

# THE HEALTH BENEFIT PLANNER



## Fall 2024

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## A season of changes

As we near the end of the year, it's time to take a step back and think about the health goals you hoped to reach in 2024. It's not too late to check some items off your list!

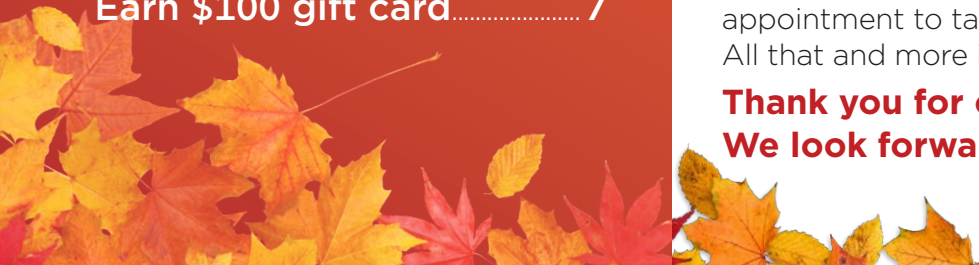
In this issue, we discuss the importance of preventive screenings like mammograms and colonoscopies. Aetna Medicare Advantage members also can schedule an annual Healthy Home Visit. This one-on-one visit with a licensed clinician can help us see if you might need more Aetna® resources to achieve your health goals. Virtual visits are also available.

If you're experiencing a major change in your life like the birth of a child, remember you are never alone thanks to the Maven Program. In this issue, we introduce you to some of the Maven team, from OB-GYNs to Lactation Consultants to Doulas to Sleep Coaches.

And it's never too early to start thinking about the upcoming holidays. We give you six tips to help you enjoy this special time of year without getting stressed.

There are lots of ways you can reach MHBP. We can help you on your journey to better health through chat, secure messaging on your Aetna member website, or even an appointment to talk directly to an MHBP representative. All that and more is available on **MHBP.com**

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



# Enjoy this special time of year



The holidays can be an exciting time. But they can be overwhelming, too. Luckily, you can take steps to lower stress, relax and appreciate the season.

Consider these two questions. What will you have the time and energy to do? And what matters most? You don't have to say yes to everything. Simply focus on and make time for activities and people you enjoy.

## DID YOU KNOW?

**46% of people say they're stressed about the cost of holiday gifts.\*** Instead of breaking the bank, try homemade cards and gifts. Consider sharing a favorite recipe. Or giving coupons for free babysitting or housecleaning.



## 6 tips for peace of mind



### 1. Size up your calendar

Make time for events you really want to attend. Trying to do too much can wear you out.



### 2. Accept help

Hosting a dinner party? Let your guests bring a dish or help you clean up.



### 3. Be flexible

If your plans don't work out, that's OK. Find another option that works for you.



### 4. Set a budget

Holiday travel, food and gift costs add up fast. Set a realistic budget and stick to it.



### 5. Go offline

Unplug from your work email and social media. Let yourself be fully present with the people around you.



### 6. Stay active

Exercise helps lower stress. And heart-healthy activities can burn off calories from big holiday meals.

\*FOR HOLIDAY GIFTS NOTE: American Psychiatric Association. [Holiday Stress](#). March 26, 2024. Accessed November 6, 2023.

# MHBP and the Postal Service Health Benefits (PSHB) Program



As you may already know, MHBP is approved to be part of the 2025 PSHB Program. We look forward to helping you make the transition as smooth as possible. We're pleased to let you know that your move to the PSHB Program will be automatic and you'll stay in your current plan. So, there is nothing to do on your part.

We have launched a new website with all the MHBP plan details for the PSHB Program. Visit **MHBPPostal.com** to find information or to schedule a one-on-one consultation with a member of our MHBP team. We'll call you at the time you choose.

## Have questions? We have answers!

**For additional information about the Postal Health Benefits Program (PSHBP) you can check these resources:**

- Active employees can visit **LiteBlue.usps.gov**
- 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**

And as always, to speak with a dedicated MHBP representative, you can call **1-833-497-2416 (TTY: 711)**.

## Need assistance? We've got you covered!

We understand that life gets hectic sometimes and with MHBP we offer a variety of ways to assist you on your journey to better health.

For general questions pertaining to MHBP and our plan offerings, we are available by chat Monday-Friday 9 AM–5 PM ET.

We are also available by chat and secure messaging through your Aetna® member website to answer any questions including those specific to your plan. Our chat is open Monday-Friday 9 AM–5 PM ET. Secure messaging is available 24 hours a day. Most secure messages will receive a response within 24 hours including weekends and holidays.

Prefer talking to an MHBP representative at a time that works for you? With MHBP you can schedule an appointment directly with our representatives. A dedicated representative will contact you at the designated appointment time to discuss any questions you may have.

All options can be accessed on **MHBP.com**. Click "Connect with us" from the home page followed by "Connect with us live" to schedule appointments or to reach out by chat. Your Aetna Member website can be accessed from our home page by selecting "Aetna Member website."

**We look forward to hearing from you!**



## 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**

# Fall 2024 – Preventive Care



Preventive care like an annual check-up and cancer screenings are important to stay healthy. Check-ups give you a chance to talk to your doctor about your health and any concerns you have. Screenings can find problems early when they're easier to treat. Wondering if you need preventive care? Here are some myths and facts.

### MYTH

**My pap tests have been normal for years. I don't need to keep doing them.**

### FACT

Most cases of cervical cancer are caused by the human papillomavirus (HPV), a common virus. HPV can cause changes to cervical cells that can lead to cancer. Early symptoms can be easy to miss. Having a yearly exam and regular pap with HPV testing is the best way to screen for cervical cancer. Reduce your risk, schedule a screening soon.

### MYTH

**My mammogram was normal last year, so I can skip this year.**

### FACT

Having a normal mammogram is great news, but that doesn't mean all mammograms will be normal. Mammograms can find problems before they are felt on self-exam. A yearly mammogram can find problems early when they're easier to treat.

### MYTH

**I'm not having symptoms, so I do not need a colonoscopy.**

### FACT

You can help prevent colon cancer by having routine screenings starting at age 45. Most cases of colon cancer begin as a polyp, which doesn't have symptoms. Polyps can be found and removed during a colonoscopy before they turn into cancer. If your results are normal, you only need a colonoscopy every 10 years. There are also other options for screening. Talk to your doctor about what's best for you.

#### Resources:

Centers for Disease Control  
[CDC.gov/colorectal-cancer/screening/index.html](https://www.cdc.gov/colorectal-cancer/screening/index.html)

U.S. Preventive Services Task Force  
[USpreventiveservicestaskforce.org/uspstf/recommendation/breast-cancer-screening](https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/breast-cancer-screening)

American Cancer Society  
[Cancer.org/cancer/types/cervical-cancer.html](https://www.cancer.org/cancer/types/cervical-cancer.html)

# Your guide to Maven's pregnancy and postpartum providers

With your Maven maternity benefit, you're never alone during pregnancy or after you've had your baby. You can schedule a video chat or send a message to any provider, anytime, day or night—for no additional cost.



## Meet some of our pregnancy and postpartum providers:



**Dr. Kathleen Green**  
OB-GYN

Maven OB-GYNs can answer questions you have in-between your in-person visits and help you navigate your symptoms.



**Judi Li**  
Lactation Consultant

Maven Lactation Consultants can give advice about different positions for breastfeeding and answer questions about using a breast pump.



**CE Durfee**  
Doula

Maven Doulas can help you create a birth plan, talk through your options for childbirth, and answer questions about infant care



**Tracie Kesatie**  
Sleep Coach

Maven Sleep Coaches can work with you to create a sleep routine that works for your family.

## Book a no cost virtual appointment anytime at:

[Mavenclinic.com/join/maternity-providers](https://Mavenclinic.com/join/maternity-providers)



Whatever support you need during or after your pregnancy, Maven is here to help.



**Hamna Siddique**  
Career Coach

Maven Career Coaches can help you with advice on work-life balance and preparing for your return from parental leave.



# Welcome to your Aetna Medicare<sup>SM</sup> 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.

## Invite us for a Healthy Home Visit

You should have more opportunities to identify and prevent health conditions than just your annual physical. With an Aetna<sup>®</sup> Healthy Home Visit, you get a preventive check-in annually from a licensed clinician — at no additional cost to you.

### Why participate?

We want you to be happy and healthy. That's why we offer this program to you each year to help you reach your health goals. The results can help us see if additional Aetna resources and support might be of help to you.

### What to expect during a Healthy Home Visit

During a Healthy Home Visit, you'll receive up to an hour of one-on-one time with a licensed clinician. They'll listen to your history and health goals and do a safety check of your home.

This visit also includes a noninvasive physical exam. 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.

### From the privacy and convenience of your home, you and your licensed clinician will:

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

If you feel more comfortable with a virtual visit, an audio/video option may also be available.

After your visit, we'll share a health summary with you and your doctor.



### It's easy to set up an appointment

Schedule your appointment online at **Schedule.SignifyHealth.com** or call Member Services at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

### Things to do before your visit:

- **Invite a loved one over.** You may have family or friends present during the visit.
- **Write a list of health questions** you might want to discuss.
- **Think about any health concerns** or difficulties you may be experiencing.
- **Gather all medications**, including prescriptions, over-the-counter medications, vitamins and herbal supplements.
- **List any recent care** you have received, including testing such as lab work, X-rays or screenings.
- **Wear comfortable clothes** that can easily be rolled up when the provider checks your blood pressure and vital signs.



## NANCY'S STORY

*“Every year Aetna offers the opportunity for a Healthy Home Visit. Once a year they send a nurse right here in my home and the nurse examines me, and actually this year she found something. So she did a test on me, and my doctor called me and said you need to see a vascular surgeon, and I’m under his care. Now I never would have caught something that could be potentially very dangerous had that nurse not come to my home.”*

**\*Actual member story from 2022**



## Earn a \$100 gift card when you have a Healthy Home Visit

As an Aetna Medicare Advantage MHPB member, you can earn a **\$100** gift card through the Aetna Medicare Advantage rewards program.

Complete your visit in 2024 and claim your reward by December 31, 2024. Visit [Aetna.com/HealthyRewards](https://Aetna.com/HealthyRewards) to register or log in with your current Aetna® member website username and password. Once logged in, select your Medicare Advantage plan option to get started. Then select the Rewards gift box icon. Follow the prompts to confirm you’ve completed the activity.

### Questions?

Just call us at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

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.

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. Participating 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. Medicare rules don’t allow earned rewards to be used for Medicare-covered goods or services, including medical or prescription drug out-of-pocket costs. Earned rewards may not be used to pay for medical copays, prescription costs, or any other Medicare covered good or services. Earned rewards may also not be used on alcohol, tobacco or firearms or be converted to cash.

Rewards earned may be considered taxable income. Please consult your tax adviser if you have any questions regarding the taxability of rewards.

The 2024 Aetna Healthy Rewards program is only applicable to active members with eligible MA and/or MAPD plans. Qualifying participants who are eligible to perform the program activities may earn rewards by completing all or some of the program activities. The 2024 Your Healthy Rewards program is available to our members until the last day of the year. You will need to earn and redeem your reward by December 31, 2024 or the date you leave the plan, whichever comes first. [Participants should check the terms of their Evidence of Coverage (EOC) prior to participating in any program activities. Except as set forth in the EOC,] Aetna shall not be responsible for any costs associated with, or arising from, a participant’s performance of program activities. Your participation in Aetna Healthy Rewards program is voluntary and does not affect your benefits from your Aetna health plan. Eligibility is limited to the Aetna member that this communication was addressed to. Subject to benefits and eligibility verification. 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



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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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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](https://www.AetnaMedicare.com/PharmacyHelp)

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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.