



## MHBP STANDARD OPTION MEMBERS WITH MEDICARE A AND B

### WINTER 2021

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### It's not too late to enhance your benefits

Starting January 1, 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 who also enrolled in Medicare Parts A and B. Members will receive enhanced benefits and added programs not included with their MHBP Standard Option Plan. And they'll pay the same FEHB premium as MHBP Standard Option.

You can opt into the new Aetna Medicare Advantage at **any time**, not just open season.

### Enhanced benefits and added programs

As a reminder, when you opt into the Aetna Medicare Advantage for MHBP you'll receive:

- Up to \$900 per year Medicare Part B premium reduction for eligible members
- Enhanced benefits for the same premium as the MHBP Standard Option
- Added programs such as SilverSneakers®, Healthy Home Visits, nonemergency transportation and more
- \$0 deductibles and coinsurance for medical care
- Prescription copays as low as \$0 from preferred pharmacies
- Nationwide doctors (use any doctor who is eligible to receive Medicare payment)

*continued...*

**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 an informational webinar at **MHBP.com/Retiree**
- Call Member Services at **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week, (except major holidays)

You can also visit **MHBP.com/Retiree** to learn more about the plan and how to opt into Medicare Advantage.

To opt into Aetna Medicare Advantage, visit

**AetnaRetireeHealth.com/MHBP**, or call **1-866-241-0262 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM ET.

Sincerely,  
MHBP

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2021 Tivity Health, Inc. All rights reserved. Y0001\_GRP\_4358\_2022\_M

## ANTIBIOTICS: THE FACTS

### Respiratory infections and antibiotics

Acute bronchitis, commonly known as a chest cold, is almost always caused by a virus. Antibiotics don't work on viruses, so taking one won't make you feel better. Other conditions like pneumonia and pertussis have similar symptoms. See your doctor in-office or virtually to determine the best treatment for your condition.

### Myth: Chest colds require antibiotics

Fact: It is important to talk to your doctor about the best treatment for you. Most often, chest colds can be cured without antibiotics. People with recurring heart and lung problems may require antibiotics, but not always.

### Myth: There's no harm in taking antibiotics

Fact: Overuse of antibiotics leads to antibiotic-resistant bacteria that cause serious infections that are difficult to treat. Side effects

can be mild, but some are more serious, like a C. diff infection that causes severe diarrhea and can lead to colon damage.

### Myth: Acute bronchitis requires antibiotic treatment

Fact: While antibiotics don't work on viruses, there are things you can do when you have acute bronchitis.

- Get plenty of rest and fluids
- Use a humidifier
- Take over-the-counter cough medicine and lozenges as needed

Always check with your doctor or pharmacist before taking any over-the-counter medication.

Sources:

**CDC**

<https://www.cdc.gov/antibiotic-use/bronchitis.html>

**American Lung Association**

<https://www.lung.org/lung-health-diseases/lung-disease-lookup/bronchitis>

## CALLING ALL HSA OWNERS!

### Any recent life changes? Have you turned 65 and recently enrolled in Medicare? Did your spouse add you to their insurance?

If any of these changes have happened in your life, or if you have received VA (except for veterans with a service-connected disability) or Indian Health Service benefits; you may need to change your Health Savings Account (HSA) to a Health Reimbursement Account (HRA). The IRS states that members who have Medicare or are carried under their spouse's insurance

plans are not eligible for an HSA account. Aetna is here to help you understand your eligibility and make any necessary changes to your HRA. If you need to make the change, please call **MHBP**. For more information regarding the qualifications for HSA/HRA programs, visit <https://mhbp.com/frequently-asked-questions/>.



# SPICE UP YOUR HOLIDAY SEASON WITH HOMEMADE WASSAIL

One of the best ways to make your home feel warm and cozy this holiday season is by cooking up some festive holiday drinks. One of the most festive winter drinks is the English classic known as wassail. This drink is easy to make and will leave your home smelling like a winter wonderland!

## What is wassail?

Wassail is a traditional English beverage that can be traced all the way back to the Yuletide. This drink serves as the tastier sister to apple cider. Traditional wassail was made with hard liquor, apples, brandy and other spices. This recipe is made with cloves, apples, cinnamon, lemon, orange, ginger and nutmeg, and is a nonalcoholic wassail recipe. You can add alcohol if you wish!

## What ingredients do I need?

- 2 apples
- 8 cups apple cider
- 2 cups orange juice
- 1/3 cup lemon juice
- 4 cinnamon sticks
- 15 whole cloves, or 1/2 tsp ground cloves
- 1/4 teaspoon ground ginger
- 1/4 teaspoon ground nutmeg
- 1 tablespoon light brown sugar (optional)

## How is it made?

Creating a nice bowl of hot wassail is easy! All you have to do is follow the steps below:

1. Poke the whole cloves into the apples on all sides.
2. Add all ingredients, including the apples, to a large pot over medium-low heat.
3. Bring to a simmer. Simmer for 30–45 minutes.
4. Remove the apples and whole cloves. Ladle the drink into mugs and enjoy!

Source: <https://tastesbetterfromscratch.com/hot-wassail/>





# TAKE THE TIME TO PREPARE YOURSELF THIS WINTER

Our 2021 winter outlook, which extends from December 2021 through February 2022, shows more snow and rain than average is expected across portions of the northern U.S., primarily in the Pacific Northwest, northern Rockies, Great Lakes and Ohio Valley. And above-average temperatures are predicted across the South and most of the eastern U.S. Unfortunately, drought conditions are forecast to persist and develop in the Southwest and Southern Plains.

With colder winter weather comes a higher risk of car accidents, hypothermia, frostbite, carbon monoxide poisoning and heart attacks from overexertion. Because of this, it is important to take the time to ensure you have taken the necessary precautions to protect you and your family. Here are a few steps you can take to prepare yourself:

- Make sure your home has the necessary weather proofing
- Install and test smoke alarms and carbon monoxide detectors — and have extra batteries on hand
- Have a 30-day supply of all necessary medications, warm clothing and blankets
- Always have a fully charged phone available

Now, if your family is trying to manage in a drought, taking steps to reduce water usage both inside and outside your home can help conserve water and minimize impacts to the availability of water supplies.

## Indoor water conservation tips while in a drought

### Bathroom

- Avoid taking baths. Take short showers, turning on water only to get wet and lather and then again to rinse off
- Avoid letting the water run while brushing your teeth, washing your face or shaving
- Place a bucket in the shower to catch excess water for watering plants

### Kitchen

- Operate automatic dishwashers only when they are fully loaded. Use the "light wash" feature, if available, to use less water

### Laundry

- Operate automatic clothes washers only when they are fully loaded, or set the appropriate water level for the size of your load

## Outdoor water conservation tips while in a drought

### Lawn care

- Water in several short sessions rather than one long one in order for your lawn to better absorb moisture and avoid runoff



## YOU HAVE OPTIONS WHEN YOUR PROVIDER'S OFFICE IS CLOSED

If you need care, and seeing your primary care provider (PCP) isn't possible, it's important to know your options. If you ever experience an emergency, dial 911 immediately. But if you need medical care and it's not life threatening, you have options.

- Telehealth consultations are available through our telehealth vendor, Teladoc®, 24 hours a day, 7 days a week at no additional cost\*. You can contact Teladoc by phone, web or through the Aetna Health mobile app and receive treatment within minutes for non-emergency medical needs. For more information regarding telehealth consultations, please call **855-Teladoc (855-835-2362)** or visit **teladoc.com**.
- Visit a walk-in clinic or Urgent Care location. These are not for emergency or life-threatening conditions, but can be less costly alternatives. MHBP covers MinuteClinic® visits at no additional cost.\* To find an in-network location, visit MHBP.com and select 'Find a Provider' or call customer service at

**1-800-410-7778 (TTY: 711)**, 24 hours a day, 7 days a week (except major holidays).

- Call your 24-Hour Nurse Line.\*\* With the 24-Hour Nurse Line, you can speak to a registered nurse — whenever you need to at no additional cost. The 24-Hour Nurse Line can possibly prevent an unneeded trip to the emergency room (ER). That can be a money-saver. Plus, you'll be able to make smarter health decisions. You'll have reliable information you can trust — and it's only a phone call away. To speak to a registered nurse, call **1-800-556-1555 (TTY: 711)**.

\*Consumer Option members must meet their calendar year deductible first.  
\*\*While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.



## GETTING TO KNOW YOUR CLINICAL SERVICES TEAM

**MHBP Clinical Services** is a team of registered nurses who work to ensure that each MHBP member receives optimal clinical outcomes while monitoring the quality of care and services provided. The team includes both Utilization Management and Care Management nurses.

Our Utilization Management nurses work to evaluate the medical necessity, appropriateness, and efficiency of the use of health care services, procedures, and facilities under appropriate plan benefits, also known as utilization review or precertification. The Utilization Management team rely on their education, experience and evidenced-based guidelines, such as Milliman

Care Guidelines and Aetna Policy Bulletins, to make clinical decisions. They also work in consultation and collaboration with our dedicated Medical Directors. The utilization nurses serve as liaisons between the patient, provider and health plan to ensure proper use of medical resources.

The MHBP care managers support members and their families through health care situations, both acute and chronic, with the nurse, family and care providers working together to ensure optimal health care levels. Care management is a collaborative process that assesses, plans, implements, coordinates, monitors and evaluates the options and services required to meet the member's health and human service needs. It is characterized by advocacy, communication and resource management, and promotes quality and cost-effective interventions and outcomes.

Your health and health care needs matter to us. If you need help, please contact the Health Services team at MHBP at **1-800-410-7778 (TTY: 711)**. We want to work with you to reach your health care goals.

The MHBP care managers support members and their families through health care situations...

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](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, 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)

للحصول على مساعدة لفظية 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 شما (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'ehjí bee shíká a'doowoł nínízingo Diné k'ehjí kojì' t'áá jíík'e hólne' 1-800-410-7778 (Navajo)

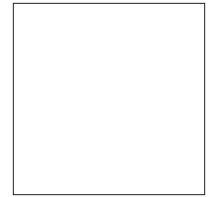
Aetna does not guarantee that the ingredients listed in any of these recipes are allergy free. If you have a food allergy, you should determine whether you are allergic to the ingredients in each recipe and not rely on statements that a particular recipe is gluten free, dairy free, nut free, soy free, or free of any other possible allergen. Always follow safe food handling guidelines when preparing food.

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



## CONTACT US

### MHBP MEMBER SERVICES

Standard Option and Value Plan

1-800-410-7778 (TTY: 711)

Consumer Option

1-800-694-9901 (TTY: 711)

**24/7 except major holidays**

### OVERSEAS ENROLLEES

1-480-445-5106 (TTY: 711)

(toll-free numbers at MHBP.com)

### AETNA® SECURE MEMBER WEBSITE SUPPORT

1-800-225-3375 (TTY: 711)

### 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



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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.

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