

# 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

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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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## DON'T LET SUMMER BUGS BUG YOU

*The sun is shining, the weather warm. It's time to lose a layer or two of winter clothing and enjoy summer. But remember: When you start layering down, don't forget to add a protective covering to your skin to help keep you safe from bug bites.*

Getting ready for a trip to the mountains, the lake or ocean? Be sure to check for the kinds of pests that reside there. Mosquitoes are the worst culprit in spreading disease (and discomfort), but ticks and some flies can also be guilty. So reduce the risk of bug bites — and be sure to use additional safeguards for babies, children and pregnant women.

### **Insect repellents**

Most popular insect repellents use pesticides, especially DEET, which has been around for more than 50 years. These repellents have been tested extensively and can prevent bites from insects like mosquitoes,

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flies, chiggers, fleas and ticks (for more information go to [www2.epa.gov/insect-repellents](http://www2.epa.gov/insect-repellents)). The American Academy of Pediatrics says families can feel confident in using DEET-based repellents (with up to 30 percent concentration) on anyone over two months of age.

**Natural options**

If pesticides aren't your thing, before you go au naturel, try something natural. The solutions listed below were found to be effective bug repellents by the International Journal of Pharmaceutical, Chemical and Biological Sciences (mix them with another oil or moisturizer and rub them on your skin):

- Eucalyptus, cinnamon, castor, rosemary, cedar and peppermint
- Nepetalactone, the essential oil found in herbal catnip
- Lavender flowers (or lavender oil) rubbed on the skin or on pulse points

- Garlic (prevents vampires from sucking blood ... and mosquitoes too)
- Tea tree oil and vitamin B
- Organic soybean oil is an effective repellent according to The New England Journal of Medicine

**Cover up**

Summer means you can un-layer from winter; but when possible, wear a hat, long-sleeved shirt, long pants and socks. The best tip for keeping bugs from bugging you is to make sure you're prepared to repel them ... whether you are close to home or out exploring. 🏠

American Academy of Pediatrics  
<http://wwwnc.cdc.gov/travel/page/avoid-bug-bites>

*Mosquitoes are the worst culprit in spreading disease. Reduce the risk of bug bites — and be sure to use additional safeguards for babies, children and pregnant women.*





# HEALTH CARE VOCABULARY: PRECERTIFICATION AND PREAUTHORIZATION

To receive full benefits for some services, procedures and medications, members must obtain the Plan's prior approval. Precertification applies to inpatient hospitalizations. Preauthorization applies to certain outpatient services and prescription medications.

Precertification and preauthorization benefit both you and the Plan. First, the process verifies that the service is covered by your benefits. Next, it confirms that your providers are in the Plan's network. Finally, it allows us to ensure the treatment is medically appropriate for your condition or diagnosis.

Here are some examples of services that require precertification or preauthorization. Refer to the official Plan brochure for a complete description of services requiring prior approval. Or, call us if you're not sure — we'll be glad to help.

- Inpatient hospital admissions (except maternity for a normal delivery)
- Outpatient radiology/imaging services such as: CT/CAT scan, CTA, MRI, MRA, NC and PET
- Pain management services (includes back and neck)
- Surgical treatment of morbid obesity (bariatric surgery)
- Transplants and transplant-related services, except corneal transplants


- Care in a skilled nursing facility
- Certain oncology and specialty drugs
- Outpatient psychological testing
- Genetic testing
- ... and others

You, your doctor or the facility can call us at 1-800-410-7778 to start the process for medical care. Call Caremark at 1-866-623-1441 for prescription drugs. Once completed, we'll send you a notice with our decision. Or, you can get it online in My Online Services. You must be a registered user to access secure personal health information online.

Failure to precertify or preauthorize required services may result in a penalty, reduced benefits, or services not being covered. In most cases, your network doctor or facility will handle the process for you. However, it is ultimately your responsibility to ensure that the authorization has been given. Be sure to discuss this with your provider(s).

We want to help prevent an unwanted surprise. Our Customer Care specialists will be glad to answer any questions you may have about precertification or preauthorization. We can also help you with questions about coverage for other types of treatments or services. For example:

- Dialysis
- IV/infusion therapy
- Respiratory and inhalation therapy
- Orthopedic and prosthetic devices
- Diabetic education
- Tobacco/Smoking cessation

Whatever your question or need may be, MHBP is just a phone call away: 1-800-410-7778, 24 hours a day, except on major holidays. 



# TAKE ONLY AS PRESCRIBED: MEDICATION SAFETY TIPS

*Whether you have a new prescription or you take medication for a chronic condition, here are a few tips to keep in mind to ensure your safety and that of your loved ones.*

## 1. Be informed

When you pick up your prescription, let the pharmacist tell you about the medication. Ask the pharmacist any questions you might have such as, "What side effects should I look out for and how long might any side effects last?" Read the label on the container. Be sure it corresponds with the instructions your doctor gave you. It's also helpful to read any pamphlets that might come with your medication.

## 2. Know what your pill looks like

If you're getting a new prescription, ask the pharmacist what it should look like to be sure it matches what's in the container. If you've been taking a medication for a while and the next time you pick it up it's a different color, size or shape, verify the change with your pharmacist. The change may indicate that the pharmacy has used a different source to supply your medication. Always check with your pharmacist to confirm you're getting the right medication.

## 3. If you've been hospitalized ...

Be sure to review any medication changes and/or find out about new medications to be taken after discharge with your doctor or the discharging nurse. Your medications and/or dosages may have changed. Or, you can ask your MHBP Nurse Case Manager for assistance.

## 4. Keep track of dosages

Use a sorted pill container if you take more than one medication or take doses at different times during each day. That way, if you can't remember whether or not you took your medication, you can just check the slot in the container box instead of accidentally taking more than the recommendation. You can also mark your doses on a chart.


## 5. Store in a safe place

Keep your medication in a cool, dry place where you'll remember to take it, but where it will be out of reach of little hands and won't be confused with someone else's. Taking a medication that was prescribed for another person can be dangerous.

## 6. When you travel

If you're flying, keep your medications in your carry-on bag. Always make sure they're stored properly, especially those that require refrigeration. And, bring a list with medication name, strength and dosage, along with the prescribing physician's name, dispensing pharmacy and phone numbers for each.

## 7. Disposal

If you have extra medication you don't need, there are several options for disposal. But just tossing them in the garbage, the toilet or down the sink aren't among them. Remove and shred the label. Then take the medication to your pharmacist, local police station or other community drop-off site. 



*Read the label on the container. Be sure it corresponds with the instructions your doctor gave you. It's also helpful to read any pamphlets that might come with your medication.*

# YOUR PRIVACY MATTERS



In compliance with the Health Insurance Portability and Accountability Act (HIPAA), the Mail Handlers Benefit Plan (MHBP)<sup>1</sup> is sending you this important notice about how your medical and personal information may be used, and about how you can access this information. Please review this Notice of Privacy Practices carefully.

If you have any questions about this notice, please write to an MHBP Privacy Compliance Analyst or call an MHBP Member Services representative. The address for contacting a Privacy Compliance Analyst is P.O. Box 8402, London, KY 40742. The telephone number for reaching a Member Services representative is 1-800-410-7778. Our representatives are available to you 24 hours a day, 365 days a year.

## Notice of Privacy Practices

Effective: 4/14/2003 (Revised: 4/22/2013)

**THIS NOTICE DESCRIBES HOW MEDICAL AND PERSONAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.**

**PLEASE REVIEW IT CAREFULLY.**

### **A. Our Commitment to Your Privacy**

We understand the importance of keeping your personal and health information<sup>2</sup> secure and private. We are required by law to provide you with this notice. This notice informs you of your rights about the privacy of your personal information and how we may use and share your personal information. We will make sure that your personal information is only used and shared in the manner described. We may, at times, update this notice. Changes to this notice will apply to the information that we already have about you as well as any information that we may receive or create in the future. Our current notice is posted at [www.MHBP.com](http://www.MHBP.com). You may request a copy at any time. Throughout this notice, examples are provided. Please note that all of these examples may not apply to the services Coventry provides to your particular health benefit plan.

### **B. What Types of Personal Information Do We Collect?**

To best service your benefits, we need information about you. This information may come from you, your employer, or other payers or health benefits plan sponsors, and our Affiliates. Examples include your name, address, phone number, Social Security number, date of birth, marital status, employment information or medical history. We also receive information from health care providers and others about you. Examples include the health care services you receive. This information may be in the form of health care claims and encounters, medical information or a service request. We may receive your information in writing, by telephone or electronically. In some instances, we may ask you about your race/ethnicity or language; however, providing this information is entirely voluntary.

### **C. How Do We Protect the Privacy of Your Personal Information?**

Keeping your information safe is one of our most important duties. We limit access to your personal information, including race/ethnicity and language, to those who need it. We maintain appropriate safeguards to protect it. For example, we protect access to our buildings and computer systems. Our Privacy Office also assures the training of our staff on our privacy and security policies.

### **D. How Do We Use and Share Your Information for Treatment, Payment and Health Care Operations?**

To properly service your benefits, we may use and share your personal information for "treatment," "payment" and "health

care operations.” Below we provide examples of each. We may limit the amount of information we share about you as required by law. For example, HIV/AIDS, substance abuse and genetic information may be further protected by law. Our privacy policies will always reflect the most protective laws that apply.

- **Treatment:** We may use and share your personal information with health care providers for coordination and management of your care. Providers include physicians, hospitals and other caregivers who provide services to you.
- **Payment:** We may use and share your personal information to determine your eligibility, coordinate care, review medical necessity, pay claims, obtain external review and respond to complaints. For example, we may use information from your health care provider to help process your claims. We may also use and share your personal information to obtain payment from others that may be responsible for such costs. We may disclose your personal information to OPM if you dispute a claim.
- **Health care operations:** We may use and share your personal information, including race/ethnicity and language, as part of our operations in servicing your benefits. Operations include credentialing of providers; quality improvement activities; accreditation by independent organizations; responses to your questions, or grievance or external review programs; and disease management, case management and care coordination, including designing intervention programs and designing and directing outreach materials. We may also use and share information for our general administrative activities such as pharmacy benefits administration; detection and investigation of fraud, including disclosures to OPM Inspector General; auditing; underwriting; securing and servicing reinsurance policies; or in the sale, transfer or merger of all or a part of a Coventry company with another entity. For example, we may use or share your personal information in order to evaluate the quality of health care delivered, to remind you about preventive care or to inform you about a disease management program. We cannot use or disclose your genetic, race/ethnicity or language information for underwriting purposes, to set rates or to deny coverage or benefits.
- We may also share your personal information with providers and other health plans for their treatment, payment and certain health care operation purposes. For example, we may share personal information with other health plans identified by you or your plan sponsor when those plans may be responsible to pay for certain health care benefits; or we may share language data with health care practitioners and providers to inform them about your communication needs.

#### **E. What Other Ways Do We Use or Share Your Information?**

We may also use or share your personal information for the following:

- **Medical home/accountable care organizations:** MHBP may work with your primary care physician, hospitals and other health care providers to help coordinate your treatment and care. Your information may be shared with your health care providers to assist in a team-based approach to your health.
- **Health care oversight and law enforcement:** To comply with federal or state oversight agencies. These may include, but are not limited to, your state department of insurance, OPM or the U.S. Department of Labor.
- **Legal proceedings:** To comply with a court order or other lawful process.
- **Treatment options:** To inform you about treatment options or health-related benefits or services.
- **Plan sponsor:** To permit the Plan’s sponsor, the National Postal Mail Handlers Union, to keep accurate membership records.
- **Research:** To researchers so long as all procedures required by law have been taken to protect the privacy of the data.
- **Others involved in your health care:** We may share certain personal information with a relative, such as your spouse, close personal friend, or others you have identified as being involved in your care or payment for that care. For example, to those individuals with knowledge of a specific claim, we may confirm certain information about it. Also, we may mail an explanation of benefits to the subscriber. Your family may also have access to such information on our website. If you do not want this information to be shared, please tell us in writing.

- **Personal representatives:** We may share personal information with those having a relationship that gives them the right to act on your behalf. Examples include parents of an unemancipated minor or those having a Power of Attorney.
- **Business associates:** To persons providing services to us and who assure us that they will protect the information. Examples may include those companies providing your pharmacy or behavioral health benefits.
- **Other situations:** We also may share personal information in certain public interest situations. Examples include protecting victims of abuse or neglect; preventing a serious threat to health or safety; tracking diseases or medical devices; or informing military or veteran authorities if you are an armed forces member. We may also share your information with coroners, for workers' compensation, for national security and as required by law.

#### **F. What About Other Sharing of Information and What Happens If You Are No Longer Enrolled?**

We will obtain your written permission to use or share your health information for reasons not identified by this notice and not otherwise permitted or required by law. If you withdraw your permission, we will no longer use or share your health information for those reasons.

We do not destroy your information when your coverage ends. It is necessary to use and share your information, for many of the purposes described above, even after your coverage ends. However, we will continue to protect your information regardless of your coverage status.

#### **G. Rights Established by Law**

- **Requesting restrictions:** You can request a restriction on the use or sharing of your health information for treatment, payment or health care operations. However, we may not agree to a requested restriction.
- **Confidential communications:** You can request that we communicate with you about your health and related issues in a certain way, or at a certain location. For example, you may ask that we contact you by mail, rather than by telephone, or at work, rather than at home. We will accommodate reasonable requests.
- **Access and copies:** You can inspect and obtain a copy of certain health information. We may charge a fee for the costs of copying, mailing, labor and supplies related to your request. We may deny your request to inspect or copy in some situations. In some cases, denials allow for a review of our decision. We will notify you of any costs pertaining to these requests, and you may withdraw your request before you incur any costs. You may also request your health information electronically and it will be provided to you in a secure format.
- **Amendment:** You may ask us to amend your health information if you believe it is incorrect or incomplete. You must provide us with a reason that supports your request. We may deny your request if the information is accurate, or as otherwise allowed by law. You may send a statement of disagreement.
- **Accounting of disclosures:** You may request a report of certain times we have shared your information. Examples include sharing your information in response to court orders or with government agencies that license us. All requests for an accounting of disclosures must state a time period that may not include a date earlier than six years prior to the date of the request and may not include dates before April 14, 2003. We will notify you of any costs pertaining to these requests, and you may withdraw your request before you incur any costs.



## **H. To Receive More Information or File a Complaint**

Please contact Member Services to find out how to exercise any of your rights listed in this notice, or if you have any questions about this notice. The telephone number or address is listed in your benefit documents or on your membership card. If you believe we have not followed the terms of this notice, you may file a complaint with us or with the Secretary of the Department of Health and Human Services. To file a complaint with the Secretary, write to 200 Independence Avenue SW, Washington, D.C. 20201 or call 1-877-696-6775. You will not be penalized for filing a complaint. To contact us, please follow the complaint, grievance or appeal process in your benefit documents.

<sup>1</sup>For purposes of this notice, the pronouns "we," "us" and "our" and the names "Mail Handlers Benefit Plan" and "MHBP" refer to Coventry Health Care, Inc. and its licensed affiliated companies. This notice also applies to the health care component of the MHBP's carrier, the National Postal Mail Handlers Union.

<sup>2</sup>Under various laws, different requirements can apply to different types of information. Therefore we use the term "health information" to mean information concerning the provision of, or payment for, health care that is individually identifiable. We use the term "personal information" to include both health information and other nonpublic identifiable information that we obtain in providing benefits to you.

# MEDICARE CORNER

## MEDICARE “CROSSOVER”: NO MORE FILING CLAIMS

If you have Medicare as your primary health coverage, we have good news for you. We can eliminate the unpleasant task of filing claims. When you're covered by more than one health plan and receive medical care, you normally have to make sure that a claim is filed with the plan that's responsible to pay first (your “primary” plan), and then file a claim, along with the primary plan's Explanation of Benefits (EOB), to the plan that's responsible to pay second (your “secondary” plan).

When Medicare is your primary health plan and you choose a health

care provider that participates with Medicare, the provider will file a claim to Medicare for you. That eliminates step one. And if you've told us that you have Medicare and would like us to communicate with Medicare to handle claims for you as the secondary plan, we can eliminate step two as well. We call that “crossover.” We can automatically get your claims from Medicare and apply your MHBP benefits to any remaining balance that Medicare did not pay. Then, we'll send you an EOB that tells you how much we paid and how much — if anything — you may still owe to the provider.

This service doesn't cost you anything, and all you have to do to get started is call and tell us that you'd like to get automatic Medicare crossover. We'll ask you a few questions and update our records; and within a few weeks ... no more claim hassles.

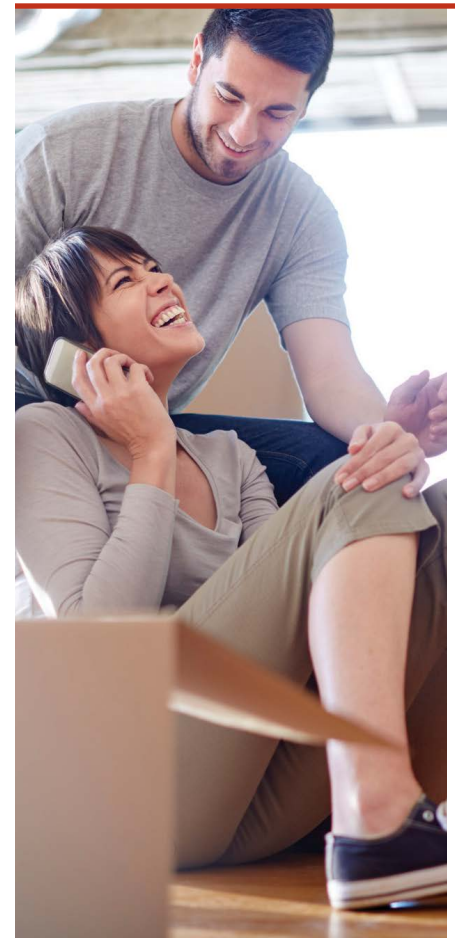
If you haven't already done so, we encourage you to give it a try. We're available 24 hours a day, except major holidays, and we'll be happy to relieve you of the claim-filing burden with just a simple phone call. [M](#)

## MOVING? UPDATE YOUR ADDRESS WITH MHBP

*If you have recently moved or are planning to soon, we understand that there are a zillion details involved. One of those details is letting others know about your new address. Your family, friends, utility companies, bank ... and your health plan, of course.*

We don't want you to miss any important information that you may need to effectively manage your health and keep track of claim payments. So, please add MHBP to your “to-do” list. We'll make it as easy for you as possible — just give us a call or log in to My Online Services. It only takes a few minutes. We can also update our records with your email address and phone number if you wish.

To ensure that you have all your bases covered, we also encourage you to inform your health care providers, your employing office or retirement system, and the Plan's sponsor, the National Postal Mail Handlers Union. We'll be glad to remind you when you call us. We're available 24 hours a day, except on major holidays, so call us when it's convenient for you. [M](#)



# MY ONLINE SERVICES: DISCOVER ONLINE RESOURCES

Did you know that you can get secure access to your claims and other health information online? With My Online Services, you can do that and much more:

**Personal health record** — You can build and update a personal health record to help you keep track of immunizations, allergies, medications, appointments, blood pressure and other vital information.

**View or request ID card** — If you've misplaced your MHBP ID card and need a replacement, you can request a new one online. If your need is urgent, you can view and print an electronic copy.

**Update your address** — When you move, it's important to let us know so that you'll continue to get all the information you need from us. You can update your address in the Member Profile section of My Online Services.

**Cost-of-care calculator** — Ever wonder about what care actually costs? Perhaps for care that you've already had, or for care that's being proposed. You can get estimated costs for certain kinds of services using this handy feature.

**Health risk assessment** — A health risk assessment (HRA) can help individuals identify potential risks to their physical and mental health. The HRA starts with a questionnaire that asks about your nutrition, weight, physical activity, stress, safety and mental health, kind of like an interview. Your responses can lead to suggestions and programs that can help you improve your health by reducing risks. After you complete the questionnaire, you'll get a personalized summary that helps you identify and understand potential risks.

**Health coaching (Well-Being Solutions)** — Each member who completes the HRA questionnaire receives a lifestyle score and personalized summary that helps them identify and understand potential risks to their physical and mental health. The results will direct them to digital coaching programs that address their most prevalent risks. Our confidential online digital coaching programs are comprised of four parts: consultation, planning, tools and resources, and follow-up to help members set and reach attainable healthy lifestyle goals in areas such as:

- Blood Pressure Management
- Cholesterol Management
- Depression Management
- Nutrition Improvement
- Physical Activity
- Sleep Improvement
- Stress Management
- Weight Management

If you haven't visited My Online Services, we encourage you to do so — there's a lot of information that you don't want to miss. To register for your My Online Services account:

1. Go to [www.MHBP.com](http://www.MHBP.com) and click on the Member Login box.
2. You'll see the My Online Services login page. Select Register Now to open a new account.
3. Complete all the steps — you'll be guided through each one.
4. Enter your personalized website where you can begin customizing settings and views.

If you have questions about the registration process, it's easy to get answers. Simply call our Net Support team at 1-866-784-7988. [M](#)



# GOOD HEALTH STARTS WITH PREVENTION

*MHBP cares about your health and wants you to be well. We also want you to be aware of your benefits for preventive care services. Most preventive services have no out-of-pocket expense when received from a network provider.*

Some important preventive care services for adults include breast cancer screening (mammograms), cervical cancer screening (Pap smear), colorectal cancer screening (colonoscopy/sigmoidoscopy), diabetes and blood pressure screenings. Other important wellness services include regular well-child visits and prenatal visits for expectant mothers.

To help educate members, MHBP mails reminders for certain services. These letters include information about those services and how to contact us if you have questions.

Also, our staff may call you as a reminder to obtain these important services. Calls will always come from a special team at MHBP dedicated to your health and wellness. This team calls members about services like annual cancer screening, diabetes testing, well-child and prenatal care. If we don't reach you, we'll leave you a message to call us back on a direct phone number that is not the main customer service line.



We'll leave you our name when we call and, if you prefer, you can call us back on our direct line. We're here to help you get and stay healthy. See the official Plan brochure for more information on preventive care, or call the Wellness Team. We'd be happy to help you understand and access these important preventive services. [M](#)

For information on recommended preventive care, see the U.S. Preventive Services Task Force website at: <http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/>



*To help educate members, MHBP mails reminders for certain services, and we may even call you. These reminders include information about those services and how to contact us if you have questions.*