

THE HEALTH BENEFIT PLANNER



Spring 2025

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Welcome new and valued members

This newsletter helps you understand and access your benefits, tools, and resources easily. It supports your wellness journey and ensures you're making the most of your MHBP benefits.

Looking for details about your MHBP benefits and programs? Visit **MHBP.com** (federal employees) or **MHBPPostal.com** (postal service employees) for a wealth of information, including brochures, forms, FAQs and health and wellness resources. If you haven't registered for the Aetna Member website, you'll find the registration link at the top of the MHBP homepage. Once registered, you'll be able to:

View claims, coverages and Explanation of Benefits (EOB)

- Chat with an MHBP representative
- Send a message
- View or request your MBHP ID card
- Estimate and compare costs
- Access health programs
- Complete your Health Risk Assessment
- Track progress toward your deductible and out-of-pocket expenses
- And much more

Our dedicated MHBP representatives are available to answer questions 24/7 (except certain holidays). For assistance, please refer to the phone numbers listed on the back of this newsletter. We look forward to serving you and your family for many years to come! **Thank you for choosing MHBP.**

Healthy and delicious, made your way

Premade processed foods can be quick and convenient. They can also be higher in salt and added sugar than foods we cook at home. So kick those unhealthy ingredients to the curb and add some flavor — prepare it yourself.

Here are some tips to make healthy home-cooked meals that are tasty, too:



5 ways to cook healthier*



1. Swap the salt

Herbs and spices can add a more complex, savory flavor than salt. Try basil, chili powder, coriander, cumin, curry powder, dill and garlic powder.



2. Ditch added sugar

There's a lot of added sugar in the food we buy. When you bake at home, you can look for other ways to add sweetness. You might like vanilla or sweet spices like allspice, cinnamon and nutmeg.



3. Cook with healthier fats

When cooking, try oils like olive oil instead of butter for rich flavors that avoid unhealthy fats.



4. Rethink your drinks

Sugary drinks are one of the main ways we get too much sugar in our diet. Consider making small changes, like drinking water with meals instead of soda.



5. Try different cooking methods

It's tempting to fry our foods for more flavor. There are plenty of healthier cooking methods that don't cut corners on taste, though. Try grilling, steaming or air frying to avoid extra unhealthy fat.

*National Center for Chronic Disease Prevention and Health Promotion, Division for Heart Disease and Stroke Prevention [CDC.gov/heartdisease](https://www.cdc.gov/heartdisease)



DID YOU KNOW?

Trans fats and saturated fats increase your risk for heart disease, diabetes and other health issues.

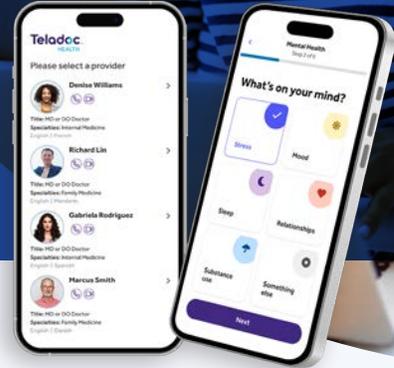


AVAILABLE NOW

You've got Teladoc Health

Talk to a doctor anytime, anywhere by phone or video.

Set up your account today to get care for non-emergency medical conditions like the flu, sinus infections, bronchitis, and much more.



Create account

Use your phone, the app, or the website to create an account and complete your medical history



Get Care

Request a time and a Teladoc Health provider will contact you



Feel better

The provider will diagnose symptoms and send a prescription if necessary

Get care now at no additional cost*

Visit TeladocHealth.com/Aetna

Call | Download the app  

**Consumer Option members must first meet their calendar year deductible before coverage applies.*



Start earning your 2025 Wellness Incentives

Have you started your wellness journey for 2025? If not, you can earn up to **\$200** (Standard Option) or **\$150** (Value Plan) for qualified medical expenses. Simply complete your Health Risk Assessment (HRA) and biometric screening to qualify.

For details on how to complete your HRA and biometric screening and how to use your wellness incentives, please visit:

MHBP.com/wellness-rewards (federal employees)

MHBPPostal.com/wellness-rewards (postal service employees)

Take charge of your health and start earning your wellness incentives today!

MYTH BUSTERS

Adult and Childhood Immunizations

Busting myths about vaccines for children and adults



In 2025 it can be easy to forget the days before safe vaccines were available to protect us and our children from disease. Vaccines protect us from getting sick and keep us from spreading infection to others. Here are some common myths about vaccines for adults and children.

MYTH

The MMR (measles, mumps and rubella) vaccine is connected to autism spectrum disorder

FACT

In 1998, a small study of 12 individuals was released in the medical journal *The Lancet*. The study suggested a connection between autism spectrum disorder and the MMR vaccine. It was later found that the study had numerous flaws and it was fully retracted in 2010. Since then, several scientific studies have debunked the connection between autism and the MMR vaccine. In 2015 the *Journal of the American Medical Association (JAMA)* published a large study that analyzed the medical records of over 95,000 children and found that the MMR vaccine did not increase the risk for autism spectrum disorder.

You should always feel comfortable about your child's healthcare. If you have questions or are concerned about giving your child the MMR or any other vaccine talk to your child's doctor.

MYTH

Adults don't need vaccines

FACT

We all know that kids need vaccines to protect them from childhood diseases. But adults need some vaccines too. While some vaccines we get as kids are good for life, others need an annual booster to fight the newest version of an illness like the flu or Covid. Other vaccines protect you from illnesses that primarily affect older adults, like the zoster vaccine that protects against shingles. Talk to your doctor about which vaccines and boosters you need.

Vaccines recommended for adults include:

ALL ADULTS

- COVID-19 – 2 or 3 dose primary series and boosters
- Influenza – yearly flu shot for everyone 6 months and older
- Tdap (tetanus, diphtheria, whooping cough) – every 10 years after age 7
- Hepatitis B – for everyone ages 19 - 64

OLDER ADULTS

- Shingles – for adults ages 50 years and older
- Pneumonia – for adults ages 65 and older

YOUNG ADULTS

- Meningitis – if living in shared housing such as a dorm or barracks
- HPV – usually given between ages 9 and 12 but can be given up to age 26

Some vaccines are given to adults with special circumstances. Ask your doctor if you need the following vaccines based on your immunization history: Varicella (chickenpox), MMR (measles, mumps, rubella) and Hepatitis A.



MYTH

Kids can skip some vaccines

FACT

Vaccines protect children from serious diseases that can be dangerous and even deadly. Children's immune systems are still developing and skipping vaccines can leave them unprotected from disease. Skipping or delaying vaccines puts a child at risk for getting infections and spreading them to others. Deciding to delay a vaccine should be discussed with your child's doctor. Vaccines can be delayed if a child has a high fever or had an allergic reaction to a previous vaccine. Allergic reactions to vaccines are not common and should always be reported to your child's doctor.

Want to know more about childhood immunizations? Check out the Healthy Children website from the American Academy of Pediatrics at [HealthyChildren.org](https://www.healthychildren.org)

References:

Mayo Clinic Health System: *Speaking of Health* "Link between autism and vaccination debunked" 3/24/2022

[Mayoclinichealthsystem.org/hometown-health/speaking-of-health/autism-vaccine-link-debunked](https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/autism-vaccine-link-debunked) Accessed 2/6/2025

American Academy of Pediatrics - [HealthyChildren.org](https://www.healthychildren.org)

[Healthychildren.org/english/safety-prevention/immunizations/pages/default.aspx](https://www.healthychildren.org/english/safety-prevention/immunizations/pages/default.aspx) Accessed 2/6/2025

Advisory Committee on Immunization Practices: *Recommended Adult Immunization Schedule for Ages 19 Years or Older, 2023*; *Annals of Internal Medicine* March 2023. [ACPjournals.org/doi/10.7326/M23-0041](https://doi.org/10.7326/M23-0041) Accessed 2/6/2025



Our Lab Savings Program covers your lab work at no extra cost*

Our Lab Savings Program covers your lab work at no extra cost* when you use Labcorp® or Quest Diagnostics®. For detailed information about the Lab Savings Program, visit [MHBP.com/lab-savings-program](https://www.MHBP.com/lab-savings-program) (federal employees) or [MHBPPostal.com/lab-savings-program](https://www.MHBPPostal.com/lab-savings-program) (postal service employees).

*Consumer Option members must first meet their calendar year deductible before coverage applies.





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–Friday, 8 AM–8 PM ET.



Why having a PCP matters

Your primary care physician (PCP) plays a critical role in your care. They can help you build a plan to get and stay healthier. And even if you're in great health, it's good to get the conversation started with someone who knows you and your health history best.

Your Aetna Medicare Advantage for MHBP Standard Option Plan is a preferred provider organization (PPO) plan. This means you have the freedom and flexibility to see any licensed provider or hospital as long as the provider is:

- Eligible to receive payment under Medicare
- Willing to bill and accept payment from Aetna[®]

You may pay more for out-of-network care unless you receive emergency or urgent care services.

Five reasons why you need a PCP. They can:

1. Identify health problems early, when they're most treatable
2. Provide access to wellness tests and screenings
3. Monitor and manage any chronic health issues, like diabetes or high blood pressure
4. Review and manage your over-the-counter and prescription medications
5. Coordinate your care with specialists

Find a PCP

If you don't have a PCP and would like help finding one, just call us at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Know your options for immediate care

Your PCP is usually the best person to treat you and manage your health. Below are some choices for where to get care if your PCP isn't available or nearby.

			
MINOR CARE		URGENT	EMERGENCY
Virtual	Walk-in clinic	Urgent care center	Emergency room (ER)
<p>Teladoc Health doctors can handle nonemergency medical issues by phone or video, 24/7. They can call in prescriptions and help coordinate care with your PCP.</p> <p>To get started, call 1-855-TELADOC (1-855-835-2362) or visit TeladocHealth.com/Aetna</p>	<p>A walk-in clinic is for nonemergency, minor health issues. Often found in stores and pharmacies, they're not meant to replace your PCP.</p>	<p>Urgent care centers provide quick care for serious, but not life threatening situations. Many urgent care centers offer imaging, X-ray and lab services.</p>	<p>The ER is for emergencies that can permanently impair or endanger your life. Using the ER for issues that are not life-threatening can mean very long wait times.</p>
<ul style="list-style-type: none"> • Allergies • Coughing • Upset stomach • Sinus congestion • Sore throat • Flu symptoms • Pink eye • Ear infections 	<ul style="list-style-type: none"> • Allergies • Coughing • Upset stomach • Sinus congestion • Sore throat • Flu symptoms • Pink eye • Ear infections 	<ul style="list-style-type: none"> • Allergies • Coughing • Upset stomach • Sinus congestion • Sore throat • Flu symptoms • Pink eye • Ear infections • Cuts, bumps or sprains 	<ul style="list-style-type: none"> • Difficulty breathing • Loss of consciousness • Severe burns • Chest pain or suspected heart attack • Severe bleeding • Acute stomach pain • Poisoning

To locate walk-in clinics, urgent care centers and ERs close to you, call Aetna® Member Services. You can reach them at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET.

Not sure where to go? Call the 24-Hour Nurse Line* at **1-855-493-7019 (TTY: 711)** to speak with a registered nurse any time, day or night. They can help you decide which site is best for you and answer your health-related questions.

*While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics.

CONTACT US



SCAN ME



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.

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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