

THE HEALTH BENEFIT PLANNER

MHBPSM
Brought to you by Aetna[®]



Fall 2023

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Fall fun

Fall brings thoughts of football, colorful trees and pumpkin spice, well, everything! But it's also time for cold and flu season. In this issue, you can learn how to go above and beyond getting your vaccines with self-help tips on how to strengthen your immune system. We also bust some myths about preventive care, tell you how Medicare Advantage Standard Option members can get transportation to medical appointments, and more!

And while it may seem like a long way off, the end of the year is fast approaching. If you haven't earned your wellness incentive for 2023, there's still time. Of course, the end of the year also means all those delicious holiday treats. Learn how the 80/20 rule can help you enjoy the holidays without expanding your waistline.

You can find more information on **MHBP.com**, like brochures and forms, wellness tools and information on how to get the most from your benefits.

To talk to a representative about a specific question, simply call **1-800-410-7778 (TTY:711)**. Your dedicated representatives are available 24/7, except certain holidays.

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

Have a healthy holiday

Celebrate the joy of the season

The holiday season is all about family, friends and enjoying good food together. But it can be hard on both your willpower and waistline.

The key to healthy eating is moderation. So if your family makes cookies, you don't have to miss out. Instead, just keep the 80/20 rule in mind. If you're making healthy choices 80% of the time, you can afford to splurge a little the rest of the time.

Tips to make your holiday healthier



Include healthy food choices.

If you're the host, make sure you have healthy food choices on the menu. If you're a guest, offer to bring something that's both tasty and good for you.



Make it mini.

Small finger foods and mini desserts can help keep portions in control. You can offer a variety that makes your table fun and interesting.



Drink water.

A lot of holiday drinks are high in sugar and calories. There are more than 200 calories in an 8-ounce glass of egg nog and more than 20 grams of sugar¹. Stick to water or no-calorie drinks for a healthier choice.



Snack before you go out.

Eating a small healthy snack before you go out to celebrate can make you less likely to overeat later.



Change the recipes.

Use lower fat, lower calorie ingredients in recipe where you can. And try cutting back on sugar — most recipes will still taste good with a lot less.



Skip the food entirely.

Many holiday gatherings include a traditional meal. But you can plan an event that centers around a fun activity instead.



Did you know?

Over 60% of Americans agree they deserve to indulge in holiday treats²

¹ [Consumerreports.org/nutrition-healthy-eating/before-you-drink-eggnog-read-this-a4679659436](https://www.consumerreports.org/nutrition-healthy-eating/before-you-drink-eggnog-read-this-a4679659436)
² [SWNSdigital.com/us/2021/11/over-60-of-americans-agree-they-deserve-to-indulge-in-holiday-treats](https://www.swnsdigital.com/us/2021/11/over-60-of-americans-agree-they-deserve-to-indulge-in-holiday-treats)

Your immune system is working hard for you.



It protects us from outside invaders. These include germs like bacteria, viruses, fungi and toxins. There are things that can take a toll on the immune system, including age, biological sex, family history and medical history.

You can't control those factors. But there are some things you can control that will help you strengthen your immune system.

5 tips to strengthen your immune system

Don't smoke, and limit your alcohol.

Your immune system is like an orchestra with different instruments working together. But smoking and drinking alcohol can be harmful and makes your body work harder.

Eat a healthy diet.

Your immune cells need energy and nutrients to work like they should. Eating foods with good sources of iron, vitamins A, C, D and E, and zinc are important to helping you strengthen your body.

Manage your stress.

When we're stressed, our bodies make a hormone called cortisol. Too much of it in your body for too long can cause inflammation. And stress also lowers the number of white blood cells that help fight infections.

Get good quality sleep.

Our immune system makes proteins called antibodies that help fight infections. If you lose too much sleep, your body can't make proteins which can lead to heart issues.

Make activity part of your daily routine.

Your body makes proteins that help fight infection during and after exercise. And staying active circulates more white blood cells. So exercising helps your body get ready to fight disease and infection when needed.

What about vaccines?

Getting a vaccine is like having a dress rehearsal. It helps teach our immune system what germs are and how to fight them effectively. If you get infected with the actual disease later, your immune system is ready to go to work. So, it's important to stay up to date with recommended vaccines.

MHBP covers vaccines recommended by the CDC at no additional cost to you when administered in an in-network vaccine pharmacy. Learn more about recommended vaccines by age group at:

[CDC.gov/Vaccines/VPD/Vaccines-Age.html](https://www.cdc.gov/Vaccines/VPD/Vaccines-Age.html)

MYTH BUSTERS

Preventive care



An ounce of prevention is worth a pound of cure. We've all heard the old adage. But guess what? It's true! Preventive screenings can catch problems early when they are easier to treat. Keep yourself healthy with regular screenings for common cancers. Here are some myths and facts about preventive care.

MYTH:

I'm too old for a Pap test, that's for young women.

FACT:

Cervical cancer screening isn't just for the young. Screening using a Pap test should be done at least every 3 years for females aged 21 to 64 years of age. Screening done with a Pap test and an HPV test at the same time is recommended at least every 5 years if you're 30 to 64 years of age. Early symptoms of cervical cancer can be easy to miss. Regular testing can find problems early when treatment is easier.

MYTH:

I don't need a regular mammogram; I have no family history of cancer.

FACT:

Even women with no family history can be diagnosed with breast cancer. Mammograms are the best way to catch problems early. Mammograms are a quick, easy and low risk screening tool that helps you stay healthy. They're recommended at least every 2 years for women 50 to 75 years of age. If you're aged 40 to 49 years of age you may want to talk to your doctor if you do have a family history of breast cancer or other risk factors.

References:

American Cancer Society
Cancer.org

U.S. Preventive Services task Force
USPreventiveServicesTaskforce.org/uspstf

MYTH:

A colonoscopy is too much work; I don't have the time.

FACT:

The prep for a colonoscopy is easier than you might think. And recovery is much shorter than it used to be. While a colonoscopy to screen for colorectal cancer is the gold standard it's usually needed only once every 10 years. But there are other screening tests available, some you can do at home. Since the biggest risk factor for colon cancer is age, talk to your doctor soon about what method is best for you.

Routine preventive care like mammograms, Pap tests and colorectal cancer screenings are covered at 100% when obtained from a network provider, with no deductible. You can find information on benefits and coverage at [MHBP.com](https://www.mhbp.com) or in the Preventive care, adult section of the official plan brochure. As always, MHBP customer service can be reached at **1-800-410-7778 (TTY: 711)** to answer your benefit questions.

We can help

Already diagnosed with cancer? We can help. Visit [MHBP.com/Care-Management-Programs/](https://www.mhbp.com/Care-Management-Programs/) for information on our cancer support program. From the home page go to the "Healthy Living tab" and select "care management program".



Protect yourself when connecting with a telehealth provider


Connecting securely

Always verify with your providers before a visit. Health care providers typically use secure patient portals to call, message or video chat with patients.

Privacy during your appointment

Choose a private location where you feel safe to openly discuss your health.

Safely sharing information

- Avoid using devices shared with people outside of your home to access telehealth
- Keep your device protected with updated anti virus software
- Protect your wireless connection with a private password
- Avoid public Wi-Fi to access telehealth services
- Only enter personal information on secure websites with a  in the address bar



Have you earned your 2023 wellness incentives?

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, please visit MHP.com/Wellness-Rewards



Welcome to your Aetna Medicare Advantage plan



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–Friday, 8 AM–8 PM ET.

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

MHBP offers an Aetna MedicareSM 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.

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](https://www.mhbp.com/Retiree) to learn more about the plan or to opt in.



Seamless and stress-free medical transportation with Aetna Access2Care



Safe, comfortable nonemergency transportation

We don't want you to worry about how you'll get to your medical appointments. Instead, we want you to focus on what matters, like your health and treatment plans. That's why Aetna® offers optional, nonemergency transportation through Access2Care that gets you there and back.

This optional benefit includes 24 one-way trips with 60 miles allowed per trip. If you need a ride to and from the doctor, you'll use 2 trips. These rides are included with your plan at no extra cost.

You can get transportation to and from any covered medical appointment:

- Primary care physician (PCP)
- Dental provider
- Preventive services
- Chemotherapy
- Dialysis facility
- Vaccine appointments
- Physical therapy
- Behavioral health
- Other plan-approved locations

You can also use trips to go to and from the pharmacy for a covered medical service. Using a pharmacy trip to pick up medications will not count against your trip allowance if the pharmacy trip:

- Is within 10 miles of your pick-up or drop-off location
- Occurs while on a trip to or from a medical provider

What are the vehicle options?

Two options are available to service different health needs. Options include:

- Ambulatory vehicle (such as sedan or van) — select this option if you can move on your own or with an assistive device such as a walker or cane.
- Wheelchair vehicle — select this option if you will need to stay in a wheelchair during the trip.

It's easy to schedule a ride

Aetna Medicare Advantage for MHBP Standard Option plan members can schedule a ride by calling the Access2Care toll-free number, **1-855-814-1699 (TTY: 711)**, Monday–Friday, 7 AM–8 PM all time zones.

- You must schedule trips at least 48 hours in advance, but you can schedule trips up to 30 days in advance.
- You can have a family member or caregiver ride with you.
- You are responsible for being ready when the driver arrives. Drivers are not responsible for assisting you from home door to vehicle or vehicle to office door.



It's easy to schedule a ride.

Simply call the Access2Care toll-free number, **1-855-814-1699 (TTY: 711)**

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CONTACT US



SCAN ME



MHBP.COM

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| 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 |

©2023 Aetna Inc. 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.

The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor.

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.

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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 دوحی یاسانشد تراک یور همدش دیق هر امشد اب، ن انگیار روط به ن ابز ت امده 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.