

RCBP AND MEDICARE



A 2024 guide for Rural Carrier
Benefit Plan retirees to help you save



RCBP AND MEDICARE...

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New for 2024:

If you have Medicare Parts A and or B, and do not opt in to the Medicare Advantage Plan for RCBP, you'll automatically be enrolled in our SilverScript® Employer Prescription Drug Plan (PDP) under Medicare Part D for RCBP. Check our website for the formulary list at **RCBPHealth.com/Retiree**

If you don't want to be enrolled in the SilverScript Employer PDP for the RCBP, you must contact Members Services at **1-833-825-6754 (TTY: 711)**, Monday through Friday 8 AM-8 PM ET or go online at **AetnaRetireeHealth.com/RCBP**. If you opt out of this new prescription drug plan, you will continue your prescription coverage under your current RCBP plan.

**YOU'VE
EARNED IT.**

COVERAGE THAT FITS YOU.



Understanding the Parts of Medicare

What's Medicare?

Medicare is a federal health insurance program for people age 65 and older, as well as some people under age 65 (with disabilities) and people with end-stage renal disease (kidney failure).

At first glance, Medicare may seem extremely complicated to understand since it has multiple parts. Furthermore, whether or not you enroll in Medicare, your FEHB coverage will continue after you retire. If you do enroll in Medicare, your FEHB plan will coordinate with Medicare to reduce your out-of-pocket costs.

With Aetna Medicare Advantage for RCBP, your coinsurance and deductibles will be lowered to \$0 for covered medical expenses. When you're enrolled in Original Medicare, that's how these plans work. It's also possible to decrease medical and prescription expenses as well as your monthly Part B premiums.

So, let's close the loop on Medicare with a brief description of its parts. Keep in mind, this does not consider your FEHB plan.

MEDICARE PART A = Hospital insurance



Covers most in-patient medical expenses like hospital stays and home health care. Generally, no premium is required. Inpatient hospital deductible applies before any hospitalization costs are covered.

MEDICARE PART B = Medical insurance



Covers doctor visits, durable medical equipment, outpatient procedures and lab services. Most people pay a monthly premium and a deductible before Medicare covers services. After your deductible is met, you typically pay 20 percent of the Medicare-approved amount for most doctor services.

ORIGINAL MEDICARE = Part A + Part B



Together, both parts provide coverage in and out of the hospital.

MEDICARE PART C = Medicare Advantage



Medicare approved plan offered by private insurance companies as an alternative to Original Medicare. It may offer more benefits at a lower cost than Original Medicare. You must sign up for Part A and Part B before enrolling in Medicare Part C.

MEDICARE PART D = Prescription Drug Plan



It's offered by private insurance companies to help cover prescription drug costs. It's optional and included in some Medicare Advantage plans or can be added to Original Medicare coverage. It is now available under our RCBP FEHB plan.

Aetna Medicare Advantage for RCBP can help lower your medical and prescription out-of-pocket costs and reduce your Part B premium.

Federal employees are fortunate to still have coverage under FEHB when they retire. So why think about Medicare?

Well, most plans offered through FEHB are plans that require cost sharing. Cost sharing means you might pay deductibles, coinsurance and copays when you visit health care providers. And we all know this can add up.

So how can you save money?

Signing up for Medicare might just be your answer. With Medicare Parts A and B, your FEHB plan may lower your costs by waiving certain deductibles or coinsurance. Additionally, if you enroll in Medicare Parts A and B, enrolling in the Aetna Medicare Advantage Plan for RCBP members allows you to receive a Part B premium reduction of \$900 per person, per year.

Get a complete Medicare Advantage plan without having to suspend your FEHB coverage.

Enrolling in the Aetna Medicare Advantage for RCBP offers more thorough coverage and programs to help you reach your health goals.

Highlights of Aetna Medicare Advantage for RCBP



\$900 Medicare Part B premium reduction for eligible members



\$0 deductible and coinsurance for medical care



Lower prescription costs



Added programs such as SilverSneakers® and Healthy Home Visits



BENEFITS AT-A-GLANCE

	RCBP with Medicare A & B	Aetna Medicare Advantage for RCBP
Medicare Part B premium reduction	N/A	\$900 per eligible person
	You pay	You pay
Deductible	\$0 deductible	\$0 deductible
Out-of-pocket maximum	\$5,000 per person (medical and prescription)	\$2,000 per person (prescription only)
Coinsurance	\$0 coinsurance, except prescription drugs	\$0 coinsurance
Medical coverage	RCBP with Medicare - You pay	Aetna Medicare Advantage for RCBP - You pay
Adult annual physical exam	\$0 copay	\$0 copay
Lab, X-ray and other diagnostic tests	\$0 copay	\$0 copay
Primary care and specialty physician visits	\$0 copay	\$0 copay
Chiropractic services	\$0 copay	\$0 copay
Physical, occupational and speech therapy	\$0 copay, up to 90-visit combined maximum	\$0 copay, unlimited visits

Benefit highlight

While federal employees are not required to elect any additional parts of Medicare, there are benefits to doing so.

	RCBP with Medicare - You pay	Aetna Medicare Advantage for RCBP - You pay
Home health services	\$0 copay, limited to 90 visits	\$0 copay*
Routine vision exam	\$0 copay, up to \$45 benefit; then all charges	\$0 copay, no maximum
Inpatient hospital	\$0 copay	\$0 copay
Outpatient hospital	\$0 copay	\$0 copay
Wellness and value-added programs	RCBP with Medicare	Aetna Medicare Advantage for RCBP
Over-the-counter supplies	Limited to ACA requirements	\$30 allowance every three months via mail order
SilverSneakers®	Not included	Included
Meal benefit program	Not included	Included - up to 14 meals after discharge per patient
Routine transportation	Not included	Included - 24 one-way trips up to 60 miles each
Healthy Home visits	Not included	Included
Resources for Living®	Not included	Included

*Part-time or intermittent skilled nursing and home health aide services up to 8 hours per day and 35 hours per week.

(Benefits at-a-glance continued)

	Aetna Medicare Advantage for RCBP - You pay	NEW - SilverScript Employer Prescription Drug Plan (PDP) for RCBP	RCBP with Medicare - You pay
Preferred Generic	Preferred pharmacies: \$0 copay (30 days) Standard pharmacies: \$2 (30 days) Preferred pharmacies: \$0 copay (30 days) Standard pharmacies: \$4 (90 days)	N/A	N/A
Generic	\$5 (30 days) \$10 (90 days)	\$5 (30 days) \$10 (90 days)	30% of cost*; maximum \$7.50 per prescription (30 days) \$10 (90 days)
Preferred Brand Name	\$35 (30 days) \$35 (90 days)	\$40 (30 days) \$40 (90 days)	30% of cost*; maximum \$200 per prescription (30 days) \$50 (90 days)
Non-Preferred Brand Name	\$40 (30 days) \$40 (90 days)	\$50 (30 days) \$70 (90 days)	30% of cost*; maximum \$200 per prescription (30 days) \$80 (90 days)

 **Benefit highlight**

Note: This chart assumes Medicare Parts A and B are primary and that covered services are provided by doctors and facilities that participate with Medicare. RCBP does not pay 100% when services are provided by a doctor under a private contract that provides for direct billing and no Medicare coverage. This is also a summary of Medicare features. For more information on Medicare call **1-800-MEDICARE** or visit [Medicare.gov](https://www.Medicare.gov)

(Benefits at-a-glance continued)

Specialty generic drugs			\$70 (30 days) \$100 (90 days)
Specialty preferred brand drugs	\$70 (30 days) \$100 (90 days)	\$70 (30 days) \$100 (90 days)	\$90 (30 days) \$125 (90 days)
Specialty non-preferred brand drugs			\$120 (30 days) \$250 (90 days)

Wellness and value-added programs for MAPD

Healthy Home Visit program

An Aetna® health professional will provide you with advice in the comfort of your own home. They can also work with your doctor to help coordinate your care.

SilverSneakers®

An overall wellness program that helps you improve your health, gain confidence and connect with your community. The program gives you access to exercise equipment, classes and fun social activities at thousands of locations nationwide.

Resources For Living®

This program helps you find the resources you need in your daily life. With just one call, a life consultant can help you find local resources to make life easier and support your physical and mental well-being.

Nonemergency transportation program

This program helps you make it to and from doctors or hospital appointments without having to rely on family or friends.

Meal benefit program

After a hospital stay, Aetna partners with NationsMarket to deliver healthy, precooked meals. The program offers 14 home delivered meals at no extra cost — convenient quality nutrition while you focus on recuperating.



WHAT DO I NEED TO KNOW ABOUT MEDICARE ENROLLMENT?

There are several specific periods that allow you to enroll in Original Medicare. These periods consider different circumstances. The first two are without penalty. The third would be considered late-enrollment which could increase your costs significantly.

1. Initial Enrollment Period (IEP)

For most people, the Medicare enrollment period opens three months before the month you turn 65 and ends three months after your birthday month. You can apply online at [**SocialSecurity.gov**](https://www.ssa.gov) or enroll at your local Social Security office.

2. Special Enrollment Period (SEP)

After your IEP ends, you may still sign up for Medicare if you meet the criteria for a Special Enrollment Period.

If you are still working and you're covered under a group health plan (usually through your employer), you have an 8-month SEP to sign up. This SEP begins with whichever comes first:

- **The month after your employment ends**
- **The month after the group health plan insurance ends**

Usually, you don't pay a late enrollment penalty if you sign up during a SEP.

3. General Enrollment Period (GEP)

Between January 1 and March 31, each year, Original Medicare offers a GEP.

You can sign up during the GEP any year if both are true:

- **You didn't sign up when you were first eligible (during your IEP)**
- **You aren't eligible for a SEP**

Medicare Part B late enrollment penalty

If you don't sign up for Part B when you're first eligible, your monthly premium may go up 10 percent for each 12-month period you were eligible but didn't sign up. In most cases, you'll have to pay this penalty for as long as you have Part B. And the penalty increases the longer you go without Part B coverage.



How do I enroll in Medicare Part B?



**Local Social
Security office**



**Online
(if you qualify)**



**Call
1-800-772-1213**

After enrollment, update us on your Medicare elections and employment status. Just call **1-800-638-8432 (TTY: 711)** Monday-Thursday, 8:00 AM-5:30 PM ET and Friday, 8:30 AM-5:30 PM ET.

Medicare.gov is an excellent resource for additional details regarding the Medicare process.

The enrollment process for Aetna Medicare Advantage for RCBP members

It's easy to opt in *(with Aetna)*

To complete your Aetna Medicare Advantage enrollment once you're enrolled in RCBP:



Log in to:

AetnaRetireeHealth.com/RCBP



Call the Aetna Retiree Solutions service center:

1-866-241-0262 (TTY: 711)

Monday-Friday, 8 AM-8 PM ET



You'll need to provide the following:

- **Medicare A and B effective dates**
- **Medicare number (MBI)**

For Medicare Parts B and D, if your income is above a certain limit, you may be required to pay an Income Related Monthly Adjustment Amount, or IRMAA, to the government. This is in addition to the standard premium amount.

Since Aetna is not responsible for IRMAA please see the chart provided by Medicare which lists extra costs by income at:

[Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans) and [Medicare.gov/your-medicare-costs/part-b-costs](https://www.Medicare.gov/your-medicare-costs/part-b-costs)

If you must pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be and how to pay it. The extra amount will be withheld from your Social Security, Railroad Retirement Board or Office of Personnel Management benefit check, no matter how you pay your plan premium.

For more information contact Medicare, Social Security or visit:

[Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans)

Enhanced coverage with Aetna Medicare Advantage for RCBP

**\$0 COPAYMENTS
AND
COINSURANCE
FOR MEDICAL
SERVICES**



**SILVER
SNEAKERS®**

**\$900 MEDICARE
PART B PREMIUM
REDUCTION
FOR ELIGIBLE
MEMBERS**



**TRANSPORTATION
AND MEAL
PROGRAMS**



**HEALTHY
HOME VISITS**

**YOU'RE
PROTECTED
WITH RCBP
AND
MEDICARE**

BENEFITS WHEREVER YOU ARE.

This plan lets you use any doctors and hospitals that are licensed to receive Medicare payment and willing to accept your plan. And with the Aetna Medicare Advantage plan, your coverage follows you wherever you travel, nationwide.



YOU HAVE RESOURCES

Learn about us



Call **1-800-638-8432 (TTY: 711)**
Monday–Thursday, 8:00 AM–5:30 PM ET
and Friday, 8:30 AM–5:30 PM ET or visit
RCBPhealth.com/Retiree



Visit **AetnaRetireeHealth.com/RCBP**
or call **1-866-241-0262 (TTY: 711)**
Monday–Friday, 9 AM–6 PM (in all time zones)
to opt in to the Aetna Medicare Advantage
for RCBP.

Learn about Medicare

For answers about eligibility or enrollment, call
1-800-MEDICARE (1-800-633-4227), 24 hours a day,
7 days a week. Deaf and hard of hearing people can
call **1-877-486-2048**. You can also request a copy of
the “Medicare & You” brochure when you call. Or just
download it from Medicare’s website: **[Medicare.gov](https://www.Medicare.gov)**

To contact Social Security, you can call **1-800-772-1213**
or visit **[SSA.gov](https://www.SSA.gov)**

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10-14 days. You can call the number on your ID card if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. To send a complaint to Aetna, call the Plan or the number on your member ID card.

To send a complaint to Medicare, call **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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

Aetna Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

This is a summary of the Rural Carrier Benefit Plan. Before making a final decision, please read the 2024 Official Plan Brochure (RI 72-005). All benefits are subject to the definitions, limitations and exclusions set forth in the official Plan Brochure. External websites links are provided for your information and convenience only and does not imply or mean that Aetna endorses the content of such linked websites or third party services. 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.

Plan features and availability may vary by service area. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2022 Tivity Health, Inc. All rights reserved.

BENEFITS WHEREVER YOU ARE.

