

THE HEALTH BENEFIT PLANNER



Summer 2024

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Let the sun shine!

Summer is here and with it, lots of opportunities for outdoor fun, travel and gatherings with family and friends. But don't take a vacation from your health! If you need care when you're on the go, consider a virtual visit with Teladoc Health. In this issue, we explain how to set up an account and schedule a visit with this easy-to-use service. We also explore lots of ways to add physical activity into your summertime (or any time!) routine – and all the benefits you can see. Finally, while summer treats are yummy, know how to measure a healthy portion so you're not taking in more calories than you realize.

This issue also includes a helpful Q&A on knowing where to get care, as well as a scannable QR code to download the SkinIO app. This smartphone app helps you get a skin cancer check at home in just 10 minutes. Simple!

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 are happy to serve you!

See what makes a healthy portion

Living healthier is possible with the right plan.

A portion is how much you choose to eat at one time. It could be the single serving amount from the package – or it could be more.

Here are some guidelines to help you measure your portions in any setting:



5 Ways to create right-sized portions*

- 1 Raw or cooked veggies, whole fruit or 100% fruit juice**
A baseball or an average-sized fist — about 1 cup
- 2 Grains, such as pasta, rice and oatmeal (1-ounce equivalent)**
A tennis ball or small, scooped handful — about ½ cup.
- 3 Fish, chicken, beef and other meats**
A deck of cards or the palm of your hand — about 3 ounces
- 4 Peanut butter or other nut spreads**
The size of your thumb — about 1 tablespoon.
- 5 Oils, like salad dressing, and other fats**
Use a postage stamp or the tip of the pointer finger — about 1 teaspoon



Did you know

Restaurant portions have grown over the years. Try splitting your order with someone to keep amounts in check when eating out.



*Academy of Nutrition and Dietetics. Ellis E., Serving Size vs. Portion Size: Is There A Difference? Available at: [Eatright.org/health/wellness/nutrition-panels-and-food-labels/serving-size-vs-portion-size-is-there-a-difference](https://www.eatright.org/health/wellness/nutrition-panels-and-food-labels/serving-size-vs-portion-size-is-there-a-difference). Accessed February 28, 2020.

The doctor will see you now

Healthcare professionals available
24/7 - only a click or phone call away



General Medical

Need care for non-urgent and common conditions? Get care by phone or video 24/7 from wherever you are. Teladoc Health providers diagnose, treat and even prescribe medicine if needed.



Mental Health

Have real conversations and see real progress with a therapist of your choice. Available 7 days a week from the privacy of your own home.



Nutrition

Nutrition is different for everybody. Work with a registered dietitian to help with things like meal planning, healthy eating tips or even managing a condition like diabetes or high blood pressure.

Set up your account or log in to schedule a visit

Visit Teladoc.com/Aetna or call **1-855-TELADOC (835-2362)**

*Consumer Option members must meet deductible first

Teladoc
HEALTH

Benefits of using Teladoc Health

- Covered at no additional cost to you*
- U.S. board-certified doctors
- Prescriptions sent to pharmacy of choice, if necessary
- No appointment necessary
- Private and secure
- Skip waiting rooms

MHBP and the Postal Service Health Benefits Program

MHBP is proud to receive conditional approval from the Office of Personnel Management (OPM) to participate in the Postal Service Health Benefits (PSHB) Program starting 1/1/2025.

Have questions? We have answers!

For additional information about the Postal Health Benefits Program (PSHBP) or the Medicare Part B Special Election Period, you can check these resources:

- Active employees can visit LiteBlue.usps.org
- Postal Service annuitants can visit KeepingPosted.org
- Visit OPM.gov/healthcare-insurance/pshb
- Receive information and updates from USPS by signing up for text messaging notifications by texting “PSHBP” to **39369**

In addition, our website, MHBP.com/Postal will be updated as we learn more information.

You can also set up a phone appointment or chat with a plan specialist. Scan the code below or visit MHBP.com/Live. Or call **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week (except certain holidays).



SCAN ME

Stay tuned

You don't need to do anything right now. You'll be getting more information, so watch your mail, the MHBP newsletter and visit the sites listed above for updates.

MYTH BUSTERS

Know where to go – options for getting care

Summer is here and your next vacation may be just around the corner. It's a time to leave your cares behind but it's important to prepare for a healthy vacation. Sunburns, illness, and dehydration are just a few things that can take the fun out of any vacation.

If you ever experience an emergency, dial 911 immediately. But if you need medical care and it's not life-threatening, it pays to know your options.

Choosing the right care setting can save you time and money!

MYTH

I can go to the emergency department for routine care if I don't have a doctor.

FACT

The emergency room should be used for true emergencies. Routine care like a cough or fever, or preventive care like vaccines or blood pressure checks are best done at a doctor's office. MHBP can help you find a doctor when you need one. Just call us at **1-800-410-7778 (TTY: 711)**.

MYTH

If I'm not sure where to go I can just wait to see my doctor.

FACT

Conditions like chest pain, shortness of breath, broken bones, eye or head injuries should be treated as an emergency. If you're unsure where to go, call the 24-hour Nurse Line at **1-800-556-1555 (TTY: 711)**. A registered nurse can help you decide what level of care you need. They can provide self-care tips and help find a provider near you.

MYTH

I can just go to the emergency room if I get sick when I'm away from home

FACT

Emergency rooms are for serious illness or injuries. You have other options if you get sick while traveling. Try one of these:

- Telehealth visits with your own doctor. Call your doctor to see if they offer phone or virtual visits.
- Teladoc Health – telephone or virtual visits are available 24 hours, 7 days a week just call **1-855-835-2362**.
- MinuteClinic® – with locations across the country you can be seen for minor illness or injury often with same day appointments.
- Urgent care center – for illness or injuries that need same day treatment, usually have lab and x-ray on-site.

Resource:

Know where know go page on [MHBP.com](https://www.mhbp.com)



Don't leave money on the table

Have you earned your wellness incentives for 2024? If not, you can earn up to \$200 (Standard Option) and \$150 (Value Plan) for qualified medical expenses by completing your Health Risk Assessment (HRA) and biometric screening.

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



Contraceptive Coverage

Under The Affordable Care Act, coverage of certain preventive services, including contraceptives, must be provided at no cost. MHBP covers at least one contraception form from each category as listed in the Health Resources and Services Administration website (HSA.gov/Womens-Guidelines).

For complete details regarding contraceptive coverage, including a list of no cost contraceptives and how to request an exception, visit MHBP.com and select Contraceptive Coverage under Member Resources.



Reminder

No additional cost* at home skin cancer check



MHBP Standard Option and Value Plan members have access to an at home skin cancer check through SkinIO at no additional cost*

Here's how it works:

- Download the SkinIO app on your smart phone
- Spend 10 minutes taking guided, HIPAA secure images of your skin with a trusted photo taker
- Expert dermatologists review your images
- You'll get your results by email in 2-3 business days
- If needed, you will be connected with a dermatologist for follow-up care

Scan the QR code to enroll in SkinIO:



*SkinIO is not available to Consumer Option members



Welcome to your Aetna MedicareSM 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–8 PM ET.



Adding more activity to your life

It's never too late to start getting active. You can benefit from physical activity even if you already have conditions such as arthritis or heart disease. Being more active can help you feel better. And it may even help you live longer.

Whether you choose to be active inside your home or a local gym, or outside in your neighborhood or park, activity that includes aerobic, strengthening, flexibility, and balance exercises has health benefits for older adults. It can:

- Improve blood pressure and cholesterol.
- Improve sleep and reduce fatigue.
- Help your brain work better and improve short-term memory.
- Reduce your risk for falls.
- Help joints work better and have less pain with osteoarthritis.

Benefits of physical activity

Many people are less active as they age. But staying active—or getting active, if you aren't already—has real benefits.

Aerobic exercise strengthens your heart

It can improve your health and give you more energy to do the things you like to do. Some examples of aerobic exercise are brisk walking and swimming.

Strengthening exercises can help you maintain muscle and strengthen bones

Strengthening exercises also help protect knees and other joints. These exercises include resistance training, such as lifting weights.

Flexibility and stretching can help make everyday tasks easier

Stretching lets you move your muscles and joints through a full range of motion. This helps increase flexibility. When you stay flexible, regular physical activity and daily tasks, such as tying shoelaces

or reaching to a shelf, feel easier. Dancing and yoga are examples of activities that can help you maintain or improve flexibility.

Balance exercises may help you avoid falls

When combined with strengthening exercises, flexibility exercises, and walking, balance exercises can help reduce the risk of falls. Yoga and Tai chi often include balance exercises.

Getting started

If you haven't been active for a long time, you may have no idea where to start. The important thing is to take that first step—and make that first step a small one.

- **Talk with your doctor.** Together you can create a plan that is right for you. If you're already active, ask your doctor if there is anything you should change to stay safe as your body and health change.
- **Start slow.** If you have been inactive for years, start with about 5 to 10 minutes of activity at a time. Then increase your time as you get more comfortable with the activity.
- **Try to improve only a little bit at a time.** Pick one area for improvement first. Set your personal goal in that area. Meet that goal before you try another area.
- **Don't overdo it!** Some minor soreness or stiffness is to be expected at first. But pain is a warning sign to stop. Work with your doctor to know when to stop and when to call.

Get active with your SilverSneakers® fitness benefit

With SilverSneakers, you're free to move in the ways that work for you. As a Medicare Advantage member, SilverSneakers is included in your plan at no extra cost to you.

Whether indoors or outdoors, beginner or experienced, SilverSneakers has fitness classes fit for everyone. You can get a gym membership at thousands of participating locations nationwide. Or get moving from the comfort of your home with live online classes.

To get started, visit [SilverSneakers.com](https://www.silversneakers.com) or call **1-888-423-4632 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

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

MHPB Standard Option 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 MHPB Standard Option.

Enhanced benefits and added programs

When you opt in to the Aetna Medicare Advantage for MHPB 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 cost share
- Nationwide doctors (use any doctor who is eligible to receive Medicare payment)

Ready to opt in to Aetna Medicare Advantage?

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

*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.

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CONTACT US



SCAN ME



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.

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. ©2024 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**. ©2024 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](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.