
RCBP OPEN SEASON 2027

Agenda

- Supplemental Benefits for NRLCA members
- Why Choose RCBP?
- 2027 Benefit Changes
- Important Things to Know
- Wellness Incentives and Programs
- Massage Therapy Benefit
- PSHB Rules
- Programs for Retirees with Medicare



Supplemental Benefits Available for NRLCA Regular, PTF and RCA Members

- Term Life Insurance - Symetra
- Short-Term Disability - Symetra
- Long-Term Disability - Symetra
- Accident Insurance – The Hartford
- Critical Illness Insurance – The Hartford
- Hospital Indemnity Insurance – The Hartford
- Dental – Ameritas
- Vision – VSP

Contact Greater Insurance Service at **877-817-4801** for more information

Benefit materials and give aways can be requested for new hire training and booster meetings!

Meet John Smith, Age 47
Full-time rural carrier $80,000 salary



On September 8, 2025 while participating in a recreational softball game unrelated to work, John experienced a complete rupture of his left Achilles tendon while running to first base. He immediately sought emergency medical care and was referred to an orthopedic surgeon. Surgery was performed on September 15, 2025.

This injury did **not** occur while performing duties for the United States Postal Service and is not covered under Workers' Compensation.

John was placed on temporary disability from September 9, 2025 to December 16, 2025.

During the 2025 Open Enrollment, John Smith applied for these benefits and was issued a May 1st effective date.

Policy Election	Benefit	Monthly Premium
Accident Insurance through The Hartford	Member Only	$9.45
Critical Illness Insurance through The Hartford	Member Only $10,000 Benefit	$12.50
Short-Term Disability through Symetra	14 Day Elimination; $700/Week Benefit; 24 Week Benefit Max	$147.56
Term Life Insurance through Symetra	Member Only $25,000 Death Benefit	$7.85
Monthly Fee		$2.00
TOTAL Monthly Premium		$179.36

John’s story cont.

If John hadn’t enrolled in these plans and only had 3 weeks of paid leave left, he would have gone 9 weeks without a paycheck which would be a loss of around **$13,000.**
Because John enrolled in these benefits, he was able to receive payments (tax free) totaling around **$9,700**.
Plus, he could save back 1 week of paid time off to use later.

Benefit Breakdown:

Short-Term Disability Benefit payments

As the Benefit Start date would be 9/23/25, John will get his first weekly payment on 9/30.
Paid 12 weeks of Benefit totaling **$8,400** ($700/week x 12 weeks)

Accident Insurance Plan Payments - **$1,300**
(These are estimations, actual amounts would require claim codes)

Emergency Room Visit - $100
Initial Physician Visit - $125
Medical Appliance Benefit - $100
X-Ray - $75
Achilles Tendon Tear & Repair - $400
Rehabilitation Visits - $50/day, 10 days (Max) - $500

*Please note this is for an example only and final benefit determinations will be made by the insurance carriers and can vary based on specific situations and other factors such as other income being received and actual procedure codes being used.

Why Choose RCBP- the only plan sponsored by NRLCA?

More $$ in your pocket

LOW in-network calendar year deductible

LOW in-network medical copayments

$0 for telehealth consultations with Teladoc

$0 for lab work through Quest or LabCorp

LOW prescription drug copayments!

TruHearing discount on hearing aids

100% cancer coverage benefit

Specialized customer service and support programs

Dedicated customer service representatives

24-Hour Nurse Advice Line

One-on-one personalized nurse case manager support

Fertility Advocate

Accordant rare condition case management

Hinge Health musculoskeletal program

Telephonic health coaching with TrestleTree

Weight Management Program for GLP-1 utilizers

Generous Wellness Incentives!

Tools & Resources – Secure Member Portal & App

View claims and ID card

Search for network providers

Get cost estimates for visits and procedures via *Cost Estimator Tool*

Wellbeing Resources

- Take a health assessment
- View your health record
- Work on health goals
- Health Decision Support
- Track your health and activity
- Take on a health or fitness challenge
- Engage in condition-focused social communities

Open season for 2027 is 11/9/26-12/14/26

Be sure to look at plan benefits- copays, deductibles, and out of pocket expenses. Also compare prescription drug coverage and changes to the formulary!

Take Action to make a change to your current plan

Enroll online at health-benefits.opm.gov

**** Requires a login.gov account**

OR

Complete the SF 2809 or OPM 2809 paper enrollment forms and mail certified to HRSSC or OPM. Keep copies of everything.

Like your current plan? Do nothing this open season!

2027 Benefit Changes

1. Mandatory Weight Management Program for anti-obesity medications * Not applicable for MAPD or SilverScript

2. Prior Authorization Changes for MAPD and RCBP

-Added Chemotherapy and High-tech imaging (CT, MRI, MRA)

-Removed hip and knee arthroplasties, pain management, sleep studies, implantable cardiac rhythm devices and radiation oncology

3. Increased the MAPD part B premium reimbursement to $100 per month



New for 2027- Mandatory Coaching for GLP-1 Coverage

For members who are considering a GLP-1 weight loss medication in 2027, participation in coaching with Trestle Tree will be mandatory. Coaching must be underway prior to starting the weight loss medication at the RCBP designated cost share.

Each participant will be assigned a primary Health Coach who will provide personalized support, help you create an individualized plan, and set realistic goals to help you succeed on your weight loss journey.

Coaching must continue while you are taking a weight loss medication. The frequency of the coaching visits will be determined by you and your coach but must **be at least monthly**. *Failure to continue coaching will result in termination of coverage of your weight loss coverage under RCBP.*

Members already taking weight loss medications prior to 1/1/2027 will be required to begin and continue health coaching before the end of 2026 to qualify for ongoing coverage of weight loss medications under the RCBP.

TrestleTree Health Coaching

TrestleTree



WHAT IS MY COACHING BENEFIT?

- **Free, unlimited, and confidential health coaching sessions to help you manage your health**
- **Available to Rural Carrier Benefit Plan members and covered spouses and dependents (18+)**
- **Create a personalized plan to help you improve your health, enhance your quality of life, and feel better**
- **To enroll call 855-553-5109**
- **Or visit Enroll.TrestleTree.com and use password “RCBP”**
- **Scan the QR code**

2027 Rural Carrier Benefit Plan Premiums

Active Carrier	Carrier Premium	Change from 2026
Self (79A)	$179.37	+$21.13
Self + one (79C)	$346.96	+$40.46
Family (79B)	$339.96	+$39.70
Retired Carrier	**Carrier Premium**	**Change from 2026**
Self (79A)	$388.63	+$45.77
Self + one (79C)	$751.75	+$87.66
Family (79B)	$736.58	+$86.02

Open Season:

November 9, 2026 – December 14, 2026

For 2027, the NRLCA board decided not to make changes to copays, deductibles, or plan design. While premiums increased, RCBP's rich benefits are unchanged for our valued members. Now more than ever, it is important to compare benefits and cost when considering your options during open season.

Important Information



1. Qualifying Life Event changes need to be made with the Retirement Information Office (888-767-6738) if you are an annuitant, the Human Resources Shared Service Center (877-477-3273) or email benefitsandwellness@usps.gov if you are a Postal employee, or the National Finance Center (800-242-9630) if you pay premiums directly to the National Finance Center.
2. If your provider leaves the network and you are in an active course of treatment, you can contact the Rural Carrier Benefit Plan to request **transition-of-care approval**, which may allow you to continue seeing that provider for a limited time. To make this request, call the customer service number on the back of your ID card.
3. If you are retired and have Medicare Part B and RCBP, you should have very little out of pocket costs. RCBP coordinates with Medicare to cover your copays, deductibles and coinsurance. **If you are asked by a provider to pay before a procedure or surgery, or confronted with a large bill, do not pay it. Call Aetna first.**



Ways to Save $$$

- Use in network providers and facilities as much as possible
- Share the CVS formulary with your providers and have them choose medications on the formulary if right for you
- Choose outpatient sites of care when medically appropriate (imaging centers, infusion and outpatient surgery centers)
- Cash in on every wellness incentive you can and have your family members do the same
- Use urgent care, Teladoc, or Minute Clinics for non-serious illnesses if you can't see your PCP

Have questions about choosing in network care?
Call Aetna Customer Service
1-800-638-8432



Ways to Earn Incentives- up to $400 per year

- Complete Health Risk Assessment (HRA)
- Complete Biometric Screening
- Have a Breast, Cervical or Colon Cancer Screening
- Eliminate Tobacco use
- Control your Blood Pressure or A1C
- Health Coaching (one incentive program per person per year)
- Six well child visits in their first 15 months of life
- Track your steps and earn
- Participate in our weight management program for GLP-1 utilizers

Earned Wellness Incentives are Deposited into your Aetna Wellness Fund



After you have completed a wellness activity, the Plan will deposit the amount earned in a Wellness Fund Account typically within 4 weeks.



You can use your Wellness Fund Account to pay for certain unreimbursed medical expenses such as deductible, coinsurance, copays and other eligible medical expenses approved by the IRS Code Section 213(d)*.



To monitor the funds in your Wellness Fund Account, visit the Plan's website RCBPhealth.com, and then click on "Aetna Member Website". Once you log on to the Aetna Member Website, click on "Health and Wellness". Then click on the "Aetna Health Your Way" tile and accept the terms and conditions.



If you have any questions or would like more information about the program, please call customer service at **800-638-8432**.

2026 MAPD Rewards

As a RCBP Aetna Medicare Advantage member, healthy actions come with perks. You can earn up to $400 in rewards by completing eligible health activities no later than December 15, 2026.

How can you participate? It's easy as:



Step 1: Complete activities
Earn rewards for completing eligible activities (each activity is worth $20 to $100 in rewards).



Step 2: Let us know
Self-report after completing eligible activities on the member website or by calling us.



Step 3: Enjoy rewards
Redeem your rewards for a Healthy Rewards Wallet on an Aetna® Medicare Extra Benefits Card that can be used at many participating locations.

Get started today

- Visit **My.Aetna.com/HealthyRewards** to register or log in with your current Aetna® member website username and password.
- Once logged in, select your Medicare Advantage plan option to get started.

Dependents will need to register for their own account.

If you have questions, call us at 1-844-428-8147 (TTY: 711), 8 AM to 8 PM local time, 7 days a week, excluding federal holidays.

	Activity	Reward
	Have a Healthy Home Visit	$100
	Complete an Annual Wellness Visit (AWV) or Annual Physical Exam	$80
	Get an annual preventive screening such as screenings for colorectal cancer, breast cancer or depression	$100
	Stay on track with diabetes care by completing an A1C test, a diabetic eye exam, and following your doctor's care plan	$100
	Get an eligible vaccine: annual flu shot, COVID-19 vaccine or booster, hepatitis-B vaccine or pneumococcal vaccine	$20

Are you taking advantage of RCBP's Massage Therapy Benefit?

30 Visits Per Year!

RCBP covers massage therapy when performed by a covered provider as defined in the Plan Brochure, Section 3.

Massage therapy can be found under Alternative treatments on page 48 in the plan brochure.

The benefit is limited to **30 visits** per person per calendar year and limited to **one visit per day**.

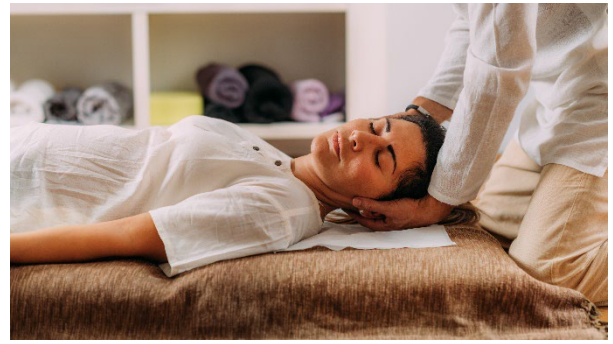
You pay **15%** of the plan allowance for up to **30** visits per person per calendar year and **no** deductible is applied.

Reimbursement

For reimbursement, you must submit a claim as outlined in Section 7, Filing a claim for covered services.

Your claim must include:

- provider's first and last name
- provider's address
- provider/therapist's license number or certification number
- itemized bill that includes description of services rendered
- cost for each service
- paid receipt



If you have joined Aetna Medicare Advantage for RCBP, your massage therapy benefit is different.

You have access to a therapeutic massage benefit with your Aetna Medicare Plan PPO offered through the Rural Carrier Benefit Plan.

You can access this benefit at $0 copay, up to 50 visits a year.

Therapeutic massage is used to relieve or reduce chronic muscle or joint pain related to conditions of the musculoskeletal or myofascial systems. Therapeutic massage can treat symptoms related to injury or illness such as: Pain, stiffness and loss of range of motion.

To take advantage of this benefit, here are next steps:

1. Find out if your provider offers this benefit — we're here to help. Just call the Member Services number on your Aetna member ID card. Or search our online provider network directory.

2. Have your physician or medical professional submit a Medical Necessity Review (MNR) form directly to ASH Group at ASHLink.com.

- If you choose to use a provider outside of the ASH Group network, remember to show them your Aetna member ID card on your first visit.

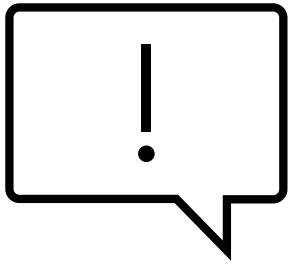
3. ASH Group will decide eligibility and contact your provider within 14 business days.

PSHBP Rules- Do I have to enroll in Medicare Part B?

Active employees who were **aged 64 or older** as of January 1, 2025, ***ARE NOT*** required to enroll in Medicare Part B to continue their PSHB health insurance coverage once they retire.

Active employees who were **under the age of 64** as of January 1, 2025, to continue your PSHB health insurance coverage in retirement, **WILL BE** required to enroll in Medicare Part B after you retire and become entitled to Medicare Part A (typically at 65).

Annuitants as of January 1, 2025, not currently participating in Medicare Part B, ***ARE NOT*** required to enroll in Medicare Part B to continue their health insurance coverage in the new PSHB Program.



Annuitants as of January 1, 2025, already enrolled in Medicare Part B, ***ARE*** required to remain enrolled in Medicare Part B to continue coverage under PSHB.

Generally, family member PSHB coverage is based on the enrollee's eligibility. If the enrollee is required to enroll in Medicare Part B, family members will also be required to enroll in Part B when they become entitled to Medicare Part A, unless they have their own exception. If the enrollee is not required to enroll in Medicare Part B, neither will family members.

Options for Medicare Eligible Retirees

1. **Medicare Advantage Prescription Drug Plan (MAPD)**
   Opt in by calling 866-241-0262
2. **SilverScript Prescription Drug Plan (PDP)**
   Opt in by calling 1-833-825-6754

Note: If you choose to opt out or disenroll from our MAPD and/or SilverScript PDP, you will not have drug coverage benefits, and your premium will not be reduced. If you do not maintain creditable coverage, re-enrollment in our PDP EGWP may be subject to a late enrollment penalty. Contact us for assistance at 833-825-6754.

Medicare Advantage Prescription Drug Plan (MAPD) exclusively for RCBP retirees (Part B required)



MAPD is a Medicare Part C plan that provides **medical & prescription drug coverage**



Members pay RCBP and Medicare Part B premiums only unless IRMAA applies



Members receive a **$100 per month as of 1/1/2027** Medicare Part B premium reduction



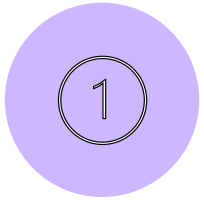
MAPD benefits are **equal to or better** than RCBP High Option benefits



Low prescription drug copayments & no prescription drug coverage gap (donut hole)



Includes value add programs such as **SilverSneakers®,** transportation, home meal delivery, Healthy Home Visits, **$30 OTC** spend quarterly and wellness incentives



Members have **one ID card** for medical services & prescription drugs



Generous **dental** and **vision** coverage



Low out-of-pocket maximum for RX only

SilverScript® Employer Prescription Drug Plan (PDP) exclusively for RCBP retirees.

The Medicare Part D Prescription Drug Plan (PDP) through SilverScript® is a Medicare approved prescription drug plan governed by CMS

All members with Medicare A and/or B who are not enrolled in the RCBP's MAPD will be **automatically enrolled in SilverScript**

Members pay RCBP Premium only (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)

Members use their **RCBP ID card** for medical services & their **PDP ID card** for prescriptions

Prescription drug copayments are lower or equal to current RCBP High Option plan with a **low maximum out of pocket and no donut hole!**

Questions?

