

RURAL CARRIER BENEFIT PLAN



2026 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 over 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

- **Plan Brochure (RI 72-012)** — 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**
- **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**
- **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® app, or at **RCBPHealth.com**



Online tools:
RCBPHealth.com
Caremark.com



Mobile apps:

Aetna HealthSM app — Download from the **App Store[®]** or **Google Play[™]** or text **"AETNA"** to **90156** to receive a link to download the app.
CVS Caremark app — Download from the **App Store** or **Google Play**.

Note: Register at Caremark.com and on your Aetna Member website to access the mobile apps.

RCBP Medical and Prescription ID cards

- ID cards are mailed out separately and typically arrive within 2 - 4 weeks after you have enrolled in the plan.
- If you have Medicare A and/or B as your primary coverage and have not opted 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 and will receive a separate pharmacy ID card.
- 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(s), remember to carry them with you and present them when you seek medical care or go to the pharmacy.



Get ready:

- 1 Put your ID card(s) in your wallet.
- 2 To locate in-network doctors and doctors, hospitals and pharmacies, visit [RCBPHealth.com](https://www.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](https://www.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 and B?

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!

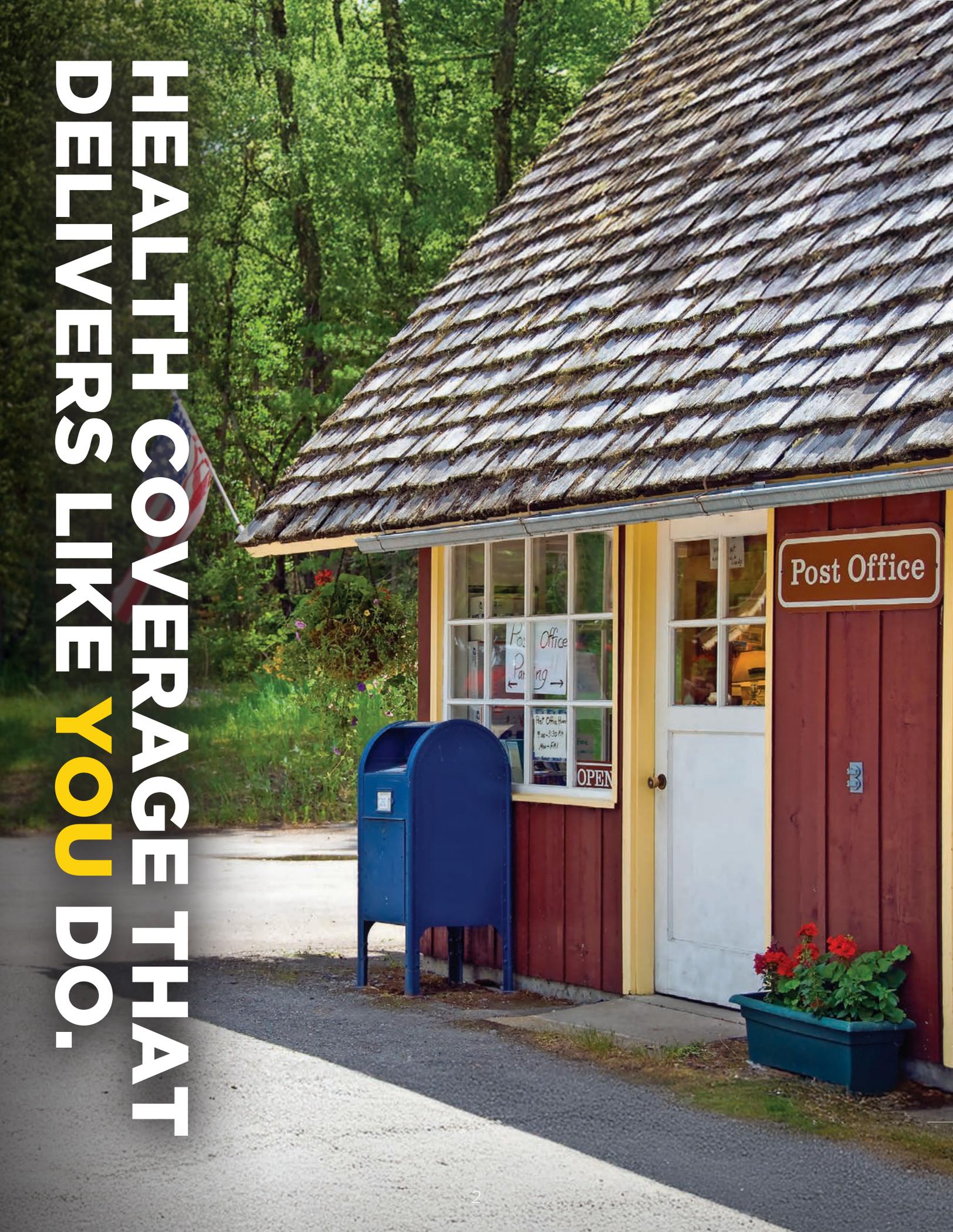
**Check out our
Retiree option at
[RCBPHealth.com/Retiree](https://www.rcbphealth.com/Retiree)**



Were you on any medications with your previous health benefit 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 offer comprehensive coverage—from preventive care and hospital services to surgery, prescription medications, and more. As you begin using your new benefits, here are some helpful tips to maximize your coverage and become a savvy health care consumer:

- 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.
- 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.
- Have your doctor review the Performance Drug List 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® app or on **RCBPHealth.com**
- Get your 90-day supply medications delivered by mail or pick them up at any CVS Pharmacy® location (including those inside Target stores). You choose what's convenient for you. And you'll have the medications you need, when you need them.
- 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 in-network provider, you will not be responsible for precertification penalties.
- Try using less costly alternatives, such as our no-cost 24-Hour Nurse Line, an urgent care center, a MinuteClinic® location or telehealth services through Teladoc Health. In a true emergency, always go to your nearest emergency room.
- Get many common vaccines, such as the flu, shingles, pneumococcal (pneumonia) and COVID-19, 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 to find out about covered vaccines.
- Take advantage of our health and wellness programs and incentives. RCBP members can earn up to **\$400** that will be deposited into a Wellness Incentive Fund Account 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.
- 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**
- 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 Teladoc Health, allowing members to skip the doctor's office and have virtual consultations. Call Teladoc Health at **1-855-835-2362** or visit **Teladoc.com/Aetna**

- **24-Hour Nurse Line**

Talk to a registered nurse anytime. 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 **1-800-556-1555 (TTY: 711)**. You can call as many times as you need — at no extra cost. Your covered family members can use it, too.

- **Back and Joint Program**

You and your dependents 18 and older are eligible for our digital exercise therapy program through Hinge Health. You can manage your back, knee, feet and ankle pain anywhere at anytime at **no cost to you**. Call **1-855-902-2777 (TTY: 711)** to learn more or apply.

- **Tobacco Cessation**

Get the support you need to give up smoking or chewing tobacco for good with TrestleTree. This program is available at **no cost to you**. Call **1-855-553-5109** or visit **Enroll.TrestleTree.com** and use passcode RCBP to learn more and enroll.

- **Informed choices**

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 costs for medical services at up to 50 providers or facilities at a time and see out-of-pocket costs associated with each. 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**

- Select "**Aetna Member website**" under the "**Member Resources**" tab
- Log in to or register for your Aetna Member website
- Select "**Health & Wellness**"
- 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** to search our online provider directory. 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

RCBP provides a range of resources to support your health care needs, whether you're managing an acute issue or a chronic condition.

Through the Care Management Program, you'll have access to personalized education, clinical guidance, and a variety of tools designed to help you take control of your health and well-being.

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:

Back & Joint Care

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

Behavioral health support

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 treatment support

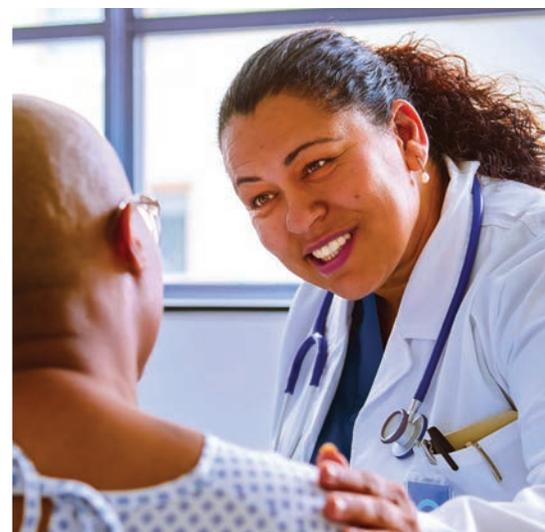
Provides dedicated proactive support to individuals along their cancer journey.

Aetna Compassionate CareSM Program

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

Social Work

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





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 the 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.

SilverScript® Employer Prescription Drug Plan (PDP) for RCBP

If you have Medicare Parts A and or B as your primary coverage and have not opted in to the Medicare Advantage Plan for RCBP, you'll automatically be enrolled in our SilverScript (EGWP) Employer Prescription Drug Plan (PDP) under Medicare Part D for RCBP. The PDP will offer lower or equal prescription cost-sharing than your current prescription benefit. Your medical coverage will not change. You are still covered under the RCBP through the PSHB Program. It is important for you to review any mail you receive from SilverScript. For more information on opting out of the PDP, visit [RCBPHealth.com/Retiree](https://www.rcbph.com/Retiree) Check our website for the formulary list at [RCBPHealth.com/Retiree](https://www.rcbph.com/Retiree)



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**
- 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 **1-800-292-4182 (TTY: 711)** or go online at **Caremark.com** to locate a network pharmacy near you.
- Provide either your RCBP ID card or PDP ID card at the pharmacy for insurance verification purposes.
- Get your 90-day supply medications delivered by mail or pick them up at any local CVS Pharmacy® (including those inside Target stores).

To order by mail:

- 1 You can order refills by mail if you call toll-free at **1-800-292-4182 (TTY: 711)** or go online at **Caremark.com**
 - 2 Complete the CVS Caremark order form which can be found at **RCBPHealth.com** under Official Plan Documents.
 - 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

RCBP offers the CVS Caremark® Mail Service Pharmacy for prescription drugs you take regularly, known as maintenance medications. You can order these prescriptions by mail, online, or by phone. You may also pick up your maintenance medications at your local CVS Pharmacy®.



Important: All maintenance medications must be filled through the CVS Caremark Mail Service Pharmacy or at a CVS Pharmacy.

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) 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

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. Prior authorization typically takes 14-21 days unless your physician requests an expedited review.
- 2 Ask to have the procedure performed at a network stand-alone imaging center or clinic 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

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 support
- Aetna Compassionate CareSM Program
- Aetna care management program
- Rare Disease Management Program
- Behavioral health support
- Comprehensive pain management program
- Back & Joint Care Program
- Pharmacy Advisor® Program

Healthy Maternity Program

You have access to the plan's maternity program, which provides additional resources to pregnant members and includes a fertility advocate. 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 Programs

RCBP members have access to a wide variety of programs to help live a more healthy lifestyle. To promote healthy living, RCBP offers members age 18 and older 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 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**, complete 6 sessions and earn **\$75** (*You can only earn (1) Coaching program incentive*)
- **Controlling Blood Pressure** for members with high blood pressure - **\$100**
- **Controlling A1c Hemoglobin (HbA1c)** levels for members with diabetes - **\$100**
- **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.
- **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. See Section 5(h), Special Features, Wellness Incentives in your official Plan brochure for complete details.
- **Track your physical activity** and earn up to **\$100** per quarter.

See Section 5(h), Special Features under Wellness Incentives in your official plan brochure for complete details.

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 cessation
- Exercise
- Weight management
- GLP-1 lifestyle management
- Comprehensive pain management program
- Nutrition
- Stress 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**.”

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. Call **1-800-638-8432 (TTY: 711)** to get started or for more information.



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 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:

- One year of follow up visits for fitting and adjustments
- Risk-free **60**-day trial period
- Three-year manufacturer's warranty for repairs and one-time loss and damage replacement
- **80** free batteries per non-rechargeable hearing 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 gym memberships 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® 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.

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** Monday through Friday 8:00 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 HealthSM 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** 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, 1-800-638-8432 (TTY: 711)

To submit a medical claim or other correspondence:		To submit a prescription drug claim (paper claims only), use the following CVS Caremark® mailing address:	
Rural Carrier Benefit Plan P.O. Box 14079 Lexington, KY 40512-4079		CVS Caremark® P.O. Box 52136 Phoenix, AZ 85072-2136	CVS Caremark customer care 1-800-292-4182 (TTY: 711) Caremark.com
Other:	24-Hour Nurse Line 1-800-556-1555 (TTY: 711)	Teladoc Health 1-855-835-2362	SilverScript Prescription Drug Plan 1-833-825-6754
	Quest Diagnostics® 1-866-697-8378	Labcorp® 1-888-522-2677	Aetna Medicare Advantage for RCBP 1-866-241-0262 (TTY: 711) Monday-Friday, 8 AM-8 PM ET

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 72-012). 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).

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