

THE HEALTH BENEFIT PLANNER



Winter 2025

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Looking at the overlooked

This edition examines health issues that don't get the attention they deserve – from hearing loss to backaches to stress. There are no “small” issues when it comes to your health!

Do you have trouble following conversations or sometimes miss the “ding” of the microwave? You might have age-related hearing loss. Contact your provider – and don't forget Aetna Medicare Advantage members can get a routine hearing exam every 12 months.

Or maybe you've been (trying) to ignore your low back pain? Our Myth Busters can help keep your back in shape. And you'll learn about Hinge Health® a digital coaching and education program to help manage your pain.

Feeling a little tense? Read on for 6 tips on how to stress less and feel your best.

When you do need care, you can save time and money by choosing the right place to get it. You have a range of options for non-emergency care, and we provide a simple chart to help you make the best decision.

Finally, MHBP will participate in two benefits programs in 2025 – the Federal Employees Health Benefits (FEHB) and the new Postal Service Health Benefits (PSHB) programs.

Keep this issue for a list of Customer Service contact numbers and websites to help you with each. And, as always, you can find out more on [MHBP.com](https://www.mhbp.com)

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



Stress less and feel your best

Stress is how your body and mind react to change. But constant stress can have a bad effect on your health. Instead of letting it take over, try to reframe your thoughts. Focus on positive things, which can fuel your mind and body. In time, you'll be able to better handle life's ups and downs.

6 tips for lower stress

01

Practice gratitude



Being thankful helps you reframe your thoughts. Start a gratitude journal, and jot down what you're thankful for — like family and friends.

02

Spend time on yourself



Make space in your schedule for activities you enjoy. Try reading, painting or listening to your favorite music.

03

Get plenty of sleep



Restful sleep helps you stay healthy and focused during the day. Aim for 7-9 hours of sleep each night.

04

Be mindful



Mindfulness can help you ease stress and wind down at night. Focus only on the present moment and take deep, slow breaths.

05

Eat healthy foods



Feed your mind with fresh, natural foods. A balanced diet helps you focus and have more energy all day.

06

Make time to move



Physical activity boosts your mood and self-esteem. It's also healthy for your heart and brain, and even helps you sleep better.



DID YOU KNOW?

Laughter is a form of stress relief.

A good laugh has great short-term effects. When you laugh, it actually starts physical changes in your body. It can also improve your immune system and relieve pain.*

*FOR LAUGHTER NOTE: Mayo Clinic. Stress relief from laughter? It's no joke. September 22, 2023. Accessed March 26, 2024.

Save time. Save money.

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.

Where to go

WHERE TO GO AND YOUR COST	STANDARD OPTION: YOU PAY*	CONSUMER OPTION: YOU PAY*	VALUE PLAN: YOU PAY*	IF YOU ARE EXPERIENCING:
Telehealth through Teladoc Health. Visit Teladoc.com/Aetna or call 1-855-Teladoc (1-855-835-2362)	Nothing	Nothing**	Nothing	Minor illnesses such as colds, flu, sinus problems, fevers, rashes, and migraines
24 Hour Nurse Line Call 1-800-556-1555 (TTY: 711)	Nothing	Nothing	Nothing	A health concern or need advice on what to do and where to go
MinuteClinic® visits	Nothing	Nothing**	Nothing	Minor illnesses and injuries such as ear infections, congestion, minor cuts, urinary tract infections and bronchitis
Convenient Care Clinics	\$5 copayment	\$5 copayment**	\$15 copayment (\$5 copay for dependents through age 21)	Minor illnesses and injuries such as ear infections, congestion, minor cuts, urinary tract infections and bronchitis
Primary Care Provider Office (includes telephonic and video visits)	\$20 copayment (\$10 copayment for dependents through age 21)	\$15 copayment**	\$30 copayment (\$10 copayment for dependents through age 21)	Ongoing medical issues and chronic conditions
Urgent Care Center	\$50 copay	\$50 copayment**	20% of plan allowance**	Minor illnesses and injuries such as congestion, minor cuts, urinary tract infections, bronchitis, migraines, sprains and cuts that may require stitches
Emergency Room***	\$200 copayment** (No deductible for accidental injury. Copayment waived if admitted to hospital)	\$50 copayment**	20% of plan allowance**	Severe chest pain, deep wounds, broken bones, head or eye injuries

* Represents in-network benefits. For out-of-network benefits, see Official Plan Brochure located on [MHBP.com](https://www.mhbp.com) or [MHBPPostal.com](https://www.mhbppostal.com)

** Services subject to calendar year deductible.

*** In an emergency, call 911 or go to the nearest emergency room.

MYTH BUSTERS



LOW BACK PAIN

Back pain is one of the most common reasons people seek medical attention. Back pain is also a leading cause of work disability. Prevention and treatment of back pain can be confusing. Here are a few myths and facts about back pain to help you stay healthy.

MYTH

It hurts to move around or exercise when I have low back pain, rest is the best thing I can do to help it feel better.

FACT

Resting for 1-2 days can help you feel better when you have low back pain. It's important to slowly increase physical activity and modify your activity to help heal and strengthen your muscles. Physical therapy can help. Ask your doctor if therapy is right for you.

MYTH

Most back pain requires x-rays or other imaging.

FACT

Most back pain is due to muscle strain which often resolves within 4 to 6 weeks and won't show up on imaging. Imaging such as an x-ray or MRI may be needed if your pain doesn't improve. You may need imaging sooner if pain is from an accident or you have a condition like osteoporosis. Your doctor can determine if you need imaging.

MYTH

You can't prevent back pain.

FACT

Improper lifting, overuse of back muscles or poor posture while sitting can cause back pain. Back pain can also be caused by trauma such as a fall or an accident.

You can prevent back injuries by:

- Using proper lifting techniques, minimize twisting when lifting heavy items.
- Maintaining good posture when sitting, use lumbar support and a foot rest to keep your spine aligned.
- Keeping your work area and home free of hazards that might cause a fall.
- Protecting your back; wear a back belt when lifting, strengthen your core muscles through exercise and stretching.

**Got back or joint pain?
Check out Hinge Health®**



Hinge Health is a digital program with wearable sensors, personalized coaching, one-on-one support and education for people with back, neck or joint pain*.

Go to "MHBP Extras" on **MHBP.com** for details.
*MHBP members and enrolled dependents 18+ are eligible.

REFERENCE:

World Health Organization: [WHO.int/news-room/fact-sheets/detail/low-back-pain](https://www.who.int/news-room/fact-sheets/detail/low-back-pain), National Institutes of Health: [NIAMS.nih.gov/health-topics/back-pain](https://www.niams.nih.gov/health-topics/back-pain), Veritas Health - Spine Health: [Spine-health.com](https://www.spine-health.com)

Make a positive, powerful change in your life with Hinge Health



Whether you're dealing with back pain, joint issues, or recovering from an injury, Hinge Health offers personalized care plans designed to meet your specific needs.

What is Hinge Health?

Hinge Health offers virtual exercise therapy and more — at no cost to you — to help you manage joint and muscle pain and stay active. Sign up at Hinge.health/mhbp-jointcare to get access to:

- 1-on-1 guidance from a dedicated physical therapist to reduce everyday aches, recover from injury, improve your mobility, and more.
- 1-on-1 support from a qualified health coach to build hard-working habits that empower you to manage your pain and achieve your goals.
- A care plan — designed by your physical therapist — for your busy life, everyday activities, and long-term goals.
- Exercise therapy sessions that include 5-10 gentle stretches and strengthening movements and take as little as 15 minutes to do. Accessible anytime, anywhere via the Hinge Health app.
- Precise motion tracking that provides instant feedback while you exercise — to help improve your form and build your confidence.

What's New?

We are pleased to announce the new Pelvic Floor program, available January 1st, 2025. The Pelvic Floor Program combines gentle exercise with 1-on-1 support from an expert clinical care team, including your own pelvic floor physical therapist. **Get the right care when you need it most:**

- Pregnancy and postpartum - prepare for and recover from childbirth. Prevent back, hip, and pelvic pain. Rebuild your abs.
- Bladder control - reduce urgent trips to the bathroom along with that “always gotta go” feeling that can result in leaking urine.
- Pelvic muscle relaxation and control - retrain your pelvic floor to reduce tension, relieve pain (including during sex), and increase flexibility.
- Pelvic muscle strengthening - build your core muscles. Prevent leaks when you laugh, sneeze, or cough.

Enrollment in the Pelvic Floor program begins January 1.

If you have any questions, give Hinge Health a call at **1-855-902-2777** or email Hello@Hingehealth.com

Eligibility: Members and dependents 18+ enrolled in MHBP are eligible.

Customer service resources

In 2025, MHBP will participate with two different programs:

- Federal Employees Health Benefits (FEHB) Program
- The new Postal Service Health Benefits (PSHB) Program

Since these are two separate programs, we have dedicated resources to serve you. Please see the chart below for contact information.



FEHB PROGRAM		PSHB PROGRAM	
DEDICATED CUSTOMER SERVICE			
Standard / Value	1-800-410-7778 (TTY: 711)	Standard / Value	1-833-497-2416 (TTY: 711)
Consumer Option	1-800-694-9901 (TTY: 711)	Consumer Option	1-833-497-2415 (TTY: 711)
WEBSITES			
MHBP.com		MHBPPostal.com	
MHBP.com/Retiree		MHBPPostal.com/Retiree	



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 additional cost to you.

Remember, if you ever need help with your plan, just call us at **1-866-241-0262 (TTY: 711)**, Monday—Friday, 8 AM—8 PM ET.



Life is worth hearing

Age-related hearing loss is the slow loss of hearing in both ears. It's a common problem linked to aging. About 1 in 3 adults between the ages of 65 and 74 have hearing loss.¹

This hearing loss happens slowly. So some people are not aware of the change at first. Most often, it affects the ability to hear high-pitched noises, such as a phone ringing or a microwave beeping. The ability to hear low-pitched noises is often not affected.

Causes of age-related hearing loss

Age-related hearing loss most often occurs because of changes within the inner ear, middle ear, or along the nerve pathways to the brain.

Some factors that can affect age-related hearing loss include:

- Long-term exposure to loud noise (such as music or work-related noise)
- Loss of hair cells (sensory receptors in the inner ear) that help you to hear
- Inherited factors
- Some health conditions, such as heart disease or diabetes
- Side effects of some medicines, such as aspirin, chemotherapy medicines, and certain antibiotics

Symptoms to watch for

Each person's symptoms may vary. Some of the most common symptoms include:

- Other people's speech sounds mumbled or slurred
- Having trouble hearing high-pitched sounds
- Difficulty understanding conversations, often when there is background noise
- Men's voices are easier to hear than women's
- Certain sounds seem very loud and annoying
- A ringing sound in one or both ears

Getting help

If you're experiencing hearing loss, it's important to contact your doctor right away. They'll do a medical exam and a hearing exam to help find the cause. Based on your diagnosis, your doctor will discuss possible treatments.

Treatment will depend on your symptoms, age, and general health. It will also depend on how severe the condition is.

Treatment options for age-related hearing loss may include:

- Hearing aids
- Assistive devices, such as telephone amplifiers or technology that changes spoken words to text
- Training to use visual cues to figure out what is being said (speech reading)



Questions about your benefits?

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

¹ Johns Hopkins Medicine. Age-Related Hearing Loss (Presbycusis). Available at: [HopkinsMedicine.org/health/conditions-and-diseases/presbycusis](https://www.hopkinsmedicine.org/health/conditions-and-diseases/presbycusis). Accessed January 14, 2025.



Your path to better hearing starts with a no-cost exam

As an Aetna Medicare Advantage member, you have coverage for one routine hearing exam every twelve months. In addition, your plan includes a \$2,000 hearing aid reimbursement once every 60 months. You or your doctor can submit your itemized bills to Aetna® showing your costs on hearing aids from any licensed provider that accepts Medicare.

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.

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.

CONTACT US



SCAN ME



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	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

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.