

**National Rural Letter
Carriers' Association
(NRLCA),
sponsor of the Rural
Carrier Benefit Plan
(RCBP)**

Name

Title

Date





Agenda

- ❖ 2024 RCBP Premium Rates
- ❖ 2024 RCBP Benefit Changes
- ❖ RCBP Competitive Advantages
- ❖ Solutions for RCBP members with Medicare primary
- ❖ Postal Service Health Benefit Program
- ❖ NRLCA Supplemental Plans
- ❖ Non-Career Benefits

Great News for 2024!

- **Self Only:** Increased by \$0.01 biweekly & \$0.02 monthly
- **Self Plus One:** Decreased by \$1.57 biweekly & \$3.40 monthly
- **Self and Family:** Decreased by \$9.12 biweekly & \$19.76 monthly

Two-person families are not required to enroll in Self Plus One. You can opt to enroll in Self and Family (382)

2024 Rural Carrier Benefit Plan (RCBP) Premiums



Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share

Nationwide

High Option Self Only	381	\$271.43	\$130.99	\$588.10	\$283.81
High Option Self Plus One	383	\$586.50	\$251.57	\$1,270.75	\$545.07
High Option Self and Family	382	\$646.18	\$234.11	\$1,400.06	\$507.24

2024 RCBP Benefit Changes

- Enhanced infertility services coverage*
- Enhanced our Healthy Maternity Program*
- Restructured Wellness Incentives Program
- Added LabCorp as another option for completing the biometric screening
- Enhanced gender affirming care coverage*
- Added Silverscript Prescription Drug Plan*
- Removed AbleTo, Sleepio and Pinnacle Care Programs

*OPM initiatives



RCBP Competitive Advantages

Financial Advantage

- **LOW** in-network calendar year deductible
- **LOW** in-network medical copayments including **\$0 for telehealth consultations with Teladoc** and **\$0 for lab work through Quest or LabCorp**
- **LOW** prescription drug copayments!
- **100%** cancer benefit

Customer Service & Support Programs

- **Dedicated** customer service representatives
- **24-Hour** Nurse Advice Line
- **Care Management Nurse Support** – one-on-one **personalized nurse** support
- **Health Coaches** for telephonic coaching
- **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

Federal Benefits Open Season

November 13th - December 11th

Questions? Call our dedicated customer service number 1-800-638-8432 (TTY: 711)



**Solutions for
RCBP Retirees**

**Medicare Primary & RCBP
Secondary**

**Medicare Advantage Prescription
Drug Plan (MAPD)**

**SilverScript Prescription Drug Plan
(PDP) – New for 2024**


Medicare Primary & RCBP Secondary

How RCBP coordinates when Medicare is Primary

Members pay RCBP & Medicare Part B Premiums



RCBP coordinates benefits with Medicare Part A and/or B by waiving deductibles and coinsurance



Members only pay RCBP prescription drug copayments



Precertification is not required for most hospital or medical services



Members use their Original Medicare and RCBP ID cards for medical and pharmacy services

Medicare Advantage Prescription Drug Plan (MAPD) designed for RCBP retirees

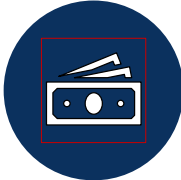
Benefits are enhanced when members opt-in to MAPD



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



Members pay RCBP and Medicare premiums **only**



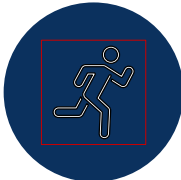
Members receive a **\$75 per month** Medicare Part B premium reduction



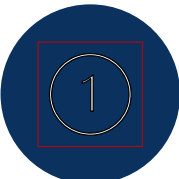
MAPD benefits are **equal to or better** than RCBP High Option benefits



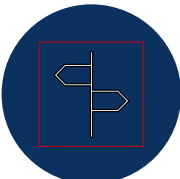
Low prescription drug copayments & no prescription drug coverage gap (donut hole)



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



Members can **opt-in & out** of MAPD at **anytime – not just open season**



Lower out-of-pocket maximum for 2024 - \$2,000 (RX only)

SilverScript® Employer Prescription Drug Plan (PDP) for RCBP

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** for 2024.

Members can opt-out at any time & resume RCBP prescription drug benefits

Members continue to pay RCBP & Medicare Part B 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

Key Take Aways

RCBP members with Medicare A and B can opt-in & out of the MAPD plan at anytime

RCBP members with Medicare Primary Coverage should confirm with Social Security if they are subject to Income-Related Monthly Adjustment Amount (IRMAA)

RCBP members with Medicare A and/or B & not enrolled in the MAPD will be **automatically enrolled** in RCBP's PDP effective January 1, 2024

Members should review the prescription drug formularies to confirm their drug coverage

Members can opt-out of PDP prior to coverage being effective between October 23, 2023- December 31, 2023 & anytime after.

Members who opt-out of MAPD or PDP will resume RCBP High Option prescription drug benefits

Refer members with questions about MAPD to 1-866-241-0262 (TTY: 711)

Refer members with questions about PDP to 1-833-825-6754 (TTY: 711)
Or visit RCBPhealth.com/Retiree



RURAL CARRIER BENEFIT PLAN

Postal Service Health Benefits Program Facts

- The enactment of the Postal Service Reform Act in Congress will require a separate Postal Service Health Benefits (PSHB) Program within the Federal Employees Health Benefits (FEHB) Program.
- The new PSHB will provide health insurance to eligible postal employees, annuitants, and eligible family members.
- The new PSHB will continue to be administered by OPM, and coverage for rural letter carriers and annuitants will become effective January 1, 2025.
- **EVERYONE** will be required to actively select their plan of choice in 2025 under PSHBP.

Postal Service Health Benefits Program

- Beginning 1/1/2025, Postal Employees and Postal Annuitants are required to move into the Postal Service Health Benefits Program (PSHBP)
- RCBP will participate in the PSHBP
- RCBP will move from the FEHBP to PSHBP because RCBP members are 100% postal
- All rural carriers and retirees can join RCBP now and continue in PSHB in 2025

2023

- Education Program begins

2024

- Special Enrollment Period is April 1 to October 30, 2024, for retirees who want to late enroll in Medicare Part B, without late penalty
- October publish offered health plans and premiums
- Open Season 2024 select PSHBP plan

2025

- January 1 - PSHBP begins



What Does “Medicare Integration” Mean?

- Medicare Part B (Medical)
- Future USPS retirees and their dependents will be required to enroll in Medicare Part B when first eligible to retain PSHBP coverage
- Exceptions: Current retirees; active employees age 64+ on 1/1/2025; future retirees living overseas or eligible for VA/IHS treatment
- Medicare Part D (Prescription Drug)
- Rx coverage for PSHBP retirees to be provided by Medicare PDP
- RCBP implementing a Medicare PDP effective 1/1/2024



Am I an EXCEPTION to the PSHBP requirement to enroll in Medicare Parts A and B for future retirees?

Am I age 64 or older on 1/1/2025?

Am I retired as of 1/1/2025?

Do I reside abroad (other than PR, Guam, Virgin Islands, American Samoa, No. Mariana Islands)?

Am I covered by Indian Health Services or VA services?

A YES to any of these means that you are an EXCEPTION to the PSHBP Medicare A&B requirement

PSHBP Rules

Active employees 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.

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.

Active employees 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 age 65).



Postal Service Health Benefits Program

Find up to date information on:

- [NRLCA.org](https://www.nrlca.org)
- Lite Blue
- [keepingposted.org](https://www.keepingposted.org)

No action needed until 2024

Thank you for your support of RCBP!



NRLCA Supplemental Plans

- Mutual of Omaha Long-Term Care (closed to new enrollees)
- Supplemental Life, Dependent Life, LTD and Short-Term Disability through Symetra
- Critical Illness, Hospital indemnity, and Accident Insurance through The Hartford
- Dental and Vision benefits through Ameritas
- Enrollment platform (Secova) sponsored by the Hartford
- Information regarding voluntary benefits can be found at nrlca.benefithub.com



Non-Career Benefits

- For Benefits information visit liteblue.usps.gov/benefits
- Most non-career employees are eligible to enroll in the USPS Health Benefits (USPSHB) Plan after their enter-on-duty (EOD) date
- USPS Health Benefits Plan is administered by United Healthcare
- Plan information for USPS Health Benefits Plan is available on LiteBlue at liteblue.usps.gov/uspshbp. Employees may also request information concerning the USPS Health Benefits Plan by contacting the HRSSC.



A blue mailbox with a red flag is mounted on a wooden post. The mailbox is positioned on the left side of the frame. In the background, there is a white wooden fence and a house with a red roof. The scene is set in a rural area with a grassy field. The overall lighting is soft, suggesting a late afternoon or early morning setting.

Thank You!