

# RURAL CARRIER BENEFIT PLAN



**2023** New Member Guide



# WELCOME TO THE RURAL CARRIER BENEFIT PLAN (RCBP)



**Thank you for joining the RCBP. We are happy to have you!**

The RCBP is sponsored by the National Rural Letter Carriers' Association (NRLCA). For nearly 60 years, the RCBP has proudly served the specific needs of NRLCA members and their families.

## Check out these resources to learn how to use your benefits

- 1. Plan Brochure (RI 72-005)** — This brochure is the official statement of benefits and includes all the limitations, maximums and exclusions that apply. Please refer to it when you have coverage questions, or just call us at **1-800-638-8432 (TTY: 711)**. Benefit information can also be found on [RCBPhealth.com](http://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. You can also find the Notice of Privacy Practices at [RCBPhealth.com](http://RCBPhealth.com)
- 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](http://Caremark.com), on the **CVS Caremark mobile app**, or at [RCBPhealth.com](http://RCBPhealth.com)
- 4. The app is available on the App Store® and Google Play**



**Online tools:**  
[RCBPhealth.com](http://RCBPhealth.com)  
[Caremark.com](http://Caremark.com)

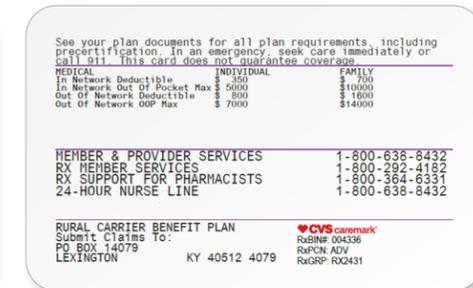
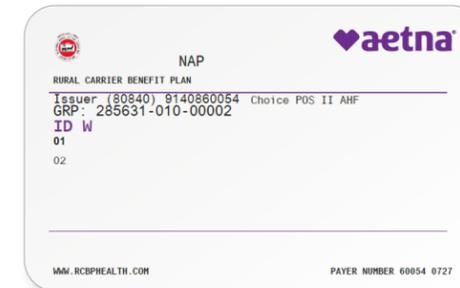


**Mobile apps:**  
**Aetna Health™ app** — Download from the **App Store®** or **Google Play** or text "AETNA" to **90156** to receive a link to download the app.  
**CVS Caremark mobile app** — Download from the **App Store** or **Google Play**.

**Note:** Access these online and mobile tools by registering at Aetna member and CVS Caremark® websites.

## 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 **1-800-638-8432 (TTY: 711)**
- 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](http://RCBPhealth.com) and select "Find a Provider" under "Member Resources"
3. Register for your Aetna member website to gain access to your personal information. Go to [RCBPhealth.com](http://RCBPhealth.com) and select "Aetna Member Website" under the "Member Resources" tab to register.
4. Call **1-800-638-8432 (TTY: 711)** 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!

**Check out our new Retiree option at [RCBPhealth.com/Retiree](http://RCBPhealth.com/Retiree)**



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

If so, give CVS Caremark Customer Care a call at **1-800-292-4182 (TTY: 711)** to be sure your drugs are filled with no interruptions.



HEALTH COVERAGE THAT  
DELIVERS LIKE YOU DO.

## 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](https://www.caremark.com), on the CVS Caremark mobile app or on [RCBPhealth.com](https://www.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 24-Hour Nurse Line, an urgent care center, a MinuteClinic® location or telehealth services through DialCare or Teladoc Health®. In a true emergency, always go to your nearest emergency room.
7. Get many common vaccines, such as the flu, shingles, pneumococcal (pneumonia) and COVID-19 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 **1-800-292-4182 (TTY: 711)** 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 \$400 that will be deposited onto a PayFlex® Debit Card 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® 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 member website can be found on [RCBPhealth.com](https://www.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

Quest, Quest Diagnostics, any associated logos, and all associated Quest Diagnostics registered or unregistered trademarks are the property of Quest Diagnostics.

Labcorp™ is the property of Laboratory Corporation of America Holdings.

# 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® and Teladoc Health®, allowing members to skip the doctor's office and have virtual consultations. Call DialCare at **1-833-795-7783** or visit [DialCare.com/Verify](https://dialcare.com/verify). Call Teladoc Health at **1-855-835-2362** or visit [Teladoc.com/Aetna](https://teladoc.com/aetna)
- **Informed Health® Line (24-Hour Nurse Line)** — Talk to a Registered Nurse anytime. With the Informed Health Line, you can speak to a registered nurse about health issues that are on your mind — whenever you need to.\* Plus — It's toll-free. Call **1-800-638-8432 (TTY: 711)** and select the prompt for the 24-Hour Nurse Line. You can call as many times as you need — at no extra cost. Your covered family members can use it, too.
- **Tobacco/E-cigarette Cessation** — Get the support you need to give up smoking or chewing tobacco for good with our free program through TrestleTree. Call **1-855-553-5109** or visit [Enroll.TrestleTree.com](https://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® 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](https://rcbphealth.com)

  - Select **"Aetna Member Website"** under the **"Member Resources"** tab
  - Log in to or register for your Aetna member website
  - Select **"Discover a Healthier You"** under the **"Stay Healthy"** tab
  - You will be redirected to the member engagement platform

\* While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.

\*\* Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.



# 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](https://rcbphealth.com) to search our online provider directory. Just select **"Find a Provider"** under the **"Member Resources"** tab on the home page; or
- Call us toll free at **1-800-638-8432 (TTY: 711)**

# Personalized health management support

For your health needs and concerns, RCBP offers several resources through our Care Management Program to assist you with your care coordination for acute and/or chronic condition(s). This program provides education, clinical support, and access to support and well-being tools to help you better manage your health.

## Our Care Management Program offers:

- **1:1 support with a clinical nurse who can help you:**
  - Develop a plan to address your specific health needs and achieve your goals
  - Understand your benefit offerings
  - Answer your health-related questions
- **Digital support**
- **Customized health action plans based on your needs and preferences**
- **Personalized communications to assist you with making informed health decisions**

## Our Care Management Program includes the following programs:

### Back & Joint Care

Provides digital support for members dealing with musculoskeletal (MSK) issues, acute and chronic pain, and either taking opioids or trying to avoid opioids.

### Behavioral Health Support

RCBP provides resources and support to help you address mental health or behavioral health conditions like anxiety, depression, substance use disorders, domestic violence and more.

### Cancer Support

Provides dedicated proactive support to individuals along their cancer journey.

### Compassionate Care

Offers you service and support when you or a family member have a serious illness or face imminent end-of-life decisions.

### Healing Better

Provides support and educational resources for total knee or hip replacement surgery.

### Social Work

Is designed to assist you in improving your quality of life by taking steps to help you locate the right resources.

## Transform Diabetes Care® Program

Helps members keep their diabetes and hypertension in check. The program uses medical claims, pharmacy claims, biometric screening data, and lab results to identify opportunities to help members improve their health. Members are provided personal guidance in five areas of focus: medication adherence, taking the right medication, self-monitoring of blood glucose and blood pressure, lifestyle and comorbidity management and recommended screenings, which all are based on the member's specific needs. You do not need to enroll in this program. If RCBP identifies there is an opportunity to help you improve your care, we will contact you by phone, letter, email, or even in person by a CVS pharmacist or MinuteClinic® provider.

For questions about any of these programs, call **1-800-638-8432 (TTY: 711)**. We also offer additional programs for certain rare and complex conditions. Qualifying members are automatically enrolled in the Disease Management program through Accordant®. Participation is voluntary. If you are enrolled and do not want to participate, or if you want more information, call **1-866-380-6295 (TTY: 711)**.

**Please note:** 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 Prescription Drug Guide to your next doctor visit to help your doctor choose an appropriate medication. Also, check for updates to the guide at [RCBPhealth.com/prescription-drug-guide](https://www.rcbph.com/prescription-drug-guide)
- 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](https://www.caremark.com) and log in to your account
- Locate and use a CVS Caremark® network pharmacy. Call **1-800-292-418 (TTY: 711)** to locate a network pharmacy near you or check [Caremark.com](https://www.caremark.com)
- Provide your RCBP ID card at the pharmacy for insurance verification purposes
- Use our mail order drug program or your local CVS Pharmacy® (including those inside Target stores) to get up to a 90-day supply of maintenance medication plus experience savings and convenience.

### To order by mail:

1. You can also order refills by mail if you call toll-free at **1-800-292-4182 (TTY: 711)** or go online at [Caremark.com](https://www.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 taking medications, call us immediately at **1-800-292-4182 (TTY: 711)** to verify your medications are covered to avoid any disruptions in filling your medications.



### 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**.



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 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 **1-866-697-8378** or Labcorp at **1-888-522-2677** or search for Quest Diagnostics or Labcorp using your ZIP code in the plan's online provider search tool at [RCBPhealth.com](http://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 **1-800-638-8432 (TTY: 711)** 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 **1-800-638-8432 (TTY: 711)** or visit the online directory located on [RCBPhealth.com](http://RCBPhealth.com)

## 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
- Aetna Compassionate Care™ Program
- Aetna Care Management Program
- Rare Disease Management Program
- Behavioral Health Support
- AbleTo Support Program
- Comprehensive Pain Management Program
- Back and Joint Care Program
- Transform Care Programs for diabetes and hypertension
- Pharmacy Advisor® Program

### Healthy Maternity Program

You have access to the plan's healthy maternity program, which provides educational material and support for those who are pregnant. Contact Customer Service toll-free at **1-800-638-8432 (TTY: 711)** for more information.

Call us at **1-800-638-8432 (TTY: 711)** to learn more about these and other RCBP features.

# 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 \$400 in rewards:

- Complete the Health Risk Assessment (HRA) and \$100 will be deposited to a PayFlex® Debit Card
- Complete the biometric screening by November 30th and have your routine physical exam with your primary care physician by December 31st and \$100 will be deposited to a PayFlex Debit Card

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 to a PayFlex Debit Card. See Section 5(h), Special Features, Wellness Incentives in your official plan brochure for complete details.

### Members who complete any of the following Healthy Actions earn additional incentives:

- Get your breast cancer screening and earn \$50
- Get your cervical cancer screening (pap smear) and earn \$50
- Get your colorectal cancer screening and earn \$50
- Get your flu shot and earn \$25
- Participate in our Telephonic Health Coaching Program and complete 6 coaching sessions (see elsewhere in this section) and earn \$75
- Select a primary care physician (PCP) and earn \$25

After you complete each activity, the plan will deposit the amount earned onto your PayFlex Debit Card. 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 incentive is deposited after the claim for the service is received.

Any future wellness incentives will be loaded on the same card. Please allow at least 4 weeks after completing a wellness activity for incentives earned to be deposited. You can use your Payflex debit card to pay for certain unreimbursed medical expenses such as deductible, coinsurance, copays and other "Eligible Medical Expenses" approved by the IRS. To monitor the funds on your Payflex debit card, call the number on the back of your Payflex debit card, or visit [Payflex.com](http://Payflex.com)

**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
- Exercise
- Stress management
- Weight management
- Nutrition
- Comprehensive Pain Management Program

To enroll in a program, contact a health coach at **1-855-553-5109** or visit [Enroll.TrestleTree.com](http://Enroll.TrestleTree.com) and use password "RCBP."

## Behavioral Health Support

RCBP provides resources and support to help you address mental health or behavioral health conditions like anxiety, depression, substance use disorders, domestic violence and more.

Our team will work with you, help you understand your benefits and guide you through the wellness programs we offer.

We are here to support you, get you connected with a clinical social worker, psychologist or other behavior health professional. We will help you obtain the right treatment, the best services and resources to manage the daily obstacles that may be keeping you from achieving a healthier happy life.



## 24-Hour Nurse Line\*

We provide you and your 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 **1-800-556-1555 (TTY: 711)** and select the prompt to speak with a nurse.



## Membership extras\*\*

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

- Discounts on LASIK laser eye surgery through U.S. Laser Network (1-800-422-6600)
- 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 **1-844-341-9730** to get the right hearing aids at a price you can afford.

### LifeMart®

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](http://RCBPhealth.com) and log in to your Aetna® member website. Select **“Stay Healthy,”** then select **“Browse Discounts”** under **“Get Discounts on Health Products and Services.”** You will be redirected to the LifeMart website.

\* While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

\*\*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. This material does not contain legal or tax advice. You should contact your legal counsel if you have any questions. There may be fees associated with a health savings account (“HSA”). Please see the HSA fee schedule online. For more information about PayFlex, go to [PayFlex.com](http://PayFlex.com)

# 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 **1-800-638-8432 (TTY: 711)** or visit us at [RCBPhealth.com](http://RCBPhealth.com) Monday through Thursday 8:00 AM to 5:30 PM ET and Friday 8:30 AM to 5:30 PM ET.

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
- Obtain general health information
- Locate an in-network provider — medical and pharmacy
- Order a replacement ID card
- Learn about health resources and programs
- **And much more**

To access your Aetna 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<sup>SM</sup> app when you sign up for your Aetna member website, which gives you even greater access to your health information.

For convenient access to your health information, register for your Aetna member website. Go to [RCBPhealth.com](http://RCBPhealth.com) and log in to **“Aetna Member Website”** under the **“Member Resources”** tab. Then select the **“Register”** button. Just complete the steps and you're all set!

## Quick Reference

**Don't see a number or resource? Give us a call at 1-800-638-8432 (TTY: 711) and we will be more than happy to assist you.**

### Contact the Rural Carrier Benefit Plan (RCBP):

[RCBPhealth.com](http://RCBPhealth.com), **1-800-638-8432 (TTY: 711)**, TTY/TDD for the hearing impaired: **1-800-852-7195**

To submit a medical claim or other correspondence:

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

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

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

**CVS Caremark customer care**  
**1-800-292-4182 (TTY: 711)**  
[Caremark.com](http://Caremark.com)

### Other:

**Quest Diagnostics™**  
**1-866-697-8378**

**24-Hour Nurse Line**  
**1-800-556-1555 (TTY: 711)**

**DialCare®**  
**1-833-795-7783**

**Teladoc Health™**  
**1-855-835-2362**

**Labcorp™**  
**1-888-522-2677**

# BENEFITS WHEREVER YOU ARE.

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.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Aetna®, CVS Caremark®, CVS Pharmacy® 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.

For a complete list of other participating pharmacies, log in to **Aetna.com** and use our provider search tool.

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DialCare® is not insurance.

Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

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SCAN ME

