

MHBP CONSUMER OPTION (HDHP)

Health coverage + health savings



Part health plan, part savings account that's there when you need it.

The MHBP Consumer Option is a high-deductible health plan with a health savings account (HSA).

The plan will deposit up to \$2,400 per year for a Self and Family or Self Plus One enrollment (\$1,200 Self Only) into your HSA for you. Use it to pay for health expenses, or watch your savings grow as they roll over. It's up to you.

Network preventive care is covered at 100% with no deductible. After you meet your deductible, you pay low copayments - or nothing at all - for covered care.

CONSUMER OPTION BENEFITS INCLUDE:*

- No out-of-pocket costs for maternity care
- No cost for telehealth through Teladoc®
- No-cost MinuteClinic® services at a CVS Pharmacy® location**
- 40 alternative care visits per year for chiropractic care and acupuncture
- No cost for Lab Savings Program

*Consumer Option members must meet their deductible before benefits apply.

**Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Aetna® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Aetna is the brand name for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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This is a summary of the MHBP Consumer Option plan. Before making the final decision, please read the 2022 official Plan Brochure (RI 71-016). All benefits are subject to the definitions, limitations and exclusions set forth in the 2022 official Plan Brochure.

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2023 CONSUMER OPTION RATES

The plan gives you both comprehensive medical coverage and a Health Savings Account (HSA).

Federal Employee Biweekly Premiums

Self	\$ 78.69
Self plus One	\$ 174.14
Family	\$ 182.85

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

CONNECT WITH MHBP



Call **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week (except major holidays).

Or visit **MHBP.com** to schedule a one-on-one phone consultation, start a live chat, register to attend a webinar or learn more about MHBP plans.