



## A LOOK AT OPEN SEASON

### A HEALTH PLAN THAT WORKS FOR YOU AND YOUR FAMILY

Nina Gallauresi, Executive Director, MHBP

If you could design a health insurance plan, what would it include?

- A nationwide network of over 1.2 million healthcare professionals and almost 6,000 hospitals? **YES**
- The choice to use providers who are not in the network? **YES**
- Coverage for generic prescriptions? **YES**
- Coverage for preferred brand prescriptions? **YES**
- Coverage for non-preferred brand prescriptions? **YES**
- No cost sharing for in-network preventive services? **YES**
- Exceptional customer service? **YES**
- 100% coverage for telehealth? **YES**
- 100% coverage for lab work through Quest or LabCorp? **YES**
- Rates that cost less than they did six years ago? **YES**

YES, its time to take a look at MHBP, the health insurance plan proudly sponsored by the National Postal Mail Handlers Union. For over 50 years, MHBP has served postal employees and annuitants, offering comprehensive benefits at affordable rates.

We've added some great benefits for 2020, including increased home health care benefits; coverage for Prostate Specific Antigen (PSA) preventive screening for men; increased physical, occupational and speech therapies; removed authorization requirements for home sleep studies; and modified wellness incentives for completing healthy actions.

### OPEN SEASON CHANGES

Federal Health Benefits Open Season provides an opportunity for career mail handlers to make any necessary changes to their health insurance coverage through the Federal Employees Health Benefits Program (FEHBP). During this open season, employees may make any one, or a combination of, the following changes to their health insurance: enroll if not enrolled; cancel enrollment; or select and change to one of the following options: Self only, Self and Family, or Self Plus One. All of these open season changes may be made using PostalEASE, which may be accessed online at <https://liteblue.usps.gov> or by calling 1-877-477-3273, option 1. Open Season begins on Monday,

November 11, 2019 and ends on Monday, December 9, 2019 at 11:59 PM Eastern Standard Time.

### MHBP PLAN OPTIONS

**Standard Option.** Our most comprehensive plan at a surprisingly affordable price, which provides you with low out-of-pocket costs. With copays for most services, the MHBP Standard Option will help make your out-of-pocket expenses more predictable and affordable. Standard Option's In-Network Benefits Have You Covered. Highlights of the benefits include:

- 100% coverage for routine services when you use a doctor that's part of our network, with No Deductible
- Annual routine physical exam (age 18 and over) and immunizations
- Covered wellness screenings such as mammograms and cholesterol test
- Well-child care visits and immunizations
- Complete maternity care—including inpatient hospital care, pre- and postnatal care and anesthesia
- You pay nothing for covered lab tests with the Lab Savings Program through Quest Diagnostics and LabCorp
- Predictability for the not-so-routine services
- \$20 adult primary care doctor's office visit copay (\$10 for dependent children under age 22)
- \$30 specialist visit copay
- \$5 convenient care center visit copay
- \$5 copay for generic medications from network retail pharmacies
- \$20 copay for chiropractic visits (up to the 26-visit maximum, includes chiropractic and alternative therapies combined)

Comprehensive coverage when you need it most. You pay:

- \$200 copay per inpatient hospital admission and 10% of Plan allowance for ancillary services
- 10% of Plan allowance for surgical procedures\*
- 10% of Plan Allowance for Lab, X-ray and other Diagnostic tests\*

\*Calendar year deductible applies.

**Consumer Option.** Our Consumer Option is a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) that gives you traditional coverage and helps you build savings for future medical costs.

If you like being in control and can pay for your health care until your deductible is met, MHBP Consumer Option is just what you've been looking for. Your preventive care is covered at 100 percent. Plus, we contribute up to \$2,400 tax-free to your Health Savings Account (HSA). You own your HSA and can use those funds for covered care or save for future needs.

MHBP Consumer Option's In-Network Benefits Are Just What You Need when you use a doctor in our network. Highlights of the benefits include:

- Preventive care benefits with No Copayment and No Deductible (Non-Network benefits are not available)
- 100% for one annual routine physical exam (adults, age 18 and over)
- 100% for well-child care visits
- 100% for covered wellness screenings such as mammograms, cholesterol tests and more
- 100% for covered immunizations, including flu shots

After 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
- \$10 for generic medications from network retail pharmacies
- \$75 per day, limited to \$750 per admission, for inpatient hospitalization
- Nothing for maternity care
- And Consumer Option comes with a tax-advantaged Health Savings Account (HSA).

We contribute up to \$2,400 per year for Self Plus One or Self and Family coverage (\$1200 for Self Only) to use for qualified medical expenses. The money is yours to spend or save.

You own your HSA. We'll help you open the account, which doesn't cost you anything, and we'll make monthly deposits. You can make deposits too. All deposits are federal tax-free, up to IRS defined limits.

A debit card that gives you easy access to your HSA funds. Use it when you need to pay for qualified medical expenses.

Rollover HSA funds from year to year—there is no “use it or lose it” rule. Any unused funds in your HSA roll over from year to year, so you can use them to pay for future health care expenses.

**Value Plan.** Our most affordable plan that provides you with valuable protection against an unforeseen illness of

event. Looking for preventive care and the occasional visit to the doctor's office, but still need protection from major expenses at an affordable premium? Then the MHBP Value Plan is the right fit for you. Doctor visits, prescription drugs and unexpected trips to the emergency room or Urgent Care Center are all covered.

MHBP Value Plan's In-Network Benefits Are Just What You Need. Highlights of the benefits include:

- You get 100% coverage, with no deductible, for...
- Annual physical exam, screenings and immunizations
- Women's Preventive Care
- Primary care doctor visits (after a \$30 copay, or \$10 copay for dependents through age 21)
- Convenient care clinic visits (after a \$15 copay, or \$5 copay for dependents through age 21)
- Maternity care
- Well child care and immunizations
- Lab tests when you use our Lab Savings Program through Quest Diagnostics and LabCorp

And there's more...

- Benefits for alternative care, such as chiropractic and acupuncture, up to 26 visits per year
- Coverage for specialist visits, hospitalization, emergency treatment and more
- Generic prescriptions at a network pharmacy—just a \$10 copay and no deductible.

## MHBP AND MEDICARE

It's never too early to start thinking about retirement planning and your health care insurance needs. When you become eligible for Medicare, MHBP's Standard and Consumer Options will coordinate benefits with Medicare. All you have to do is enroll in Medicare and leave the rest to us.

## CHOOSING THE MHBP PLAN THAT WORKS FOR YOU

Take a good look at MHBP, your union sponsored health plan. We have a large, nationwide provider network. We feature great MHBP service for which our Plan has been known. Rates are impressively low. And you don't have to compromise on valuable benefits. You can review information about all three MHBP plan options for 2020 by visiting MHBP.com.

Please read the official Plan brochures for Standard and Value Plan (RI 71-007) and Consumer Option (RI 71-016). Click on the *Medical Plans* tab. Or, for help with any questions you may have, call MHBP: 1-800-410-7778, 24/7 except major holidays.