



WINTER 2017

Stay on top of your health	1
Must-try autumn superfoods	3
Breast cancer awareness	4
Relax at 30,000 feet	4
Smile! Your dental plan is here	5
The best way to beat the flu? Avoid it	6
No need to go it alone	6

STAY ON TOP OF YOUR HEALTH

We'll reward you for it

Did you know you can earn a Wellness Fund account reward every calendar year? If you have not done a Health Risk Assessment this year, you should act before year's end to receive statement credits. MHBP Wellness Fund credits can be earned by everyone in your family age 18 or older — and they can be used to help pay the qualified medical expenses of any covered family member.*

Earn your Health Risk Assessment (HRA) credit — up to \$75


Finding potential health risks can help you manage your health. It's as easy as answering a few questions about your nutrition, weight, physical activity, stress, safety and mental health. It's free and confidential at **MHBP.com**. Your responses can lead to suggestions and programs that can help you improve your health. Once complete, you'll get a custom summary that can help you identify and understand potential risks. You'll earn a \$75 credit (Standard Option) or a \$50 credit (Value Plan) to your Wellness Fund account.

[Continued on Page 2](#)

*Consumer Option members are not eligible to earn credits for completing their HRA.

Also, keep your health moving forward with these yearly screenings:

- Annual physical examination — one per calendar year, members age 18 and older
- Blood cholesterol — one per calendar year, all members
- Body mass index testing — one per calendar year, all members
- Colorectal cancer screening — one fecal occult test per calendar year for members age 40 and older
- HPV (human papillomavirus) test — one per calendar year

- Pap test — one per calendar year, women
- Prostate specific antigen (PSA) test — one per calendar year, men age 40 and older
- Urinalysis — one per calendar year, all members 

Knock down your bill with regular assessments and screenings



MIGRATION REMINDER

As we mentioned in our last newsletter, MHBP is migrating to Aetna's computer platform on January 1, 2018. In the near future, you'll receive a brochure outlining important information about the change.


We're doing everything we can to make this a seamless transition for you. If you need any help, please call Member Services at **800-410-7778**.

MUST-TRY AUTUMN SUPERFOODS

Don't worry, broccoli didn't make the cut

"Eat those vegetables — they'll make you healthy and strong," you remember Mom telling you when you were a kid. Of course, she was right. According to the Harvard T.H. Chan School of Public Health, a diet rich in vegetables and fruits can lower blood pressure, reduce the risk of heart disease and stroke, prevent some types of cancer, lower risk of eye and digestive problems, and have a positive effect on blood sugar, which can help keep appetite in check.

Variety is the key to a healthy diet, and with the changing season comes a huge harvest of healthy vegetables that can help prevent illness. Try adding a few of these to your menu this week:

- Carrots
- Brussels sprouts
- Parsnips
- Rutabagas
- Cauliflower
- Squash
- Sweet potatoes
- Turnips 

Fall veggies that make you feel as good as they taste

Sources: <https://www.hsph.harvard.edu/nutritionsource/what-should-you-eat/vegetables-and-fruits/>;
<http://www.health.com/food/15-best-superfoods-for-fall#turnips-0>

Oven-Roasted Parsnips and Carrots

From [myrecipes.com](https://www.myrecipes.com) | Serves 8



Ingredients

- 1 pound carrots, peeled and trimmed
- 1 pound parsnips, peeled and trimmed
- 3 tablespoons vegetable oil
- Salt
- 3 cloves garlic, finely chopped
- 1 teaspoon dried thyme

Directions

1. Preheat oven to 475°F. Line a rimmed baking sheet with foil or parchment paper.
2. Cut carrots and parsnips in half lengthwise and into 3-inch lengths. Toss carrots and parsnips with 2 tbsp. oil, season with salt, and spread in a single layer on baking sheet. Roast until vegetables begin to brown, 20 to 25 minutes, shaking pan 2 or 3 times during cooking time.
3. Mix remaining oil, garlic and thyme. Remove baking sheet from oven; drizzle mixture over vegetables and toss. Roast until vegetables are well-browned, 5 minutes more.

BREAST CANCER AWARENESS

Know the risks, and how to minimize them

Chances are, in some way, breast cancer has impacted you or someone you know. According to the American Cancer Society, more than 300,000 new cases were predicted in 2017 — affecting hundreds of thousands more people and their loved ones.

Mammograms are a covered benefit


Annual mammogram screenings can help detect cancer early, when treatment is more likely to be successful. When performed by a participating provider, screenings are a covered service with no out-of-pocket expenses.

Schedule a mammogram every year

While a strong family history or a genetic mutation called BRCA can increase risk, breast cancer can happen to any woman. That's why the American Cancer Society recommends a baseline screening mammogram for women between the ages of 40–45 and annual screenings for

women between the ages of 45–54. After that, women may opt to have mammograms every other year if they are in otherwise good health. Talk with your doctor to determine personal risk factors and suggested mammogram frequency.

Why mammograms are so important

Breast cancer is the second leading cause of death for women — it's estimated that 40,600 will die this year alone. And, not all women show symptoms. That's why regular screenings are so important. They can identify problems when they're most treatable — even before lumps can be felt by a woman or her physician. So, call your doctor today to schedule your covered mammogram. 

Sources: American Cancer Society: <https://www.cancer.org/cancer/breast-cancer.html>; Susan G Komen Foundation: <http://www5.komen.org/>

RELAX AT 30,000 FEET

When someone mentions flying, what comes to mind?

Comfortable seats, great food and a peaceful atmosphere? Probably not. For many, flying has become a dreaded necessity of traveling. While there's a lot you can't control, there are ways to make your next trip more enjoyable:

Get up

Standing and stretching makes a big difference in how you feel after a flight. If you can, book an aisle seat so you can get up more often.


Come prepared

You can't count on food service, so bring your own snacks to avoid a serious hunger episode. Another good trick is to

bring your own water bottle to stay hydrated. Take it through security (empty) and fill it before you board.

Tune out

There's nothing worse than the classic flight problems: screaming children, seat kicking or neighbors that think your shoulder makes a great pillow.

A set of earplugs does wonders for the first. For the other two, bring your favorite music, TV show or audio book to help take you away and relax. 



SMILE! YOUR DENTAL PLAN IS HERE

Why you'll want to enroll now

What are you looking for in a dental plan? If your wish list includes things like great benefits, national coverage and affordable rates, you might want to consider our MHBP Dental Insurance Plan.

Look into it and you'll soon discover a large network of dental providers — over 205,000 locations nationwide. This gives you a choice of dentists and specialists, no matter where you live. And whether you need individual, self plus one or family coverage, you'll be happy with our low monthly premiums. And your benefits will increase the longer you're enrolled. Plus, you can enroll at any time during the year, not just during Open Season.

What's covered?

Preventative care is covered at 100 percent, with no deductible. So, no more excuses about missing your checkup — annual dental exams, cleanings and X-rays are all part of the plan.

Okay, what if your checkup finds you need a little dental work? No problem. Basic services, like fillings, extractions and other X-rays, are covered at 70 percent in your first year and 80 percent in your second and third years on the plan. And you'll enjoy 50 percent coverage after the first year on major services, like root canals, crowns and bridges, as well as 50 percent on orthodontics in your third year of coverage.

An affordable dental plan and a nationwide network of providers is closer than you think


We make dental insurance almost effortless

The only thing more valuable than generous benefits and broad coverage is a dental plan that takes the work out of using it. In the case of our MHBP plan, this means finding a network provider is as easy as entering your ZIP code and making an appointment.

It also means you'll have no claim forms to file with this plan. The network provider offices do everything for you. All you have to do is remember your appointment time and show up.

To learn more and find a dental provider near you, visit us at:

mhbp.com/dentalandvisionplan.php

Remember, you don't have to be enrolled in an MHBP health plan to participate, and you can enroll anytime. See you at the dentist. 

NO NEED TO GO IT ALONE

Get help with your 2018 New Year's resolutions

Every year, New Year's resolutions are made. Most last a week, a month, maybe a few months. How many truly stick? For most people, very few. Especially during the colder months, goals like exercising more can be downright challenging.

We have good news: starting in 2018, you'll have access to two different coaching programs that can make things easier for you.

Telephonic Health Coach program

Get the opportunity to work one on one with a professional health coach to work toward your health goals. Common topics include:


- Weight management
- Exercise
- Nutrition
- Stress management

You'll be able to schedule an appointment at a time that works for you and meet with your coach up to twice a month for 15–30 minute sessions.

Digital health coaching

Choose from nine base programs to do things at your own pace:

- Blood pressure
- Cholesterol management
- Depression management
- Nutrition
- Physical activity
- Sleep improvement
- Smoking cessation
- Stress management
- Weight management

Be on the lookout for these programs through your new member portal, Aetna Navigator®, at the beginning of the year. 



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)

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجهاني 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 nínízingo Diné k'ehji k'ojí' t'áá jíík'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
800-410-7778
Consumer Option Member Services
800-694-9901

OVERSEAS ENROLLEES

480-445-5106
(toll-free numbers at MHBP.com)

MY ONLINE SERVICESSM NET SUPPORT

866-784-7988

AMPLIFON

888-901-0129
(hearing services)

CVS CAREMARK

866-623-1441
(pharmacy benefit manager)

EYEMED VISION CARE

866-559-5252

OPTUM

877-262-2193

MHBP DENTAL & VISION PLANS

800-254-0227

QUALSIGHT

877-306-2010
(laser vision correction services)

QUEST DIAGNOSTICS

800-377-7220

U.S. LASER NETWORK

877-552-7376

For more information about your plan, refer to **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.