

THE HEALTH BENEFIT PLANNER



Fall 2025

Take charge of your health with MHBP's Lifestyle & Condition Coaching Program.....2

Know your member rights3

Myth Busters.....4

Take care this season with Maven5

Medicare Corner

Care when you need it — virtually.....6

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

The gift of good health

With the holidays approaching, life can get pretty hectic. But don't put your health on the back burner! Remember that good health is the best gift you can give yourself.

In this issue, we bust some myths about low back pain, one of the most common reasons people seek medical care. Your MHBP benefits include digital programs for back and joint pain through Hinge Health, with personalized coaching, one-on-one support and exercise therapy.

When it feels too hard to fit everything in, take advantage of your telehealth services. You can get virtual care for non-emergencies by phone, video or mobile app, wherever you are, at a time that works for you - even after hours or on the weekend.

Your MHBP benefits can also help you build healthier habits and manage chronic conditions through the Lifestyle & Condition Coaching program. With personalized, whole-person coaching, you can improve your fitness, manage stress and control chronic conditions like diabetes.

There's even more information on your benefits at **MHBP.com**. And there are lots of ways to reach us, from chat, to secure messaging on your member website, to a personal appointment with one of our representatives. Let us help you keep your health on track throughout the holidays and beyond.

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



Take charge of your health with MHPB's Lifestyle & Condition Coaching Program



MHPB members have access to a powerful resource for building healthier habits and managing chronic conditions: the Lifestyle & Condition Coaching (LCC) program. Whether you're looking to improve your fitness, manage stress, or control blood pressure or diabetes, LCC offers personalized support to help you reach your goals.

What Is LCC?

LCC is a whole-person coaching program that offers:

-  • **1:1 coaching with a health professional**
-  • **Group coaching sessions**
-  • **Digital coaching and engagement through trackers and synced devices**

Members work with coaches to build sustainable habits, reduce health risks, and stay on track toward better health. The program is designed to support both lifestyle changes and chronic condition management.

The information provided by Aetna® health and wellness programs is general in nature. It is not meant to replace the advice or care you get from your doctor or other health professional. If you have specific or urgent health care needs or would like more complete health information, please see your doctor or other health care provider.

How to Connect

You can access LCC through the Aetna HealthSM app or your secure member website:

- 1 Log in at MHP.com or MHBPPostal.com and select the Aetna Member website
- 2 Navigate to the **Health & Wellness** section
- 3 Click **Discover a Healthier You > Coaching > Digital Coaching**



Prefer to speak with a coach directly?

Call **1-866-533-1410 (TTY: 711)** to schedule a 1:1 coaching session.



Know Your Member Rights

MHPB members are entitled to respectful care, clear communication, and access to services—and are encouraged to stay informed and engaged in their health decisions.

View the full Member Rights and Responsibilities:

FEDERAL: MHP.com/member-rights-and-responsibilities

POSTAL: MHBPPostal.com/member-rights-and-responsibilities



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 footrest 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® at **1-855-902-2777** or visit **HingeHealth.com/for/mhbp**

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

Take care this season with Maven.

As the days get cooler, it's the perfect time to focus on your wellbeing. Maven makes it easy with 24/7 virtual care from experts who specialize in your needs, wherever you are. MHBP covers you and your partner's unlimited membership to Maven, supporting you through family building, pregnancy, and postpartum.

Take a moment this winter to prioritize yourself.

Join Maven for free today at **MavenClinic.com/join/newsletter** or download the Maven Clinic app.



 MAVEN

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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 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.

Care when you need it — virtually

Access quality care at home with telehealth services, available through your Aetna Medicare Advantage plan.

We want you to be happy and healthy. Can't make it to your doctor's office, or prefer to meet with a provider virtually from the comfort of your home? Your Aetna Medicare plan includes the convenience of telehealth benefits.

With telehealth—you can get nonemergency virtual care by phone, video or mobile app, anywhere you are, including after hours or on the weekend.

Many services are covered, including:



• Routine care



• Sick visits



• Urgent care (walk-in clinics)



• Prescription refills



• Behavioral health services (individual and group sessions)

Telehealth benefits with your Aetna Medicare Advantage plan

Telehealth

You can get virtual care from any provider that offers telehealth services and accepts your plan. You'll pay the same amount as an in-person visit.

For help finding out if your doctor accepts the Aetna Medicare Advantage plan, call us at the number on your Aetna[®] member ID card.

Teladoc Health

Connect with a licensed primary care provider (PCP) by web, phone or mobile app 24/7—usually within 15 minutes.

Call **1-855-835-2362 (TTY: 711)** or visit **TeladocHealth.com/benefits/aetna** to learn more.

Learn more

Find out how to start using these services at **1-866-241-0262 (TTY: 711)**, Monday to Friday, 8 AM–8 PM, ET.



If you need emergency care, call 911 or go to the nearest emergency room immediately.



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

If you're enrolled in MHBP's Standard Option and have Medicare Parts A and B, you can opt in to the Aetna Medicare Advantage Plan (PPO)—at no additional premium.

What you get with Aetna Medicare Advantage

- Up to \$900/year in Medicare Part B premium reduction
- \$0 deductibles and coinsurance for medical care
- Prescription copays as low as \$0 at preferred pharmacies*
- Nationwide access to any doctor who accepts Medicare
- Extra programs like SilverSneakers®, Healthy Home Visits, and nonemergency transportation

Ready to opt In?

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** (federal) or **MHBPPostal.com/Retiree** (postal) to learn more about the plan, to opt in and to check the formulary (drug list).

*Members receiving "Extra Help" are not required to use preferred pharmacies to access Low Income Subsidy (LIS) copays. The formulary, provider, and pharmacy network may change at any time. You'll be notified when necessary.

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 formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. 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.

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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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