

Get control over your healthcare



*This plan is
YOUR plan*

If you like being in control of how your healthcare dollars are spent, **MHBP Consumer Option** is for you.

Your preventive care is covered at 100 percent when you use a doctor in our network. Plus, we contribute up to \$1,800 for family enrollment tax-free to your Health Savings Account (HSA).

- You own your HSA.
- You can use it for qualified medical expenses
- Unused funds in your HSA roll over from year to year.

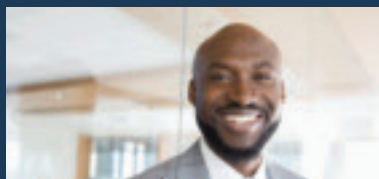
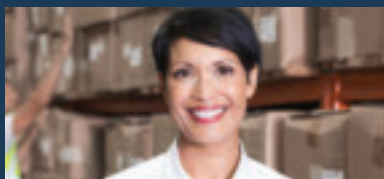
And once you meet your deductible, you pay only low copayments — or nothing — for your covered care:

- \$15 doctor's office visit copay – primary care or specialist
- \$5 convenient care center visit copay
- Nothing for maternity care

Dental and Vision available year round

MHBP offers **dental benefits** with nearly 183,000 Network dental locations nationwide to choose from. You can also get great **vision benefits** including national coverage and affordable rates.

You don't have to enroll in a MHBP medical plan to participate in these programs.** **And the best part...you can enroll year round!**



** You do not have to be enrolled in an MHBP medical plan to enroll in the MHBP Dental or Vision Plans.

This is a summary of the Mail Handlers Benefit Plan (MHBP). Before making the final decision, please read the 2018 official Plan Brochures (RI 71-007 or RI 71-016). All benefits are subject to the definitions, limitations and exclusions set forth in the 2018 official Plan Brochures. ©2018 Aetna Inc. All rights reserved. All other names and (registered) trademarks are the property of their respective owners.



HEALTHY HABITS CAN LENGTHEN LIFE

Michael J. Hora, Executive Director, MHBP

Have you heard the advice to exercise, choose a healthy diet, keep a lean weight, never smoke, and limit alcohol?

Researchers wanted to find out whether people who follow this advice live longer than those who don't. So, they compared lifespan and other data from thousands of adults with all five of these healthy habits to those without.

People in the healthy habits group got at least 30 minutes of exercise each day. They ate the recommended amounts of fruits, vegetables, nuts, whole grains, and healthy fats. And they limited salt, sugary drinks, trans fat, and red and processed meats. They also limited alcohol. Women had no more than one drink each day and men no more than two drinks. They also maintained a normal weight and didn't smoke.

The people in the other group didn't exercise, have a healthy diet, or limit drinking. They smoked and were overweight.

Based on the results, the researchers estimated that a 50-year-old woman who had all five habits would live, on average, to age 93. In contrast, if she didn't have any of these habits, she would live on average to age 79.

For a 50-year-old man, the average lifespan was about 88 years old with healthy behaviors and only 76 years without.

"This study underscores the importance of following healthy lifestyle habits for improving longevity in the U.S. population," says Dr. Frank B. Hu of Harvard T.H. Chan School of Public Health, senior author of the study.

"We've had a significant increase in lifespan over the last century," says Dr. Marie Bernard, deputy director of NIH's National Institute on Aging. "Now if you make it to age 65, the likelihood that you'll make it to 85 is very high. And if you make it to 85, the likelihood that you'll make it to 92 is very high. So, people are living longer, and it's happening across the globe."

Older people tend to be healthier nowadays, too. Research has shown that healthful behaviors can help you stay active and healthy into your 60s, 70s, and beyond. In fact, a long-term study of Seventh-day Adventists—a religious group with a generally healthy lifestyle—shows that they tend to remain healthier into old age. Their life expectancy is nearly 10 years longer on average than most Americans. The Adventists' age-enhancing behaviors include regular exercise,

a vegetarian diet, avoiding tobacco and alcohol, and maintaining a healthy weight.

"If I had to rank behaviors in terms of priority, I'd say that exercise is the most important thing associated with living longer and healthier," says Dr. Luigi Ferrucci, an NIH geriatrician who oversees research on aging and health. "Exercise is especially important for lengthening active life expectancy, which is life without disease and without physical and mental/thinking disability."

Another sure way to improve your chances for a longer, healthier life is to shed excess weight. "Being obese—with a body mass index (BMI) higher than 30—is a risk factor for early death, and it shortens your active life expectancy," Ferrucci says. BMI is an estimate of your body fat based on your weight and height. Use NIH's BMI calculator to determine your BMI. Talk with a doctor about reaching a healthy weight.

Not smoking is another pathway to a longer, healthier life. "There's no question that smoking is a hard habit to break. But data suggest that from the moment you stop smoking, there are health benefits. So, it's worthwhile making that effort," Bernard says.

Source: National Institutes of Health

DID YOU KNOW?

MHBP health plan benefits include the following Wellness and Other Special Features:

- Health Risk Assessment
- Health Risk Assessment Reward (for Standard and Value plans)
- Biometric Screening
- Biometric Screening Award (for Standard and Value plans)
- Health Coaching Programs (Telephonic and Digital)

WHAT IS A HEALTH RISK ASSESSMENT?

A health risk assessment (HRA) can help individuals identify potential risks to their physical and mental health. The HRA starts with a questionnaire that asks about your nutrition, weight, physical activity, stress, safety and mental



<https://newsinhealth.nih.gov/2016/06/can-you-lengthen-your-life>

health, kind of like an interview. Your responses can lead to suggestions and programs that can help you improve your health by reducing risks. After you complete the questionnaire you'll get a personalized summary that helps you identify and understand potential risks. MHBP offers a free and confidential HRA

online at www.MHBP.com. To take the HRA, log in to Aetna Navigator, under Stay Healthy, select Health Assessment. If you would prefer to complete the HRA by phone, call *TrestleTree* at 855-580-2801 or go to enroll.trestletree.com (passcode: *MHBP*) to schedule an appointment with a health coach. You'll get your results by mail and you'll have the opportunity to participate in health coaching programs by phone. After you complete your HRA, MHBP members are eligible for a reward. MHBP members are eligible to annually receive a \$75 (Standard Option) or a \$50 (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.

WHAT IS BIOMETRIC SCREENING?

A biometric screening measures certain physical characteristics: height, weight, body mass index, blood pressure, blood cholesterol, blood glucose, and aerobic fitness. It creates a benchmark for you to evaluate changes in your health status over time. As an MHBP member, your doctor can do one as part of your annual physical exam, or you can have a biometric screening done—at no cost to you—at a Quest Diagnostics Patient Service Center.

Complete a biometric screening through Quest Diagnostics and receive a Wellness Account incentive reward of \$75 (Standard Option) or \$50 (Value Plan) that can be used for qualified medical expenses, such as your cost sharing amounts for future services. Once your biometric screening is complete, your results will be available online at MyQuestforHealth.com.

WHAT ARE HEALTH COACHING PROGRAMS?

MHBP offers health coaching programs for members who complete a health risk assessment (HRA) to identify their health risks. The health coaching programs can help members identify behaviors that may lead to increased health risks, establish health goals and make lifestyle changes that can reduce those risks and lead to improved overall health.

The Telephonic Health Coach program provides you and your covered dependents the opportunity to work one-on-one with a Health Coach to improve your health. A Health Coach is a healthcare professional who partners with you to transform your health goals into action. Your Health Coach will provide guidance, support, and resources to help you overcome obstacles that may be keeping you from realizing optimal health. You can talk to a Health Coach about the following health-related matters: Weight Management; Exercise; Nutrition; Stress Management.

How does telephonic health coaching work? As an MHBP member, you talk with your Health Coach over the telephone through conveniently scheduled appointments and create a plan that is right for you to meet your health goals. Everything in the program is tailored to you. You explore ways to make changes in your behavior that will last. You receive written materials from your Health Coach that can help you decide where you want to go with your health and how to get there. Appointments can range from 15 to 30 minutes, once or twice a month. How long and how often you meet with your Health Coach depends on your individual needs.

Digital coaching programs include nine base programs for weight management, smoking cessation, stress management, nutrition, physical activity, cholesterol management, blood pressure, depression management, and sleep improvement. Programs are prioritized based on a MHBP member's health risk assessment to help create a personalized plan for successful behavior change. Members can engage and participate through personalized messaging with tools and resources to help track their progress and stay on the path to wellness. This provides you secure access to a broad range of your personal health information after you register.

For more information, visit MHBP.com or Call 800-410-7778.

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