



INTRODUCING A NEW 2022 AETNA® MEDICARE ADVANTAGE PLAN

FALL 2021

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Designed Exclusively for MHBP Standard Option Members.

In 2022, **MHBP Standard Option** will offer an Aetna Medicare Advantage Plan (PPO) with an Extended Service Area (ESA). This plan is designed for Standard Option members also enrolled in Medicare Parts A and B.

This Medicare Advantage plan offers:

- \$900 per year Medicare Part B premium reduction for eligible members
- \$0 deductibles and copays for most medical care
- Prescriptions for as little as \$0 from our preferred pharmacies
- Nationwide doctors — use any doctor who is eligible to receive Medicare payment and agrees to accept your plan
- Additional health and wellness programs, at **no extra cost** such as:
 - Silver Sneakers®
 - Healthy Home Visits
 - Routine Transportation - 24 one-way trips/60 miles

You're an important member of the MHBP family. We want to help you understand your coverage options and feel confident in your decisions. We're here to help.

- Use our chat feature on **MHBP.com**
- Schedule an appointment at **MHBP.com/live** and a representative will call you
- Register for a Webinar on **MHBP.com/retiree**
- Call Member Services at **1-800-410-7778 (TTY: 711)**, Monday–Sunday 24/7 (except major holidays)
- You can also visit **MHBP.com/retiree** to learn more

Be on the lookout for your open season mailing in mid to late October for important information on how take advantage of this new plan.



4 WAYS TO IMPROVE YOUR HEALTH DURING A PANDEMIC

The pandemic may be easing up in some regards, with many aspects of daily life returning to what is being called the “new” normal, but the need to improve our immune system health and make sure it stays at its best is more important now than ever. Here are four things you should attempt to incorporate into your life as you reintegrate back into your community.

Eat well

In addition to wearing a mask, washing your hands or practicing safe social distancing where and when appropriate, making healthy food choices is one of our body's best ways of strengthening the immune system to better fight illnesses and disease. Maintaining a healthy weight and reducing inflammation can also better your chances at a quick recovery. Other immune-boosting diet tips include:

- Avoid eating processed foods
- Reduce the amount of sugar and starch in your diet
- Eat more plant-based, whole foods
- Get enough protein (about half your body weight in grams per day)
- Limit alcohol
- If you smoke, think about quitting*
- Add more anti-viral/immune-boosting herbs and spices to your meals (chili pepper, oregano, rosemary, turmeric, fresh garlic, ginger)
- Eat more prebiotic and probiotic foods (apples, bananas, flaxseed, kefir, seaweed)

Consult with your provider, or nutritionist, on a nutritional plan that works best for you.

Exercise consistently

Exercise might not be a favorite pastime for everyone, but its positive effects on physical and mental health are well worth the effort. Exercise can produce changes in the parts of the brain that regulate stress and anxiety, as well as help relieve feelings of depression. Additionally, exercise can help with weight loss, strengthen muscles and bones, increase energy levels, reduce risks of chronic disease and pain, and help with relaxation and sleep quality.

Get some sleep

Studies show that people who eat well and exercise regularly can improve their sleep. Not only does quality sleep help our immune systems fight infectious diseases, but it can also affect recovery time. It is recommended that adults get seven to eight hours of sound sleep each night while teenagers and young children get 10 hours or more.

Schedule a checkup

After several months of being cooped up or quarantined from regular activity, most of us are probably overdue for an annual health checkup. Take a moment to get your preventive care visits on the calendar. This includes everything from setting an appointment with your doctor and dentist to scheduling eye exams, screening tests or any other regular visits with health providers that may have been put off. If you're not comfortable with an office visit yet, book an online/virtual visit with a telehealth provider.

* Visit [MHBP.com](https://www.mhbp.com) and go to Official Plan Documents/Plan Brochure under Member Resources to view MHBP's wellness programs and benefits to help you quit smoking.



GETTING TO KNOW YOUR MHBP ACCOUNT MANAGEMENT TEAM

When asked what is most important to administering the MHBP plan, MHBP Account Relations Manager Brad Corban says, “Our members are our most valued asset.”

MHBP medical plans have been offered for nearly 60 years. And for more than 30 years, they have been administered by a small, dedicated, caring team located across the United States, working in support of the National Postal Mail Handlers Union (NPMHU). Your MHBP account team oversees your benefits in partnership with our dedicated clinical, operational and quality management teams, along with vendors, to provide our members with exceptional service, wellness programs and personalized health choices.

We understand you and your family need to feel your health needs are accessible and affordable. Operating in a world that is

in constant ‘change’ due to an ongoing pandemic, your MHBP account team has got you. By ensuring adequate network access and various support and wellness resources, your account team is your plan steward, making sure your needs are being met.

On those rare instances when your health experience does not meet expectations, we want to know about it. It is important to MHBP that you experience quality health care and service. Likewise, when you have a question or are unable to locate a resource, we want to hear from you. You can reach our MHBP Member Services by calling **1-800-410-7778**. Or if you prefer, you can chat live with a MHBP representative on **MHBP.com**. And be assured, your MHBP account team will work to make every experience a positive one for you and your family.



LOW BACK PAIN MYTHS

Myth: Low back pain means serious injury

Fact: The most common cause of low back pain is a strained muscle or tendon, which can cause painful muscle spasms, but can be treated with modified activity, physical therapy and non-steroidal anti-inflammatory medications. A complete medical history and physical exam will allow your provider to identify and diagnose the cause of your pain.

Myth: To diagnose back pain requires imaging

Fact: Most low back pain resolves itself within a few weeks with non-invasive treatment, like physical therapy. Having an X-ray, MRI or CT scan may be needed when pain acuteness does not improve, or if you have additional symptoms like leg weakness.

Myth: Narcotics or surgery is needed to treat low back pain

Fact: Acute low back pain can be successfully treated without narcotics or surgery. Use of heat or ice, modifying activity and

gentle stretching may be sufficient to treat back pain. Non-narcotic medications, anti-steroidal and anti-inflammatories can relieve pain and reduce inflammation in treating low back pain. There are several procedures that can help with back pain such as nerve blocks, which can be used before surgery is considered.

Want more information on low back pain? Schedule a consult with your provider for the best treatment options.

Home Kits — Important health screenings done in your home

Health screenings can help find problems early and are then easier to treat. Did you know there are common in-home screening kits that can be easily done in the comfort of your home?

Two common in-home kits are the Hemoglobin A1c tests for diabetics and the colorectal screening kits. Both are safe, convenient and put you in the driver's seat. And both may be covered with no out-of-pocket costs.

Talk to your doctor about getting an in-home kit that's right for you.

For benefit coverage just call Member Services at **1-800-410-7778 (TTY:711)** or visit **MHBP.com/Adult-Care/**.

Be sure to talk to your doctor about your back pain and the ways you can manage it.

MANAGE YOUR HEALTH CARE WITH EASE

Do it all with your digital tools.

When you're an MHBP member, you can manage your health care and access all your information anytime, anywhere — no matter where life takes you.

▪ Aetna Member Website

- Log in to or register to find care, view your benefits, view claims, get cost estimates, view your ID card and so much more at **MHBP.com**

▪ Aetna HealthSM app

Look for this icon in the app store:



OR

Text "AETNA" to 90156 to receive a link to download the Aetna HealthSM app.

(Message and data rates may apply.)



ACCESS TO CARE

Are you using the broad selection of quality practitioners available to you through your **MHBP** benefits? Or have you been putting off seeing your doctor? Well, now is the time to re-engage and schedule an in-office or online appointment.

Start by choosing a Primary Care Physician (PCP) to be you and your family's healthy life partner. Don't have a PCP? No problem. Go to "Find a Provider" at **MHBP.com** and search for a PCP in your ZIP code. Your PCP will help you manage your health needs, such as annual visits, and help keep you as healthy as possible. If necessary, a referral to a specialist will be made for more complex evaluations, diagnoses and treatment. (MHBP does not require referrals to see a specialist).

MHBP delivers a robust network comprised of over 1.4 million providers, such as physicians, behavioral health providers, group practices, hospitals and clinics.

Your benefits also include no-cost visits* to over 1,100 MinuteClinic® locations open every day, including evenings and weekends. You can view wait times or schedule an appointment on **MinuteClinic.com**. You can find MinuteClinic locations in many of our **CVS® HealthHUB™** locations. Our HealthHub locations are bringing care closer to home by offering you a holistic and integrated care experience to help address health, pharmacy and wellness needs between office visits. MinuteClinics are offering video visits in 49 states and

Washington, D.C., for patients ages two years and older seeking treatment for minor illness, minor injury or a skin condition. Video visits can be accessed via a mobile device or computer 24 hours a day, seven days a week.

MHBP members also have access to telemedicine providers that allow you to conduct a visit wherever you are through Teladoc® at no additional cost to you.* You can use Teladoc when your provider's office is closed, an appointment is not readily available or simply for your convenience. Visits are available for general medicine, behavioral health,** dermatology and nutrition. For information on how to register and schedule your same-day visit, go online at **Teladoc.com/Aetna** or call **1-855-TELADOC (835-2362)**.

Don't wait. Go to **MHBP.com** and click on "Find a Provider" to search for providers in your area and schedule an appointment. While there, check out the additional Behavioral Health/ Televideo providers, Wellness Programs and Chronic Condition Management providers available with your **MHBP** benefits.

*Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans

**Must be 13 years and older to complete a Behavioral Health consult.

Contact us at **1-800-410-7778**

DON'T LEAVE MONEY ON THE TABLE



Did you know you can earn up to **\$200** (Standard Option) and **\$150** (Value Plan) for qualified medical expenses by completing the following actions?

Standard Option:

- **Complete your Health Risk Assessment (HRA)** and earn **\$100**
- **Complete your Biometric Screening** by 11/30/2021 and earn **\$100**

Value Plan:

- **Complete your Health Risk Assessment (HRA)** and earn **\$75**
- **Complete your Biometric Screening** by 11/30/2021 and earn **\$75**

For details on how to complete your HRA and Biometric screening, please visit **MHBP.com/wellness-rewards/**

MHBP Implements a Mid-Year COVID-19 Vaccination Incentive

MHBP members, 18 years and older, who receive or have received the COVID-19 vaccine during 2021 are eligible to earn a \$50 wellness incentive.

To earn the incentive, **MHBP** members must submit documentation (i.e., copy of vaccine card) demonstrating you have been fully vaccinated. **MHBP** will review the documentation to verify the member is fully vaccinated and, if so, deposit \$50 into your Wellness Fund account.*

*Note: Consumer Option members are not eligible to earn wellness incentives for completing their HRA or Biometric Screening. Consumer Option members will receive a \$50 2022 deductible credit for the COVID-19 vaccine incentive.

MEMBER ENGAGEMENT PLATFORM (MEP)



Your personal health site can help you better manage your health conditions with a little guidance about where to start and provides a full suite of digital tools to help you live a healthier life. Our personal health site can help. It's easier than ever to track your health, complete your online Health Risk Assessment, access digital coaching, look up symptoms, find healthy recipes and much more.

We make it easy:

- Go to **MHBP.com**
- Click on "Your Aetna® Member Website"
- Log on or register for the Aetna member website
- Select "Health and Wellness," then select "Discover a Healthier You" and you will be redirected to the Member Engagement Platform

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 explain both your role and ours. You can find the Member Rights and Responsibilities document on **MHBP.com** under Member Resources or go directly to **MHBP.com/Member-Rights-and-Responsibilities/**

Important - MHBP does not perform any ROBO calls, nor will you receive a phone call or text message requiring you to respond with your personal health information. If you receive a ROBO-type communication, please contact member services immediately at **1-800-410-7778**. You should also report this to your local phone/service provider as spam.

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/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 the number on your ID card.

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, DC 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 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)

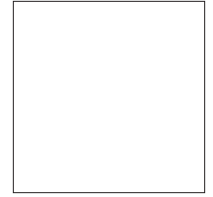
Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-410-7778. (Russian)

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 nínizingo Diné k'ehji koji' t'áá jíík'e hólne' 1-800-410-7778 (Navajo)



P.O. Box 981106 • El Paso, TX 79998-1106



CONTACT US

MHBP MEMBER SERVICES

Standard Option and Value Plan

1-800-410-7778

Consumer Option

1-800-694-9901

24/7 except major holidays

OVERSEAS ENROLLEES

1-480-445-5106

(toll-free numbers at MHBP.com)

AETNA® SECURE MEMBER WEBSITE SUPPORT

1-800-225-3375

CVS CAREMARK® CUSTOMER CARE

1-866-623-1441

(pharmacy benefit manager)

EYEMED VISION CARE

1-866-559-5252

HEARING SERVICES

– Hearing Care Solutions

1-866-344-7756

– Amplifon

1-888-901-0129

LIFESTATION MEDICAL ALERT

1-855-322-5011

LAB SAVINGS PROGRAM

– LabCorp

1-888-522-2677

– Quest Diagnostics

1-800-377-7220

MHBP DENTAL & VISION PLANS

1-800-254-0227

TELADOC®

1-855-TELADOC (855-835-2362)

U.S. LASER VISION NETWORK

1-800-422-6600

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 and its affiliates (Aetna).

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



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This is a brief description of the features of this Aetna health benefits plan. Before making a decision, please read the plan's applicable federal brochures (RI 71-007 and RI 71-018). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

Aetna®, CVS Pharmacy, Inc., which owns CVS® HealthHUB™ locations, and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

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