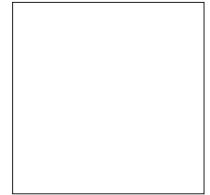


# Health Benefit Planner



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 NAVIGATOR® 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 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.



## TRAVEL WITH CARE

To travel is to live, as the author Hans Christian Andersen put it. Whether you're going to see new places across America or to explore the vastness of the world, we have a few basic principles that can help make your trip a safe and happy one.

### Know your destination

Knowing the place you're going to means more than picking a hotel to stay at and which attractions to visit. Do some digging online or in a travel guide to find out what to watch out for in the area you'll be visiting. Are there spots that tend to be unsafe for travelers? Are there any scams particular to the area? Where can you go for help if you should need it? This is so obvious that many skip it and go straight into researching local activities. But, coming more thoroughly prepared can pay off in a big way.

### Wait to get back home before you post online

It can be tempting to tell everyone on social media about a trip you're excited to go on. However, posting about your trip before you go is a big "come rob me" sign to potential thieves both at home and at your destination. This extends to posts you might want to share during your trip that could give away your location. Take plenty of pictures and video locally on your device, and share away once you're safely home.

### Keep track of your information

Identity theft is a rising problem that can lead to financial losses and a sea of other complications for you. While you're packing, write down all the pertinent information from your bank cards, driver's license, passport and, yes, your MHBP plan. That way, you'll know if anything gets lost, and you'll still have the information you need to block a card or receive care in a bind.

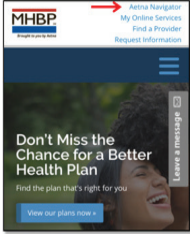
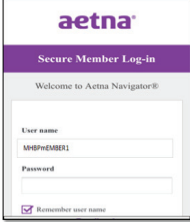
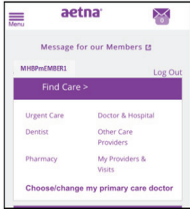
### Find the right pharmacies

If you're traveling within the United States and find yourself running low on medication, you can refill your prescription at any retail pharmacy such as CVS. Controlled substances are the only exception. If you are going abroad, you'll need to plan ahead. Bringing medication for an extended stay may mean bringing more than a month's supply – especially if you are leaving near the end of a month. Reach out to CVS Caremark, and they'll guide you through the necessary documentation.

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# KNOW WHERE TO GO

YOU ARE EXPERIENCING:	WHERE TO GO:	HOW TO FIND:
<ul style="list-style-type: none"> <li>• Stroke</li> <li>• Heart Attack</li> <li>• Person is unresponsive</li> </ul>	Call 911	Any available phone or medical alert system.
<ul style="list-style-type: none"> <li>• Any fever in an infant under 3 months (if pediatricians office is closed or cannot be reached)</li> <li>• Deep wounds, broken bone</li> <li>• Change in mental status for any reason</li> <li>• Head or eye injuries</li> </ul>	Emergency Room	Step 1 
<ul style="list-style-type: none"> <li>• Symptoms that come on gradually but are persistent</li> <li>• Shallow cuts, sprains, rashes without fever</li> </ul>	Urgent Care Center	Step 2 
<ul style="list-style-type: none"> <li>• When you would normally see your doctor but no same day appointments are available</li> <li>• Time sensitive exams (e.g., school physicals or vaccinations) that your doctor's office cannot accommodate</li> </ul>	Walk-in Clinic (Minute Clinic)	Step 3 
<ul style="list-style-type: none"> <li>• Non-acute symptoms, managing existing conditions, preventive care.</li> <li>• Follow up visit after a trip to the emergency room or urgent care clinic.</li> </ul>	Primary Care Provider	
<p>There are symptoms for which a hands-on exam may not be needed - either because they are common, you've had them before or they are mild. Examples include cold, flu and urinary tract infection. If you decide you need treatment, American Well® covers consultations for Doctors of Medicine (MD), Registered Dietitians (RD), Licensed Clinical Social Workers (LCSW) and Psychologists.</p>	Telehealth (AmWell)	American Well (AmWell) 844-733-3627 (844-SEEDOCS)
<p>Any time you need advice on what to do regarding a health concern.</p>	24/7Nurse line	Informed Health® Line for MHBP 800-410-7778, Option 2, then Option 4



## GET INTO NATURE

Spending time in nature has great benefits for both physical and mental health. You may have felt this intuitively, but recent research supports the idea that simply seeing trees and hearing water run is good for your body, mind and spirit. Get into nature, for health's sake.

### Soak in the sea

In the hot summer months, the beach is an excellent place to cool off. Taking a swim in the wavy waters lowers your body temperature just enough to reinvigorate you while exercising your body more completely than just about anything else. Ocean water is also the only natural way to absorb magnesium directly through the skin. Magnesium is a vital mineral that helps us metabolize food and transmit nerve signals from brain to muscles. Since magnesium is rare in food, and half of all Americans don't get enough of it, a swim will do you a lot more good than any half-melted ice cream.

### Walk through the woods

It is said that the sight of a tree feeds the soul. In fact, studies show that people who live around trees feel healthier and happier. On top of that, trees clear pollutants from the air as it blows through their leaves. That means fresher air and clearer heads for everyone around. If you have the chance to take a walk in the woods, you're likely to come out the other side feeling a lot better.

### Range around the mountains

An uphill hike has all the health benefits of a good workout and more. Strengthen your legs, core and back as you move around the rough terrain. Go on a clear day and you'll get plenty of fresh air and loads of energizing sunlight to refill your vitamin D stores. By the end, you might even be rewarded with a view that gives you a whole new perspective.

### Stay safe outdoors

While you're out there, be sure to take care of yourself the way you always do. Sunlight is the source of all life and a lot of joy, but too much of a good thing can quickly turn bad. Remember three things to stay safe:

1. **Stay covered**  
Protect yourself from sunburns and cancer risk with sunscreen and the shade of a wide-brimmed hat.
2. **Stay cool**  
Bring a fan or ice packs, especially if the weather is both hot and windless.
3. **Stay hydrated**  
Drink plenty of water during your outdoor escapades. Room temperature is better, since cold water tricks the body into raising its internal temperature.





## STAY IN THE LOOP

### *Update your address*

Throughout the year, we may send you mail. With things like your ID card, explanation of your benefits, reminders for screenings or information about discounts for you. These mailings are important for you to get the most out of your membership with us.

In addition, if you are enrolled in a MHBP vision or dental plan, call **800-254-0227** to update their records.

Please contact your payroll office or visit your agency's online benefits portal to update your information there, as well.

Thank you for your membership and for helping us ensure the best member experience for you.

## IMMUNITY IS IMPORTANT TO US ALL

### **August is National Immunization Awareness Month.**

To avoid disease for yourself and curb outbreaks in your community, it's essential to understand the importance of

vaccination for people of all ages. You can find a complete list of recommended immunizations on our website at:

<http://mhbp.com/immunizationschedules.php>.

## MEMBER RIGHTS AND RESPONSIBILITIES

As an MHBP member, you have certain rights and responsibilities. These include the right to get information about MHBP's benefits and services as well as the responsibility to contact us if there's something you don't understand. The Member Rights and Responsibilities

document helps to explain both your role and ours. You can find the Member Rights and Responsibilities document on MHBP.com under Member Resources, or go directly to

<http://mhbp.com/memberrights.php>.

# SAVE A LIFE FROM SUICIDE

Over 40,000 people die by suicide each year in the United States, making it the 10th leading cause of death overall. Suicide is complicated and tragic but it is preventable. Knowing the risk factors and being mindful of changes in talk, behavior and mood in our loved ones can save lives.

## Know the Signs

### Talk

Is someone you know expressing a desire to commit suicide, sharing feelings of hopelessness, saying they don't have a reason to live? These are obvious signs of suicidal thoughts. However, people don't often talk explicitly about suicide, instead mentioning feeling deep sadness or being a burden to others.

### Behavior

Have you noticed someone increasing their use of drugs or alcohol, withdrawing from activities, isolating themselves from loved ones or putting affairs in order?

### Mood

Expressions of depression, anxiety, anger and shame can all be signs. Perhaps surprisingly, a sudden happy disposition without explanation is also a red flag.

**National Suicide Prevention Lifeline**  
**1-800-273-8255**

Suicide does not discriminate. People of all genders, ages and ethnicities can be at risk. But those most at risk tend to share certain characteristics including previous mental health conditions, chronic pain, prolonged stress, life transition and a family history of suicide. If you feel a friend or family member is at risk of committing suicide, you can take action.

### 1. Be there for them

Research suggests that acknowledging and talking about suicide may actually reduce suicidal thoughts.

### 2. Help them connect and stay connected

Keep in touch with those you think are at risk. Invite them to join you in activities, call them and reach out through social media on a regular basis.

### 3. Let Us Help

MHBP offers AbleTo, an 8-week personalized web-based video conferencing treatment support program to assist members through difficult times. Members work with the same therapist and coach each week to set reasonable goals. You can obtain more information or enroll in this voluntary program by calling AbleTo at 866-287-1802 or online at [www.AbleTo.com/enroll](http://www.AbleTo.com/enroll). Once you have entered the necessary information, an AbleTo specialist will contact you within 24 hours.

MHBP is here for your mental health. Just go to [MHBP.com](http://MHBP.com), click 'Find a Provider' and search for mental health professionals near you. It's as simple as finding any other in-network doctor. For a complete list of your benefits, see Section 5(e) of the 2018 MHBP Brochure.





# SHEDDING LIGHT ON SUNSCREEN

*Not all sunscreens are created equal.*

Some protect from sunburns and cancer risk, while others hurt almost as much as they help. Here are a few things you should know:

## **From UVA to UVB**

The part of sunlight that causes sunburns and skin cancer is called ultraviolet light (UV). These harmful rays come in two ranges, UVA and UVB. UVA is less powerful but goes deeper into the skin where it suppresses the immune system, causes aging and increases cancer risk. UVB is more intense but mostly affects the skin's outermost layer where it can cause burns and cancers. The key is to protect yourself from both UV types.

## **SPF is not what you think**

As you'll see on any sunscreen, sun protection factor (SPF) is the main measurement of a sunscreen's effectiveness. That means higher SPF is better, right? Well, only up to a certain point. SPF only refers to UVB protection, so high SPF sunscreens often sacrifice UVA protection to achieve the high UVB protection that ends up on the label. An SPF of 30 to 50 tends to strike the right balance.

## **Cover yourself in minerals**

Mineral sunscreens use physics rather than chemistry to block UV radiation. With miniscule particles of zinc or titanium that stay on top of the skin, they deflect both UVA and UVB rays – all with no harmful chemicals seeping into the body.

## **Spray on, spray off**

Spray-on sunscreens are clearly convenient. However, the FDA warns us that they could be dangerous if accidentally inhaled. They also tend to give a thinner, less even coating on the skin, defeating the purpose.

## **Final tip**

No matter what sunscreen you choose, it is crucial to apply it in a thick layer and do it frequently. Otherwise, even the strongest sunscreen simply won't work.

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)

للمساعدة 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 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)