

# HealthBenefitPlanner



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

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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.



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## 6 SPRING FITNESS TIPS

*Spring may be the easiest time of year to focus on your health. After all, the weather beckons us to get outside and move.*

Delicious fruits and veggies are coming into season; and in spring, you're now past those holiday parties that offer so many of those not-so-good-for-you foods. Just so you don't get distracted, here are a few tips to help you stay on track this season.



### Try out seasonal veggies

After all that winter squash, it's time for some fresh spring vegetables. Look for baby beets, turnips, radishes, asparagus, artichokes and a variety of tasty greens.

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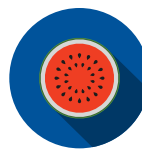


### Take your fitness gear out



If you're getting tired of the treadmill, go for a run or walk through the park. If you lift weights, take them out and lift in the sunshine. Dust off the bike, or do yoga in your yard. Another easy way to exercise outside is with a jump rope.

### Fill up on spring fruit



The peak season for strawberries starts in April. You'll also start seeing peaches, cherries, mangoes, pineapples and melons. Fuel your body with these sweet and nutritious snacks.

*Be creative and do what it takes to take care of yourself so you can keep that spring in your step and stay healthy this season.*

### Relax outside



While it's important to exercise, it's also important for your overall well-being to relax. And outdoors is a great place to do it so you can enjoy the clean spring air. Do something you enjoy like reading, drawing, meditating or journaling. These things help reduce stress and could inspire you to take up a new hobby. Plus, you'll get vitamin D from the sun.


### Smooth your skin

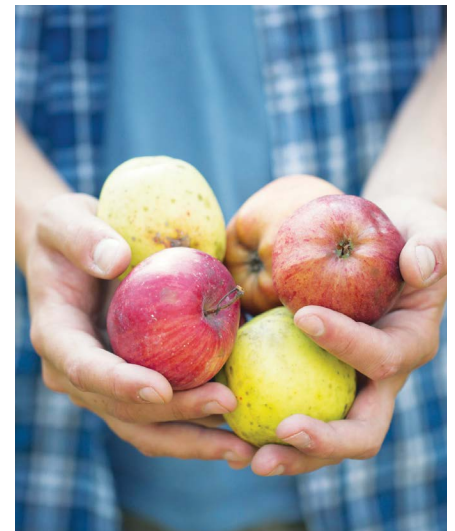


Purchase some moisture-replenishing lip balms, lotions and soaps to help ease your skin into springtime after a rough winter.

### Do something new



Getting out of your rut can help you stay fit. Work out to new music or shop at a different grocery store. Grab some new fitness gear to help you look your best while feeling your best. 




# MANAGING DIABETES

If you have diabetes, you already know it can result in serious complications. Chronically elevated glucose levels can cause problems such as progressive damage to the kidneys, eyes and nerves.

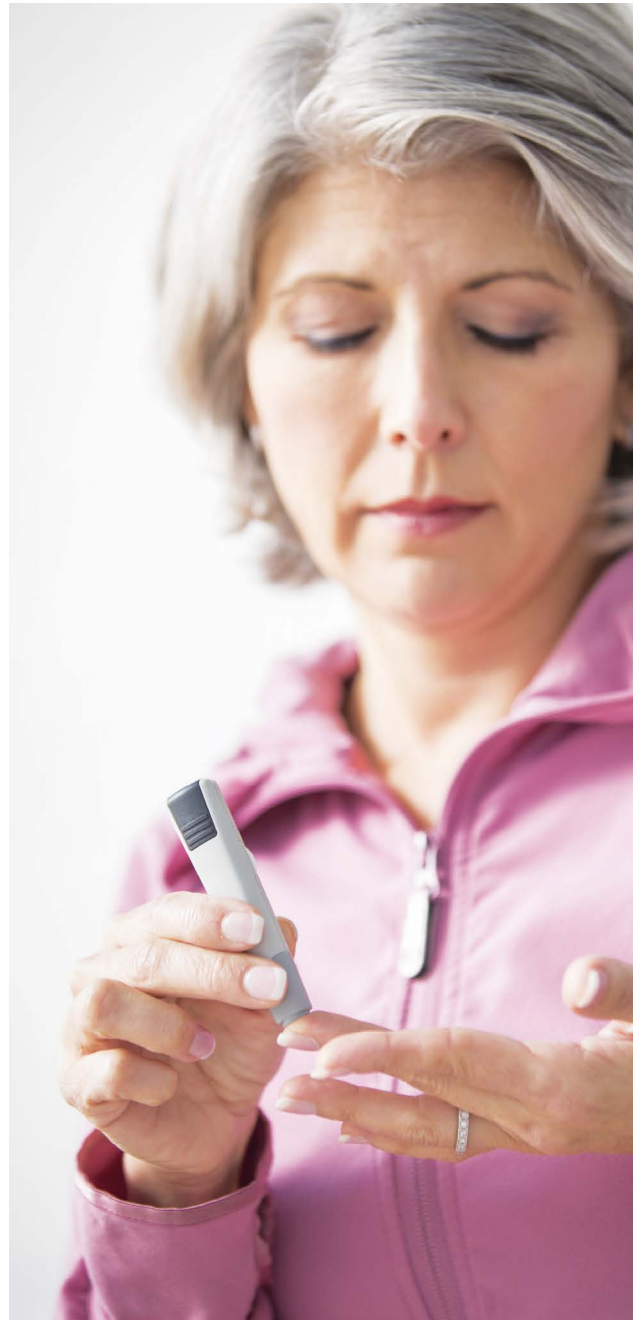
When managing your diabetes, it's important to consider how to decrease the complications that come from it. Your goal should be to keep glucose levels as close to normal as possible over time. It's important to monitor those levels on a regular basis, even if you don't check your blood sugar every day.

Your physician can monitor your average glucose levels over time with a blood test called a hemoglobin A1c test. This test has several names. It's often called simply an A1c test, or you might hear it referred to as an HbA1c, glycohemoglobin, glycated hemoglobin or glycosylated hemoglobin test. An A1c test differs from a simple glucose level test. When you check blood sugar levels, sometimes several times a day, you get a snapshot of what the glucose level is right then. An A1c test reflects the average blood glucose levels over time, usually from the past 60 to 90 days.

So an A1c test gives you and your doctor a good picture of how well your diabetes treatment plan is working. The results are expressed as a percent. An A1c of less than 8% is considered to be under "good control." However, the American Diabetes Association recommends certain A1c levels for different types of diabetes patients. This means your goals may vary depending on the treatment plan you've established with your doctor, your overall health status or your risk for complications. It's recommended that persons with diabetes have an A1c test done at least two times per year, or more often if needed.

MHBP has dedicated nurse case managers who are available to help you understand diabetes. They can answer your questions to help you understand the complications of diabetes and the important lab testing you should have. Call us at 1-800-410-7778, or go to [www.MHBP.com](http://www.MHBP.com) for more information. 

Sources:  
American Diabetes Association  
(<http://www.diabetes.org/>)  
American Association for Clinical Chemistry/Lab Tests Online  
(<https://labtestsonline.org/>)



*When managing diabetes, it's important to consider how to decrease the complications that come from it.*



# DO I NEED TO SUBMIT A CLAIM?

*When MHBP members receive services from a Network health care provider or pharmacy, there's usually no need to worry about filing a claim to get your benefits — the provider will handle it for you.*

All you need to do is present your MHBP ID card, and they'll take care of the rest. And, if you have Medicare as your primary coverage, present both your Medicare and MHBP ID cards. If the provider participates with Medicare, they will file a claim with Medicare first, and we'll work with Medicare so that we can apply your MHBP benefits to any balance that remains after Medicare's payment.

## **But what if you don't use a Network provider?**

Or what if you have another health plan, other than Medicare, that must pay its benefits first? For example, when your spouse has coverage through his/her employer and is also covered by MHBP; or your child is covered under both your spouse's plan and MHBP; or you received the services outside of the United States. What do you do then?

Many Non-Network health care providers will still file claims for you as a part of the patient care experience, even if you have more than one health plan. But when you have to file a claim yourself, here are a few things you need to do:

**Complete a claim form:** Use the MHBP claim form and provide the requested information so that we can identify the MHBP subscriber, the patient and the services that were provided. 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. Or, you can call us and we'll mail you a few. Remember to sign and date the claim form.

**Attach the itemized statement/bill you received from your health care provider:** Use the statement you


receive when you leave the doctor's office to complete the bottom section of the claim form. It also serves as supporting documentation for your claim. Also attach any other supporting documentation. Please note that canceled checks, cash register receipts or balance due statements are not acceptable substitutes for itemized bills.

**Attach the Explanation of Benefits (EOB) from the primary health plan:** If another health plan or other insurance plan, other than Medicare, is responsible to pay before MHBP pays, make sure a claim is filed with that plan first. They will send you an EOB that describes their payment. When you receive their EOB, include it with your claim. This way we can ensure that the total amount of benefits paid does not exceed the amount that is actually owed. If no other insurance plan is responsible to pay on your claim, you do not need this document.

**Make copies:** Before you mail the claim, make sure you have copies of all the documents for your records.

**Mail the claim:** Send the fully completed and signed claim form, the itemized bill and the other plan's EOB (if appropriate) to us at the address below. We will process your claim and send you an EOB letting you know how much we paid and to whom.

**Send your claims to:  
MHBP, PO Box 8402, London, KY 40742**

If you have any questions about your claim or the claim filing process, just give us a call at 1-800-410-7778. We'll be glad to help. 



*Many Non-Network health care providers will file claims for you as an ordinary part of your patient care. But if you have to file a claim, there are several things you need to do.*



## ALLERGIES ARE IN SEASON

*It's springtime — the sun is out, the air is warming, the kids are playing and the flowers and trees are blooming. Uh-oh. The flowers and trees are blooming. Cue the puffy eyes, sneezing and insistent itchy throat.*

If you're one of the millions of Americans who suffers from seasonal allergies, spring can be a frustrating time. But there's more you can do to anticipate and treat your symptoms so that you too can enjoy the contagious energy of a new season.

### **The source of your symptoms**

Seasonal allergies occur when your immune system mistakes a harmless foreign particle as a danger to your body. Normally, the immune response would help protect you from infection, but in this case it is an overreaction that leads to mild and even severe symptoms.

The most common triggers are grass, mold and pollen. Warmer climates support pollination year-round, but in most parts of the country, spring allergies occur from late February until early summer, when conditions are ideal for mold and pollinating plants.

### **Tips to prevent exposure to your allergen**

Curbing your symptoms during the height of allergy season might be as simple as limiting exposure to your allergen:

- Stay indoors during the late morning and early afternoon
- Close all windows and doors in your home and car
- Wash your hair and clothes after working outside
- Start medications two weeks before you expect symptoms
- Monitor pollen and mold counts in local news sources

### **Additional treatments and solutions**

If your allergies persist, even after taking preventive measures and over-the-counter medications like

antihistamines and decongestants, consider visiting your doctor or a Network allergist.

An allergist can help you pinpoint your specific allergen and treat it directly. They might prescribe stronger medications or even recommend allergy shots. These injections lead to an increased tolerance to your allergen over time.

So don't go it alone. Team up with your doctor to find the best answers to this seasonal aggravation.

MHBP provides benefits for most allergy testing and treatment. Member cost sharing and some exclusions apply. For more information about your allergy care benefits and assistance finding a Network health care provider, call us at 1-800-410-7778 or visit [www.MHBP.com](http://www.MHBP.com). We want everyone to enjoy springtime! 

Sources:

(<http://acaai.org/allergies/types/seasonal>),

(<http://www.cdc.gov/healthcommunication/toolstemplates/entertainment/tips/allergies.html>),

(<https://www.aaaai.org/conditions-and-treatments/library/at-a-glance/outdoor-allergens.aspx>)

# GET THE MOST FROM YOUR MHBP PRESCRIPTION DRUG BENEFITS

MHBP knows that providing an easy and cost-effective way to get medications is important to our members. For some, their prescriptions can be a lifeline (and they can also be very expensive). For others, less expensive generic drugs can help alleviate a number of health issues. No matter what your medication needs are, you'll get the most from your MHBP prescription drug benefits when you have them filled at a Network retail pharmacy or through our mail order drug program.

## 65,000+ locations nationwide

With so many locations to choose from, you should be able to find a Network pharmacy close to home or work. Of course you'd expect your MHBP network to include top retail pharmacies — like CVS, Walgreens, Rite Aid, Osco, Publix, Target, Walmart, Safeway, Albertsons, Kroger, Meijer, Costco and Sam's Club. Plus, our pharmacy list also includes many independent pharmacies too.


## Use mail order for additional convenience and savings

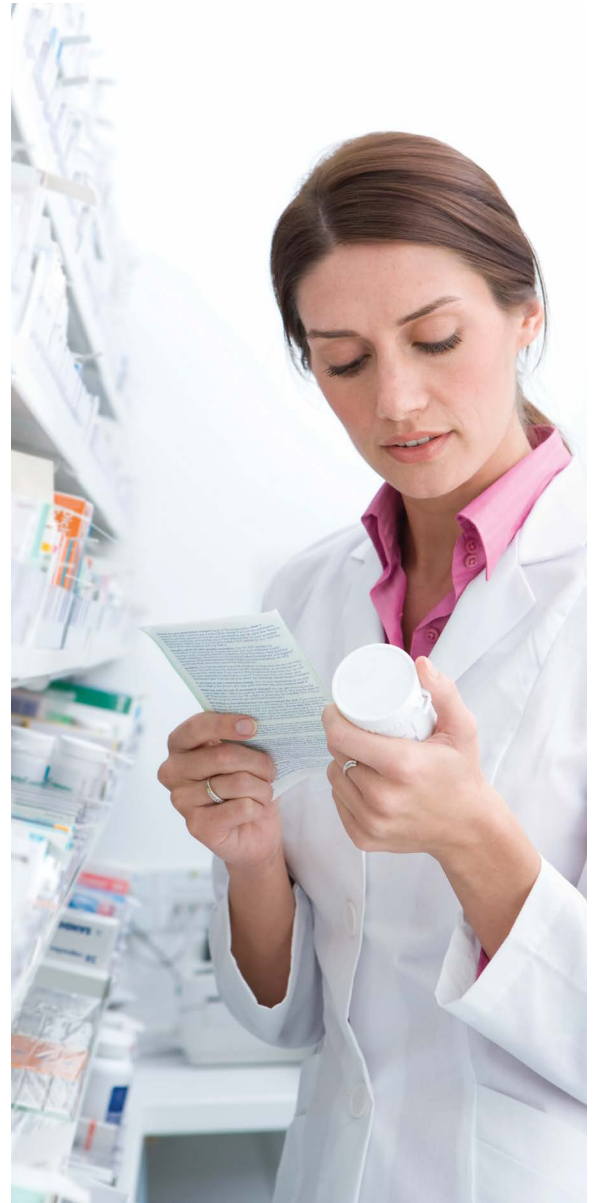
Our mail order pharmacy delivers maintenance medications — those you take on a long-term or ongoing basis — right to your home, safely and affordably. With our mail order drug program, you can order your prescriptions by mail, internet or phone. There is no charge for standard U.S. mail delivery. Please allow 10 business days for your order to arrive.

To enroll by phone, call FastStart® toll-free at 1-800-875-0867, Monday through Friday, 7 a.m. to 7 p.m. (CDT). Let the representative know you wish to fill your prescription through mail service. You'll need to provide your MHBP ID number, the names of your long-term medicines, your doctor's name and phone number, your payment information and your mailing address. With that information, CVS/ Caremark will follow up with your doctor and arrange to have your prescriptions filled through our mail order pharmacy.

If you prefer, you also have the option to fill 90-day supplies for the same mail order copay at your local CVS/pharmacy or Target pharmacy.

## Contact us for your pharmacy options

To find Network retail pharmacies in your area, go to [www.MHBP.com](http://www.MHBP.com) and click on *Locate a Provider*, then *Find a Network Retail Pharmacy*. Or call Caremark at 1-866-623-1441, and a representative will be glad to help you. 



*MHBP knows that providing an easy and cost-effective way to get medications is important to our members.*

*You'll get the most from your MHBP prescription drug benefits when you have them filled at a Network pharmacy or through our mail order drug program.*


# COORDINATING PHARMACY BENEFITS

*Are you covered by more than one health plan? Many people are. At MHBP, we recognize that having two (or more) health plans can cause some confusion when you need a prescription.*

It's important to know which health plan is supposed to pay first (primary) and which plan pays second (secondary). If you're not sure, call us and we'll be glad to help you.

Remember to find a pharmacy that participates with both your primary and secondary plans before filling your prescription. Just present the ID cards from both plans with your prescription and tell them which plan is primary. The pharmacy can usually apply the benefits from both plans,

taking care of the claim filing hassle for you. Then, when you pick up your prescription, you'll know how much you owe after both plans' benefits are applied — and you won't have to file a claim.

So, if you have both MHBP and another health plan, choose a pharmacy that participates with both. You'll be glad for the convenience. 

# YOU HAVE UNION PLUS® BENEFITS: BE SURE TO USE THEM


*When you enrolled in MHBP, you got more than just a great health plan. You also received privileges that most plans can't offer.*

You see, with your MHBP enrollment you became an associate member of the National Postal Mail Handlers Union (NPMHU), if you weren't already a full-fledged NPMHU member.

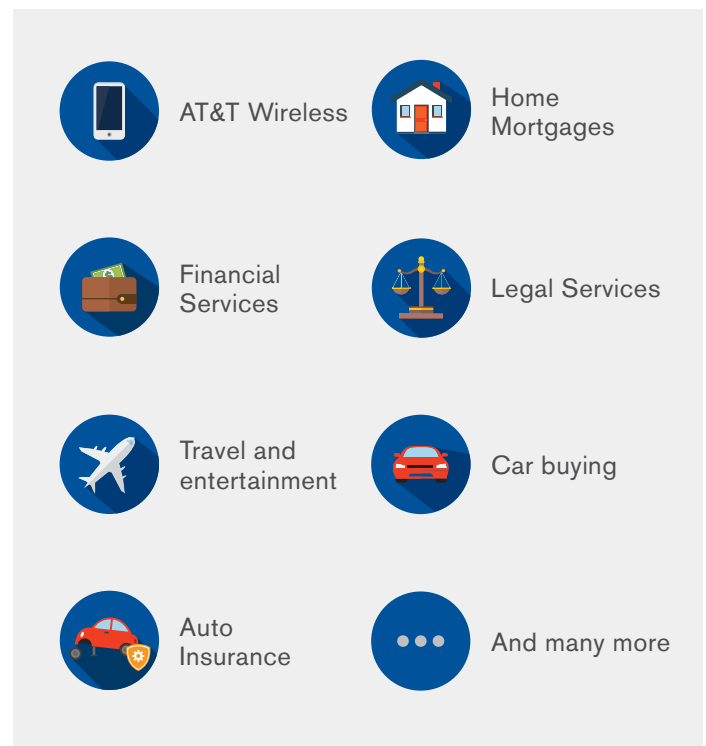
And your associate membership entitles you to Union Plus benefits. Union Plus offers quality discounted products and services to help working families get the best value for their hard-earned dollars – through major life milestones, celebrations and even hardships.

Just go to [www.UnionPlus.org](http://www.UnionPlus.org) to discover how you can start saving. Select NPMHU as your union affiliation.

To maintain your associate NPMHU membership and your enrollment in MHBP, you are responsible for an annual associate membership fee of \$42, except where exempt by law. The NPMHU, as the sponsoring organization for MHBP, will send you an invoice for the annual fee. If you have questions about your associate member fee, please call the NPMHU at 202-466-2927.

For questions about your MHBP benefits including claims, eligibility, locating a provider and more, please call 1-800-410-7778. 

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