

# THE HEALTH BENEFIT PLANNER



## Spring 2024

Stay healthy and on budget..... 2

Introducing the Maven maternity app ..... 3

Myth busters..... 4

No cost at home skin cancer tests with SkinIO™ ... 5

### MEDICARE CORNER:

Know the basics about your bones and joints ..... 6

Take charge of your health..... 7

It's not too late – opt in to MHBP's Aetna Medicare Advantage plan.....7

## 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, FAQs as well as health and wellness resources. If you are not registered for your Aetna Member website, you can find the link to register at **MHBP.com** 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, coverage and Explanation of Benefits, track progress toward your deductible and out-of-pocket expenses and much more.

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.**



# Stay healthy and on budget

Living healthier is possible with the right plan.

Living healthier can seem like a lot of extra work and expense. But eating fresh, quality foods and staying active doesn't have to drain your bank account. With the right plan, you may find that healthier choices can actually save you money.

## 6 budget-friendly ways to maintain your health

### 1 Plan your grocery trips

Make a shopping list before you head to the store. Don't shop when you're hungry. You're more likely to grab treats you don't really need. Stock up when healthy foods you like are on sale.

### 2 Keep up with your health

Stay up to date with all your health check-ups, including dental and vision. Regular doctor's visits can help prevent health issues or catch them early.

### 3 Switch to water

Swap sugary soda, sports drinks or juice with plain water. Water helps you flush waste out of your body.

### 4 Find free ways to be more active

You can stay active without joining a fancy gym. Go for a hike on a local trail. Crank up some music and dance in your living room or garden. Spend a sunny day doing yard work.

### 5 Ditch tobacco

Using tobacco is bad for your health and your wallet. If you smoke a pack a day, quitting can save you up to **\$2,340** per year.<sup>3</sup> You can also lower your risk of heart and lung disease and many cancers.

### 6 Manage your stress

Instead of retail therapy, find low-cost ways to chill. Read a book. Take a warm bath. Meet a friend to walk and chat. Learn a deep-breathing practice.



### Did you know?

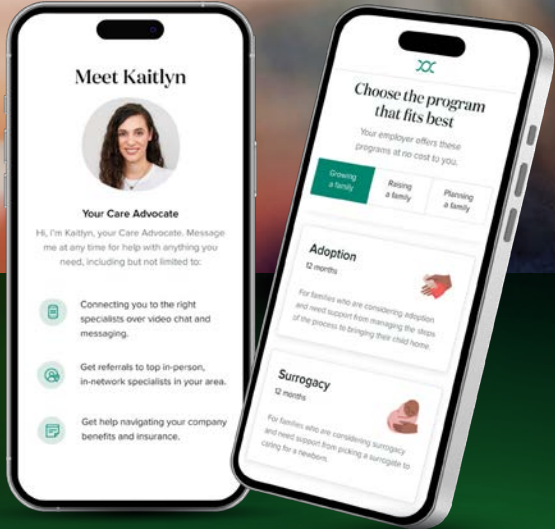
Replacing one daily can of regular soda with plain water saves around 56,000 calories and \$185 per year<sup>1,2</sup>

<sup>1</sup> [CDC.gov](https://www.cdc.gov/healthyweight/healthy_eating/drinks.html). "Rethink Your Drink," Reviewed June 7, 2022. [CDC.gov/healthyweight/healthy\\_eating/drinks.html](https://www.cdc.gov/healthyweight/healthy_eating/drinks.html)

<sup>2</sup> Canton Repository: "Will there be an end to the soda price increase? Not likely. Here's why." Sept. 9, 2022. [Cantonrep.com/story/lifestyle/food/2022/09/09/no-end-in-sight-to-the-soda-price-increase-heres-why-inflation-pepsi-co-coca-cola/65468587007](https://www.cantonrep.com/story/lifestyle/food/2022/09/09/no-end-in-sight-to-the-soda-price-increase-heres-why-inflation-pepsi-co-coca-cola/65468587007)

<sup>3</sup> [Smokefree.gov](https://www.smokefree.gov), "Quit for My Finances," Accessed Oct. 16, 2023.

[60plus.smokefree.gov/quit-smoking-60plus/why-you-should-quit/quit-for-my-finances](https://60plus.smokefree.gov/quit-smoking-60plus/why-you-should-quit/quit-for-my-finances)



Starting and raising a family is hard.  
Getting support shouldn't be.

Through the Aetna® Enhanced Maternity Program™ with family-building support, you and your partner get 24/7 access to Maven’s digital health platform and quality providers via unlimited video appointments, messaging and classes. **All at no extra cost to you.**

Personalized support for every step of your journey:

Fertility and family building

- Preconception
- Egg freezing
- IUI & IVF
- Adoption and surrogacy
- Male fertility
- Mental health
- Partner support

Maternity and newborn care

- Pregnancy
- Postpartum care
- Lactation support
- Infant sleep coaching
- Return-to-work coaching
- Miscarriage & loss
- Partner support

Your no-cost membership includes:

- A personal Care Advocate who serves as a trusted guide to help you navigate the Maven platform and connect you with providers throughout your journey
- Unlimited video chat and messaging with doctors, nurses, and coaches across 35+ specialties, including fertility, mental health and pediatrics
- Provider-led virtual classes and vetted articles—tailored to your journey

Activate your no-cost membership at:

[MavenClinic.com/join/MHBP](https://MavenClinic.com/join/MHBP)  
or download the Maven Clinic app by scanning the code below.



# MYTH BUSTERS

## Antibiotics and upper respiratory infections



**Got a cough? Runny or stuffy nose, chest congestion?** Upper respiratory symptoms like these can be caused by the common cold, the flu, bronchitis, RSV or COVID-19. Most of the time these are all caused by a virus. Many people expect their doctor to order antibiotics when they have upper respiratory symptoms. The truth is antibiotics won't work for viruses. Antibiotics only work against bacteria. Here are some myth-busting facts about safe antibiotic use.

### MYTH

**Antibiotics won't hurt me.**

### FACT

Antibiotics can cause side effects like rash, dizziness, nausea, diarrhea and yeast infections. Some side effects, like diarrhea, can be serious and lead to hospitalization. Some people have a serious allergic reaction to antibiotics which can be life threatening. Antibiotics can interact with other medications you're taking. You should only take antibiotics when needed, take them exactly as prescribed, never share with others and always finish your full prescription.

### MYTH

**Antibiotic resistance isn't a big problem.**

### FACT

Antibiotic resistance is when bacteria become resistant to the antibiotics we take. Bacteria can defeat the antibiotics made to treat your illness. When this happens, we lose the ability to use antibiotics to cure certain illnesses, which can make treatment more difficult. Antibiotic resistance has become a major public health issue, leading to millions of antibiotic resistant illnesses and over 35,000 deaths in the U.S. every year.

### MYTH

**I need antibiotics, or I won't get better.**

### FACT

Antibiotics don't work on viruses which cause the majority of upper respiratory infections like colds, flu and bronchitis. Antibiotics only treat certain infections caused by bacteria like strep throat, whooping cough and urinary tract infections. When antibiotics won't help your illness, you can still help yourself feel better by treating your symptoms.

## What to do when antibiotics won't help

- Get plenty of rest
- Stay home if you're sick
- Cover coughs
- Wash your hands often
- Drink lots of fluids
- Use a humidifier or cool vaporizer for congestion
- Try saline nose drops to relieve nasal stuffiness and lozenges for a sore throat
- Ask your doctor about over the counter medications for congestion and cough or pain relievers, especially before giving to children
- Get your annual flu shot, RSV and COVID-19 vaccines as recommended



## When to seek medical care for an upper respiratory infection

- Temperature 100.4° or higher
- Shortness of breath or difficulty breathing
- Cough with bloody mucus
- Symptoms that last more than just a few days without getting better or repeated bouts of illness

### References:

[CDC.gov/antibiotic-use/bronchitis.html](https://www.cdc.gov/antibiotic-use/bronchitis.html)

[CDC.gov/antibiotic-use/antibiotic-resistance.html](https://www.cdc.gov/antibiotic-use/antibiotic-resistance.html)



**New for 2024!**

**No additional cost\* at home skin cancer check**

## Got spots?

**Now you can check yourself for skin cancer - for no additional cost - without leaving home.**

SkinIO is an app that lets you do an at-home skin check in just 10 minutes using your smartphone. **Here's how it works:**

- Download the SkinIO app on your phone
- Spend 10 minutes taking guided, HIPAA secure images of your skin with a trusted photo taker or in selfie mode
- Our expert dermatologists remotely review your images
- You'll get your results by email in 2-3 business days
- We'll connect you to expedited in-person care if you need it

\* SkinIO is not available for Consumer Option members

**Scan the QR code to enroll in SkinIO:**



**Got questions? We're here to help!**

**Call or text a member of SkinIO's Skin Health Navigator Team - yup, a real person! - and we'll help you get enrolled and ready to go: 1-561-464-5521.**



# 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.



## Know the basics about your bones and joints

**Both joints and bones play important roles in our bodies. Bones provide structure and support. Plus they protect vital organs, like our brains.**

Our joints work with our bones, allowing our bodies to move, bend and rotate. Joints play an important role in keeping movements between bones smooth, safe and efficient.

We can experience all kinds of issues and conditions with our bones and joints, especially as we age. Some heal quickly — like sprains and strains. And some can have a lasting impact — like arthritis and osteoporosis. But there are things we can do to try to keep them healthy.

### 6 tips for healthier bones and joints\*



#### EAT A HEALTHY DIET

A balanced diet with fruits, veggies, whole grains, healthy proteins and fat can help to keep your bones strong. Your diet should especially be rich in vitamin D and calcium.



#### BE ACTIVE

Movement and weight-bearing exercises can help keep bones and muscles strong.



#### TRY TO AVOID INJURIES

Falling can take a toll, especially as we age. Things like balance exercises, getting enough sleep and wearing sensible shoes can help.



#### KEEP A HEALTHY WEIGHT

Being underweight or overweight can put you at risk for some issues. Talk to your doctor about the weight that's right for you, and steps you can take to achieve it.



#### LIMIT ALCOHOL AND AVOID TOBACCO

If you drink at all, keep an eye on how much. Stick to one or two drinks a day. And avoid tobacco altogether — it can have harmful effects on both bones and joints.



#### STRETCH

Stretching every day can help you become more flexible and keep your joints working well

\* This information is not intended to replace the advice of a doctor. Talk to your doctor first about what is best for you.

## Lower your risk of falling: assess the safety of your home with a Healthy Home Visit

Have a licensed health care professional come to your home to identify potential safety hazards. You can also discuss concerns you may have about moving around safely in your home.

Schedule your appointment online at [SignifyHealth.com](https://www.signifyhealth.com) or by calling Member Services at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

## Take charge of your health

An Aetna® Healthy Lifestyle Coach can help you explore the best ways to create lifelong change to improve health. That includes taking care of your bones and joints.

### You can choose to focus on any of the following areas:

- Nutrition
- Physical activity
- Weight management
- Stopping smoking

### This voluntary program is available in the format that makes you the most comfortable:

- At home with telephonic sessions (phone, video, or chat coaching session)
- Online classes and educational materials
- At home through printed materials that are mailed to you if you do not have Internet access

**And we offer this program at no extra charge to you.**

## Get started today.

Just call **1-800-650-2747 (TTY: 711)** Monday–Friday, 8 AM–9 PM ET to get connected with a health coach. Consult with your doctor before starting any strengthening or exercise program.

©2024 Aetna Inc.  
Y0001\_GRP\_3282\_2024\_C

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

**MHPB Standard Option now 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 MHPB Standard Option.**

### Enhanced benefits and added programs

#### When you opt in to the Aetna Medicare Advantage for MHPB 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 the formulary (drug list) to confirm your cost share
- 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–8 PM ET. You can also visit [MHBP.com/Retiree](https://www.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



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> .....	<b>1-866-241-0262 (TTY: 711)</b>
Monday–Friday, 8 AM–8 PM ET	
<b>Consumer Option</b> .....	<b>1-800-694-9901 (TTY: 711)</b>
24/7 except major holidays	
<b>Overseas Enrollees</b> .....	<b>1-480-445-5106 (TTY: 711)</b>
(toll-free numbers at <a href="https://www.mhbp.com">MHBP.com</a> )	
<b>Aetna® Member Website Support</b> .....	<b>1-800-225-3375 (TTY: 711)</b>
<b>CVS Caremark® Customer Care</b> .....	<b>1-866-623-1441 (TTY: 711)</b>
(pharmacy benefit manager)	
<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>

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).** Aetna and CVS Caremark® are part of the CVS Health® family of companies. All rights reserved. All other names and registered trademarks are the property of their respective owners. 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. Aetna and Signify Health are part of the CVS Health family of companies.

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.

While only your doctor can diagnose, prescribe or give medical advice, the wellness coaches can provide information on a variety of health topics. 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. 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). ©2024 Aetna Inc.

2032196.0-01-02



# 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 یاسانش تراک یور همدش دیکه هر امشد اب، ن انگیار روط به ن 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.