THE HEALTH BENEFIT PLANNER





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MEDICARE CORNER:	

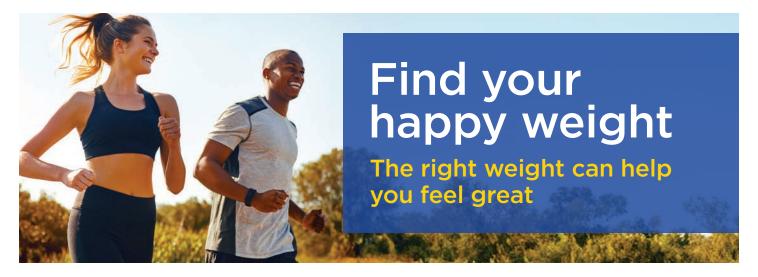
A fresh start

A new year is a great time to renew your focus on your health. We're here to help! MHBP plans have lots of extras and, in this issue, we explore two of them. First, did you know you can get home-delivered meals after being discharged from an inpatient stay? Aetna Medicare Advantage Standard Option members can get 14 healthy, ready-to-heat meals delivered right at home. And second, there are a wealth of resources for members diagnosed with cancer, from a personal navigator to genetic testing.

This issue also includes tips to help you find your "happy weight" and a Q&A on how knowing your numbers (blood pressure, blood sugar and hemoglobin A1c) can help improve treatment and prevent complications.

Looking for something else? Visit **MHBP.com** to find forms, wellness information and hints on how to get all you can from your benefits plan. If you have a specific question, you can talk to a representative by calling **1-800-410-7778 (TTY: 711)**. Your dedicated representatives are available 24/7, except certain holidays.

Thank you for choosing MHBP. We're happy to serve you!



Your genes, age, lifestyle habits and even sleep can all affect your weight. Managing your weight can help you be healthier today and for years to come.

Talk to your health care provider about your ideal weight. Being overweight or underweight can both pose a serious health risk. Take steps now to reach and maintain a weight.

Tips for achieving a healthy weight



ENJOY A VARIETY OF HEALTHY FOODS

- Eat plenty of colorful fruits and veggies
- Include lean proteins, including plant-based proteins
- Limit how much sugar and salt you consume
- Choose healthy, unsaturated fats over saturated fats



STAY ACTIVE THROUGHOUT THE DAY

- Aim for 150 minutes of moderate activity each week
- Add 10-minute activity breaks into your daily calendar
- Find an activity you enjoy so you're more likely to do it
- Think about finding an activity buddy to help you stay on track



MANAGE YOUR STRESS

- Look for healthy coping strategies, like finding a hobby
- Talk to friends and family to recharge your batteries
- Put some time management strategies to work for you
- Watch out for unhealthy habits, like emotional eating



GET A GOOD NIGHT'S SLEEP

- Aim for seven hours of good quality sleep every night
- Set your room up for sleep cool, dark and quiet
- Use the same bedtime routine to cue your body that it's time to sleep
- Put away your screens and quiet your mind before going to bed



A cancer diagnosis is life changing. And you probably have a million things on your mind as you navigate your treatment. MHBP is here for you with the resources and support you may need to manage your care, understand your benefits and locate the right providers.

Personal navigator

This is your dedicated advocate with experience in cancer diagnosis and treatments who will provide you and your caretaker with personalized support whenever you need it. Get easy access to your navigator through a "Request a call" button located on the Aetna® Cancer Support Center site on the Aetna member website.

Your personal navigator can:

- Answer insurance questions
- Help with prior authorizations and appeals
- Connect you with care management
- Assist with finding local resources
- Set up provider consultations

Guided Genetic Health® program*

Genetic counseling and testing can help guide your treatment and assess your risk of developing other forms of cancer. With the Guided Genetic Health program, you can:

- Access a free online questionnaire in the Aetna Cancer Support Center site to see if genetic counseling and testing are right for you
- Participate in convenient, at-home genetic testing and counseling

 Receive personalized and actionable health recommendations delivered by experts

Aetna Cancer Support Center

The Aetna Cancer Support Center brings resources to your fingertips, serving as your trusted source for information and guidance on what to expect while managing cancer treatment and care and:

- Serves as a free, convenient digital information hub designed around your needs
- Provides details about diagnostic tests, treatments and benefits specific to your coverage
- Offers self-service support for breast, colorectal, prostate, lung, ovarian, uterine and other cancers

For more information, visit the Aetna Cancer Support Center on the Aetna member website.

Visit MHBP.com and select "Aetna Member Website" and log in or register.

*No data from the online questionnaire, counseling or testing is shared with Aetna.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change.



If you have diabetes or hypertension (also called high blood pressure), it's important to know your numbers. Keeping track of your blood pressure and blood glucose levels is important for good health. Catch problems early when they're easier to treat and help prevent complications. Did you know that hypertension can cause heart attack and stroke? Or that uncontrolled diabetes can lead to heart and kidney disease and vision loss? Know where you stand and get help if you need it. Here are some myths and facts to help you get started.

MYTH:

I check my blood sugar every day, why do I need to do an A1c too?

FACT:

A blood glucose test is like a snapshot; it tells you what your levels are right now. A hemoglobin A1c (HgbA1c) test tells you what your average glucose level has been over the past 60 to 90 days. This gives you an idea of whether you're keeping your glucose level under control over time or if you need some help.

MYTH:

I feel fine, so my blood pressure must be okay.

FACT:

High blood pressure usually doesn't have any noticeable symptoms unless your reading is extremely high. You can have elevated blood pressure and not know unless you check your blood pressure. If you have hypertension, or a family history you should check your blood pressure regularly. Knowing your numbers can help you prevent the complications of hypertension like heart attack and stroke.

MYTH:

I only need to check my numbers once a year.

FACT:

People with diabetes should check their HgbA1c at least twice a year. Or more often if your levels aren't controlled or if you've changed treatments. You should have your blood pressure checked every time you see your doctor. You can also monitor blood pressure at home and keep a log of your daily numbers to share with your doctor at appointments.

Know your numbers — check out these resources to learn more about your numbers

American Heart Association Heart.org/en/health-topics/high-bloodpressure/understanding-blood-pressurereadings

American Diabetes Association Diabetes.org/diabetes/a1c

Know your numbers and earn a wellness incentive*

Controlling blood pressure

Earn \$50.00 if you have two blood pressure readings on two different days this year that are both less than 140/90.

Hemoglobin A1c

Earn \$50.00 if your most recent HgbA1c test result is less than 8.0%.

Call MHBP customer service at **1-800-410-7778 (TTY: 711)** or visit **MHBP.com/wellness-rewards** for more information.

*MHBP standard and value option members ages 18 and older are eligible to earn wellness incentives. See the official MHBP plan brochure Section 5(h) for details.



Make time for your mental health and wellness

A lot of things can affect our mental health. Our brain chemistry, family history and genes all play a part. Our life experiences — good and bad — can add to it, too.

Mental health issues aren't all the same. Some have few symptoms. And some can be severe.

Watch for these early signs:

- Eating or sleeping too much or too little
- Having low or no energy for daily tasks
- Feeling confused, irritable, angry or having other mood changes
- Pulling away from people or activities you like

If you notice any of these signs, talk to your health care provider. They can support you and offer helpful resources.

3 tips to boost your mental health

Take care of your physical health. Your mind and body are connected. Eating a healthy diet, being active and getting enough sleep are good for both your physical and mental health.

Make time for self-care. It's not selfish to take care of yourself. Even if you're also taking care of others. Self-care can be as simple as spending time on a hobby you like. Or treating yourself to a massage.

Manage your stress. Even good stress, like planning a wedding, can become overwhelming. Focus on healthy ways to cope, like deep breathing or meditation.

Need help?

MHBP offers mental health resources. For more information, call **1-800-410-7778 (TTY: 711)** 24/7 except certain holidays.

You can reach out to these free, national support services.

Substance Abuse and Mental Health Services Administration National Helpline:
Call 1-800-662-HELP (4357).

Suicide and Crisis Lifeline: Call or text 988.



Welcome to your Aetna Medicare[™] Plan (PPO)

Get to know your Aetna Medicare Advantage plan

Start getting the most from your plan today! As an Aetna Medicare Advantage for MHBP Standard Option plan member, you have a suite of programs and services available at no extra cost to you.

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.





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

MHBP offers an Aetna Medicare Plan (PPO). This is a type of Medicare Advantage plan that includes both medical and prescription drug coverage.

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

- Up to \$900 per year (\$75 per month) Medicare Part B premium reduction for eligible members
- No copay for routine vision exams and podiatry care
- Added programs such as SilverSneakers®, Healthy Home Visits, nonemergency transportation and more
- 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 MHBP coverage at any time during the year.

Visit MHBP.com/Retiree or call 1-866-241-0262 (TTY: 711) to learn more about the plan or to opt in.

Aetna Medicare is a 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.

Meals at home while you recover



Get home-delivered meals after leaving the hospital.

With your Aetna Medicare Advantage for MHBP Standard Option plan, you can get 14 healthy, precooked meals delivered to your home after an inpatient hospital stay — at no extra cost.

This meal benefit lets you stay focused on recuperating, while getting good nutrition. Starting January 1, 2024, Aetna® will partner with NationsMarket to coordinate this benefit.

After you're discharged to your home from an inpatient hospital or skilled nursing facility stay, you'll get a call from NationsMarket to schedule your meal delivery.

Your always fresh, never frozen, meals are:

- Made fresh daily with high-quality ingredients
- Nutritionally balanced with protein, carbohydrates and fats
- Ready to heat and eat
- If you decide to participate, these FDAcertified meals will be delivered in an insulated cooler box with ice packs via overnight delivery.

Questions about the meal benefit?

Aetna Medicare Advantage member services representatives can help.
Call us at 1-866-241-0262 (TTY: 711), Monday through Friday, 8 AM to 8 PM ET.



Member Rights and Responsibilities (MRR)

As an MHBP member, you have certain rights and responsibilities. Such as the right to get information about your benefits and services, and the responsibility to contact us if there's something you don't understand. The MRR document helps to explain both your role and ours and can be found on MHBP.com under "Member Resources." Or go directly to MHBP.com/member-rights-and-responsibilities.

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.

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CONTACT US





MHBP.COM

Standard Option and Value Plan	1-800-410-7778 (TTY: 711)
Aetna Medicare Advantage Plan Monday-Friday, 8 AM-8 PM ET	1-866-241-0262 (TTY: 711)
Consumer Option 24/7 except major holidays	1-800-694-9901 (TTY: 711)
Overseas Enrollees (toll-free numbers at MHBP.com)	1-480-445-5106 (TTY: 711)
Aetna® Member Website Support	1-800-225-3375 (TTY: 711)
CVS Caremark® Customer Care (pharmacy benefit manager)	1-866-623-1441 (TTY: 711)
EyeMed Vision Care	1-866-559-5252
Hearing Services • Hearing Care Solutions • Amplifon	
LifeStation Medical Alert	1-855-322-5011
Lab Savings Programs • LabCorp® • Quest Diagnostics®	1-888-522-2677 1-800-377-7220
MHBP Dental and Vision plans	
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.

While only your doctor can diagnose, prescribe or give medical advice, the wellness coaches can provide information on a variety of health topics.

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. ©2023 Tivity Health, Inc. All rights reserved. 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. ©2023 Aetna Inc.

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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, 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 tarieta 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 بگد سامد دوخه به پاسانشد تر اک ی و ر مدشد دیقه مر امشد اد ان اگیار روط مدن ابن تامدخه به به سر تسد 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.