

# THE HEALTH BENEFIT PLANNER

**MHBP**<sup>SM</sup>  
Brought to you by Aetna<sup>®</sup>



## Spring 2023

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### Welcome new and valued members

This newsletter is designed to help you know your benefits, tools and resources and how to easily access them. It's filled with informational topics to keep you on your wellness journey and maximize your benefits.

Searching for information regarding your MHBP benefits and programs? Look no further than **MHBP.com**. You have a wide variety of information, including brochures, forms, documents as well as health and wellness resources. Not yet registered for your Aetna member website? You can find the link to register at **MHBP.com** and click Aetna Member Website at the top of the page. Once registered, you are able to estimate and compare costs, view health programs, complete your Health Risk Assessment, view claims, view Explanation of Benefits, view coverage, track progress toward deductibles and out-of-pocket expenses and more.

Also, please be sure to check out our updated ***Making the Most of out of MHBP*** brochure, which can be found at **MHBP.com** under ***Member Resources*** in Official Plan Documents. This brochure is designed to help you understand the wide range of benefits, tools and resources available to you and how to access them.

Your dedicated MHBP representatives are available to answer questions 24/7 (except certain holidays) when you call **1-800-410-7778 (TTY: 711)**. We look forward to serving you and your family for many years to come!

**Thank you for choosing MHBP.**



# Get Healthier Skin



When an in-office visit with your dermatologist is not available as soon as you'd like, MHBP members have access to a dermatologist through Teladoc Health at no additional cost\*. You can get a diagnosis and treatment of your skin condition in just two business days or less. Simply use your Teladoc Health account to upload images of your skin condition and one of our U.S. board-certified dermatologists will provide a diagnosis.

## Here's how it works:

- 1 Request a consult**  
Log in to your Teladoc Health account online or through the mobile app anytime, anywhere.
- 2 Upload images**  
Take pictures of your skin condition and upload them to your account to share with the dermatologist.
- 3 View results online**  
Within 24 hours, you'll receive a response online from a licensed dermatologist. If necessary, a prescription will be sent to your pharmacy.

## Please note:

- Our Dermatology service uses images only. Communication with the dermatologist takes place through the message center.
- Although call center reps cannot schedule dermatology appointments, they can answer questions at **1-800-835-2362**.

Visit [Teladoc.com/Aetna](https://www.teladoc.com/aetna)

Call **1-855-TELADOC (835-2362)** | Download the app



\*Consumer Option members must meet calendar year deductible first



# Sleep better, feel better

## Sleep your way to better health

We don't always think about sleep unless we're not getting enough of it. But the quality of your sleep is important to both your physical and mental health.

In fact, a good night's rest helps improve immune function and helps lower the risk for heart disease. It also helps you feel more refreshed, focused and productive throughout the day.

The amount of sleep you need depends on a variety of factors, including age. Most adults need between seven and nine hours of good quality sleep every night. Follow these for a better slumber.

### TIPS FOR BETTER SLEEP



#### Bedtime routines aren't just for kids

Doing the same things as you get ready for bed cues your body that it's time to rest



#### Choose your evening drinks carefully

Avoid caffeine starting in the afternoon and don't drink alcohol close to bedtime



#### Set up your room for sleep

The ideal sleeping environment is dark, quiet, cool and screen-free



#### Be active, but not before bed

Make sure you finish any activities a few hours before you settle down for the night



#### Follow a consistent schedule

Try to go to bed and get up around the same time every day — including weekends



#### Don't stare at the ceiling

If you're having trouble sleeping, try reading or listening to music until you're tired



## 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:**  
I need imaging if I have back pain

**FACT:**

Most instances of low back pain resolve within 4 to 6 weeks. Imaging isn't usually needed right away unless back pain is accompanied by other symptoms such as a change in bladder or bowel control or is due to severe trauma like a car accident.

Imaging such as an x-ray can be helpful to rule out a bone fracture in people with osteoporosis. High-tech imaging such as a CT scan or MRI can help diagnose the cause of back pain when symptoms persist longer than six weeks.

**MYTH:**  
You can't prevent back pain

**FACT:**

Back pain can be caused by trauma such as a fall or an accident. Improper lifting, overuse of back muscles or poor posture while sitting can also cause back pain. The most common cause of lower back pain is muscle or ligament strain.

**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.

**MYTH:**  
Most chronic back pain requires surgery

**FACT:**

Although surgery may be required in some cases, there are many treatment options that can help you manage pain and avoid surgery. The main goal of treatment is to reduce pain while your body heals the underlying cause of back pain.

Physical therapy can be a big help to strengthen muscles, improve mobility and reduce pain. Epidural steroid injections can reduce the inflammation that contributes to chronic pain. Medications such as muscle relaxers, non-steroidal anti-inflammatories (like ibuprofen), and narcotics can reduce pain while the body heals. Alternating heat and cold on the affected area can also help pain and stiffness.

### Struggle with back or joint pain?

**Your benefits include digital programs for back and joint pain through Hinge Health®.**

MHBP members and dependents 18 years or older are eligible to participate.

Hinge Health provides exercise therapy with wearable sensors, personalized coaching, one-on-one support and education. The program includes exercise therapy for back, knee, hip, shoulder, and neck pain.

For more information see your MHBP official plan brochure section 5(h), the MHBP website under Member Resources or call MHBP at 1-800-410-7778 (TTY: 711).

**REFERENCES:**

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)

MedlinePlus – Acute Low Back Pain  
[Medlineplus.gov/ency/article/007425.htm](https://www.medlineplus.gov/ency/article/007425.htm)

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



**MHPB offers an Aetna Medicare<sup>SM</sup> Plan (PPO). This is a type of Medicare Advantage plan that includes both medical and prescription drug coverage.**

This plan is designed for MHPB Standard Option retirees enrolled in Medicare Parts A and B. For the same Federal Employees Health Benefit (FEHB) 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 MHPB coverage at any time during the year.

## You'll enjoy enhanced benefits and added programs

### When you opt in to the Aetna Medicare Advantage Plan for MHPB you'll receive:

- Up to \$900 per year (\$75 per month) Medicare Part B premium reduction for eligible members
- \$0 deductible and coinsurance for medical care
- Unlimited chiropractor, physical, occupational and speech therapy visits
- Routine vision exam coverage and podiatry care
- Prescription copays as low as \$0 from preferred pharmacies (be sure to check the formulary to confirm your cost for your prescription. You'll find it at **MHPB.com/Retiree**)
- Nationwide doctors – use any doctor who is eligible to receive Medicare payment and willing to bill Aetna<sup>®</sup>



## Ready to opt in to the Aetna Medicare Advantage Plan for MHPB?

Visit **AetnaRetireeHealth.com/MHPB**, or call **1-866-241-0262 (TTY: 711)**, Monday to Friday, 8 AM to 8 PM ET.

You can also visit **MHPB.com/Retiree** to learn more about the plan.



# Welcome to your Aetna Medicare Advantage plan

A suite of benefits just for Aetna Medicare Advantage for MHBP Standard Option plan members. Start getting the most from your plan today!

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



## Get connected and bring on the benefits

Register for your Aetna® member website and learn how to get the most out of your benefits. Once registered, you can find a doctor or hospital, check your benefits, request a new member ID card, manage your claims and more.

### Registration is easy

Have your Aetna Medicare member ID card handy. Then visit **[Aet.na/memberwebsite](https://www.aetna.com/memberwebsite)** to get started:

**For dependents** — You'll need to register for your own account using your Medicare Advantage ID number (i.e., 10XXXXXXXX)

**For enrollees who are already registered for the Aetna member website** — You will continue to use the same username and password. Once you log in, you will be asked to select the plan you wish to access: MHBP or Medicare Advantage.

- To view Medicare Advantage for MHBP, select “View your Medicare Plan.”

- To view MHBP, select “View your plan offered through an employer, union or a trust.”

**For enrollees who are not already registered for the Aetna member website** — Choose “Register” and create a username and password.

**Note:** If you were previously enrolled in MHBP, you will be able to view your claims data for 24 months using your MHBP username and password.

You can also download the Aetna Health<sup>SM</sup> app for quick access to resources when you're on the go. Download it by texting “GETSTARTED” to 90156. You'll receive a download link. Message and data rates may apply.\*

**\*Terms and Conditions:** [Aet.na/Terms](https://www.aetna.com/terms)  
**Privacy Policy:** [Aetna.com/legal-notices/privacy.html](https://www.aetna.com/legal-notices/privacy.html)

By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it by going to the Apple App Store or Google Play.

# Terms and Conditions

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Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area. The Aetna Medicare 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). 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. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. 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.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

In addition, our health plan provides auxiliary aids and services, free of charge, when necessary, to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Our health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, visit our website, call the phone number listed in this material or on your benefit ID card.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Grievance Department (write to the address listed in your Evidence of Coverage). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at [OCRportal.hhs.gov/ocr/cp/complaint\\_frontpage.jsf](https://www.ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf)

**ESPAÑOL (SPANISH):** Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento.

**繁體中文 (CHINESE):** 如果您使用英文以外的語言，我們將提供免費的語言協助服務。請瀏覽我們的網站或撥打本文件中所列的電話號碼。

# CONTACT US



SCAN ME



## 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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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.

Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor.

Aetna, CVS Pharmacy® and CVS Caremark® are part of the CVS Health® family of companies.

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.

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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.