

# THE HEALTH BENEFIT PLANNER



## Spring 2022

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## Welcome new members to your MHBP newsletter!

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

You have a wide variety of information on **MHBP.com**, including forms, documents, health and wellness resources and a link to register for your Aetna® member website. If you're searching for information regarding your MHBP benefits and programs, look no further than **MHBP.com**

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

**NOTE:** If you are a member of the Aetna Medicare Advantage, please see pages 6-7.

**Thank you for choosing MHBP.**



# Take care of **you** in 2022

**Safeguard your lifestyle by getting important health screenings at the start of the year. And earn wellness incentives along the way.**

## **Health Risk Assessment**

Now is a good time to complete your Health Risk Assessment (HRA). A HRA can help you identify potential risks to your physical and mental health.

Completing your HRA is easy. Just go to **MHBP.com** and click on Aetna® member website. Once logged in, look under Health and Wellness and select Discover a Healthier You. Or call **1-866-533-1410 (TTY: 711)** to complete it over the phone.

After you complete the questionnaire, you'll get a personalized summary that helps you identify and understand potential risks. After the HRA completion, you are then eligible to receive a \$100 (Standard Option) or a \$75 (Value Plan) credit to your Wellness Fund account that can be used for qualified medical expenses, such as your cost sharing amounts for future services.

## **Biometric Screening**

Along with your HRA, complete your biometric screening. Find out if you're at risk, or not, for heart disease, high cholesterol or diabetes. You will then be eligible to receive an additional incentive reward of \$100 (Standard Option) or \$75 (Value Plan):

- Make an appointment for your screening at a Quest Diagnostics Patient Service Center or request a home kit. To register for your screening or request a home kit, call **1-855-623-9355** or visit **My.QuestforHealth.com** and enter the registration key MHBP.
- Have your physician perform the screening as part of your annual preventive check-up, record the results on the Biometric Screening Physician Results form and fax the form to Quest Diagnostics. The Biometric Screening Physician Results form and instructions are available at **My.QuestforHealth.com**

## Annual Preventive Care Exam

Now wrap up your journey by setting up your annual exam. Be sure to take along a list of questions to talk to your doctor about, including risk factors identified from your HRA and biometric screening.



### Important reminders for your annual exam as appropriate to age and gender:

- Complete blood tests
- Mammogram
- Pap smear and/or HPV test
- Prostate exam
- Colon cancer screening
- Immunizations/vaccinations
- Nutrition and exercise regime

Check the MHBP Plan Brochure for a list of preventive services for both children and adults. For a complete list of recommendations, visit the U.S. Preventive Services Taskforce [USPreventiveServicesTaskforce.org/uspstf](https://USPreventiveServicesTaskforce.org/uspstf)

## Wellness Incentives

Earn additional wellness incentives for taking care of yourself. Available for members 18 years and older once per calendar year and can be used by any covered member.

### Certain medical conditions may add challenges to your healthy journey, and MHBP offers incentives for these challenges:

- Controlling A1c for members with Diabetes (\$75 Consumer/\$50 Standard/Value)
- Controlling blood pressure for members with high blood pressure (\$50 Standard/Value)
- Prenatal Care for members who are pregnant (\$50 Standard/Value)

**Note:** Standard Option members are limited to \$350 in wellness rewards per person per calendar year. Value Plan members are limited to \$300 in wellness rewards per person per calendar year.

### Also check out the MHBP Plan Brochure for a full list of available specific programs, such as:

- Aetna Maternity Program
- Lifestyle and Condition Coaching Program
- Transform Diabetes Care
- Back & Joint Care
- AccordantCare® program for chronic, complex or rare conditions

Let MHBP help you. If you have any questions about your benefits or wellness programs, call us at **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week (except major holidays). We want to help you take care of yourself in 2022.

Medicare Advantage members are only eligible to participate in the Aetna Healthy Rewards program. **See page 7.**

Consumer Option members are only eligible for the Controlling Hemoglobin A1c for members with diabetes incentive.





# Cultivating your health by planting a garden

While it might not feel like it where you are, Spring has sprung and it's the perfect time to start thinking about your spring garden.

## When and what to plant

Thinking about what to plant and where can be fun. Flowers or veggies? Annuals or perennials? There are lots of decisions to make. But before you put that spade in the soil, you first need to know the "safe planting" date where you are. That's after the typical last freeze for your area. Don't know your date? There are lots of interactive maps available on the web.

If you want to get a jump on the growing season, you can start some seeds indoors from 4 to 12 weeks before your safe planting date. Good seed starters are plants whose seeds are too small to plant right in the soil and those that are easy to transplant. For vegetables, that means things like broccoli, cabbage, onions and tomatoes. For flowers, annuals like asters, marigolds and pansies are good bets.



**Gardens can provide beautiful color and delicious, fresh foods. But there's another benefit many people don't consider...**

## Gardening as exercise

Gardening can help improve your strength, endurance and flexibility. It's a form of exercise that's both functional and fun. Your garden can be like the gym in your yard. Replace your treadmill with a push mower. Your dumbbells with bags of mulch. Your rower with a rake.

Active gardening can work out all the major muscle groups, including your arms, legs, stomach, back and neck and buttocks. It can also improve your flexibility and joint health. As with any form of exercise, if you're new to gardening, start slowly. If you're too sore after a full day of hard gardening to pick up a shovel again for two weeks, you haven't done yourself any favors. And if this is your first exercise for a while, talk to your doctor first.

Gardening can be good for your mental health, as well. It's hard to focus on all your problems when you're busy weeding and watering. And to keep it extra relaxing, make your garden cellphone free!

Spring is a time of renewal. As Mother Nature puts on her annual show, take her cue. Transform a little plot of soil. You'll soon find that you're growing your health along with your plants.

### Sources:

National Gardening Association, [Garden.org](https://www.garden.org)  
Farm and Dairy, [Farmanddairy.com](https://www.farmanddairy.com)



# Over-the-counter (OTC) COVID-19 at-home test kits reimbursement

**MHBP will cover up to eight (8) OTC COVID-19 diagnostic antigen rapid home tests per 30-day period** for each person covered under your plan. For example, a family of four covered under MHBP could be reimbursed for up to 32 tests per 30-day period. Each test is counted separately even if multiple tests are sold in a single kit. So, if you buy one kit that includes two tests, we'll reimburse you for up to four kits.

Members can also get four free tests through **COVIDTEST.gov**. These government provided tests do not count towards the maximum benefit of eight tests per member per 30 days.

To learn what is covered and how to get reimbursed, visit **MHBP.com/COVID**. Information is constantly evolving, so be sure to check back regularly for updates.

For more information regarding OTC COVID-19 at home test kits, visit **Aetna.com/individuals-families/member-rights-resources/covid19/otc-in-home-test-faqs.html**

Medicare Advantage members: visit **MHBP.com/otc-covid\_tests** to learn how to get reimbursed.



## REMINDER

**Tricare members, effective April 1, 2022, medications that you take regularly will need to be filled in 90-day supplies through your CVS Pharmacy® or CVS Caremark® Mail Service Pharmacy. You may choose a 30-day refill or have your prescriptions filled elsewhere; but you will pay 100% of the cost.**

**If you have not already done so, visit Caremark.com/mailservice to subscribe for delivery by mail. Or call CVS Caremark Customer care at 1-866-623-1441 (TTY:711).**

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

**MHBP Standard Option now offers an Aetna Medicare<sup>SM</sup> Advantage Plan (PPO) with an Extended Service Area (ESA). 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 MHBP Standard Option.**

## Enhanced benefits and added programs

**When you opt in to the Aetna Medicare Advantage for MHBP 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 copayment
- Nationwide doctors (use any doctor who is eligible to receive Medicare payment)

To learn more, call Member Services at **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week, (except major holidays). You can also visit **MHBP.com/Retiree** to learn more about the plan, to opt in and to check the formulary (drug list).

Ready to opt in to Aetna Medicare Advantage? Visit **AetnaRetireeHealth.com/MHBP**, or call **1-866-241-0262 (TTY: 711)**, Monday to Friday, 8 AM–8 PM ET.

\*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.



# 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–8 PM ET.



## Get connected and bring on the benefits

Get the most out of your Aetna Medicare Advantage benefits with our online tools to help guide your health goals. Register for your member website to:

- **View and print your Aetna® member ID card**
- **Find providers and manage claims**
- **Learn about wellness and discount programs**

## Download the new Aetna Health<sup>SM</sup> app

When it comes to managing your health care benefits, the Aetna Health app has your back, anytime, from anywhere. You can view your member ID card, find a doctor or hospital near you, review claims and track spending. The Aetna Health app is available on the App Store® or Google Play.

## Register once. Then you can log in anytime, 24 hours a day, 7 days a week

Visit the Aetna member website at **Aet.na/memberwebsite** or scan the QR code below to get started. You'll need your Aetna member ID card on hand to register.

For **dependents** — You will need to register at **Aet.na/memberwebsite** using your Medicare Advantage ID number (i.e. 10XXXXXXX).

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, just register at **Aet.na/memberwebsite** 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.





# Get rewarded for good health

**As an Aetna Medicare Advantage member, you can stay healthy and earn gift cards by completing eligible health activities by December 31, 2022.**

Register or log in to your Aetna® member website at [Aetna.com/HealthyRewards](https://Aetna.com/HealthyRewards) to get started. You'll find more details by checking your personalized rewards center in the member portal. Click on the Rewards dashboard or the gift icon located on the top right-hand corner of the homepage.

Complete activities and redeem your rewards for a digital or physical gift card from CVS Pharmacy®, Home Depot, Kohl's or Best Buy.



**The Aetna Medicare Advantage Healthy Rewards program replaces the Wellness Rewards program under your previous MHP Standard Option plan.**  
**If you have questions, just call us at 1-866-241-0262 (TTY: 711).**

## Rewards terms and conditions

Aetna Medicare Advantage for MHP Standard Option plan members can earn rewards by completing some or all program activities. You can earn rewards from January 1 to December 31, 2022. Participation in the rewards program is voluntary and does not affect a member's MA/MAPD plan benefits.

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.

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

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# CONTACT US



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## 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](mailto: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 هرامش اب، نالگیار روطه بنابر تامدخه بی سرتسد یارب.

## **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.