RCBP INSURANCE SEMINAR FALL 2025

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Agenda

- Welcome and Introductions
- Supplemental Benefits for NRLCA members
  - GIS and Symetra
- Why Choose RCBP?
- Important Things to Know
- 2026 Benefit Changes
- 2026 Wellness Incentives
- RCBP Benefits
- Trestle Tree Program
- Hinge Health Program
- PSHB and Open Season
- Programs for Retirees with Medicare

NRLCA Member Supplemental Insurance Benefits Offered Through Greater Insurance Service

Greater Insurance Service Corp.

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

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

Term Life Insurance through Symetra

Benefits available

- Member up to $200,000
- Spouse up to $50,000
- Child benefit of $10,000

Underwriting required

- New members will have a Guaranteed Issue option up to $100,000 Member, $25,000 Spouse and $10,000 child during their initial 75 days of membership.

Member must elect coverage for themselves to apply for spouse and child coverage

Spouse coverage must not exceed member benefit.

Disability Benefits Available Through Symetra

Short-Term Disability Options – Off-the-Job Disability

- 30-Day Elimination Period; 22-Week Benefit Max
- 14-Day Elimination Period; 11-Week Benefit Max
- 14-Day Elimination Period; 24-Week Benefit Max
- 14-Day Elimination Period; 50-Week Benefit Max
- Benefits Elected must be between $100 & $700 per week not to exceed 60% of pre-disability income

Long-Term Disability Options

- 90-Day Elimination Period; 60% Benefit up to 2, 3 or 5 Years
- 180-Day Elimination Period; 50% or 60% Benefit up to 5 Years

The Hartford Benefit Options

Accident Insurance

- You and/or your family are covered 24 hours a day against accidents whether you are working as a rural letter carrier, at home, on vacation, playing sports, etc.

Critical Illness Insurance

- Lump Sum Benefit options of $10,000, $20,000 or $30,000 upon a diagnosis of a critical illness such as cancer, heart attack or stroke.

Hospital Indemnity

- Pays a cash benefit if you are confined in a hospital for a covered illness or injury

Dental through Ameritas

- There are 4 plans available
  - Scheduled Benefit Plans
  - Coinsurance Level Plan
- Benefits are payable to any licensed provider
- Network discounts are available to lower your out-of-pocket costs
- No Waiting Periods
- $25 Deductible on Basic and Major Services only

Vision Insurance through VSP

Coverage Levels for Member, Member + 1 and Family

Coverage for

- Exam
- Frames
- Lenses
- Contact Lenses

Additional Discounts

- Additional pairs of Glasses/Sunglasses
- Laser Vision Correction

Thank you!

- Please feel free to contact Greater Insurance Service with any questions or to obtain enrollment material

Greater Insurance Service
PO Box 8633
Madison, WI 53708
800-747-4472

www.nrlca.benefithub.com

**This is a brief summary of the Insurance offerings. Some of the features highlighted are subject to certain limitations and exclusions. Please refer to your policy and/or sales literature for costs and further details, including specific limitations and exclusions. Availability of benefits varies by jurisdiction. Refer to the contract for complete information.*

Why Choose RCBP?

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
- 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

Important Information

Enrollees who have Qualifying Life Event changes need to call the Retirement Information Office (888-767-6738) if they are annuitants, the Human Resources Shared Service Center (877-477-3273) if they are Postal employees, or the PSHB Helpline (844) 451-1261 if they are compensationers or if they pay premiums directly to the National Finance Center.

- Neither RCBP nor NRLCA can make changes to your enrollment such as address changes, corrections to name spelling or date of birth, or changes in plan code due to death, marriage, or divorce.
- If the correction is not made with the agency (HRSSC or OPM), any changes made will be reversed when we get the next file from HRSSC or OPM.

2026 Benefit Changes

- Minute Clinic coverage and cost share has changed. See Section 5(a), Diagnostic and treatment services.
- The member cost share for primary care services provided at a walk-in clinic has changed. See Section 5(a), Diagnostic and treatment services.
- The Plan enhanced the iatrogenic infertility benefit to cover storage costs. See Section 5(a), Infertility services for additional details.
- The annual limit for diabetic education and training has been removed. See Section 5(a), Educational classes and programs.
- Gender affirming care services and prescription drug coverage has been modified per OPM mandates. See Sections 5(b), Reconstructive surgery, 5(f), Prescription Drug Benefits, and Section 5(f), PDP EGWP Prescription Drug Benefits for additional details.
- The Plan removed the Healing Better Program. Support for total joint replacements is still available to all RCBP members under the care management program

Slide for Rates

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

New Wellness Incentives

WEIGHT MANAGEMENT

Participate in our Telephonic Health Coaching Program for Weight Management.

If you are taking a weight loss drug such as Wegovy you can earn up to **$75 per quarter**. To earn this incentive, you must:

-Complete at least one (1) health coaching session per month; and

- Provide your weight to your TrestleTree Health Coach monthly for tracking

PHYSICAL ACTIVITY

Track your physical activity and earn up to **$100 per quarter**

- Complete 5,000 steps or 30 minutes of physical activity per day for any 50 days

- You can track this activity by connecting your activity device or by manually entering steps in the tracker activity. Visit the Plan's website (www.RCBPhealth. com), and then click on "Aetna Secure Member Website". Once you log on to the Aetna Secure Member Website, click on the "Health icon and then choose the "Explore Resources" under the "Discover a Healthier You" option to track your activity

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. *Please allow at least 4 weeks after completing a wellness activity for incentives earned to be deposited in the Wellness Fund Account.*

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*.

To monitor the funds in your Wellness Fund Account, visit the Plan's website (www. RCBPhealth.com), and then click on "Aetna Member Website". Once you log on to the Aetna Member Website, click on the "Health and Wellness icon and then choose the "Explore Resources" under the "Discover a Healthier You" option.

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

**Eligible Medical Expenses, as defined by Internal Revenue Code Section 213(d), include your deductible, coinsurance, and copayments (e.g., prescription drug copayments) incurred by you or your covered dependents.*

MAPD Wellness Rewards
rcbphealth.com/medicare-rewards-program/
1-866-241-0262

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	$100
Get an eligible vaccine: annual flu shot, COVID-19 vaccine or booster, hepatitis-B vaccine or pneumococcal vaccine	$20

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 gift card from CVS Pharmacy®, The Home Depot, Starbucks, Subway and more.

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.

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

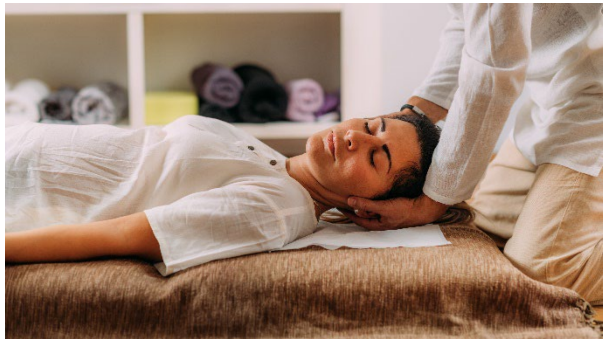
The in- and out-of-network benefit is the same:**15%** of the plan allowance for up to **30** visits per person per calendar year and **no** deductible is applied.

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

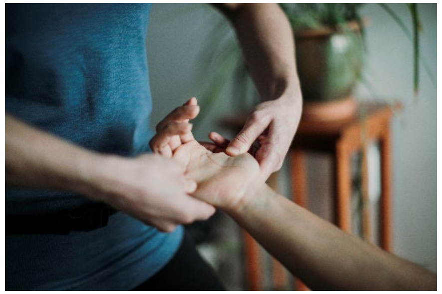


If you have joined Aetna Medicare Advantage for RCBP, your massage therapy benefit is different.

Visit providers both in and out of the ASH network at the same cost share, if they accept Medicare and your Aetna plan.

Pay $0 for up to 50 visits per year when **medically necessary**, as determined by the American Specialty Health Group (ASH)and provided by a state-licensed massage therapist.

The massage therapy benefit **does not include therapeutic massage for comfort or relaxation purposes**, unlike the standard RCBP massage therapy benefit.



To take advantage of this benefit, here are next steps: www.rcbphealth.com/therapeuticmassage-benefit/

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.

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.

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

TrestleTree Health Coaching

A Benefit for RCBP Members

What is my Health Coaching benefit?

- Free, unlimited, and confidential health coaching sessions to help you manage your health
- Available to Rural Carrie 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

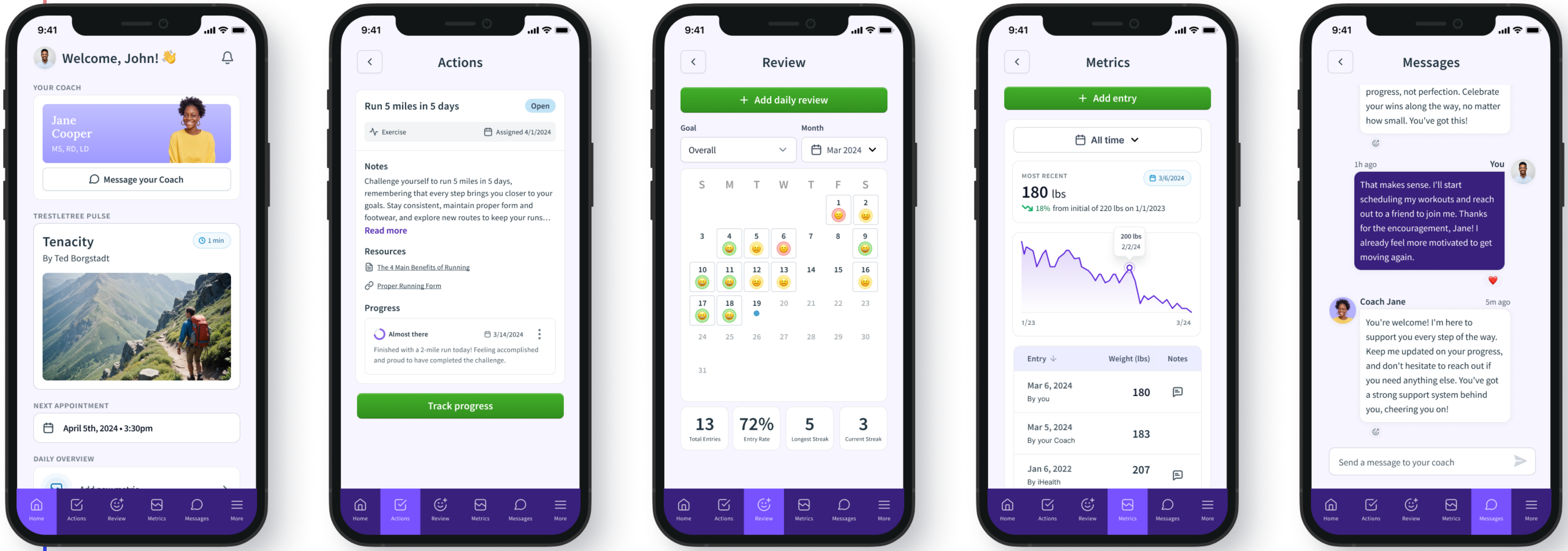
How it works

- Appointments can range from 15 - 60 minutes, depending on your needs
- You'll schedule time to talk with your coach over the phone when it's convenient for you
- Meet with your Health Coach at a frequency that works for your lifestyle and health goals

New GLP-1 Weight Loss Coaching Program

- Pairs weight loss medication with TrestleTree's behavior change health coaching to help you lose weight and keep it off
- Earn $75 per quarter incentive if you meet with your Health Coach and provide your weight monthly
- Focus on nutrition, exercise, stress and other health conditions
- Helps prepare you to talk with your doctor about weight loss medications
- Helps manage side effects and ensure medication is working properly

Pragmatic Digital Support



How to enroll

SCAN
THE QR CODE

CALL
(855) 553 - 5109

VISIT
https://app.trestletree.com/enroll/
(passcode: RCBP)

Hinge Health™ | aetna®

What Hinge Health can do for you

A more effective way to manage joint pain

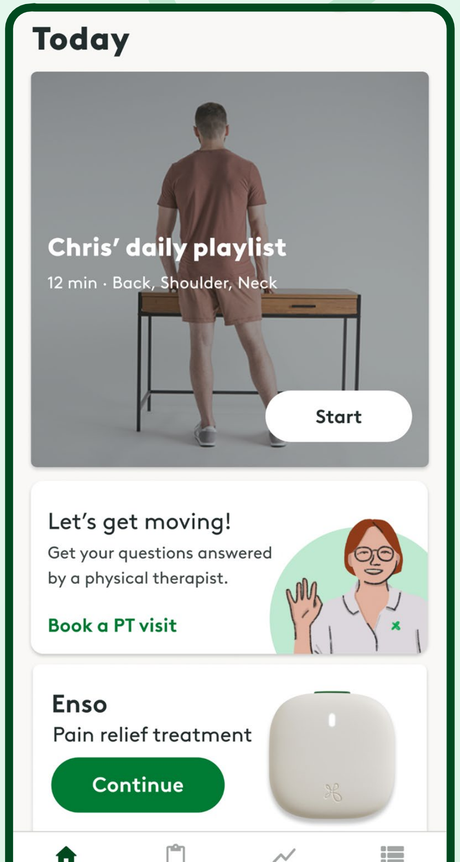
A more effective way to manage MSK pain

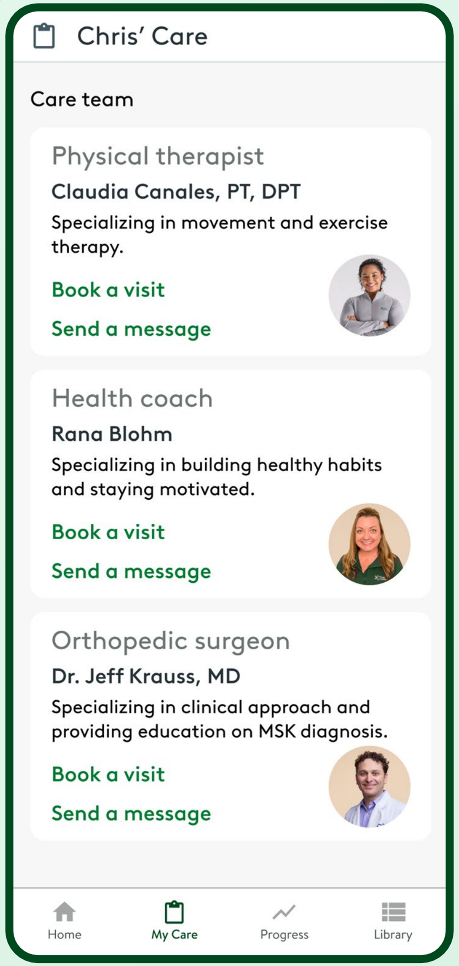
Easy access to digital care

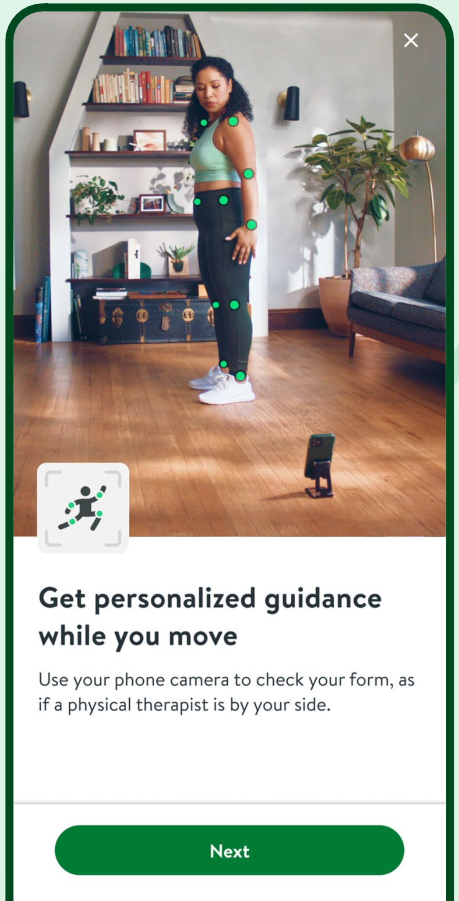
Physical therapist-led care team

Personalized exercises guided by motion tracking technology

Non-addictive pain relief treatment

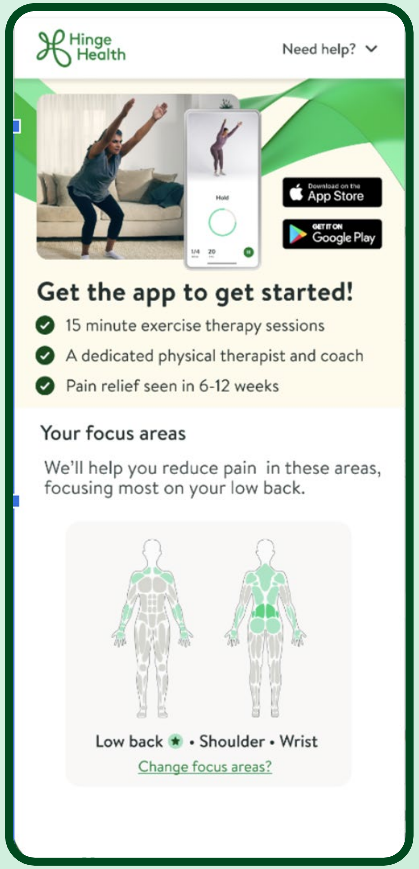




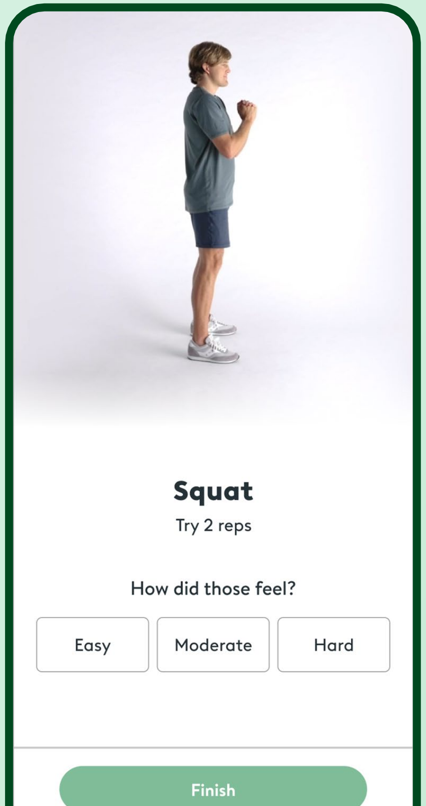


Getting started with digital care

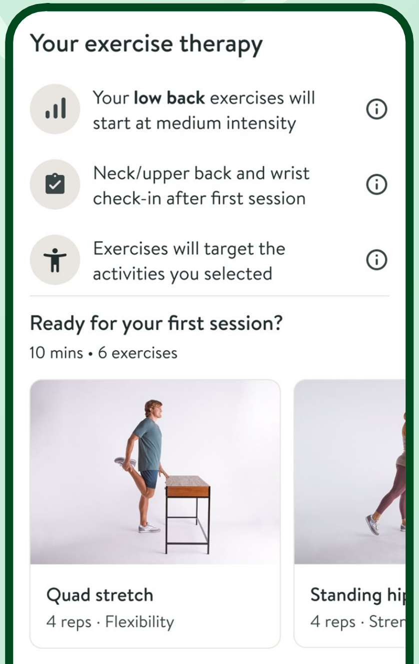
Multi-indication experience



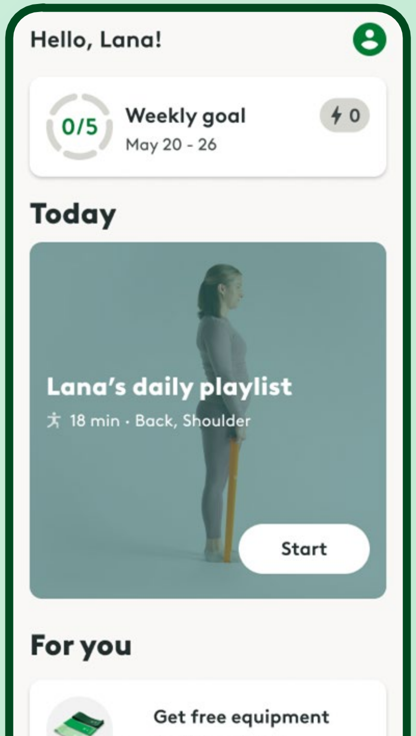
Personalized movement eval



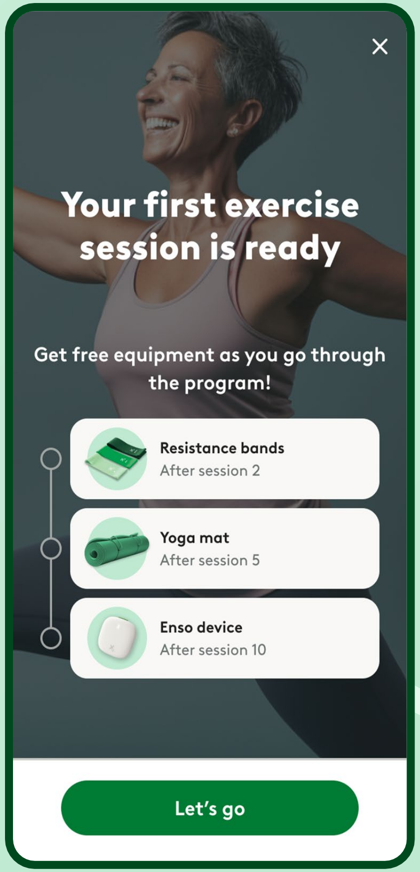
Eval summary and ET prompt



Get started!



Unlock equipment when you need it



The road to better joint health is right around the corner

- Apply at **hinge.health/ruralcarrier**
- Download the Hinge Health app
- First session takes 5 minutes to do
- Order your starter kit

To learn more about Hinge Health and apply, visit:

hinge.health/ruralcarrier

Eligibility: Members and dependents 18+ enrolled in the Rural Carrier Benefit Plan are eligible.

PSHBP Rules

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, **ARE** required to enroll in Medicare Part B after you retire and become entitled to Medicare Part A (typically at age 65).

Annuitants as of January 1, 2025, and 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.

If you are enrolled in a PSHB plan and do not want to change, you do not have to take any action. You will stay enrolled in that plan.

Open Season Nov. 10 – Dec. 8, 2025

The Postal Service Health Benefits System (PSHBS) will be used specifically for health benefits enrollment.

- Requires a login.gov account.
- Visit www.login.gov for more information how to set up an account.
- Information on how to login and enroll will be provided to employees and annuitants before the 2025 Open Season period.
- Alternate methods of enrollment for the PSHB Program may be provided.
- All Postal Service employees, annuitants and their eligible family members who are currently enrolled in PSHB may select a PSHB plan during the Open Season period.

- Home - Postal Service Health Benefits
- Health-benefits.opm.gov

Plans for Medicare Eligible Retirees

Medicare Advantage Prescription Drug Plan (MAPD)

Opt in by calling 866-241-0262

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 PDP EGWP, you <u>will not have drug coverage</u> benefits, your premium <u>will not be reduced.</u> 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

Members receive a **$75 per month** 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 & wellness incentives

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

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

Low out-of-pocket maximum for $2,000 (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 **maximum out of pocket of $2000 with no donut hole!**

Benefit materials, booklets, and give aways are available. Just call the Insurance Department to make that request. 1-703-684-5552
Tell us the date of the event or training, the contact person’s name, address, and phone # and how many attendees you expect.

Thank you for helping get the word out about RCBP and the supplemental plans available to NRLCA members.