

FAQ - Aetna Medicare Advantage for RCBP

For 2022, RCBP is offering an incredible enhancement for retirees with Medicare Parts A & B, the option to opt-in to Aetna Medicare Advantage! While this new option may create questions this Frequently Asked Questions (FAQ) document is meant to assist our RCBP retirees in make a decision that is best for them and their family.

Here are few key points to keep in mind while you read through these FAQs and consider Aetna Medicare Advantage for RCBP.

1. You must be retired with Medicare Parts A & B.
2. This enhanced plan is optional, **100% voluntary** for RCBP retirees.
3. You will remain, and **always be an RCBP member** by opting-in and joining this plan.
4. No change in premium – you pay the retiree share of RCBP premium.
5. You can opt-out at any time and still have the great coverage of RCBP with Medicare Parts A&B.
6. Part B premium reduction!

What is the Aetna Medicare PPO with an Extended Service Area (ESA) for RCBP?

That's the technical legal name for the Medicare Advantage plan; however, the plan is referred to as Aetna Medicare Advantage plan for RCBP.

What are some of the plan highlights?

- ✓ \$900 Medicare Part B premium reduction per year for each eligible member
- ✓ Added programs such as SilverSneakers®, Healthy Home Visits, nonemergency transportation for medical appointments, meals after a hospital stay and more, at no extra cost
- ✓ Unlimited chiropractor visits
- ✓ Unlimited physical, occupational and speech therapy visits
- ✓ Low prescription copays — as low as \$0 from preferred pharmacies and \$2 from standard pharmacies
- ✓ Nationwide doctors (use any doctor who is eligible to receive Medicare payment)
- ✓

How does Aetna Medicare Advantage for RCBP work?

You'll have waived cost sharing for deductibles, copayments and coinsurance meaning you'll pay nothing for most medical care. With Aetna Medicare Advantage for RCBP, members will get enhanced benefits and added programs that aren't included with RCBP for no additional FEHB premium.

What are the advantages of Aetna Medicare Advantage for RCBP?

Aetna Medicare Advantage for RCBP allows us to offer enhanced benefits designed specifically for retirees and include a Part B reimbursement. Simply, you get all of the great benefits for RCBP and some.

In addition to no deductible, low prescription costs and a way to help reduce the cost of your Medicare Part B premiums. Additional programs include Healthy Home visits, an Aetna® care advocate, and a membership to SilverSneakers®. Of course, these highlights:

- ✓ The plan also includes a credit that reduces your Medicare Part B premiums by \$75/month (up to \$900/year)
- ✓ You can see any provider that is licensed to receive Medicare payments
- ✓ Selecting Aetna Medicare Advantage for RCBP does not change your FEHBP premium or enrollment code – you're always an RCBP member!

What are the premiums for Aetna Medicare Advantage for RCBP?

Same premiums any RCBP retiree would pay:

Monthly Rates	Enrollment Code	Non-Postal
Self Only	381	\$283.42
Self Plus One	383	\$536.23
Family	382	\$513.26

Do I have to suspend my FEHB coverage when choosing Aetna Medicare Advantage for RCBP?

No. This Aetna Medicare Advantage for RCBP is a special offering available to you if you are enrolled in the RCBP and have Medicare Parts A and B. While it is technically a Medicare Part C plan, to receive benefits under this Medicare Advantage Plan, you do not suspend your FEHB plan.

Will I get a new ID card?

Yes!

For existing RCBP members who opt into Aetna Medicare Advantage plan, you will receive a new ID card after you provide your Medicare information. You should always present this new card when asked for insurance information. (SEE How to Enroll In

For new RCBP members, you will initially receive an RCBP ID card. After you provide your Medicare information, you will receive a second ID card that indicates you are in our Medicare Advantage Plan. You should always present this new ID card when asked for insurance information.

How can I get more information about the plan?

Call us at **1-800-638-8432** (TTY:711) Monday – Thursday 8am – 5:30pm ET and Friday 8:30am – 5:30pm ET.

Do I have to be a member of the NRLCA?

Yes! You need to be a retired member in good standing.

Who can enroll in Aetna Medicare Advantage for RCBP?

Retired members of the NRLCA with Medicare Parts A and B who are interested in a plan that works by taking a total approach to your health.

Will my pharmacy benefits or cost of drugs change?

Not only are the benefits actually better! And, in many cases, they will be cheaper, for instance if you are enrolled in Aetna Medicare Advantage for RCBP, your prescription copays for a 30-day supply will be:

- ✓ \$0 for a preferred generic drug at a preferred pharmacy, \$2 at a standard pharmacy
- ✓ \$5 per covered non-preferred generic drug
- ✓ \$40 per covered preferred brand-name drug
- ✓ \$70 per covered non-preferred brand-name drug
- ✓ 25% for specialty drugs (\$80 maximum)

What dental benefits are available in the Aetna Medicare Advantage for RCBP?

The Aetna Medicare Advantage plan for RCBP includes up to \$750 in dental benefits for each covered member including 100% coverage for preventive care. Members also get 50% coverage for other services after a \$25 deductible.

What vision benefits are available in Aetna Medicare Advantage for RCBP?

Routine eye exams are covered at 100%.

How do I enroll in Aetna Medicare Advantage for RCBP?

If you're currently an RCBP member, you can opt in by visiting [AetnaRetireeHealth.com/RCBP](https://www.aetna.com/retireehealth/rcbp) or calling us at **1-866-241-0262 (TTY:711)** Monday—Friday, 8 AM—6PM in all time zones. Provide us with your effective dates for Medicare Parts A and B and your Medicare Beneficiary ID number.