RURAL CARRIER BENEFIT PLAN

2021 New Member Guide

"SERVICE WITH A SMILE"
NATIONAL RURAL LETTER CARRIERS' ASSOCIATION
1903

aetna®

WELCOME TO THE RCBP

HOW TO USE YOUR BENEFITS

Thank you for joining the Rural Carrier Benefit Plan (RCBP). The RCBP is sponsored by the National Rural Letter Carriers' Association (NRLCA). For over 50 years, the RCBP has proudly served the specific needs of NRLCA members and their families.

1. **Plan Brochure (RI 72-005)** — This is your official Statement of Benefits. It includes all plan benefits, plus any limitations and exclusions. For any additional coverage questions, call **800-638-8432**. Benefits information can also be found at **RCBPhealth.com**.
2. **Notice of Privacy Practices** — This describes how your medical information may be used and disclosed, and your rights and responsibilities in protecting your health information.
3. **Performance Drug List** — This list can help you and your doctor to determine the most cost-effective treatment options available. The current list is at **Caremark.com**, on the **CVS Caremark® mobile app**, or at **RCBPhealth.com**.
4. **Make the most of your online tools and mobile apps** —

Online tools:
RCBPhealth.com
Caremark.com

Mobile apps:
Aetna Health℠ — Download from the App Store or Google Play or text "AETNA" to 90156 to receive a link to download the app.
CVS Caremark® — Download from the App Store or Google Play.

Note: You need to register for your Aetna secure member website and the CVS Caremark website to use these online and mobile tools.

YOUR RCBP ID CARDS

- ID cards are mailed out separately and typically arrive within 2 – 4 weeks after you have enrolled in the plan
- Need your member ID number before your RCBP ID cards arrive? Just call **800-638-8432**
- Once you receive your ID card, remember to carry it with you and present it when you seek medical care or go to the pharmacy

GET READY:

1. Put your ID card in your wallet.
2. To locate in-network doctors and hospitals, visit **RCBPhealth.com**.
3. Register for your Aetna secure member website to gain access to your personal information. Go to **RCBPhealth.com** and select "Your Aetna Secure Member Website" under the "Member Resources" tab to register.
4. Call **800-638-8432** to speak to a dedicated RCBP representative for any questions you may have about your plan.

Are you retired and have Medicare Parts A, B or both?

Congratulations! Your RCBP coverage has special features and benefits to complement Medicare. If you have Medicare Parts A and B in addition to RCBP coverage, we've built in features to make your care as seamless as possible. Additionally, by having Parts A and B and RCBP coverage, you eliminate many of your out-of-pocket expenses!

Were you on any medications with your previous insurance/health plan?

If so, give CVS Caremark Customer Care a call at **800-292-4182** to be sure your drugs are filled with no interruptions.

MAXIMIZE YOUR COMPREHENSIVE COVERAGE

Your RCBP benefits provide you with comprehensive coverage that ranges from preventive care to hospital care, surgery, prescription drugs and more. As you begin to use your new benefits, here are ways to get the most from your plan benefits and become a smart health care consumer:

1. Use network doctors, hospitals and pharmacies whenever possible to reduce your out-of-pocket expenses. You pay more when you use out-of-network providers.
2. Get covered preventive care services at **no extra cost to you** when you use in-network providers. You pay more when you use out-of-network providers.
3. Have your doctor review the Performance Drug List included in this welcome packet to ensure that your medication is the most cost-effective for you. Ask if a generic is available to help you save on health care costs. The most current Performance Drug List can be found on **Caremark.com**, on the CVS Caremark mobile app or on **RCBPhealth.com**.
4. Get your maintenance medications (up to a 90-day supply) delivered to your home by our mail service pharmacy. This will save you time and help keep you on track. You must use our mail service pharmacy or your local CVS Pharmacy (including those inside Target stores) for a continuing supply of maintenance medications after three refills at a retail pharmacy.
5. If you are to be admitted to a hospital, get precertification to avoid a penalty. You, your doctor or the hospital should call us even if you have been discharged. (Note: Precertification is not required for maternity delivery.) If you use a participating provider, you will not be responsible for precertification penalties.
6. Try using less costly alternatives, such as our free 24-hour nurse line, telehealth services through DialCare,® and MinuteClinic® or urgent care centers. In a true emergency, always go to your nearest emergency room.
7. RCBP members can get many common vaccines, such as the flu, shingles and pneumococcal (pneumonia) vaccine, covered at **no extra cost to you** at CVS Pharmacy® locations and other in-network pharmacies participating in the CVS Caremark Vaccine Network Program. Call CVS Caremark Customer Care at **800-292-4182** for participating pharmacies and find out about covered vaccines.
8. Take advantage of our health and wellness programs and incentives. RCBP members can earn up to $250 that will be deposited in a wellness incentive fund to pay for eligible medical expenses, as defined by Internal Revenue Code Section 213(d). See section 5(h), Special Features, Wellness Incentives in the official plan brochure for complete details regarding wellness incentives.
9. Registering for your Aetna secure member website is the first step to maximizing your benefits. With online tools available 24/7, your health care information is available when it's convenient for you. You can keep track of your health care expenses, view claims details, use cost and health management tools, take the health risk assessment and much more! The link to register for your Aetna secure member website can be found on **RCBPhealth.com**.
10. If you do not have Medicare as your primary insurance, choose the following programs to minimize your out-of-pocket costs:
    - Use LabCorp® or Quest Diagnostics™ to process your covered outpatient lab work at **no extra cost to you**! Simply request that your doctor use LabCorp or Quest Diagnostics for your outpatient lab work
    - If you need a CT, MRI or PET scan, have it performed at a network stand-alone imaging center to save you money

BE YOUR PERSONAL BEST

RCBP offers support to help you take control of your health. You can get educational information, access to nurses, comprehensive preventive care benefits, tobacco cessation programs, online tools and more, anytime.

- **Telehealth Services** — RCBP members have access to unlimited telehealth services through DialCare, allowing members to skip the doctor's office and have virtual consultations with doctors (MD), dietitians (RD), social workers (LCSW) or psychologists. Call **833-795-7783** or visit **DialCare.com/Verify**
- **Health and Wellness Incentives** — To help promote healthy living, RCBP offers $100 for the completion of a Health Risk Assessment (HRA) and $100 for completing a biometric screening that will be deposited in a wellness incentive fund to pay for eligible medical expenses. For more information, see the Health and Wellness section of this brochure
- **Tobacco/E-cigarette Cessation** — Get the support you need to give up smoking or chewing tobacco for good with our free program through Trestle Tree. Call 855-553-5109 or visit **enroll.trestletree.com** and use passcode RCBP to learn more and enroll
- **Make more informed choices** when you use the cost, quality and health management tools available with your Aetna secure member website
  - **Cost estimator** — Use the cost estimator tool to compare and estimate costs for medical services at up to 10 different network doctors or facilities at once. This tool includes more than 650 medical services people commonly use, like:
    - Office visits
    - Maternity services
    - X-rays, MRIs, CT scans and other lab services

    You'll find a series of tools to check costs in your area.
  - **Member Engagement Platform** — Want to eat better or be more active? Need to better manage a health condition? Our personal health site can help. Starting now, it's easier than ever to track your health, complete your online Health Risk Assessment, look up symptoms or just find healthy recipes.

    We make it easy — go to **RCBPhealth.com**
    - Click on "Your Aetna Secure Member Website" under the "Member Resources" tab
    - Log on to or register for Aetna's secure member website
    - Select "Discover a Healthier You" under the "Health and Wellness" tab
    - You will be redirected to the member engagement platform

Log on to "Your Aetna Secure Member Website" and select Stay Healthy, then click on Health and Wellness under the "Health and Wellness" tab to complete your online HRA.

TAP INTO OUR NETWORK

RCBP has you covered no matter where you live, work or travel. Our national network has doctors, pharmacies, hospitals and facilities of all types and specialties across the country. Your benefits are accepted by the doctors and hospitals that participate with Aetna Choice POS II (Open Access). Be sure to present your RCBP ID card at the time of service.

To receive the in-network benefit level for covered care, you must use in-network providers. Always check before each visit to make sure that your provider still participates in our network.

To locate an in-network provider near you:

- Visit **RCBPhealth.com** to search our online provider directory. Just click on "Find a Provider" under the "Member Resources" tab on the home page; or
- Call us toll free at **800-638-8432**

EXTRA HELP FOR MANAGING YOUR HEALTH

Aetna In Touch Care (ITC) program offers you:

- Ongoing, one-on-one phone calls with a nurse who serves as a trusted resource for you and your family
- Digital support that provides a variety of resources to help you better manage your health
- Customized health action plans based on your needs and preferences

Aetna ITC program also includes a social work program designed to improve your quality of life by taking steps to help you locate the right resources.

A compassionate care program designed to improve your quality of life through health condition management and to reduce costs for you and your family members experiencing advanced illness.

We also offer additional programs for certain rare and complex conditions. Qualifying members are automatically enrolled in the Disease Management program through AccordantCare™ Participation is voluntary. If you are enrolled and do not want to participate, or if you want more information, call **866-380-6295**.

Care managers cannot diagnose, prescribe or give medical advice. Specific questions should be discussed with your doctor.

CVS CAREMARK MOBILE APP — DOWNLOAD IT TODAY!

Your health is important, so we're making it convenient and easy to manage your prescription benefits. Simply download the **CVS Caremark mobile app** and get the access you need, anywhere and anytime.

Easy refills

- Refill online or use our mobile app to scan the barcode on your prescription label
- You can order new prescriptions and renewals online. We take care of contacting your doctor

Timesaving tools

- Manage delivery by mail, autorefill, find a pharmacy and more
- Choose from retail and mail options for 90-day prescriptions

Convenient savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member

MAXIMIZE YOUR PRESCRIPTION COVERAGE

We want to help you get the most from your prescription benefits. Here are a few helpful tips:

- Bring a copy of the enclosed Performance Drug List to your next doctor visit to help your doctor choose an appropriate medication. Also, check for updates to the guide at **RCBPhealth.com**
- Ask your doctor to prescribe generic medications that are effective and could help save you money
- Remember, certain drugs require pre-authorization. A current listing of these drugs is available online. Go to **Caremark.com** and log in to your account
- Locate and use a CVS Caremark network pharmacy. Call **800-292-4182** to locate a network pharmacy near you or check **Caremark.com**
- Provide your RCBP ID card at the pharmacy for insurance verification purposes
- Use our mail order drug program to get up to a 90-day supply of maintenance medications or your local CVS Pharmacy (including those inside Target stores) plus experience savings and convenience. To order by mail:
  1. You can also order refills by mail if you call toll-free at **800-292-4182** or go online at **Caremark.com**
  2. Complete the CVS Caremark order form.
  3. Enclose your prescription(s) and copayment(s).
  4. Mail your order to
     CVS Caremark
     P.O. Box 659572
     San Antonio, TX 78256-9572
  5. Allow approximately two weeks for delivery.
- Be sure to get a new prescription before you run out of your medication
- Use participating pharmacies in the CVS Caremark Vaccine Network Program to receive many vaccines, including shingles and flu, **at no extra cost**!

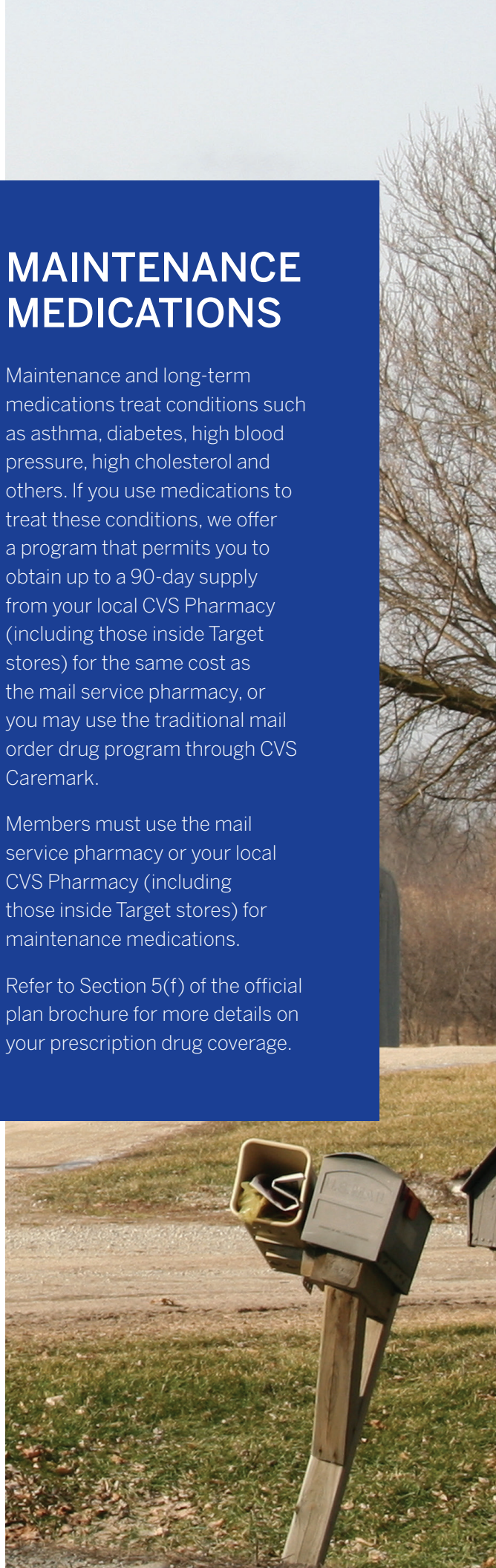
IMPORTANT: If you are currently on a medication with your prior insurance, call us immediately at **800-292-4182** to avoid any disruptions in filling your medication(s) with your new RCBP coverage.

MAINTENANCE MEDICATIONS

Maintenance and long-term medications treat conditions such as asthma, diabetes, high blood pressure, high cholesterol and others. If you use medications to treat these conditions, we offer a program that permits you to obtain up to a 90-day supply from your local CVS Pharmacy (including those inside Target stores) for the same cost as the mail service pharmacy, or you may use the traditional mail order drug program through CVS Caremark.

Members must use the mail service pharmacy or your local CVS Pharmacy (including those inside Target stores) for maintenance medications.

Refer to Section 5(f) of the official plan brochure for more details on your prescription drug coverage.



VALUE-ADDED SERVICES TO COMPLEMENT YOUR RCBP COVERAGE

Lab Savings program with LabCorp or Quest Diagnostics

Take advantage of your voluntary 100% lab benefit (no deductible applies) when you use LabCorp or Quest Diagnostics for non-routine outpatient lab work. RCBP must be your primary coverage for health benefits.

There are two ways to get your lab work to a LabCorp or Quest Diagnostics laboratory:

1. Ask your doctor to send your lab work to LabCorp or Quest Diagnostics for processing, or
2. Have your doctor write a prescription for the lab work needed and take it directly to a LabCorp or Quest Diagnostics patient service center to have the testing performed.

To find an approved collection site near you, call Quest Diagnostics at **800-646-7788** or LabCorp at **888-522-2677** or search for Quest Diagnostics or LabCorp using your ZIP code in the plan's online provider search tool at **RCBPhealth.com**.

Savings on Advanced Radiology Procedures

You pay reduced out-of-pocket costs when your MRI, CT or PET scans are performed at a network stand-alone imaging center or clinic.

Take advantage of your voluntary radiology benefit by following these steps when you need an outpatient MRI, CT or PET scan:

1. Make sure you or your doctor calls Aetna at **800-638-8432** to receive prior approval for the procedure.
2. Ask to have the procedure performed at a network stand-alone imaging center or clinic and verify the location(s) in your area.
3. Once approved, you or your ordering physician can schedule your procedure.

To locate a network stand-alone imaging center or clinic and to receive prior approval for an MRI, CT or PET, please call Aetna at **800-638-8432** or visit the online directory located on **RCBPhealth.com**.

HEALTH AND WELLNESS

Health and Wellness Incentives — Members age 18 and older who participate in the plan's Healthy Rewards program can earn up to $250 in rewards:

- Complete the Health Risk Assessment (HRA) and $100 will be deposited in a Wellness Incentive Fund account
- Complete a biometric screening through Quest Diagnostics and $100 will be deposited in a Wellness Incentive Fund account

In addition, members who are pregnant or who have high blood pressure or diabetes and tobacco users who eliminate tobacco/e-cigarettes, are eligible to earn up to $50 for each incentive, which will be deposited into a Wellness Incentive Fund account. See Section 5(h), Special Features, Wellness Incentives in your official plan brochure for complete details.

After you complete each activity, the plan will deposit the amount earned into your Wellness Incentive Fund account. Your account can reimburse you for your cost-sharing amounts (such as deductibles, coinsurance and copays) and certain "Eligible Medical Expenses" approved by the IRS.

The wellness incentive claim form can be found in "Official Plan Documents" under the "Member Resources" tab on **RCBPhealth.com**.

To monitor the availability of funds in your Wellness Incentive Fund account, visit **RCBPhealth.com**, and then click on "Your Aetna Secure Member Website." Once you log on, look for the "Health and Wellness" icon, click Stay Healthy, then click on Health and Wellness and proceed. Please allow up to eight weeks after completion for the incentive to show in your account.

Telephonic Health Coaching Through TrestleTree 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 health care 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 obtaining optimal health. You can talk to a health coach about the following health-related matters:

- Tobacco/e-cigarette cessation
- Weight management
- Exercise
- Nutrition
- Stress management
- Comprehensive Pain Management Program

How does health coaching work?

- 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

To enroll in a program or to get more information on the Comprehensive Pain Management Program, contact a health coach at **855-553-5109** or visit **enroll.trestletree.com** and use the password "RCBP."

Healthy Maternity Program — You have access to the plan's healthy maternity program, which provides educational material and support to pregnant women. Contact Customer Service toll-free at **800-638-8432** for more information.

Special Plan Features — As an RCBP member, you have access to a variety of programs and benefits that will help you improve your health, save you money and complement your RCBP benefits. Some of these features include:

- Cancer Treatment benefit
- Compassionate Care Program
- Aetna In Touch Care℠ Program
- Rare Disease Management Program
- AbleTo Support Program
- Comprehensive Pain Management Program
- Transform Care Programs for diabetes and hypertension
- Pharmacy Advisor Program

Call us at **800-638-8432** to learn more about these and other RCBP features.

24-HOUR NURSE LINE

We provide plan members and their eligible dependents with access to a 24-hour nurse help line at **no extra cost to you**. For any of your health concerns, 24 hours a day, 7 days a week, you may call the line toll-free at **800-556-1555** and select the prompt to speak with a nurse.

MEMBERSHIP EXTRAS*

Plan members get substantial savings off retail prices for the following services:

- Save 20 percent** on CVS Health brand items you and your family use most with the ExtraCare® Health Card. Your card will automatically be mailed to you soon
- Discounts on LASIK laser vision correction through U.S. Laser Network (**800-422-6600**)
- Save up to 35 percent on eye exams and eyewear with EyeMed®

TruHearing — RCBP members can save 30 percent to 60 percent off the average retail price of hearing aids with TruHearing, making it affordable to address your hearing needs. TruHearing offers a selection of more than 100 of the latest hearing aids from the top hearing aid manufacturers in the world. A TruHearing provider in your area can give you a hearing exam and recommend the right hearing aids for your lifestyle and budget.

When you use TruHearing, you also get:

- Three follow-up visits with a provider for fitting and adjustments
- 45-day money-back guarantee
- Three-year manufacturer's warranty for repairs and one-time loss and damage replacement
- 48 free batteries per aid

TruHearing discounts are available to all RCBP members and their families, including parents, grandparents, over-age children, domestic partners and same-sex spouses. If you think you or a loved one may benefit from hearing aids, call TruHearing at **844-341-9730** to get the right hearing aids at a price you can afford.

Save money on everything from gyms membership to car rentals, gifts to groceries, electronics to entertainment and much more with LifeMart®! Discover exclusive deals on the brands you love — offers are updated regularly. To see a list of discounts, go to **RCBPhealth.com** and log in to your Aetna Secure Member Website. Select "Stay Healthy," then click on "Browse Discounts" under "Get Discounts on Health Products and Services." You will be redirected to the LifeMart website.

*DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third party vendors and providers. Aetna makes no payment to the third parties—you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.

**Discounts are restricted to items purchased for the health care of the cardholder, spouse or dependents. Excludes prescriptions, alcohol, tobacco, lottery tickets, postage stamps, gift cards, money orders, prepaid cards and photo finishing and is not valid on other items reimbursed by a governmental program.

External website links are provided for your information and convenience only and does not imply or mean that Aetna endorses the content of such linked website or third-party service. Aetna has no control over the content or materials contained therein. Aetna therefore makes no warranties or representations, express or implied, about such linked websites, the third parties they are owned and operated by, and the information and/or the suitability or quality of the products contained on them.

DialCare IS NOT INSURANCE and is not intended to replace health insurance.

WE ARE HERE FOR YOU

AT YOUR SERVICE

We're committed to be there for you. You choose how you want to connect with us. Call us at **800-638-8432** or visit us at **RCBPhealth.com**.

Our toll-free number is staffed with knowledgeable, dedicated RCBP customer service representatives who are ready, willing and able to assist you.

Call us to:

- Ask benefit questions
- Check the status of a claim
- Precertify a hospital admission
- Learn how much of your deductible is met
- Locate an in-network provider — medical and pharmacy
- Order a replacement ID card
- Learn about health resources and programs
- Obtain general health information
- And much more

To access your Aetna secure member website, you'll need to register first. To register, you will need a personal email account. For security purposes, each covered person (age 14 and older) must register individually with a unique username and password. Data will not be available online for any member who has not registered for an online account.

You can also use the Aetna Health app when you sign up for your secure Aetna member website, which gives you even greater access to your health information.

For convenient access to your health information, register for your Aetna secure member website. Go to **RCBPhealth.com** and log in to "Your Aetna Secure Member Website" under the "Member Resources" tab. Then click on the "Register" button. Just complete the steps and you're all set!

THANK YOU FOR CHOOSING THE RURAL CARRIER BENEFIT PLAN

QUICK REFERENCE

Don't see a number or resource? Give us a call at 800-638-8432 and we will be more than happy to assist you.

CONTACT THE RURAL CARRIER BENEFIT PLAN (RCBP):

800-638-8432
RCBPhealth.com
TTY/TDD for the hearing impaired: 800-852-7195

RCBP MAILING ADDRESSES

To submit a medical claim or other correspondence, use the following mailing address:

Rural Carrier Benefit Plan
P.O. Box 14079
Lexington, KY 40512-4079

To submit a prescription drug claim (paper claims only), use the following mailing address:

CVS Caremark
P.O. Box 52136
Phoenix, AZ 85072-2136

CVS CAREMARK CUSTOMER CARE

800-292-4182
Caremark.com

MOBILE APPS

CVS Caremark app
Aetna Health app

LABCORP

888-522-2677

QUEST DIAGNOSTICS

800-646-7788

DIALCARE

833-795-7783

24-HOUR NURSELINE

800-556-1555

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This is a summary of the Rural Carrier Benefit Plan. For a complete description of all benefits, please read the official plan brochure (RI 72-005). All benefits are subject to the definitions, limitations and exclusions set forth in the official plan brochure.

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