



## COMMUNICATING WITH FAMILY DURING THE HOLIDAYS

### *Too close?*

If you have family members coming back home, you might find that they're a bit too close for comfort. It's easy to bicker and get frustrated when there isn't as much room to breathe. And with the cold months keeping us inside, it's essential to have some communication tips in your pocket:

#### **Start off right**

You and your family are under more pressure than normal. Starting a conversation with "How are you doing?" or "Are you OK?" opens the floor for honest discussion.

#### **Wait 5 seconds**

When stress is high, you might say things you wouldn't otherwise. If you're about to say something harsh or unkind, wait 5 seconds. Giving yourself that buffer can help avoid a spat.

### *Too far?*

What about the family members who can't safely be with you? With the winter holidays it is incredibly hard to be away from the people you would typically be with. Here are some ways to include those family members and keep them close:

#### **Use virtual tools**

The trick here is getting creative. You can plan family dinners, send out an invitation with a recipe, date and time, or plan a virtual Christmas party with a dress code and theme. Pass around cellphones with your relatives on video call so they can get the face-to-face time they're missing.

#### **Send holiday cheer**

Whether it's a picture of your family, the recipe of the rolls you make every year or a clip of your Christmas tree, sending a piece of your home to relatives and friends keeps them feeling close. So, let them know you have them in your heart this year.

#### **Sources:**

<https://www.massgeneral.org/news/coronavirus/6-tips-for-keeping-relationships-on-track>  
<https://www.familyeducation.com/entertainment-activities/5-tips-celebrating-holidays-faraway-family-members>  
<https://www.totalhealthguidance.com/in-close-quarters/>  
<https://www.unr.edu/nevada-today/news/2020/covid-and-building-healthy-family-relationships>  
<https://baynvc.org/event/close-quarters-online-april2020/>

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# MENTAL HEALTH MYTHS

MHBP is here to help stamp out the stigma against getting treatment for mental health conditions. Depression is a medical condition, just like heart disease and diabetes. Like many conditions, treating depression often takes a multi-pronged approach. Counselling, support, nutrition and medication all play a part.

## Antidepressant Medication

Working with a mental health provider is key to finding the right treatment. With the right medication, depression is a very treatable condition. People who start medication early and stay on it are most likely to recover, prevent relapses and emergency room visits. Don't let myths hold you back from treating your depression.

### **Myth 1 – If one antidepressant medicine doesn't work for me, none of them will work.**

Fact 1 – There are different types of medicine for treating depression. You may need to try more than one to find the one that works best for you. Work with your provider, they have tools to help you find the right medicine.

### **Myth 2 – If a medicine doesn't help me feel better in a few weeks it's time to try something different.**

Fact 2 – Antidepressants can take up to 3 months to take full effect so it's important to keep taking them. Talk to your provider before you stop taking a medication.

### **Myth 3 – I can stop taking my medicine as soon as I feel better.**

Fact 3 – Since it takes a while to get the full benefit from most antidepressants you should continue taking your them for at least 6 months after you start to feel better. If you stop too soon you risk having a relapse. Remember, you're feeling better because of the treatment you're on, so stick with it.

## **Monitor your progress.**

Talk to your provider about concerns, any side effects and how the right nutrition can be a part of your treatment plan.

## **Mental Health**

### **Myth 1 – Follow-up visits, therapy and self-help are a waste of time. Why bother when you can just take a pill.**

Fact 1 – If your mental health condition required treatment in the emergency room then the situation is serious enough to warrant a multi-pronged approach to treatment. Medication can be an important part of your care – but getting the other support you need to manage your condition can prevent further ER visits. Each person is different. Your treatment plan should be individualized to your situation. This may include medication, therapy, nutrition and ongoing support.

### **Myth 2 – Only weak people need mental health care.**

Fact 2 – Mental health is part of your overall path to a healthier you. It is not a sign of weakness. Many factors contribute to mental health issues and it's important to know the signs and seek help. If you do have to make a visit to the Emergency Room (ER), it's essential to continue care afterwards and learn to manage your condition to prevent future ER visits.

### **Myth 3 – Physical and mental health are entirely separate**

Fact 3 – Physical health and mental health are two well connected parts of the whole. You may go to the ER for back pain and find out that it was triggered by an emotional event. A symptom of depression is physical pain. Dealing with this sort of pain takes a physical and mental approach. Looking at our health holistically, with each part connected to the others, helps us understand how to treat the whole person.

## Substance Use

### **Myth 1 – Treatment in the Emergency Room is enough. I don't need any more care.**

Fact 2 – Treatment in the ER for drug or alcohol overdose or misuse is emergency care only. It isn't meant to provide ongoing treatment or support. While follow-up care is sometimes mandated by the court or requested by family, it does provide a sense of accountability and can help you on the path to recovery.

### **Myth 2 – Everyone will find out I have a drug or alcohol problem if I seek medical help.**

Fact 2 – All healthcare is covered under a strict Federal privacy law called HIPAA. Hospitals and providers are required to protect your privacy regardless of the kind of care you receive. If you are still concerned about confidentiality, MHBP offers telehealth visits with mental health providers through Teladoc. You can get the care you need without leaving home.

### **Myth 3 – I can take care of it on my own.**

Fact 3 – You may think you can handle an ER visit, but your chance of relapse is high without support. Reduce this risk by having a follow-up visit with a professional. This care will provide structure, support and help you stay accountable.

### **Follow-up after emergency room visits**

A visit to the emergency room can be a traumatic experience. You can end up in the ER to treat an injury, or your physical or

mental health. When a visit to the ER is due to drug or alcohol overdose or misuse or to treat a mental health condition, getting follow-up care is especially important. Follow-up visits with a physician, psychiatrist, therapist or counsellor for support and ongoing treatment will help prevent future ER visits. Lack of follow-up care can slow recovery and puts you at risk for relapse. Visits should be done within 30 days of the ER visit and can be done in person or by telemedicine.

**"...stamp out the stigma against getting treatment for mental health conditions. Depression is a medical condition, just like heart disease and diabetes."**

### **We want to make sure you get the support you need**

With telemedicine options, you'll always be able to get care with your MHBP plan. Copayments or cost shares may be different during the pandemic. Call the number on your ID card or go to **MHBP.com** and select "Find a Provider". Connect with a behavioral health care manager. Call MHBP at **1-800-410-7778** and choose option 4 for individualized help with depression or other mental health conditions.

## SURVEY RESULTS

In March, you may have received a survey from a national project by the National Committee for Quality Assurance (NCQA), a nonprofit group that helps people around the country learn more about health care plans.

### **MHBP's 2020 results based on NCQA benchmarks:**

- Rating of Health Plan scored in the **90th percentile** of comparable national PPO plans
- Rating of Provider Network scored in the **75th percentile** of comparable national PPO plans
- Rating of Customer Service scored in the **75th percentile** of comparable national PPO plans

### **MHBP's results based on the last 5 years according to NCQA:**

- Customer Service has been rated by active members with an average **93% satisfaction** rate
- Claims Processing has been rated by active members with an average **92% satisfaction** rate
- Access to Providers has been rated by active members with an average **91% satisfaction** rate

If you completed the 2020 survey, thank you for your responses! If you receive a survey in March of 2021, please take the time to complete it – and help MHBP better serve you.





## VITAMIN D: AN IMPORTANT VITAMIN

Vitamin D is essential for our health, but there are plenty of misconceptions about how to get it, what it does and how much we need. So, here's your brief guide to vitamin D.

### **Why do we need it?**

Vitamin D doesn't just help you grow stronger bones by helping the body absorb calcium. Our muscles need vitamin D to function. Our immune system uses vitamin D to protect our bodies from bacteria that causes sickness.

### **Where do we get it?**

There is vitamin D in some foods like fish, fortified dairy, cereal, orange juice and more. The easiest way to get vitamin D is simply going out into the sun for 25–45 minutes.

### **How much do I need?**

Despite what you might think, you can get too much vitamin D – although this is really only a concern when taking vitamin D supplements. The recommended amount of vitamin D for people younger than 70 is 600 IU (international unit) per day. Those older than 70 need closer to 800 IU. To give you an idea of what that means, 8 oz of fortified milk has about 100 IU.

#### Sources:

<https://www.health.harvard.edu/staying-healthy/taking-too-much-vitamin-d-can-cloud-its-benefits-and-create-health-risks>  
<https://www.yalemedicine.org/stories/vitamin-d-myths-debunked/>  
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<https://orthoinfo.aaos.org/en/staying-healthy/vitamin-d-for-good-bone-health/>  
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<https://health.clevelandclinic.org/how-to-get-more-vitamin-d-from-your-food/>  
<https://www.health.harvard.edu/staying-healthy/time-for-more-vitamin-d>



## KNOWING YOUR COSTS

Like many, you may have put off visiting your provider due to COVID-19 uncertainties. However, you don't want to avoid necessary medical services, especially if you have a chronic health condition. Being prepared by knowing what your plan covers, and what your costs may be, will help get you back on the path to better health.

### **Understanding your MHBP benefits is the first step to avoid the unexpected.**

Follow these easy steps:

#### **Stay in Network**

Whenever possible, use in-network providers and facilities for any medical and behavioral procedures. In-network providers will lower your out-of-pocket costs.

#### **Understand What MHBP Covers**

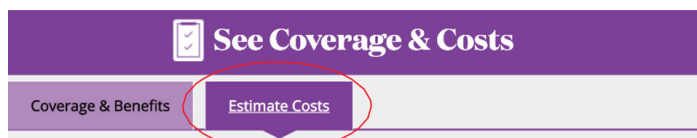
Take some time to carefully read over your plan benefits at the start of each new year. If you can't find information on a procedure you need, just give us a call.

#### **Get the Details**

Ask what's involved in the procedure or treatment before you agree to have it. Be sure to confirm that all doctors involved are in your network.

#### **Estimate the Costs**

Use the cost estimator on your Aetna secure Member website (see below) to determine what your out-of-pocket expenses will be before having any treatment performed.



When you re-engage with your provider, knowing what to expect by doing a quick review of your plan benefits and associated costs is an important first step. And if you need any help along the way, please call us at **800-410-7778**.

## AFFORDABLE DENTAL & VISION COVERAGE WITH YEAR-ROUND ENROLLMENT

It's easy to enhance your medical coverage with a dental and/or vision plan. All FEHBP members are eligible to add this optional coverage at affordable group rates.

**And you can enroll anytime** – not just during Open Season.

To learn more, visit the "Dental and Vision Plan" page on **MHBP.com** or give us a call at **800-254-0227**.





## PAY IT FORWARD TODAY

One of the easiest ways to uplift your emotional wellbeing is by reaching out and helping another. This can be as simple as greeting strangers with a smile, offering to take a neighbors' dog for a walk when they can't, sharing a cup of coffee, thanking your mailman, spending time with a loved one restricted by social distancing via Zoom or FaceTime, or

dropping off a home cooked meal to someone who isn't able to get out.

**Paying it forward lifts the people you've helped and makes all the difference in your emotional state as well.**

## MEMBER RIGHTS AND RESPONSIBILITIES

As an MHBP member, you have certain rights and responsibilities. These include the right to get information about MHBP's benefits and services as well as the responsibility to contact us if there's something you don't understand. The Member Rights and Responsibilities document helps to explain both your role and

ours. You can find this document on **MHBP.com** under Member Resources, or go directly to <https://mhbp.com/member-rights-and-responsibilities/>.

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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](mailto: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).

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**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 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)

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)

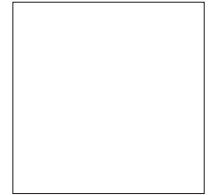
Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-410-7778. (Russian)

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 koji' t'áá jíík'e hólne' 1-800-410-7778 (Navajo)



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## CONTACT US

### MHBP MEMBER SERVICES

Standard Option and Value Plan

800-410-7778

Consumer Option

800-694-9901

**24/7 except major holidays**

### OVERSEAS ENROLLEES

480-445-5106

(toll-free numbers at [MHBP.com](http://MHBP.com))

### AETNA SECURE MEMBER WEBSITE SUPPORT

800-225-3375

### CVS CAREMARK

866-623-1441

(pharmacy benefit manager)

### EYEMED VISION CARE

866-559-5252

### HEARING SERVICES

– Hearing Care Solutions

866-344-7756

– Amplifon

888-901-0129

### LIFESTATION MEDICAL ALERT

855-322-5011

### LAB SAVINGS PROGRAM

– LabCorp

888-522-2677

– Quest Diagnostics

800-377-7220

### MHBP DENTAL & VISION PLANS

800-254-0227

### TELADOC

855-TELADOC (855-835-2362)

### U.S. LASER VISION NETWORK

800-422-6600

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

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This newsletter summarizes the benefits of the 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.