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SUMMER 2017

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PLAY IT COOL

Little changes can keep you a lot cooler this summer

When you know these tips and tricks to staying comfortable in the sunshine, playing it cool is easy.

Fill up your fridge

Start by stocking up on tasty fruits, vegetables and low-fat dairy products that you can chill and eat with minimal preparation. You'll be able to avoid the hot stove, and you'll have more time and energy for your favorite activities.

Add a spray bottle filled with water to your fridge. Then, when you come inside from the sweltering heat, you can spritz your face for an instant refresh.

For a cooling sensation that can't be beat, find a spot in your fridge for lotions to use on tired feet. Adding cool to your lotions results in an extra "ahhhh" at the end of a long day.

Hang out in cool places

If it's just too hot at home, find places where you can go to cool off. A public pool or recreation center are great places to burn calories without burning up. If you need some rest and relaxation, check out

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local museums, public libraries or movie theaters. The mall is another place where you can enjoy a lower temperature.

Try a new look

While you're at the mall, there are a few things you'll want to look for in clothing. First, avoid dark colors, which can absorb heat. Choose whites and pastels, which reflect heat away from you. Next, check the material. The type of fabric should be lightweight and breathe easily. Cotton will keep

you cooler than many synthetics. And be sure that it's loose-fitting so that your sweat will more easily evaporate, naturally cooling you off.

Drink more water

It's always important to replenish your body's water supply. Electrolytes are also essential to keeping your body hydrated. You can get these from low-sugar sports drinks, leafy green vegetables and fruits like coconut and banana. Avoid caffeine and

alcohol, since both can lead to dehydration. When it's really hot, keep a close eye on the elderly, infants and pets, as they can more easily become dehydrated.

A little change or two can help you stay cool. Before you know it, you'll be looking for tips to stay warm. 

SURPRISE BILLS? NOT IN THIS MAILBOX

Mail Handlers Benefit Plan (MHBP)

You've been out for the day, and are coming home to enjoy the evening. As you sort through the mail, you find a bill you weren't expecting – putting a damper on your plans for the evening.

This is a situation many of us have been in, but it's easily avoidable with the right tools. Understanding your MHBP Health Plan can help you avoid surprises and know what to do if an unexpected bill comes your way.

Key tips

Stay in network

If you take one piece of advice away from this article, let it be to use doctors and facilities in our network for any medical procedures. It's the most surefire way to avoid unexpected costs.

Understand what MHBP covers

Take the time to carefully read over your Plan Benefits. If you can't find information on a procedure you need, just give us a call.

Get the details

Find out what is involved in a procedure before you have it. Also confirm that all doctors are part of our network.

Do a final check-in

Before you receive any medical care or have a procedure, call us to make sure the doctors you plan to see are still in our network.

If all else fails

You can also ask your doctors if they will accept MHBP's payment as payment in full. In today's

health care climate, many doctors are more open to negotiating – especially if you've done your due diligence and the bill was truly a surprise.

If you've followed our key tips and still find yourself with a surprise bill, just call us for assistance. We're always ready to help. 

Understanding your MHBP Health Plan can help you avoid surprises and know what to do if an unexpected bill comes your way.



SPOT A STROKE, SAVE A LIFE

Here's what to watch for

Strokes are one of the leading causes of death and disability in the U.S. And they often happen suddenly – affecting people who have never had symptoms before.

It's important that you're able to recognize warning signs early, so you can get help right away. If treated within 3-4 hours, chances of recovery improve greatly. That's why you need to remember F.A.S.T.

F

FACE DROOPING

Does one side of the person's face droop? Is it numb? Ask the person to smile and see if one side slumps lower than the other.

A

ARM WEAKNESS

Is one arm weak or numb? Ask the person to lift both arms and see if one drifts downward.

S

SPEECH DIFFICULTY

Is the person unable to speak or hard to understand? Is their speech slurred? Ask them to repeat a simple sentence back to you (e.g., "The sky is blue").

T

TIME TO CALL 911

If someone shows any of these symptoms, call 911 right away.

As in all emergency situations, it's important to know how to react. If you can tell that a person is showing signs of stroke, those first few hours are critical to what damage it might do. So keep calm and think F.A.S.T. **M**

Strokes are one of the leading causes of death and disability in the U.S.



BE MINDFUL AND BREATHE EASY

Find focus with mindfulness

When you hear mindfulness, what do you think of – monks in a meditation garden? Yogis in a trance? Well yeah, those folks are being extremely mindful. But mindfulness isn't that narrowly defined – and it can work in different ways for everyone.

Mindfulness is a way to remove yourself from the constant noise and stress around you, like the hustle and bustle of traffic, the constant babble of the TV, the distractions of social media. It allows you to take a breath, pause and be present in the moment.

When people are mindful, they feel at ease and can focus on what matters. And, it's a lot easier than you might think to build into your daily routine.

Here are a few simple ways to be mindful:

Take a breath

Sounds too simple, right? Well, you don't need to master meditation to reap some of its benefits. All you need is five minutes:

- Find a quiet area and close your eyes
- Slow breathing down to a count of 5 seconds inhale and 5 seconds exhale. Make it as quiet as possible for best results
- With each exhale, push away the stressful thoughts that try to rush in

Go for a walk

But don't look at your phone (leave it behind, if you're feeling bold). Listen to sounds, feel the ground beneath your feet. Focus on the simple things. Whatever is stressing you out will begin to seem much less important.

Turn off the screens

Try doing it for a full hour before bed. Whether it's something disturbing on the news or an ex's Facebook status, screens have a way of pulling your mind to places it doesn't need to be.

See, being mindful isn't that difficult. Try one of these methods and you'll be rewarded with an overall sense of calm.

You might get a funny look or two for deep breathing in public. But hey, that's a small price to pay for peace of mind. 

Mindfulness is a way to remove yourself from the constant noise and stress around you.

YOU'RE THE STAR PLAYER ON THIS TEAM

Case managers are here to coach you through any health condition

One of the great benefits of your MHBP plan is access to our case management team. And since you're the star player on that team, we want to be sure you're as healthy as you can be. MHBP case management is a group of highly trained registered nurses and licensed medical social workers who are ready to step in when you have a health care need – no matter how big or small. And their services are free.

You might find the case management team particularly helpful after you've faced an unexpected medical emergency, like a car accident, or even a heart attack. Your case managers will work with you, your family, your doctor and other providers to optimize your medical care. They'll keep your best interests in mind while making sure all your needs are addressed.

Your case managers are also ready to help with situations like diabetes, asthma and pregnancy. You'll receive personalized attention, not a one-size-fits-all approach. Our case managers care about what you want, and will

work with you and your physician to design a program that fits your needs.

To start the process, a case manager will contact you after you've been hospitalized or if you've received a certain diagnosis. If you'd like assistance sooner, you can always call us at:

1-800-410-7778

Just ask to be connected to your health services team for case management services. And remember, we're cheering for you. 

Your case managers will work with you, your family, your doctor and other providers to optimize your medical care.

IMPORTANT CHANGES ARE COMING THAT YOU NEED TO KNOW ABOUT

As you may recall, Aetna acquired Coventry Health Care in 2013. Since then, Aetna's name and logo has replaced Coventry Health Care's on many of the documents you receive.

Now, after months of careful planning, MHBP will migrate from Coventry Health Care's computer platform to Aetna's platform on January 1, 2018.

What does this mean for you?

You'll receive a new family ID card with a new ID number late in 2017 for use beginning on 1/1/18.

Your Explanation of Benefits for claims incurred 1/1/18 and after will have a new look.

You'll use a new member portal for claim information:

- My Online Services will be replaced with Aetna Navigator
- Coventry Mobile will be replaced with Aetna Mobile applications

We're doing everything we can to make this transition as easy and seamless as possible for you. But if you need any help, please call Member Services at **1-800-410-7778**.

Stay tuned for more information about the system migration in future newsletters and mailings. 

YOU CAN FIGHT FRAUD, WASTE AND ABUSE. HERE'S HOW

Start by raising your awareness

Health care fraud, waste and abuse (FWA) cost the country tens of billions of dollars each year. And those losses trickle down to you in the form of higher health care costs. But with your help, we could save precious health care dollars by eliminating FWA.

Know what to look for

It's not always easy to spot FWA. There are a few things you can do to make sure you don't become a victim.

Urine, blood and DNA testing are prone to abuse. Sometimes doctors or laboratories perform these tests when they aren't needed or overcharge for them. Doctors may group these together to bill as wellness panels, toxicology or medication management when those tests don't provide any real medical value.

If your doctor asks you to provide a blood sample, urine sample and cheek swab (DNA) all on the same day, it could be an indicator of fraudulent testing. Also, if your doctor asks you for a urine sample for a toxicology test, even though you're not taking any prescription drugs, you should be wary.

Pharmacies and medical equipment companies may also commit fraud by billing for unnecessary medical supplies. An unsolicited call from a pharmacy offering you items at little or no cost, like braces for your legs or back pain cream, could be a sign of FWA.

And be aware that facilities and doctors outside of our network can sometimes bill well above the reasonable and customary charges for common procedures, like a colonoscopy. Be sure to check your bills and call us if you think you're being overcharged.

It's not always easy to spot FWA. There are a few things you can do to make sure you don't become a victim.

Fight back against fraud

There are a few steps you can take to protect yourself and your health care dollars:

- Review your Explanation of Benefits statements. If something doesn't look right, call the number listed on the statement
- If you are referred for additional tests, services or procedures, refer to the MHPB website to determine if the doctor is part of our network
- Be a cautious shopper; always ask how much services, such as laboratory tests or medical equipment, will cost and what will be your share of those costs
- Call the MHPB Special Investigation Unit at **1-866-806-7020** or contact the Office of Personnel Management's Health Care Fraud Hotline at **1-877-499-7295** or on the web at www.opm.gov/oig

Together, we can prevent FWA and keep your health care costs from rising unnecessarily. 



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

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)

للمزيد من المساعدة في اللغة العربية، الرجاء الاتصال على الرقم المجاني 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)

(Persian) بدون هیچ هزینه ای تماس بگیرید. اینگلیسی 1-800-410-7778 برای راهنمایی به زبان فارسی با شماره

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'ehjí bee shíká a'dooowł nínízingo Diné k'ehjí kojj' t'áá jíik'e hólne' 1-800-410-7778 (Navajo)

HealthBenefitPlanner



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)

MY ONLINE SERVICESSM 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.

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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.