

THE HEALTH BENEFIT PLANNER



Fall 2022

Welcome MHBP members	1
Don't leave money on the table	2
Emergencies happen.....	3
Antibiotic myth busters	4
You have options to care	5

MEDICARE CORNER:

Transportation benefit.....	6
Meals at home	7
Opt in to the Aetna Medicare Advantage Plan	7

Seasonal changes

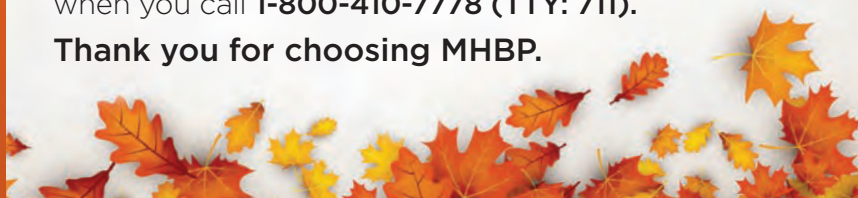
It's that time of year when the weather gets cooler and you can enjoy quality time at home with a hot cup of tea and pumpkin bread! The Fall season also has our children back in school and the start of many sports.

It's a good time to think about fine tuning your health care knowledge. In this edition of our newsletter you'll find interesting topics such as antibiotic myths and what to do when emergencies happen.

If you're new to MHBP, welcome! And if you're a continuing member, thank you for your loyalty. In addition to the features in this newsletter, you can find a wealth of information on **MHBP.com**, including forms, health and wellness resources, and details on how to maximize your benefits.

Dedicated MHBP representatives are available to answer your questions 24/7 (except major holidays) when you call **1-800-410-7778 (TTY: 711)**.

Thank you for choosing MHBP.





None of us can afford to leave **money** **on the table.**

Have you earned your wellness incentives for 2022? If not, 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 11/30/2022 and earn **\$100**

Value Plan:

- Complete your Health Risk Assessment (HRA) and earn **\$75**
- Complete your Biometric Screening by 11/30/2022 and earn **\$75**

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

If you haven't done so, please take a few minutes from your busy day and schedule your appointment for your HRA and/or biometric screening.

MHBP brings you quality health insurance with competitive rates and high member and provider satisfaction*. And in 2023 we will continue to bring you, our valued MHBP members those same competitive rates.

NOTE:

Consumer Option members are not eligible to earn wellness incentives for completing their HRA or Biometric Screening. Please check the official plan brochure or **MHBP.com** for your qualified incentive program.

*Per **OPM.gov** Consumer Satisfaction Survey Results.



Emergencies happen.

Proper follow-up should too.

It happens to everyone. An illness or injury sends you to the emergency department (ED). Sometimes it ends with admission to the hospital. Whether you've had to visit the ED or been admitted to the hospital everyone should have proper follow-up with their doctor.

Best practice is a follow-up visit within 7 days, but no later than 30 days after discharge from the ED or hospital. Follow-up visits can reduce repeat ED visits and hospital admissions by addressing issues before they become problems. Follow-up visits are essential for both medical and mental health care.

At follow-up visits you and your doctor can

- Address the reason for your ER visit or hospital stay.
- Formulate a treatment plan
- Schedule future appointments
- Discuss referrals for medical or mental health services

Nowadays health care visits are more convenient than ever. Visits can be in office, by telehealth or video. MHBP offers medical and behavioral telehealth services through Teladoc® and behavioral health televideo services through MDLIVE®, Array AtHome® and Telemynd®. For a list of services available just go to **MHBP.com** and see Telehealth Services under the Member Resources section.

Need help finding an in-network provider? Just use the Find a Provider tool at **MHBP.com** or call customer service at **1-800-410-7778 (TTY: 711)**.

Know Where to Go

If you have a life threatening emergency call 911. But if you need care that's not life threatening, you have options. Choosing the right place to get care can save you time and money.

Learn about your options for routine and urgent care at:

[MHBP.com/know-where-to-go](https://mhbp.com/know-where-to-go)

References:

[AHRQ.gov/health-literacy/improve/precautions/tool6.html](https://ahrq.gov/health-literacy/improve/precautions/tool6.html)

[Aetna.com/health-care-professionals/newsletters-news/office-link-updates-march-2022/behavioral-health-updates/follow-up-care-after-emergency-department-visits.html](https://aetna.com/health-care-professionals/newsletters-news/office-link-updates-march-2022/behavioral-health-updates/follow-up-care-after-emergency-department-visits.html)

[Telehealth.hhs.gov/providers/telehealth-for-emergency-departments/telehealth-for-followup-care](https://telehealth.hhs.gov/providers/telehealth-for-emergency-departments/telehealth-for-followup-care)

[Telehealth.hhs.gov/patients/telehealth-and-behavioral-health](https://telehealth.hhs.gov/patients/telehealth-and-behavioral-health)

MYTH BUSTERS

UPPER RESPIRATORY INFECTIONS AND ANTIBIOTICS



Got a cough? Runny or stuffy nose, congestion? Upper respiratory symptoms like these can be caused by the common cold, the flu, bronchitis, even Covid-19. What they all have in common is that most of the time they're caused by a virus. Many people expect their doctor to order antibiotics when they have upper respiratory symptoms. The truth is antibiotics won't work for viruses. Here are some myth-busting facts about safe antibiotic use.

MYTH #1: Antibiotics won't hurt me

FACT: Antibiotics can cause side effects like rash, dizziness, nausea, diarrhea and yeast infections. Some side effects, like diarrhea, can be serious and lead to hospitalization. Some people have a serious allergic reaction to antibiotics which can be life threatening. Antibiotics can interact with other medications you're taking. You should only take antibiotics when needed, take them exactly as prescribed, always finish your full prescription and never share with others.

MYTH #2: Antibiotic resistance isn't a big problem

FACT: Antibiotic resistance is when bacteria become resistant to the antibiotics we take. Bacteria can defeat the antibiotics made to treat your illness. When this happens, we lose the ability to use antibiotics to cure certain illnesses which can make treatment very difficult. Antibiotic resistance has become a major public health issue, leading to millions of antibiotic resistant illness and over 30,000 deaths in the U.S. every year.

MYTH #3: I need antibiotics, or I won't get better

FACT: Antibiotics don't work on viruses which cause the majority of upper respiratory infections like colds, flu, and bronchitis. Even some bacterial infections won't be helped by antibiotics, like some cases of bronchitis, and some sinus and ear infections. Your doctor can determine when antibiotics are needed. When antibiotics won't help your illness, you can still help yourself feel better by treating your symptoms.

What to do when antibiotics won't help?

- Get plenty of rest, stay home if you're sick
- Cover coughs, wash your hands often
- Drink lots of fluids
- Use a humidifier or cool vaporizer for congestion
- Try saline nose drops to relieve stuffiness and lozenges for a sore throat
- Ask your doctor about over the counter medications for congestion and cough or pain relievers, especially before giving to children
- Get your annual flu shot, and Covid vaccines as recommended

When to seek medical care for an upper respiratory infection:

- Temperature 100.4° F or higher
- Difficulty breathing, or shortness of breath
- Cough with bloody mucus
- Symptoms that last more than 3 weeks or repeated bouts of illness



**BE
ANTIBIOTICS
AWARE**

SMART USE, BEST CARE

**U.S. ANTIBIOTIC
AWARENESS WEEK**
November 18-24, 2022

www.cdc.gov/antibiotic-use

References:

[CDC.gov/antibiotic-use/week](https://www.cdc.gov/antibiotic-use/week) [CDC.gov/antibiotic-use/index](https://www.cdc.gov/antibiotic-use/index)



You have options to care



When your provider's office is closed; or there are no available appointments when you need one; or the weather is too foul to venture out, 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.

- **Aetna Choice POS II** providers now offer virtual visits during regular office hours. Check with your provider to see if virtual visits are available. For those days when you are unable to get an appointment with your provider, telehealth consultations are available through our telehealth vendor, Teladoc® 24 hours a day, 7 days a week
- If you are unable to get an in office or virtual visit with your provider, 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 **1-855-Teladoc (1-855-835-2362)** or visit **Teladoc.com/Aetna**
- 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.



Welcome to your Aetna Medicare Advantage plan

A suite of benefits just for Aetna Medicare Advantage for MHPB Standard Option plan members. Start getting the most from your plan today!

Remember, if you ever need help with your plan, please call us at **1-866-241-0262** (TTY: 711), Monday–Friday, 8 AM–8 PM ET.

As an MHPB Aetna Medicare Advantage plan member, you'll get programs that address the whole you — physical, emotional and social — at no additional cost.



Safe, comfortable transportation to your medical appointments

We don't want you to worry about how you'll get to your medical appointments. Instead, we want you to focus on what matters, like your health and treatment plans. That's why Aetna® offers optional, nonemergency transportation that gets you there and back. These rides are included with your plan at no extra cost.

Here are some examples* of how members may use the benefit

- Diane's son can take her to an appointment with her cardiologist, but he has to pick up his kids later and can't make the return trip. Diane uses one trip of her transportation benefit to get home from the doctor.
- John's neighbor Mary usually takes him to check-ups with his primary care doctor, but she's busy on one appointment day. John needs a ride both to and from the doctor, so he uses two trips.
- These are illustrative examples only, not actual member experiences.

Up to 24 one-way trips, up to 60-miles each are provided through **Access2CareSM**. You can visit **Access2Care.net** to reserve a ride or call **1-855-814-1699 (TTY: 711)**, Monday–Friday, 8 AM–8 PM all time zones. Rides must be scheduled at least 48 hours in advance.

Meals at home

With your Aetna Medicare Advantage plan, you can get healthy, precooked meals delivered to your home after an inpatient hospital stay — at no extra cost. This new meal benefit lets you stay focused on recuperating, while getting good nutrition. Aetna® partners with a GA Foods® to coordinate this benefit. They deliver high-quality, nutritious meals to members during this important recovery period.

Each meal includes a chef-inspired entrée, such as pasta, stews and salads. They also feature fruit, vegetables and desserts. The menu is developed by registered dietitians so all meals are low in sodium, fat, cholesterol and sugar, and are high in vitamins and minerals. All meals come frozen, or are shelf-stable, and are easy to prepare. You'll get 14 meals — 2 meals a day, for 7 days.



It's easy to get your meals

After you're discharged to your home from an inpatient hospital stay:

- You'll get a phone call from GA Foods®. On the call, you'll learn about the meal benefit and discuss delivery time frames.
- If you decide to get meals, they will be delivered by FedEx or GA Foods within 48 to 72 hours.



Have questions or need help?

Call us. We're here for you. Just call Member Services at 1-866-241-0262 (TTY: 711), Monday-Friday, 8 AM-8 PM ET.

It's not too late – opt in to MHBP's Aetna Medicare Advantage plan

MHBP Standard Option now offers an Aetna Medicare Advantage Plan (PPO). Designed for Standard Option members also enrolled in Medicare Parts A and B, you'll get enhanced benefits and added programs for the same FEHB premium as MHBP Standard Option.

Enhanced benefits and added programs

When you opt in to the Aetna Medicare Advantage for MHBP you'll receive:

- Up to \$900 per year Medicare Part B premium reduction for eligible members
- 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.* Be sure to check the formulary (drug list) to confirm your copayment
- Nationwide doctors (use any doctor who is eligible to receive Medicare payment)

To learn more, 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](https://mhbp.com/Retiree) to learn more about the plan, to opt in and to check the formulary (drug list).

Ready to opt in to Aetna Medicare Advantage? Visit AetnaRetireeHealth.com/MHBP, or call **1-866-241-0262 (TTY: 711)**, Monday to Friday, 8 AM-8 PM ET.

*Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary.

CONTACT US



MHBP.COM



Standard Option and Value Plan	1-800-410-7778 (TTY: 711)
Aetna Medicare Advantage Plan	1-866-241-0262 (TTY: 711)
Monday-Friday, 8 AM-8 PM ET	
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® Member Website Support	1-800-225-3375 (TTY: 711)
CVS Caremark® Customer Care	1-866-623-1441 (TTY: 711)
(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 Programs	
• LabCorp®	1-888-522-2677
• Quest Diagnostics®	1-800-377-7220
MHBP Dental & Vision plans	1-800-254-0227 (TTY: 711)
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 companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna and CVS Caremark® are part of the CVS Health® family of companies. All rights reserved. All other names and registered trademarks are the property of their respective owners.

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.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.

Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor.

Aetna and CVS Pharmacy® are part of the CVS Health® family of companies.

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. ©2022 Tivity Health, Inc. All rights reserved. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: applicable areas. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call **1-855-338-7027 (TTY: 711)** or consult the online pharmacy directory at **AetnaMedicare.com/PharmacyHelp**. Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week). If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance. ©2022 Aetna Inc.

Non-Discrimination Notice

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: 1-859-425-3379, 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 [Ocrportal.hhs.gov/ocr/portal/lobby.jsf](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, 1-800-537-7697 (TDD). TTY: 711**

Language Services

ENGLISH

To access language services at no cost to you, call the number on your ID card.

SPANISH

Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación.

CHINESE TRADITIONAL

如欲使用免費語言服務，請撥打您健康保險卡上所列的電話號碼

ARABIC

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم الموجود على اشتراكك.

FRENCH

Pour accéder gratuitement aux services linguistiques, veuillez composer le numéro indiqué sur votre carte d'assurance santé.

FRENCH CREOLE (HAITIAN)

Pou ou jwenn sèvis gratis nan lang ou, rele nimewo telefòn ki sou kat idantifikasyon asirans sante ou.

GERMAN

Um auf den für Sie kostenlosen Sprachservice auf Deutsch zuzugreifen, rufen Sie die Nummer auf Ihrer ID-Karte an.

ITALIAN

Per accedere ai servizi linguistici senza alcun costo per lei, chiami il numero sulla tessera identificativa.

JAPANESE

無料の言語サービスは、IDカードにある番号にお電話ください。

KOREAN

무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오.

PERSIAN FARSI

دیر یگب سامت دودخی یاسانش تراک یور هشد دیکه هرامش اب، نلگیار روطه بنابر تامدخه بی سرتسد یارب.

POLISH

Aby uzyskać dostęp do bezpłatnych usług językowych, należy zadzwonić pod numer podany na karcie identyfikacyjnej.

PORTUGUESE

Para aceder aos serviços linguísticos gratuitamente, ligue para o número indicado no seu cartão de identificação.

RUSSIAN

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте.

TAGALOG

Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card.

VIETNAMESE

Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị.