

RURAL CARRIER BENEFIT PLAN



2025 Health Benefits
Exclusively for NRLCA Members



HEALTH COVERAGE THAT DELIVERS LIKE YOU DO.



As a Rural Letter Carrier, and a member of the NRLCA, you have the exclusive opportunity to take advantage of a health benefit plan designed just for you. The National Rural Letter Carriers' Association has sponsored the Rural Carrier Benefit Plan (RCBP) for more than 60 years to ensure its members can get the care they need and the benefits they deserve at an affordable cost. When you use an in-network provider, you have benefits like:

100%

coverage for preventive care and maternity

\$20

copayment for primary care doctors' office visits

\$35

copayment for specialist doctors' office visits

100%*

coverage for treatment of cancer

100%

coverage for emergency room treatment due to an accidental injury

\$200

copayment for an inpatient hospitalization or emergency room visit (copay waived for treatment due to an accidental injury)

*This benefit is the same for both in-network and out-of-network providers

With a nationwide network of doctors and hospitals and no referrals needed to see a specialist, we make it both easy and convenient for you to take advantage of your in-network benefits. Sure, you can find in-network doctors in Chicago, New York and L.A., but you can also find them in Odessa, Texas; Elko, Nevada; and Rocky Mount, North Carolina. With over 1.8 million providers in-network, you can find someone almost anywhere.

And it's not just about benefits or our broad provider network. It's also about services and programs designed to complement your benefits and help you achieve and enjoy good health.

Special programs and benefits for RCBP members



24-HOUR NURSE LINE*

When you have health questions or concerns, you can call the 24-hour nurse line toll-free, 24 hours a day, 7 days a week. A registered nurse will answer your questions and help to put your mind at ease. Just call **1-800-556-1555 (TTY: 711)**.



HEALTHY MATERNITY PROGRAM

The Plan's Healthy Maternity Program provides educational material and support to pregnant women, which can help mothers-to-be have worry-free pregnancies and healthy babies. In addition, pregnant members are eligible to earn up to a \$200 maternal wellness incentive. See official plan brochure for details.



YOUR AETNA® MEMBER WEBSITE

The Aetna member website has a variety of features that can help you become a savvy health consumer. You can view information about your claims, and we'll help you build a personal health record, using your claim information to get it started. You can add other personal health information, such as blood pressure, weight, vital statistics, immunization records and test results, and keep it all together in one convenient place. We also offer decision support tools so you can estimate costs for needed care, interactive health tools that help you manage medical conditions, digital coaching programs to show your progress on the path to wellness and information on a wide variety of health topics.



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
- Stress management
- Weight management
- Nutrition
- Exercise
- Comprehensive pain management program
- GLP-1 lifestyle management
- Chronic conditions such as high blood pressure, high cholesterol, asthma and diabetes

To enroll in a program, contact a health coach at **1-855-553-5109** or visit **Enroll.TrestleTree.com** and use password "**RCBP**."



If you are retired or are retiring soon with Medicare Parts A and B, please visit **RCBPHealth.com/Retiree** for specific plan information.



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



Care Management Program*

For your health needs and concerns, RCBP offers resources and programs 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 provide assistance in the following ways:**
 - Develop a plan to address your specific health needs and achieve your goals
 - Help you understand your benefits
 - Answer your health-related questions
- **Customized health action plans based on your needs and preferences**
- **Personalized communications to assist you with making informed health decisions**
- **Digital support for managing your condition on your own time**

Our Care Management Program includes the following programs and services:



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. The program helps you improve your quality of life by helping you manage and reduce your chronic MSK pain, without surgery or drugs. If RCBP identifies that there is an opportunity to help you improve your care, you will be invited to participate. Eligible participants will receive access to exercise therapy, motivational coaching, 1:1 support and education that is tailored to the participant's specific needs.



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 to 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.



CANCER SUPPORT

Provides dedicated proactive support to individuals along their cancer journey. We understand that a cancer diagnosis is life changing and can be overwhelming, and we are here to help you. Through our program, individuals will better understand their benefits, have the ability to locate the right provider for their specific need and get certain services approved. Individuals will also receive care management support for holistic care, treatment side effects, and medication management.



COMPASSIONATE CARE

Offers you service and support when you or a family member have a serious illness or face imminent end-of-life decisions. The program provides you tools and information to encourage advanced planning for the kind of issues often associated with an advanced illness, such as living wills, advance directives, and tips on how to begin conversations about these issues with loved ones. This program is designed to provide quality of life improvement through health condition management and to reduce costs for you and your family at the end of life through timely member and caregiver education.



HEALING BETTER

Provides support and educational resources for total knee or hip replacement surgery. The program gives you the tools and resources you need to prepare for a successful surgery and healthy recovery. It provides you access to benefit information specific to joint services, holistic overview of pain management options, digital, personalized education on recovery resources, mental and physical health tips and more.



SOCIAL WORK

Designed to assist you in improving your quality of life by taking steps to help you locate the right resources. Social Workers can help connect you with community resources that can provide you services in times of need. Some examples include:

- Local food pantries
- Utility or rental assistance programs
- Home-delivered meal services
- Support groups
- Counseling services
- Federal and state programs

Our social workers are licensed and degreed professionals with experience in a variety of settings, including government and non-profit organizations, hospitals, schools and clinics.



HEALTHY MATERNITY PROGRAM

Our Healthy Maternity program provides tools and support for every stage. You can get trusted information and guidance about family planning, maternity support and postpartum care.

With this program, you'll also have access to:

- Nurses who are trained in obstetrics and high-risk pregnancy
- Behavioral health support, including referrals to resources to help with stress, depression and anxiety
- Postpartum depression screening and support
- Resources and educational materials through our Maternity Support Program
- Genetic counseling and testing
- Preeclampsia prevention — If you're identified as high-risk, you'll get helpful information about the risk factors and the benefits of aspirin therapy.
- One-on-one support from a fertility advocate to help you with your infertility journey, fertility preservation, same-sex conception needs and more. They'll also provide support and guidance during fertility treatment and if you become pregnant. To reach a fertility advocate, call **1-833-415-1709 (TTY: 711)**.

*Aetna, 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.

2025 RCBP Benefit Plan

BENEFITS SUMMARY

This is a summary of Rural Carrier Benefit Plan High Option benefits when you use in-network providers. **DO NOT RELY ON THIS CHART ALONE.** Not all benefits are shown below — only those most commonly used. Out-of-network benefits are also available, so you are free to use any provider, though it may cost you more. All benefits are fully described in the 2025 plan brochure.

Medical Benefits

Medical Benefits	In-network Benefits — You Pay
Preventive care	\$0
Doctor visits, primary care office	\$20 copayment
Doctor visits, specialist office	\$35 copayment
Doctor visits, hospital or home	15% of Plan allowance*
MinuteClinic® visits	\$0
Walk-in clinic visits	\$10
Diagnostic tests (lab tests, X-rays, etc.)	15% of Plan allowance*
Lab Savings Program with LabCorp® or Quest Diagnostics®	\$0
Telehealth services through Teladoc Health®	\$0
Maternity	\$0
Chiropractic	\$20 copayment
Acupuncture	15% of Plan allowance, up to 30 visits
Surgery	15% of Plan allowance
Inpatient hospitalization	\$200 copayment
Outpatient hospital	15% of Plan allowance*
Emergency room, accidental injury	\$0
Emergency room, medical emergency	\$200 copayment
Urgent care center, accidental injury	\$0
Urgent care center, medical emergency	\$35 copayment
Calendar-year medical deductible (applies to all services indicated with an asterisk[*] above)	\$350 per person; \$700 per family

Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states.

This is a summary of the Rural Carrier Benefit Plan High Option. Before making a final decision, please read the official plan brochure (RI 72-012). All benefits are subject to the definitions, limitations and exclusions set forth in the 2025 plan brochure.

*The Rural Carrier Benefit Plan is available to all Regular, PTF and all eligible Retired Rural Letter Carriers that are members of the NRLCA.

Prescription Benefits

Prescription Benefits		In-network Benefits — You Pay
Prescription drugs, up to a 34-day supply from retail pharmacy		Deductible only applies to retail for non-Medicare prime members.
Prescription drugs, up to a 90-day supply from CVS Pharmacy® or CVS Caremark mail service.	Tier 1 (Generic)	30% of costs; max \$7.50 per prescription
	Tier 2 (Preferred Brand)	30% of costs; max \$200 per prescription
	Tier 3 (Non-preferred Brand)	30% of costs; max \$200 per prescription
	Tier 4 (Specialty)	\$70 copayment
	Tier 5 (Specialty)	\$90 copayment
	Tier 6 (Specialty)	\$250 copayment



2025 RCBP Premium rates

(If you are in a special enrollment category, please refer to the PSHB Program website or contact the agency which maintains your health benefits enrollment.)

Enrollment Type	Enrollment Code	Active (biweekly)	Retirees (monthly)
Self Only	79A	\$146.51	\$317.44
Self Plus One	79C	\$282.53	\$612.15
Self and Family	79B	\$273.37	\$592.30

Special benefits for RCBP members

Cancer Treatment Benefit — RCBP pays 100% of the Plan allowance for covered drugs, services and supplies for treatment of an illness diagnosed as cancer. The service or supply must be for the treatment of a malignancy.

Telehealth Services — RCBP members have access to unlimited telehealth services through Teladoc Health, allowing patients to consult with providers at their own convenience without an in-office appointment. Call **1-855-835-2362** or visit **Teladoc.com/Aetna**

Health and Wellness Programs — RCBP members have access to a wide variety of programs to encourage a more healthy lifestyle and to promote healthy living. RCBP offers members age 18 and older (except well-child visits for children up to 15 months) who participate in the Wellness Incentive Program a chance to earn up to **\$400** in wellness incentives:

- **Complete the Health Risk Assessment (HRA), and \$50 will be deposited in your Wellness Incentive Fund Account**
- **Complete a biometric screening through Quest Diagnostics or LabCorp, and receive a \$100 deposit in your Wellness Incentive Fund Account**

Additional 2025 incentives — In addition, you can complete healthy actions to earn additional incentives:

- Get your breast cancer screening and earn **\$100**
- Get your cervical cancer screening (pap smear) and earn **\$100**
- Get your colorectal cancer screening and earn **\$100**
- Participate in our Telephonic Health Coaching Program and complete 6 coaching sessions and earn **\$75**
- Controlling Blood Pressure for members with high blood pressure – **\$100**
- Controlling A1c Hemoglobin (HbA1c) levels for members with diabetes – **\$100**
- Maternal wellness incentive for members who are pregnant – **\$200**
- Eliminating tobacco use for tobacco users **\$100**
- Well child visits for children – **\$100**. If you have a child, your child must complete six (6) or more well-child visits with a primary care provider within the first 15-months of their life
- Track your physical activity and earn up to **\$100** per quarter
- Members taking a GLP-1 weight loss drug may earn up to **\$75** per quarter up to **\$300** annually for completing the Telephonic Health Coaching Weight Management Program.*

*Members can only choose one TrestleTree coaching program per year.

Teladoc Health is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor.

This is a summary of the RCBP Plans. Before making a final decision, please read the official Plan Brochures (RI 72-012). All benefits are subject to the definitions, limitations and exclusions set forth in the 2025 official Plan Brochures. Plans are underwritten by Aetna Life Insurance Company.

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