

THE HEALTH BENEFIT PLANNER



Winter 2022

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The Accreditation Association for Ambulatory Health Care, Inc. (AAAHHC) will be conducting MHBP's re-accreditation survey in early 2023. The public notice with survey dates will be available to you mid to late December 2022 via [MHBP.com](https://www.mhbp.com)

Cozy season

For those of us in the north, it's "cozy season" – a chance to sit in front of the fire and enjoy a warm beverage. If you're in the south, it's time to finally open the windows and enjoy the cooler air.

But no matter your location, winter can be a great time to take stock and reassess. In this month's issue, you can learn about managing migraines, keeping up with preventive health screenings and how to cope with seasonal affective disorder. You can also find more information on [MHBP.com](https://www.mhbp.com), including details on how to get the most from your benefits, forms, wellness resources and more.

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

Thank you for choosing MHBP.



Take care of you with preventive screenings

Everyone knows eating healthy and exercise are great ways to take care of our health. But preventive screenings are important too. Regular screenings can catch problems early when they are easier to treat and are an important step in staying healthy. Here are some myths and facts about preventive screenings.

MYTH: Getting a Pap test is only for younger women; I don't need one anymore.

FACT: Cervical cancer screening isn't just for the young. Screening using a Pap test should be done at least every 3 years for females aged 21 to 64 years of age. Screening done with a Pap test and an HPV test at the same time is recommended at least every 5 years if you're 30 to 64 years old. Early symptoms of cervical cancer can be easy to miss. Regular testing can find problems early when treatment is easier.

MYTH: I don't need an annual mammogram; I have no family history of cancer.

FACT: Even women with no family history can have breast cancer. Mammograms are the best way to catch problems early. Mammograms are a quick, easy and low risk screening tool that can identify potential issues early.

MYTH: Getting a colonoscopy is uncomfortable and I would rather not have a screening.

FACT: The prep for a colonoscopy is easier now than ever. Having a colonoscopy to screen for colorectal cancer is the gold standard and is usually needed only once every 10 years. But there are other screening tests available, some you can do at home. Talk to your doctor about what screening method is best for you.

Routine preventive care like mammograms, pap tests and colorectal cancer screenings are covered at 100% when obtained from a network provider, with no deductible. You can find information on benefits and coverage at **MHBP.com** or in the Preventive care, adult section of the official plan brochure. As always, MHBP customer service can be reached at **1-800-410-7778 (TTY: 711)** to answer your questions.

Survey results

In March of 2022, 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 2022 results based on NCQA benchmarks:

- Rating of Health Plan scored in the 90th percentile
- Rating of Claims Processing scored in the 90th percentile
- Rating of Customer Service scored in the 75th percentile
- Rating of Provider Network scored in the 75th percentile

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

- Customer Service has been rated by active members with an average 94% 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

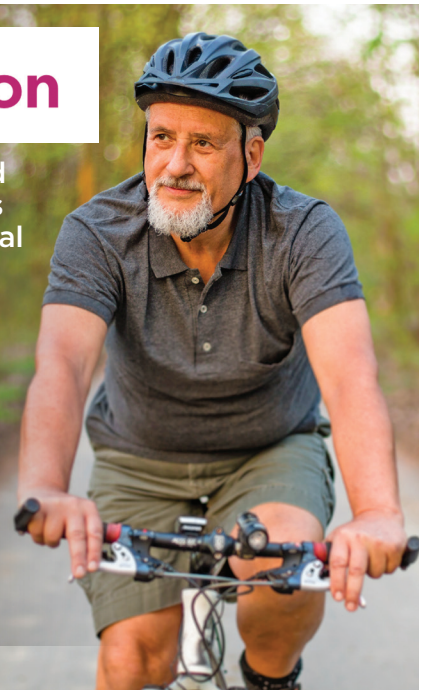
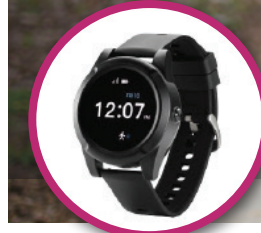
If you completed the 2022 survey, thank you for your responses! If you receive a survey in March of 2023, please take the time to complete it as we take this feedback to help MHBP better serve you, our valued members.



LifeStation

Get peace of mind with LifeStation's emergency medical alerts, 24/7.

Whether at home or on the go, our devices fit your independent lifestyle.



Keeping active as you age is a critical part of your physical and mental well-being. Even a short walk of 20-30 minutes can help improve strength, balance and mood. The exercise from regular walking works major muscle groups, making them stronger and more flexible.

Safety while walking, especially outside, is a top priority for seniors. Here are some tips for staying safe while walking:

- **Watch out for uneven surfaces.**
- **Try to walk with others, if possible.**
- **An emergency alert device can help with peace of mind should you fall or need assistance.**
- **Also, don't be in a hurry. Rushing can increase the likelihood of a fall.**

Start a walking ritual that fits your capabilities and schedule. You'll be surprised at how much better you feel!

To help you in your journey towards a more active lifestyle, MHBP is proud to partner with LifeStation to offer exclusive discounts on medical alert devices, including mobile and smartwatch options. Call **1-855-322-5011** for more details.

Call 1-855-322-5011 or visit [LifeStation.com/MHBP](https://www.lifestation.com/MHBP) for exclusive member discounts.

Take charge. Understand and manage migraines.



WHAT IS A MIGRAINE?

Migraines are painful, throbbing headaches that last from 4 to 72 hours. Symptoms may include nausea, vomiting, or sensitivity to light, sound and smells. They may also include visual auras, such as flashing lights or a C-shaped object, and sensory auras, such as tingling in the arms or face.

In some cases, having a migraine may affect a person's ability to perform their usual activities. And although there isn't a cure for migraines, they can be treated or prevented.

Find treatment, feel better.

WHAT CAUSES MIGRAINES?

No one knows what causes migraines. However, certain triggers can cause a migraine to start, and these triggers can vary.

Common triggers include:

- Stress, not eating and poor sleeping habits
- A change in the weather or your normal routine
- Strong odors
- Hormonal changes
- Too much caffeine or withdrawals
- Chocolate, aged cheese, nitrates, red wine and other fermented foods

Keep a headache diary

This can help you find your triggers, which in turn can help you better understand and prevent your headaches.

OPTIONS FOR TREATMENT

Your doctor may recommend trying over-the-counter pain medicines, such as acetaminophen, aspirin or ibuprofen. In some cases, your doctor may recommend prescription medications for treatment.

If migraines are frequent or interfere with activities, your doctor may prescribe a daily medicine to help prevent them.

Other types of treatment may also help, including:

LIFESTYLE CHANGES

- Reducing stress
- Avoiding smoking, alcohol and caffeine
- Eating/sleeping on a schedule
- Exercising regularly

THERAPIES

- Acupuncture
- Behavioral therapy

Talk to your doctor about the best way for you to treat or prevent a migraine.

Are you feeling SAD?



Seasonal affective disorder – or SAD – is a type of depression that typically begins in the fall and lasts into the winter months. (There is also a less-common version of SAD that occurs in the spring and summer.) SAD can drain your energy and make you feel, as the name implies, sad. Some people call it the “winter blues.”

While the specific cause of seasonal affective disorder remains unknown, there are several factors that seem to contribute, including:

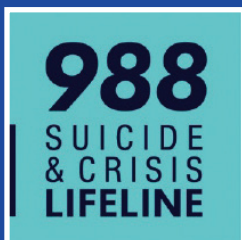
- A lack of sunlight in many places during the winter may disrupt your body’s internal clock (known as your circadian rhythm).
- Reduced sunlight can also cause a drop in your serotonin, a brain chemical that affects mood.
- The change in seasons can also disrupt your level of melatonin, which plays a role in sleep patterns and mood.

SAD occurs more often in women and in those who live in more northern latitudes. It’s also more common in those with major depressive disorder or bipolar disorder. It can sometimes run in families.

Clearly, having a “down day” is normal, but be aware of other symptoms that don’t go away, including:

- Feeling listless or down most of the day, nearly every day
- Lack of interest in activities you used to enjoy
- Lack of energy
- Sleeping too much
- Craving carbs, overeating and weight gain
- Difficulty concentrating
- Feeling hopeless, worthless or guilty
- Having suicidal thoughts

Talk to your doctor or mental health provider if you think you might have SAD. There are treatments that help, including light therapy, vitamin D supplements, psychotherapy and antidepressant medications.



If you or someone you know is in immediate distress or thinking about hurting themselves, call the National Suicide Prevention Lifeline by simply dialing 988. You can also text the word **“Hello”** to **741741**, the Crisis Text Line.

Talk to someone now if you or a loved one needs help or are experiencing a crisis.

SOURCES:

Mayo Clinic

[MayoClinic.org/diseases-conditions/seasonal-affective-disorder/symptoms-causes/syc-20364651](https://www.mayoclinic.org/diseases-conditions/seasonal-affective-disorder/symptoms-causes/syc-20364651)

National Institute of Mental Health

[NIMH.nih.gov/health/publications/seasonal-affective-disorder](https://www.nimh.nih.gov/health/publications/seasonal-affective-disorder)



Welcome to your Aetna MedicareSM Plan (PPO)

A suite of benefits just for Aetna Medicare Advantage for MHBP 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.

Take charge of your health in a way that works for you



The Aetna Healthy Lifestyle Coaching program is designed to engage and empower members like you to explore the best ways to create lifelong change to improve health. Our coaches focus on behavioral change based on your agenda. And we offer this program at no extra charge to you.

You can choose to focus on any of the following areas:

- Stop smoking
- Stress management
- Nutrition
- Physical activity
- Weight management
- Preventive health

We help you achieve your best health

Your wellness coach will meet with you to make an initial health assessment. You can discuss what's important to your health agenda. And you can experience the program in the way that makes you the most comfortable:

- At home with telephonic sessions (one-on-one coaching)
- Online through classes and educational materials
- At home through printed materials that are mailed to you if you do not have Internet access

You're motivated to succeed in your own way. We use many coaching techniques to support your success:

- Motivational interviewing
- Readiness for change
- Whole person approach
- Goal setting

Spotlight on healthy eating

Is your goal to lose weight? Your wellness coach can help you understand how you can still have delicious food while following these tips on eating right. They're from the Academy of Nutrition and Dietetics:

- Make half your plate fruits and vegetables.
- Make at least half your grains whole.
- Switch to fat-free or low-fat milk, yogurt and cheese.
- Vary your protein choices.
- Cut back on sodium and empty calories from solid fats and added sugars.
- Enjoy your food, but eat less.
- Be physically active your way.

If you have questions or want to schedule a coaching session, just call Member Services at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Invite us over for a Healthy Home Visit

Do you want a great way to help maintain your health at home?

Once we schedule your appointment, a licensed and board-certified nurse practitioner or doctor will go to your home to provide an assessment.

This Healthy Home Visit takes place at no extra cost to you. During the visit, they will also check your home for potential issues that may increase your chances of falling.

We work with nurse practitioners and doctors around the country to offer you this service. Every year, about 500,000 Aetna Medicare Advantage members take part in the Healthy Home Visit program.

But you already have a doctor, so why take the time?

Sure, this doesn't take the place of a physical exam from your own doctor. But it can be a critical part of managing your health at home. After your visit, we share the information with your doctor. Partnering in this way helps us better manage your overall health care needs. It does not affect your coverage in any way.

We are committed to supporting your best health. Meeting you in your home is for your convenience and comfort.

What does the Healthy Home Visit involve?

You can use this yearly visit to:

- Ask health care questions
- Review your medicines
- Update your medical history
- Discuss issues you may have getting the health resources you need
- Discuss concerns you may have about moving around safely in your home

The visit lasts about an hour. It includes a limited, noninvasive physical exam. If need be, the nurse practitioner or doctor may recommend that you be further evaluated. Your doctor will get a report.

Again — this visit is at no extra cost to you. It is all part of your Aetna® benefits.

You can schedule a Healthy Home Visit today. 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 **1-866-241-0262 (TTY: 711)**, Monday to Friday, 8 AM–8 PM ET. 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 |

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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.

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, CVS Pharmacy® and CVS Caremark® 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.

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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 همدش دیکه هرامش اب، نالگیار 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.