

# THE HEALTH BENEFIT PLANNER



## Summer 2023

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### Celebrate summer

Summer is a time to relax and renew – but it’s not a time to rest on maintaining your health. We’re here to help.

In this issue, you can review 5 tips to help you protect your skin from the summer sun. Or read about how to get fit at 1000s of locations where you can use your SilverSneakers® benefit, for MHBP Medicare Advantage members. Have questions about vaccines? We bust some common myths.

If you want more information about your plan, you can find all you need to know at **MHBP.com**, including how to get the most from your benefits, brochures and forms, tools to help you on your wellness journey and more.

To talk to a representative about a specific question, simply call **1-800-410-7778 (TTY:711)**. Your dedicated representatives are available 24/7, except certain holidays.

**Thank you for choosing MHBP. We look forward to serving you!**

# Protect your skin from the sun



We've all been there. Many of us enjoy the sunshine for too long and get a sunburn. A sunburn means that the sun's harmful ultraviolet (UV) rays have damaged your skin. It can range from mild pain and redness to a bad rash with swelling and blisters.

## Damaging sun exposure can cause long-term problems, too. These can include:

- Increased risk for skin cancer
- Increase in number of cold sores and cataracts in the eyes
- Skin wrinkles or brown spots

It can also make symptoms of health problems like Lupus worse.<sup>2</sup> That's why it's important for everyone to protect their skin from the sun.

## All about sunscreen

- Sunscreen can help protect your skin from harmful UV rays all year long.
- Choose a "broad spectrum" sunscreen that has a sun protection factor (SPF) of at least 30 to protect from both UVA and UVB rays.
- Put sunscreen on at least 15-30 minutes before you go out in the sun.
- Cover all the skin that will be exposed. That includes the nose, ears, neck, scalp and tops of feet.
- Use a lip balm or cream that has SPF of 30 or higher to protect your lips.
- Apply sunscreen every two to three hours while in the sun and after swimming or sweating a lot.

## Did you know?

Even people with dark skin can get a sunburn.<sup>1</sup>

<sup>1</sup> Pubmed.ncbi.nlm.nih.gov/34698032/October 2021

<sup>2</sup> Webmd.com/lupus/lupus-photosensitivity-uv

## 5 tips to help keep your skin safe



### Avoid the strongest sun.

The sun's rays are strongest and are more likely to cause damage at midday. That's between 10 AM and 4 PM. So try to avoid the sun during those times.



### Wear a hat.

A good hat can offer a lot of protection. Look for one with a wide brim that covers your neck, ears, eyes and scalp.



### Cover up.

Wear loose-fitting tightly woven clothes that cover your arms and legs. If you buy clothes made with sun protective fabric, be sure to check the label to see how much protection they offer.



### Wear sunglasses.

Our eyes may not be skin, but they can still be damaged by the sun. So don't leave home without a pair of shades with UV protection.



### Check your medicine.

Some medicines can make people more likely to burn in the sun. Your pharmacist or health care provider can tell you about those that might make you sensitive to the sun.

# WORRIED ABOUT YOUR HEART? YOU'RE NOT ALONE!



Nearly half of all adults in the U.S. have high blood pressure\*. Many don't even know they have it! The best way to know how your heart is doing is by checking and tracking your blood pressure—that's why you can get a **no-cost heart health monitoring kit**. But first, let's play some heart-health trivia – **FACT or FICTION**.

## **ALL CHOLESTEROL IS BAD FOR YOU FICTION!**

There are 2 types of cholesterol: HDL, which is good and may protect against heart attack and stroke, and LDL, which is bad and can build up in your arteries. The good cholesterol actually helps your body get rid of the bad stuff!

## **IF YOU DON'T HAVE SYMPTOMS, THERE'S NOTHING TO WORRY ABOUT! FICTION!**

Tracking your readings is important, but there's a much easier way to do it nowadays. The Hello Heart monitor automatically connects to a dedicated app, so all you have to do is take a reading. When it's time to see your doctor, just pull up the app to show them all your readings from the past days, weeks, months—even years! All in the palm of your hand.

## **THE BEST WAY TO KEEP TRACK OF YOUR BLOOD PRESSURE IS WITH PEN AND PAPER FICTION!**

Nowadays, there's a much easier way. The Hello Heart monitor automatically connects to an app, so all you have to do is take a reading. All your numbers are available anytime, all in the palm of your hand.

**Get a heart health monitoring kit at no cost** through Hello Heart- a benefit offered to eligible MHPB members\* at no cost.

Sign up today to start tracking your heart health more easily, including **blood pressure, cholesterol, heart rate, medication, and more**.

## **Your Hello Heart app and program includes:**

- Reports you can **share quickly with your doctor**, if you choose to. We're committed to your privacy.
- Auto-imported **lab results** with clear explanations
- Easy-to-apply **personalized tips** to maintain a healthy heart
- Bluetooth **blood pressure monitor** that connects to your phone
- Easy-to-use smartphone app available only to Hello Heart members

## **How can you get your no-cost benefit?**

1. To create an account, simply scan the QR code with your smartphone OR Call **1-833-330-0977** and we'll help you sign up over the phone.
2. The **Hello Heart app** is available on the App Store® for iPhone or on Google Play for Android.
3. **Log in** to your Hello Heart account, and your blood pressure monitor will be shipped to your home, for free!



\*Adult members insured through MHPB that have blood pressure readings of 130/80 mmHg or above and/or taking blood pressure medication are eligible to enroll for this benefit at no cost.

### **Need help signing up?**

Email us at [mhsupport@helloheart.com](mailto:mhsupport@helloheart.com) or call us directly at **1-833- 330-0977**.

\*Centers for Disease Control and Prevention. (2021, 09/27). High blood pressure facts. Centers for Disease Control and Prevention. [CDC.gov/bloodpressure/facts.htm](https://www.cdc.gov/bloodpressure/facts.htm)

## Vaccines for children and adults

In 2023 it can be easy to forget the days before safe vaccines were available to protect us and our children from disease. Vaccines protect us from getting sick and keep us from spreading infection to others. We all deserve to be protected against disease through immunization. Here are some common myths about vaccines for adults and children.

### **MYTH:** Adults don't need vaccines

#### **FACT:**

We all know that kids need vaccines to protect them from childhood diseases. But adults need some vaccines too. While some vaccines we get as kids are good for life, others need a booster as we get older. Other vaccines protect you from illnesses that primarily affect older adults. The COVID vaccine is a new one on the list. Talk to your doctor about which COVID vaccines you need. The boosters you get may depend on which vaccine you received for your primary series.

### **Common vaccines recommended for adults include:**

#### **All Adults**

- **COVID-19** – 2 or 3 dose primary series and boosters
- **Influenza** – yearly flu shot for everyone 6 months and older
- **Tdap** (tetanus, diphtheria, whooping cough) – every 10 years after age 7
- **Hepatitis B** – for everyone ages 19 - 64

#### **Older Adults**

- **Shingles** –for adults 50 years and older
- **Pneumonia** – for adults aged 65 and older

#### **Young Adults**

- **Meningitis** – if living in shared housing such as a dorm or barracks
- **HPV** – usually given between ages 9 and 12 but can be given up to age 26

Some vaccines are given to adults with special circumstances. Ask your doctor if you need the following vaccines based on your immunization history: Varicella (chickenpox), MMR (measles, mumps, rubella) and Hepatitis A.

### **MYTH:** Kids can skip some vaccines

#### **FACT:**

Vaccines protect children from serious diseases that can be dangerous and even deadly. Children's immune systems are still developing and skipping vaccines can leave them unprotected from disease. Skipping or delaying vaccines puts a child at risk for getting infections and spreading them to others. The disease and it's complications are more dangerous than side effects of the vaccine. It's best to stick to the recommended schedule for childhood vaccines.

There are some situations where it may be best to delay a vaccine, but this should be decided with your doctor. Vaccines are often delayed if a child has a high fever or has had an allergic reaction to a previous vaccine. Allergic reactions to vaccines are not common and should always be reported to your child's doctor.

Want to know more about childhood immunizations? Check out the Healthy Children website from the American Academy of Pediatrics at [HealthyChildren.org](https://www.healthychildren.org)

## MYTH:

### The MMR (measles, mumps and rubella) vaccine is connected to autism spectrum disorder

## FACT:

In 1998, a small study of 12 individuals was released in the medical journal *The Lancet*. The study suggested a connection between autism spectrum disorder and the MMR vaccine. The authors were found to have falsified facts, not obtained required clearances before conducting investigations on children and not disclosed their financial interests. The study was fully

retracted in 2010. Since then, several scientific studies have debunked the connection between autism and the MMR vaccine. In April 2015, the *Journal of the American Medical Association (JAMA)* published the largest study to date that analyzed the medical records of over 95,000 children and found that the MMR vaccine did not increase the risk for autism spectrum disorder.

You should always feel comfortable about your child's healthcare. If you have questions or are concerned about giving your child the MMR or any other vaccine talk to your child's doctor. For additional information read references from reputable sources such as the American Academy of Pediatrics.

## REFERENCES:

Mayo Clinic Health System: Speaking of Health "Link between autism and vaccination debunked" 3/24/2022

[Mayoclinichealthsystem.org/hometown-health/speaking-of-health/autism-vaccine-link-debunked](https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/autism-vaccine-link-debunked)

American Academy of Pediatrics - [HealthyChildren.org](https://www.healthychildren.org)

[Healthychildren.org/English/safetyprevention/immunizations/Pages/default.aspx](https://www.healthychildren.org/English/safetyprevention/immunizations/Pages/default.aspx)

Advisory Committee on Immunization Practices: Recommended Adult Immunization Schedule for Ages 19 Years or Older, 2023; *Annals of Internal Medicine* March 2023. [Acpjournals.org/doi/10.7326/M23-0041](https://doi.org/10.7326/M23-0041)



## It's not too late to opt in to MHPB's Aetna Medicare Advantage plan

MHPB offers an Aetna Medicare<sup>SM</sup> Plan (PPO). This is a type of Medicare Advantage plan that includes both medical and prescription drug coverage.

This plan is designed for MHPB Standard Option retirees enrolled in Medicare Parts A and B. For the same MHPB premium amount, you'll receive enhanced benefits and programs that aren't included with your current plan.

You can opt in to the new Aetna Medicare Advantage at any time, not just during open season. If you change your mind after opting in, you can switch back to your existing MHPB coverage at any time during the year.

## You'll enjoy enhanced benefits and added programs if you opt in

### When you opt in to the Aetna Medicare Advantage Plan for MHPB you'll receive:

- Up to \$900 per year (\$75 per month) Medicare Part B premium reduction for eligible members
- \$0 deductible and coinsurance for medical care
- Unlimited chiropractor, physical, occupational and speech therapy visits
- \$0 cost routine vision exam coverage and podiatry care
- Prescription copays as low as \$0 from preferred pharmacies. Be sure to check the formulary to confirm your cost for your prescription at [MHBP.com/Retiree](https://www.mhbp.com/Retiree)
- Nationwide doctors — use any doctor who is eligible to receive Medicare payment and willing to bill Aetna® Visit [MHBP.com/Retiree](https://www.mhbp.com/Retiree) to learn more about the plan or to opt in.



# 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, just call us at 1-866-241-0262 (TTY: 711), Monday through Friday, 8 AM to 8 PM ET.



## Get moving with SilverSneakers®

Exercise and physical activity can help you maintain and even improve your health. Whether you're a marathoner, or you need to dust off your athletic shoes, your SilverSneakers benefit can help you meet your fitness needs.

SilverSneakers is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. Plus, it's included at no additional cost with your MHPB Standard Option Aetna Medicare Advantage plan.

## With SilverSneakers, you're free to move in the ways that work for you.



### In participating fitness locations

- Thousands of participating locations\* with various amenities
- Ability to enroll at multiple locations at the same time
- SilverSneakers classes\*\* designed for all levels



### In your community

- Group activities and classes\*\* offered outside the gym
- Events including shared meals, holiday celebrations and other socials

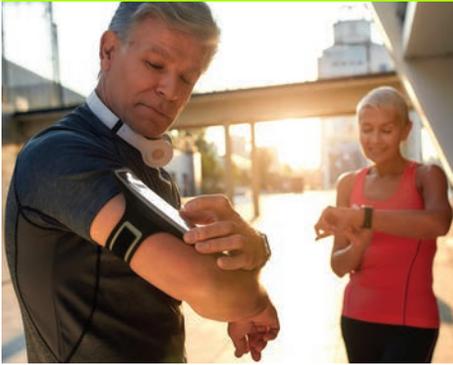


### At home or on the go

- SilverSneakers LIVE™ virtual classes and workshops throughout the week
- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers GO™ mobile app with adjustable workout plans and more

\*Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

\*\*Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.



## Apple Fitness+<sup>SM</sup> is now included with your Aetna Medicare Advantage plan<sup>\*\*\*</sup>

Activate your Fitness+ account using your iPhone®, for no additional cost. You can enjoy access to workouts from anywhere, anytime, with no special equipment needed.†

You'll find workout types from yoga to strength, and meditations that can be accessed any time of day. Use Apple Fitness+ inside or outside of the home, as your daily workout routine, or as a supplement to your regular gym routine.

Get connected through the Fitness app on iPhone, iPad® and Apple TV®, with easy, no-cost account activation through your SilverSneakers member account, or SilverSneakers Go app. Learn more at [SilverSneakers.com/AppleFitness](https://www.silversneakers.com/applefitness)



Remember, always talk with your doctor before starting an exercise program. For more information, visit [SilverSneakers.com](https://www.silversneakers.com) or call **1-888-423-4632 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM ET.

<sup>\*\*\*</sup>Apple Fitness+ is a third-party service provider and not owned or operated by Tivity Health, Inc. or its affiliates. Users must have internet service to access Apple Fitness+. Internet service charges are responsibility of user.

†Apple Fitness+ account may be activated at no additional cost in 3-month increments and can be renewed at no additional cost every 3 months through the SilverSneakers member account dashboard or SilverSneakers GO app.

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### Terms and conditions

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The Aetna Medicare 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 <http://www.aetnamedicare.com/pharmacyhelp>. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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# CONTACT US



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## MHBP.COM

<b>Standard Option and Value Plan</b> .....	<b>1-800-410-7778 (TTY: 711)</b>
<b>Aetna Medicare Advantage Plan</b> ..... Monday-Friday, 8 AM-8 PM ET	<b>1-866-241-0262 (TTY: 711)</b>
<b>Consumer Option</b> ..... 24/7 except major holidays	<b>1-800-694-9901 (TTY: 711)</b>
<b>Overseas Enrollees</b> ..... (toll-free numbers at <a href="https://www.mhbp.com">MHBP.com</a> )	<b>1-480-445-5106 (TTY: 711)</b>
<b>Aetna® Member Website Support</b> .....	<b>1-800-225-3375 (TTY: 711)</b>
<b>CVS Caremark® Customer Care</b> ..... (pharmacy benefit manager)	<b>1-866-623-1441 (TTY: 711)</b>
<b>EyeMed Vision Care</b> .....	<b>1-866-559-5252</b>
<b>Hearing Services</b>	
• <b>Hearing Care Solutions</b> .....	<b>1-866-344-7756</b>
• <b>Amplifon</b> .....	<b>1-888-901-0129</b>
<b>LifeStation Medical Alert</b> .....	<b>1-855-322-5011</b>
<b>Lab Savings Programs</b>	
• <b>LabCorp®</b> .....	<b>1-888-522-2677</b>
• <b>Quest Diagnostics®</b> .....	<b>1-800-377-7220</b>
<b>MHBP Dental &amp; Vision plans</b> .....	<b>1-800-254-0227 (TTY: 711)</b>
<b>U.S. Laser Vision Network</b> .....	<b>1-800-422-6600</b>

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

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. Incentivebasedactivity awards will only be given for completing select wellness programs as determined by the plan sponsor.

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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 یاسانشد تراک یور همدش دیکه هر امشد اب، ن انگیار روط به بن ابز ت امدخ به ی سرتسد ی ارب.

## **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.