

THE HEALTH BENEFIT PLANNER



Summer 2026

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Welcome new and returning members

This newsletter helps you understand and use your benefits, tools, and resources—so you can get the most from your MHBP coverage.

Looking for information about your MHBP benefits and programs? Visit **MHBP.com** for federal employees or **MHBPPostal.com** for Postal Service employees to access plan brochures, forms, FAQs, and wellness resources. If you haven't registered for the Aetna Member website, you can find the registration link at the top of the MHBP homepage. Once registered, you'll be able to:

- View claims, coverage, and EOBs
- Chat or message an MHBP representative
- View or request your MHBP ID card
- Compare care costs
- Access health programs and complete your Health Risk Assessment
- Track deductible and out-of-pocket costs

MHBP representatives are available 24/7, except certain holidays. Please use the phone numbers on the back of this newsletter for assistance.

Thank you for choosing MHBP.
We are happy to serve you!



Know your numbers: Hemoglobin A1C and blood pressure

If you have diabetes or high blood pressure, knowing your numbers is one of the most important steps you can take to protect your health. Tracking your blood glucose and blood pressure helps catch potential problems early—when they’re easier to manage—and can reduce your risk of serious complications.

When diabetes isn’t well controlled, it can increase the risk of heart disease, kidney damage, and vision loss. High blood pressure raises the risk of heart attack and stroke. Knowing where you stand allows you to take action and get support when you need it.



Hemoglobin A1C tests vs. glucose spot checks

A blood glucose test gives you a snapshot of your blood sugar level at one specific moment. A hemoglobin A1C test looks at the bigger picture—it shows your average blood glucose level over the past 60 to 90 days.

Because it reflects long term control, the A1C test can help you and your doctor understand how well your treatment plan is working and whether any changes may be needed.

How to know if you have high blood pressure

High blood pressure usually has no noticeable symptoms unless levels are extremely high. That means you could have elevated blood pressure and not know it without regular checks.

If you have high blood pressure—or a family history of it—monitoring your blood pressure regularly is essential. Knowing your numbers helps you lower your risk of complications such as heart attack and stroke.



WHEN TO CHECK



A1C: People with diabetes should have their A1C checked at least twice a year. More frequent testing may be needed if levels are not well controlled or if treatment has changed.



Blood pressure: Blood pressure should be checked at every doctor visit. You can also monitor it at home. Keeping a log of your readings can help you and your doctor spot trends and adjust care if needed.

Know your numbers: Learn more

Explore these trusted resources to better understand your blood sugar and blood pressure numbers:

American Heart Association

[Heart.org/en/health-topics/high-blood-pressure](https://heart.org/en/health-topics/high-blood-pressure)

American Diabetes Association

[Diabetes.org/about-diabetes/a1c](https://diabetes.org/about-diabetes/a1c)

References (last accessed 4/3/26) - American Heart Association, American Diabetes Association

Know your numbers—and earn a wellness incentive*

Controlling blood pressure

Earn \$50 when you have two blood pressure readings taken on different days during the year that are both below **140/90**.

Hemoglobin A1C

Earn **\$50** when your most recent A1C test result this year is below **8.0%**.

How to earn a wellness incentive

It's easy. Have your doctor complete a blood pressure or A1C verification form.

- Call **1-800-410-7778 (TTY: 711)** and we'll send the form to you or your doctor.
- Visit **MHBP.com/plan-documents** to download the form.

Return the completed verification form by 12/31/2026 to receive your wellness fund credit.

For more information, call MHBP Customer Service at **1-800-410-7778 (TTY: 711)** or visit **MHBP.com**

*MHBP Value and Standard Option members ages 18 and older are eligible to earn wellness fund credits. See the official MHBP Plan Brochure, Section 5(h), for details or visit **MHBP.com/wellness-rewards**





Your benefits, your way

Manage your health care
at home or on the go



Stay on top of your benefits

- Review your benefits and what's covered.
- Track your spending.
- View claims on your member website
- View your ID card



Find the right doctor and understand your costs

- Find providers that have been recognized for delivering high-quality, cost-effective care with Aetna Smart Compare®. Just look for the Quality & Effective Care badge in your provider search results.* You can even view real-time cost estimates for many common procedures.

Get started today



Visit **MyAetnaWebsite.com** to register for your member website.



Get the Aetna HealthSM app by texting **"AETNA"** to **90156** to receive a download link. Message and data rates may apply.**

— OR —



Scan the QR code to download the Aetna HealthSM app.

*Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan.

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Using telehealth safely

Telehealth makes it easy to connect with your doctor from home or on the go. As you use these services, it's important to understand how they work and how to protect your information.

What to know about telehealth visits

- Visits may be conducted by video, phone, or online tools
- Your provider will bill based on the service you receive
- Coverage and costs may vary depending on your plan and the type of service rendered

Protect your privacy

Your health information is protected by federal law, but there are steps you can take:

- Use a private location for your visit
- Avoid public Wi-Fi when possible
- Keep your devices secure and updated



Quality and care considerations

Telehealth is convenient, but it may not be right for every condition. Some concerns may require an in-person visit. Always ask questions and follow up as needed.

Your rights and consent

Before your visit, your provider may ask for your consent to receive telehealth services. This ensures you understand how visits work, any risks, and your rights—including the ability to stop telehealth at any time.

For more information on protecting your privacy, visit the U.S. Department of Health & Human Services resource at **Telehealth.hhs.gov/patients/additional-resources/data-privacy**



FEHBP and PSHBP Debarred Providers: What you need to know

The Office of Personnel Management (OPM) may suspend or debar health care providers from the Federal Employees Health Benefits Program (FEHBP) and Postal Service Health Benefits Program (PSHBP) for reasons such as:

- Loss of professional license
- Criminal conviction related to health care services
- Violations of federal program rules
- Debarred or suspended by another federal agency

If you use a debarred provider, MHBHP will not cover the service. Care received in good faith, without knowing the provider was sanctioned may be covered, but any future services from that provider will not be covered.

If you have any questions, please call the MHBHP member service number on the back of your MHBHP ID card.



Welcome to your Aetna MedicareSM Plan (PPO)

Get to know your Aetna Medicare Advantage plan

Start getting the most from your plan today! When you are an Aetna Medicare Advantage for MHPB 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 to Friday, 8 AM to 8 PM ET.



Make life easier and more enjoyable

Health isn't just physical. Happiness and peace of mind play an important role in living your best life. The Resources For Living[®] program may help you achieve that. With just one call, a consultant can help you find services and support in your area. There's no additional cost to call Resources For Living. And we don't get paid to refer you to any services. If you use services that have costs, you'll need to pay those fees. This may include:

Support for caregivers

- Caregiver support groups
- Respite facilities for short-term care to relieve caregivers
- Life assistance to manage everyday issues

Help at home:

- Home-delivered meals
- Financial assistance
- Senior living options
- In-home care

Out and about:

- Classes to learn skills and explore personal interests
- Transportation
- Social and recreational activities

Why would I use the program when I can research topics on my own?

To save time: Their experienced consultants can do the research for you, so you can focus on other things.

To get a more complete view of options: Their consultants know what questions to ask service providers, so you can compare their offerings.

To get help during unexpected events: You may want to use this service when you need help quickly and can't do the research on your own.

How we've helped

A story of how the Resources For Living program has helped actual members.*

"Mary and Bob have been married for 53 years. Mary lovingly cares for Bob as he lives with dementia, but the demands of caregiving can be challenging. She could really use a break.

A Resources For Living consultant connects Mary with local adult daycare services in her area. Bob now enjoys a stimulating day each week, while Mary has guilt-free time for herself to see friends, and enjoy her interests."

— Aetna member, Care Support

**This example of an actual member who has used Resources For Living. We've changed their name to protect their identity.*

Learn more

Find out how to start using these services at **1-866-370-4842 (TTY: 711)**, Monday to Friday, 8 AM to 8 PM ET.

These services are not the same as the benefits covered by your plan and Aetna does not provide the services.

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

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.

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. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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."

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

MHBP 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 MHBP Standard Option.

Enhanced benefits and added programs

When you opt in to the Aetna Medicare Advantage for MHBP you'll receive:

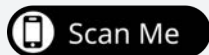
- Up to **\$900** per year Medicare Part B premium reduction for eligible members
- Added programs such as SilverSneakers®, Healthy Home Visits, nonemergency transportation and more
- **\$0** deductibles and coinsurance for medical care
- Prescription copays as low as **\$0** from preferred pharmacies.* (Be sure to check plan materials for coverage details)
- 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 to 8 PM ET. You can also visit [MHBP.com/Retiree](https://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.

CONTACT US



MHBP.COM

FEDERAL EMPLOYEES

Standard Option and Value Plan

1-800-410-7778 (TTY: 711)

Consumer Option

1-800-694-9901 (TTY: 711)

24/7 except major holidays

POSTAL SERVICE EMPLOYEES

Standard Option and Value Plan

1-833-497-2416 (TTY: 711)

Consumer Option

1-833-497-2415 (TTY: 711)

Aetna Medicare Advantage Plan

1-866-241-0262 (TTY: 711)

Monday–Friday, 8 AM–8 PM ET

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)

Lab Savings Programs

- **Labcorp®**

1-888-522-2677

- **Quest Diagnostics®**

1-800-377-7220

MHBP Dental and Vision plans

1-800-254-0227 (TTY: 711)

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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 and postal brochures. All benefits are subject to the definitions, limitations and exclusions set forth in the federal and postal brochures.

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

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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. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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