



OPEN SEASON OPPORTUNITIES

OUR VALUES, OUR UNION, OUR HEALTH PLAN

Michael J. Hora, Executive Director, MHBP

MHBP is proudly sponsored by the National Postal Mail Handlers Union (NPMHU). For over 50 years, MHBP has served postal employees and annuitants, offering comprehensive benefits at affordable rates.

Our goal is to provide a health plan experience that enables you to achieve your best health. Our plans are designed to give you choices. We offer three medical plans to allow you to select the plan that is right for you and your family. Each plan option offers the following: a large, national provider network; the ability to choose between using in- and out-of-network benefits; multi-tier pharmacy benefits; no cost sharing for in-network preventive care; and exceptional customer service. You can relax knowing that MHBP has you covered.

Each year, we evaluate all aspects of the plan, with one goal in mind: offering quality health insurance at an affordable price. We have many exciting enhancements to our plan options for the 2019 benefit year. Some highlights include:

- Addition of LabCorp, another national laboratory network in addition to Quest Diagnostics
- Addition of Diabetes Care Program
- Addition of Health Pregnancy Program
- Increase in Consumer Option HSA annual contribution for Self to \$1200, and for Self Plus One and Self and Family to \$2400

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 12, 2018 and ends on Monday, December 10, 2018 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. 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.

PLANNING FOR THE FUTURE

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.

MHBP knows that Medicare benefits alone may not meet your total health care needs or expenses. That's why our Standard Option is the perfect choice when you have Original Medicare (Parts A and B) as your primary coverage. Experience greater savings, comprehensive benefits and no claim filing hassles.

WHICH PLAN IS RIGHT 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 2019 by visiting MHBP.com. Please read the official Plan brochures for Standard and Value Plan (RI 71-007) and Consumer Option (RI 71-016). Just 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.

Works for me



Support your Union-sponsored health plan

MHBP offers three worldwide health plans designed to fit every need and budget. Regardless of your stage in life, location or health status, there's an MHBP plan for you. You can count on:

- Nationwide network of doctors and hospitals backed by Aetna
- No specialist referrals or PCP selection required — you direct your care
- Wellness tools and rewards to help keep you healthy
- 24/7 customer service (except major holidays)

Call us at **800-410-7778** or visit **MHBP.com**
and find out more about our plans with
live chat or schedule a **one-on-one phone consultation**.



MHBP Standard Option

Comprehensive coverage at a surprisingly low cost

MHBP Standard Option is the new standard for federal health benefits. You'll get comprehensive benefits and predictable out-of-pocket expenses for a much lower cost than you'd expect.

Compare MHBP Standard Option to other standard and even high-option plans. See how much you can save.

MHBP Value Plan

Preventive care and catastrophic coverage at an affordable cost

Our Value Plan safeguards you against the high cost of an unforeseen illness or event. Plus, you pay nothing for preventive care, such as your annual physical exam, routine screenings, immunizations, women's preventive care and well-child care.

MHBP Consumer Option

A high-deductible plan with an HSA

Like being in control of your health care? Our Consumer Option is a great choice for you. The Plan will deposit up to \$2,400 per year into an HSA for you to spend on your care or save. And preventive care is paid at 100 percent!

Find the plan that fits you and save.

Postal Category 1

Biweekly Premium
(NPMHU)

Standard Option	
Self	\$63.87
Self+1	\$147.02
Family	\$148.44
Value Option	
Self	\$52.86
Self+1	\$125.24
Family	\$127.74
Consumer Option	
Self	\$62.26
Self+1	\$137.77
Family	\$144.66

It's Open Season, so now is the time to make changes to your Union-sponsored health plan.

