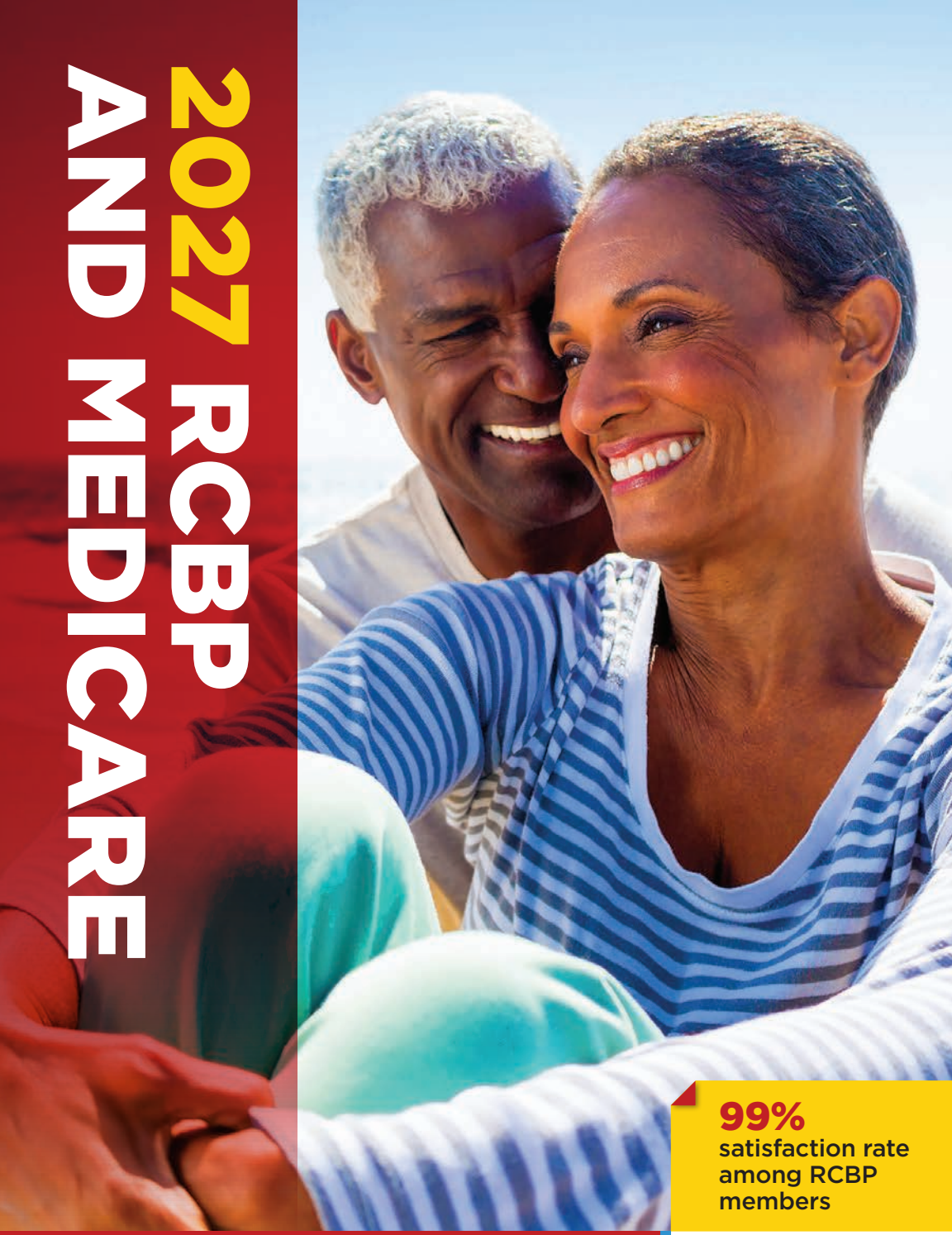
2027 RCBP AND MEDICARE



99%
satisfaction rate among RCBP members

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

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

RCBP AND MEDICARE...

Table of Contents

Postal Service Health Benefits (PSHB) Program and Medicare 2

Highlights of Aetna Medicare Advantage for RCBP 3

Understanding the Parts of Medicare 4

Benefits at-a-glance 6

What do I need to know about Medicare enrollment? 10

Enhanced coverage with Aetna Medicare Advantage for RCBP 15

Helpful resources for you 16



YOU'VE EARNED IT.

Postal service retirees are now required in most cases to take Medicare Parts B and D. So why should you consider enrolling in Aetna Medicare Advantage for RCBP?

Most plans offered through PSHB Program 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?

With Medicare Parts A and B, your PSHB plan may lower your costs by waiving certain deductibles or coinsurance. Additionally, enrolling in the Aetna Medicare Advantage Plan for RCBP allows you to receive a Part B premium reduction of **$1,200** (**$100**/month) per person, per year.

Get a complete Medicare Advantage plan without having to suspend your PSHB 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



$1,200 Medicare Part B premium reduction for eligible members

$0 deductible and coinsurance for medical care

Lower prescription costs

Added benefits such as a fitness benefit and a Healthy Home Visit

COVERAGE THAT FITS YOU.



Understanding the Parts of Medicare

What's Medicare?

At first glance, Medicare may seem like a lot to figure out, especially since you keep your Postal Service Health Benefits (PSHB) Program coverage after you retire. But think of it this way—your PSHB plan has deductibles and coinsurance, which you pay out of pocket. Original Medicare does too.

With Aetna Medicare Advantage for RCBP, your coinsurance and deductibles will be lowered to **$0** for most medical expenses. When you're enrolled in Original Medicare, that's how these plans work.

So, let's close the loop on Medicare with a brief description of its parts. Keep in mind, this does not consider your PSHB 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. There is a separate monthly premium for Medicare Part B.

ORIGINAL MEDICARE = Part A + Part B



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

MEDICARE PART C = Medicare Advantage



A Medicare-approved plan offered by private insurance companies as an alternative to Original Medicare. It may offer added 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



Offered by private insurance companies to help cover prescription drug costs. It is offered in two different ways - as a standalone prescription drug plan also known as a PDP or as a part of Medicare Advantage plan which is called an MAPD. When you're retired with Medicare Parts A and B, your PSHB health plan will include a Part D prescription drug plan unless you enroll in a PSHB Medicare Advantage plan with Part D. The Part D plans under the PSHB Program have lower copays to help you save. It is now available under our RCBP PSHB plan.

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

BENEFITS AT-A-GLANCE

	RCBP with Medicare	Aetna Medicare Advantage for RCBP
Medicare Part B premium reduction	N/A	**$1,200** per eligible person
	You pay	**You pay**
Deductible	**$0 deductible**	**$0 deductible**
Plan-specific 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

DO NOT RELY ON THIS CHART ALONE. For more information, review the Official Plan Brochure (RI 72-012).

	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 products	Limited to ACA requirements	**$30** allowance every three months via mail order
Fitness benefit	Not included	Included
Meal benefit program	Not included	Included – up to 14 meals after discharge per patient
Non-emergency transportation	Not included	Included – 24 one-way trips up to 60 miles each
Healthy Home visit	Not included	Included
Resources For Living® program	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.

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**

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**

For information on how to opt out of the SilverScript Employer PDP for RCBP, go online at **RCBPHealth.com/Retiree**

If you opt out of the SilverScript (EGWP) Employer PDP for RCBP Medicare Part D prescription drug plan, you will not have any prescription drug coverage under your RCBP plan for 2027.

(Benefits at-a-glance continued)

	Aetna Medicare Advantage for RCBP – You pay	SilverScript Employer Prescription Drug Plan (PDP) for RCBP
Preferred Generic	**Preferred pharmacies:** **$0 copay** (30 days) **Standard pharmacies:** **$2** (30 days) **Preferred pharmacies:** **$0 copay** (90 days) **Standard pharmacies:** **$4** (90 days)	N/A
Generic	**$5** (30 days) **$10** (90 days)	**$5** (30 days) **$10** (90 days)
Preferred Brand Name	**$35** (30 days) **$35** (90 days)	**$40** (30 days) **$40** (90 days)
Non-Preferred Brand Name	**$40** (30 days) **$40** (90 days)	**$50** (30 days) **$70** (90 days)
Specialty drugs	**$70** (30 days) **$100** (90 days)	**$70** (30 days) **$100** (90 days)

Benefit highlight

DO NOT RELY ON THIS CHART ALONE. For more information, review the Official Plan Brochure (RI 72-012).



Wellness and value-added programs for Aetna® Medicare Advantage for RCBP

Aetna Healthy Home Visit

The Healthy Home Visit (HHV) is a visit with a licensed provider who will come to your home or see you virtually (online). They can discuss any health concerns, complete a fall risk assessment, recommend screenings and create a personalized care plan.

Fitness benefit

A fitness benefit that includes a SilverSneakers® basic membership with access to thousands of participating facilities nationwide, plus live or on-demand physical fitness videos and interactive health and well-being classes.

Resources For Living® program

The Resources For Living® program can connect you with services and resources in your own community that can help make daily life easier and more manageable.

Nonemergency transportation

The Aetna® transportation benefit helps you get to and from plan-approved locations like medical offices and urgent care centers.

Post-discharge meal benefit

Your plan includes a meal benefit that provides delivery of 14 nutritious meals to you after a qualifying inpatient hospital, inpatient psychiatric hospital or skilled nursing facility stay — at no added cost. Each meal is fresh, never frozen and made with high-quality ingredients.



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** 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. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage.



How do I enroll in Medicare Part B?

LOCAL SOCIAL SECURITY OFFICE

ONLINE
(if you qualify)
SSA.gov/medicare/sign-up

CALL
1-800-772-1213
To speak to a Social Security representative

After enrollment, update us on your Medicare elections and employment status. Just call **1-800-638-8432 (TTY: 711),** Monday–Friday, 8:00 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/RCBPPostal

or



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)**

Income-Related Monthly Adjustment Amount (IRMAA) information

If your income is above a certain limit, and you are enrolled in Medicare Parts B and D, 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/Basics/Costs/Medicare-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 Part B 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/Basics/Costs/Medicare-costs**

BENEFITS WHEREVER YOU ARE.

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



Enhanced coverage with Aetna Medicare Advantage for RCBP

$0 COPAYMENTS AND COINSURANCE FOR MEDICAL SERVICES

$1,200 ($100/month) MEDICARE PART B PREMIUM REDUCTION FOR ELIGIBLE MEMBERS



SILVER SNEAKERS®



AETNA® HEALTHY HOME VISITS



TRANSPORTATION AND MEAL PROGRAMS

PREDICTABLE COSTS FOR PRESCRIPTION DRUGS

YOU HAVE RESOURCES

Learn about us

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

SCAN ME

Visit AetnaRetireeHealth.com/RCBPPostal or call 1-866-241-0262 (TTY: 711), Monday–Friday, 8 AM–8 PM ET 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. For those who have a hearing disability you 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**

To contact Social Security, you can call **1-800-772-1213** or visit **SSA.gov**

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 and CVS Pharmacy® are part of the CVS Health® family of companies.

This is a summary of the Rural Carrier Health Benefit Plan. Before making a final decision, please read the Official Plan Brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the official Plan Brochure.

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. The formulary, provider and/or pharmacy network may change at any time. You will receive description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

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 7-10 days. You can call the number on the back of your ID card if you do not receive your mail-order drugs within this time frame. Members may have the option to sign-up for automated mail order delivery.

Your IEP is the 7-month period that begins three months before your 65th birthday, includes your birthday month and ends three months afterward. There is an exception if your birthday falls on the first of any month, your 7-month IEP begins and ends one month sooner. SilverScript EGWPs are offered and administered by SSIC and sponsored by the Employer.

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.

Participating 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.

Plan features and availability may vary by service area.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2025 Tivity Health, Inc. All rights reserved. Refer to **RCBPHealth.com**

Satisfaction data are based on broad-based outreach to members of the RCBP Aetna MAPD plan. Survey responses were collected online and by phone. The 99% member satisfaction rate is based on responses from n=337 members and has a margin of error of approximately ±1.0 percentage point (95% confidence level).

BENEFITS WHEREVER YOU ARE.

©2026 Aetna Inc.
Y0001_GRP_6098052_2027_M
9489303-01-01