And you've certainly got it.

...and provides top-notch service too:

- ♥ 24/7 customer service from knowledgeable, courteous staff
- Vationwide access to participating network providers
- Claims paid quickly and accurately
- No enrolling with a primary care doctor
- No referrals required to see specialists
- Plenty of extra savings and discount programs

CONTACT US FOR 2013 RATES AND BENEFITS INFORMATION!

Put your heart into making a change this Open Season. Start by requesting your FREE information kit.

Call: 1-888-475-2267 **Visit:** www.mhbp.com

Act Now! Open Season ends December 10, 2012

*These benefits are neither offered or guaranteed under contract with the FEHBP, but are made available to all Mail Handlers Benefit Plan enrollees and their covered family members. The dental and vision plans, and LifeLock[®], are open to all FEHBP enrollees and their covered family members. You cannot file an FEHBP disputed claim about them. The fees you pay for these services do not count toward FEHBP deductibles or out-of-pocket maximums. Dental is underwritten by First Health Life and Health Insurance Company and Cambridge Life Insurance Company. Benefits are not provided for services rendered outside the 50 United States and the District of Columbia. This is a summary of the Mail Handlers Benefit Plan. Before making a final decision, please read the 2013 official Plan brochures (RI 71-007 or RI 71-016). All benefits are subject to the definitions, limitations and exclusions set forth in the 2013 official Plan brochures.

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