

# Health Benefit Planner



P.O. Box 8402 • London, KY 40742



## CONTACT US

### MHBP MEMBER SERVICES

1-800-410-7778

### 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

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.

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## PROTECT YOUR FAMILY'S HEALTH

*School is back in session, which means hundreds of children are now packed together in homerooms, libraries, gyms and computer labs. Each is a playground for germs and viruses. You can protect your child from catching a cold (or something worse) with a few preventive measures.*

### **Is your child fully vaccinated?**

Vaccines help students of all ages, from pre-K to college, battle serious diseases. Making sure your kids are up to date is an essential part of keeping them healthy (not to mention their family and fellow classmates).

There are numerous recommended vaccines, especially for children 6 years and younger, but also for older children. The American Academy

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*Your MHP benefits cover well-child care and immunizations at 100% when you choose a Network health care provider*

of Pediatrics and the Centers for Disease Control and Prevention provide recommended immunization schedules for children through age 18 for Flu, Polio, MMR, DTaP, Hepatitis A&B and several others. You can learn more at [www.cdc.gov/vaccines/schedules](http://www.cdc.gov/vaccines/schedules).

If they aren't up to date, don't worry — it's not too late to get back on schedule. Doing so will increase the chances of their long-term health and should be a priority. And while you're at it, make sure you're up to date on your immunizations, too.


### **Well-child visits**

Another way to ensure your child's health is to schedule regular well-child visits. These can be with your primary care physician, family doctor or a pediatrician. During the visit, be sure to go over required vaccinations as you check on how your child is growing and developing.

During a well-child visit, doctors will also check physical wellness in vision and hearing to find or prevent potential problems. The visits may involve individual advice on nutrition and other wellness topics, such as family relationship issues, school and access to community services.

Your MHP benefits cover well-child care and immunizations at 100% when you choose a Network health care provider. So, why not give yourself the peace of mind that you've done what you can to keep your child healthy?

To find a Network provider or Vaccine Network pharmacy near you, just visit [www.MHP.com](http://www.MHP.com) and click on "Locate a Provider". Or, call us and we'll be glad to help.

As you make wellness a routine in your family, each of you will enjoy the benefit of better health. 


## **DENTAL AND VISION COVERAGE AT A GLANCE**

*Before you get that toothache from all those treats this season, you might want to consider the MHP Dental Plan.*

Whether you need a filling, a bridge or you just want preventive care for your pearly whites, we have the coverage for you. The MHP Dental Plan also provides coverage for straightening your child's smile. And we keep it simple. You can choose a dental care provider from a vast nationwide network, and you don't even have to file claim forms.

And if your sight just isn't as clear as it used to be, look into the MHP Vision Plan. Regular vision exams, frames and lenses or contacts are all covered for low monthly rates. You can also receive discounts for laser vision correction. With no claim forms, plenty of network provider locations

nationwide and great benefits, you can "see" that it's the choice for you.

Our dental and vision plans provide the coverage you need at affordable monthly rates, and you can enroll at any time of the year\*. So visit the "Dental and More" page on [MHP.com](http://MHP.com) today to learn more or give us a call at 1-800-254-0227. 

\*You do not have to be enrolled in an MHP health plan to enroll in the MHP Dental and Vision plans. A single annual \$42 associate member fee makes all MHP plans available to you.

# 10 TIPS TO PREVENT SLIPS, TRIPS AND FALLS

*Stories about older adults falling can be scary. And falls can happen at any time. But many falls can be prevented, since aging itself does not cause falls.*



According to the National Safety Council, some of the underlying causes of falls — muscle weakness, medications that cause dizziness, impaired vision, slick floors, poor lighting, loose rugs or uneven surfaces — can be improved.

Here are 10 ways to make your home or the home of someone you love safer:

1. Remove clutter, small furniture, pet gear, electrical cords, throw rugs and anything else that might cause someone to trip
2. Arrange furniture so there is plenty of room for walking
3. Secure carpets or rugs to the floor
4. Make sure outdoor areas are well-lit and walkways are smooth and free of ice
5. Use nonskid mats in the bath and shower, and install grab bars
6. Provide adequate lighting in every room and stairway
7. Place nightlights in the kitchen, bath and hallways
8. Make often-used items more accessible so that a stool or ladder is not necessary to reach them
9. Wipe up spills immediately
10. Use a reaching tool to pick up items dropped on the floor

These tips, as well as working to improve balance and muscle tone can help to keep you or your loved ones safe and prevent falls. [M](#)

Source: <http://www.nsc.org/learn/safety-knowledge/Pages/safety-at-home-falls.aspx>

## *Protect those you love*

Protect yourself or a loved one with LifeStation®, a medical alert system. LifeStation is affordable, costing less than \$1 per day. *And as an MHBP member, you can get a special, discounted rate.*

Simply wear the waterproof medical alarm as a neck pendant or a wristband. In case of a fall or other emergency, simply press the alarm button. You'll be immediately connected to a highly trained specialist. The specialist will contact emergency services, friends and family for you and stay on the line until help arrives.

LifeStation has more than a century of expertise in helping people with safety solutions. For more information, or to request a free brochure, call 855-322-5011 anytime, any day. [M](#)

# KNOW YOUR RIGHTS AND RESPONSIBILITIES

*Exercising your body isn't the only thing that will lead you to better health. It's also important to exercise the rights and responsibilities you have as a member of MHBP.*

Your rights are things you can expect of us, and your responsibilities are things we can expect from you.

These items are listed in MHBP's Rights and Responsibilities policy. You can find the document in your mailbox in October, or anytime online at [www.MHBP.com](http://www.MHBP.com). Just click on "Member Resources", then "Forms & Document Library" on the left sidebar. Next, simply scroll down to "Member Rights & Responsibilities" and click to open the document.

Here's a quick look at what some of your rights and responsibilities are.

## What you can expect


First of all, you can count on our honesty and respect. You have the right to get up-to-date information about the services covered or not covered by your plan and any limitations or exclusions. You also have the right to request and receive information promptly when you have questions about your plan or your care.

Go ahead and receive primary and preventive care from the health care professional you choose from your plan's network. It's your right. And you're free to change health care professionals within the network.

Then, be involved in deciding on the kind of care you do or do not want. Remember, you and your health care professional can't be punished for filing a complaint or appeal with us. In fact, we welcome your feedback.

## What we can expect

We hope you'll establish and maintain an ongoing patient-physician relationship with one of our network providers. When you need care, make every effort to follow the directions and advice you and your health care professional have agreed upon. If you don't understand your provider's instructions, let them know.

As well as knowing your copayments and coverage, your most important responsibilities are to be honest and respectful. These traits and familiarity with your plan and benefits will help us maintain a great relationship with you. 



*Your rights are things you can expect of us, and your responsibilities are things we can expect from you*



# HOW SATISFIED ARE MHBP MEMBERS?

*MHBP works hard to ensure our members are served to the best of our ability.*

We know that we do a lot of things well. But there are always things we could do better. That's why our yearly MHBP survey results are so important to us. They indicate what we're doing well ... and areas where we can put more focus.

The Consumer Assessment of Healthcare Providers and Systems (CAHPS) program has a family of standardized surveys which includes the CAHPS Health Plan Survey. The results of the 2015 CAHPS survey were just released with member satisfaction measurements for all three MHBP plans. We thought you'd like to know how your health plan scored.

Overall "Customer service" ratings were high, with all three plans scoring over the national average of 87.3% (Consumer Option was almost 94%). Most impressive was in the "Getting the needed help" subcategory where Consumer Option scored an 89.4% compared to the national average of 79.9%. And in the category of "Courtesy/respectfulness," Standard


Option came close to a perfect mark at 98.8%!

In the category "Ease of getting care, tests or treatment" all three plans again scored above the national average, with our Value Plan rating especially high. In fact, all three MHBP plans scored consistently above the national average in almost every category.

While scoring above the national average pleases us, there are also areas where we know we need to get better. Even though it was higher than the national average, our "Plan information on costs" had a satisfaction rating that we'd like to improve. In the "Claim processing" category, our scores have been rising in recent years, but we know we can do even better.

The point is, we're listening to you and working every day to improve. And the CAHPS Survey is an important measurement to show how we're doing. For a summary of your plan's scores, go to MHBP.com, click

on the "Health and Wellness" tab, select the "News" category and then the "Regulatory and Compliance" section. In the meantime, we'll continue to set our standards high so that you get the very best value possible with your MHBP health plan.

For more information on CAHPS, go to [www.ahrq.gov/cahps](http://www.ahrq.gov/cahps). 

*We're listening to you and working every day to improve.*



## IT'S QUICKER AT QUEST

*Have you ever had to wait and wait (and wait) to get your lab tests done at the doctor's office? You can save time and money by visiting Quest Diagnostics.*


That's the lab where MHBP pays 100% for your covered lab tests\*. And you can make an appointment or walk in at your convenience. When you schedule an appointment, you can even receive email reminders about upcoming tests or exams.

There's no out-of-pocket cost to you for covered lab tests, and your doctor receives the results he or she needs to evaluate your health. Checking your results is easy too. They can be sent to your smartphone, tablet or desktop when you use the MyQuest app.

So take advantage of your voluntary 100% lab benefit. Quest Diagnostics even files claims directly to MHBP for your covered labs — no paperwork for you to handle.

There are two ways to get your lab work to Quest Diagnostics:

1. Ask your doctor to send your lab work to Quest for processing. Quest must bill MHBP directly for the 100% benefit to apply.
2. Have your doctor write a lab request for the lab work needed and go to a Quest Diagnostics Patient Service Center to have the test(s) performed.

To locate a Quest facility near you, contact us at 1-800-410-7778 or search the directory at [www.MHBP.com](http://www.MHBP.com). You may also contact Quest directly at 1-800-377-7220 or visit [www.QuestDiagnostics.com](http://www.QuestDiagnostics.com) to find a service center and make an appointment. 

\*Consumer Option members must meet their calendar year deductible first.



*There's no out-of-pocket cost to you for covered lab tests, and the doctor receives the results he or she needs to evaluate your health.\**



*Pharmacy discount programs are a great way to save money on more than just your prescriptions.*

## DISCOUNT PROGRAMS MEAN EXTRA PHARMACY SAVINGS FOR YOU

As an MHBP member you should be on the lookout for discount programs at our preferred pharmacies. These programs can include extra discounts on in-store brand health items, or even discounts on specific drugs prescribed for things like weight loss. These preferred pharmacy discount programs are a great way to save money on more than just your prescriptions. And they could bring you hundreds of dollars in extra savings each year.

### **ExtraCare® Health Card**

A good example is the ExtraCare® Health Card program from CVS/caremark™. This program allows you to save money online at [CVS.com](https://www.cvs.com)® or at any CVS/pharmacy™ store. With the ExtraCare Health Card you get extra savings on CVS/pharmacy brand health-related items throughout the store. And those savings are in addition to the ExtraSavings™ and ExtraBucks® Rewards programs that help you save at CVS.


A CVS ExtraCare Health Card gives you the opportunity to save 20% on thousands of regularly priced CVS/pharmacy brand health-related items you and your family use most — from cough and cold remedies to pain and allergy relief products. There are special weekly advertised savings on items throughout the store. And you can receive personalized coupons based on your past buying habits. All of your purchases also apply to the CVS ExtraBucks® Rewards program that lets you earn 2% back on everything you buy at CVS.\*



### **Discount Drug Program**

Additionally, MHBP members can receive discounts on certain drugs prescribed for cosmetic purposes, weight loss and ED (such as Renova®, Belviq® and Cialis®). These drugs are not covered under your MHBP benefits, but the discount program can reduce your out-of-pocket expenses when you purchase them from a Network retail pharmacy or through our mail order drug program. Call CVS/caremark at 1-866-623-1441 to find out what the estimated cost would be for the drug you take.

### **Other ways to save**

If you don't use a CVS/pharmacy — be sure to check with your favorite network pharmacy to see if they have any similar reward programs you can participate in. Save money as a member of their program and earn points for the things you already buy. 

\*Excludes alcohol, gift cards, lottery, money orders, prescriptions, postage stamps, pre-paid cards and tobacco products. Excludes pharmacy items paid for in whole or in part by state and/or federal health care programs. This includes programs such as Medicare and Medicaid. Not valid on prescriptions purchased in New Jersey or New York. In Louisiana, not valid on any prescription for a controlled or dangerous substance.