditions.

## **Quick care for these health issues**

It's best to call ahead, but most convenient care clinics provide treatment for these common health issues:

- Cold and flu
- Sinus infections
- Allergies
- Minor injuries, burns and rashes
- Pinkeye
- Sore throat
- Headaches
- Head lice
- Sprains and strains
- Bronchitis
- Ear infections
- Urinary tract infections

## **Use your benefit to your advantage**

The copay at a convenient care clinic is just \$5 for Standard Option members and \$5 for Consumer Option members, after the deductible. For Value Plan members, the copay is \$15 for adults and \$5 for dependent children through age 21. Then, coverage from your MHBP plan applies just like other doctor visits.



## *A smart way to treat allergies this spring.*

Fighting off an itchy throat, puffy eyes and sneezing? Sometimes, during allergy season, the over-the-counter nasal spray is just not enough.

Since you already know the source of the problem – pollen in the air – this spring try visiting a convenient care clinic for your allergy symptoms. You can see a medical professional without an appointment and get the care you need. And the best part, your plan benefits help cover the services provided. Save time and money at the convenient care clinic nearest you. 

# HELPFUL TIPS FOR NEW MEMBERS

*MHBP works tirelessly making sure you have access to the support and resources you need.*

We want you to be confident in your health – and your health care coverage. Visit [www.MHBP.com](http://www.MHBP.com) to discover all the great online resources available to you.

## Then, use these tips to get the most from your plan:

- Register for a “My Online Services” account on [www.MHBP.com](http://www.MHBP.com). It gives you secure access to your personal health and benefits information
- Start managing your health right from the start – complete the Health Risk Assessment. It’s available under “My Online Services” on the website
- Review the official Plan brochure. It gives you detailed information on your benefits
- Use the “Locate a Provider” link on [www.MHBP.com](http://www.MHBP.com) to find network doctors, hospitals, urgent care centers and convenient care clinics in your area. Always check to make sure your provider participates in our network before each visit

- Avoid claims processing delays by providing information about other coverage you or your dependents may have
- Want extra support for managing a chronic condition? Join our Disease Management Program
- Through our discount program you can save money on hearing and vision products and services, on pharmacy products and on programs like weight loss

Be sure to check out our dental and vision plans to complement your health benefits. You can enroll in these plans year-round!

It's time to get comfortable with your new plan. If there are questions, Standard Option or Value Plan members can call us at 1-800-410-7778. Consumer Option members can call 1-800-694-9901. You can also contact us at [www.MHBP.com](http://www.MHBP.com). Enjoy your plan benefits. 

# HERE'S WHAT TO DO WHEN FILING A CLAIM

There's usually no need for you to worry about filing a claim to get your benefits. In most cases the provider will handle that for you. However, if you use a provider outside of the network, you may have to file a claim yourself. Here is what you need to do:

- 1. Complete a claim form:** Go to [www.MHBP.com](http://www.MHBP.com) to find the medical and prescription drug claim forms under “Member Resources” in the “Forms and Documents Library.” Fill out the form – you need to identify the main MHBP account holder, also known as the subscriber, the patient and the services that were provided. Remember to sign and date the claim form. You can also call us and we'll mail the form to you.
- 2. Attach the itemized statement/bill:** For medical claims, you'll need the itemized statement/bill to complete the bottom section of the claim form. It also serves to support your claim. Attach any other supporting documentation as well. Canceled checks,

cash register receipts or balance due statements are not acceptable substitutes for itemized bills.

- 3. Make copies:** Before you mail the claim form and any supporting documentation, make sure you have copies of all the documents for your records.

**Send your medical claims to: MHBP, P.O. Box 8402, London, KY 40742. For pharmacy claims, just follow the instructions on the form.**

If you have any questions about your claim or the claim filing process, Standard Option and Value Plan members can just call 1-800-410-7778. Consumer Option members can call 1-800-694-9901. We'll be glad to help. 



# PROTECT YOUR FAMILY – CLEAN OUT YOUR MEDICINE CABINET

*Medications can be dangerous if they get into the wrong hands.*

Fighting common ailments is easier when you have a medicine cabinet full of useful over-the-counter (OTC) medications and prescription drugs. But what is meant to treat an illness may be harmful to a healthy individual, especially if the dosage is high.

## **Reducing substance abuse and unintentional drug exposure**

Taking time each year to spring-clean a cluttered medicine cabinet makes a difference in your household and in your community. Pull everything out of your cabinet for easy viewing. Then go through each medication, check expiration dates, drug facts and uses, and disposal instructions.

Dispose of all medications with the exception of current prescriptions and OTC drugs your family uses at least once per year. Grandpa's old gout treatment? Gone. Expired nonprescription Sudafed? Sayonara. The leftover Vicodin from your wisdom-teeth operation? Vamoose.

## **Use these steps to properly dispose of unused and expired medications**

1. Follow the disposal instructions included on pill bottle labels and drug information pamphlets.
2. If no instructions are given, call local authorities to see if there is a drug take-back event, facility or receptacle in your area. The Drug Enforcement Agency (DEA) hosts a National Prescription Drug Take-Back Day every April – just in time for spring-cleaning – with collection sites all over the country.

3. If there are no collection options close to your home, most prescriptions can be mixed with dirt, kitty litter or coffee grounds, sealed in a plastic bag or other container and thrown in the trash.
4. Some medications pose a risk to children, other people and even pets. You may be able to wash them down the sink or toilet, but first check the FDA list of medications recommended for flushing\*.
5. You can also remove the label and take medications to your pharmacist or local police station for disposal.

If you're not sure what to do with your medications, call your doctor or pharmacist. Remember that prescription drug abuse is a growing problem. So do the right thing and clean out your medicine cabinet this spring. 

\*<https://www.fda.gov/downloads/drugs/resourcesforyou/consumers/buyingusingmedicinesafely/ensuringsafeuseofmedicine/safedisposalofmedicines/ucm337803.pdf>

<https://www.fda.gov/drugs/resourcesforyou/consumers/buyingusingmedicinesafely/ensuringsafeuseofmedicine/safedisposalofmedicines/ucm186187.htm>

<https://www.fda.gov/ForConsumers/ConsumerUpdates/ucm101653.htm>

[https://www.deadiversion.usdoj.gov/drug\\_disposal/takeback/](https://www.deadiversion.usdoj.gov/drug_disposal/takeback/)

# Health Benefit Planner



P.O. Box 8402 • London, KY 40742



## CONTACT US

### MHBP MEMBER SERVICES

Standard Option and Value Plan Members

1-800-410-7778

Consumer Option Member Services

1-800-694-9901

### OVERSEAS ENROLLEES

1-480-445-5106

(toll-free numbers at [www.MHBP.com](http://www.MHBP.com))

### MY ONLINE SERVICES<sup>SM</sup> NET SUPPORT

1-866-784-7988

### AMPLIFON

1-888-901-0129

(hearing services)

### CVS CAREMARK

1-866-623-1441

(pharmacy benefit manager)

### EYEMED VISION CARE

1-866-559-5252

### OPTUM

1-877-262-2193

### MHBP DENTAL & VISION PLANS

1-800-254-0227

### QUALSIGHT

1-877-306-2010

(laser vision correction services)

### QUEST DIAGNOSTICS

1-800-377-7220

### U.S. LASER NETWORK

1-877-552-7376

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