

# NRLCA

Rural Carrier Benefit Plan (RCBP)

Minnesota Rural Letter Carriers' Assn.

This presentation is a brief outline of the health plan available only to career employees who are members of the NRLCA

# Career Conversion Class Attendees:

*Congratulations on attaining career status with the United States Postal Service. You are now eligible for additional health benefits as a career employee. The Rural Carriers Union has an excellent health insurance program which you are eligible for as a union member. If you are not a member, please join and utilize the benefits. The RCBP is a closed plan available only to rural carriers. Because of this, they have been able to control the cost and provide excellent benefits. Please explore and consider what is available. I have put together some pages I have covering the program and some comparisons of cost of RCBP and a couple of the other popular plans available. The following pages of this presentation gives you the 2024 Coverage Summary of RCBP. The handouts give you many details and I am available to assist and answer questions.*

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**Please email or call with your question.**

**If I cannot answer immediately,**

**I will return a call as soon as possible.**

# **Rural Carrier Benefit Plan (RCBP) – High Option**

- **The Rural Carrier Benefit Plan is sponsored by the National Rural Letter Carriers' Association (NRLCA)**
- **As of 2023, the Rural Carrier Benefit Plan has proudly served the specific needs of NRLCA members and their families for 60 years.**

# Calendar year Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before the RCBP starts paying benefits.

## **In-Network**

- Self Only - \$350
- Self Plus one or Self and Family coverage - \$700

## **Out-of-Network**

- Self Only - \$800
- Self Plus one or Self and Family coverage - \$1600

# Protection Against Catastrophic Costs

## **In-Network**

\$5,000 per person for Self Only enrollment

\$10,000 for Self Plus one or Self and Family enrollment per calendar year in network.

Out of network is \$7,000

\$14,000 for family coverage

# Medical Services Provided by Physicians – 2025 Benefits

## In-Network Coverage – **You Pay**

- Office visit by primary care provider - **\$20 copayment**
- Office visit by specialist - **\$35 copayment**
- Surgery – **15% of Plan allowance**
- Preventive care – **Nothing**
- Maternity care – **Nothing**
- Diagnostic and treatment services provided in the office - **15% of Plan allowance (calendar year deductible applies)**
- Urgent Care Center - **\$35 copayment**

# Alternative treatment – 2025 Benefits

## In-Network Coverage – **You Pay**

- Chiropractic care - **\$20 copayment (unlimited visits)**
- Massage therapy – **15% of Plan allowance (up to 30 visits)**
- Acupuncture – **15% of Plan allowance (up to 30 visits)**

# Services Provided by a Hospital – 2025 Benefits

## In-Network Coverage – **You Pay**

- Inpatient hospital - **\$200 copayment**
- Outpatient hospital – **15%** (subject to calendar year deductible)
- Emergency room - **\$200 copayment** (waived if accidental injury)





# Mental Health & Substance Abuse - 2025 Benefits

Your cost-sharing responsibilities are no greater than for other illnesses or conditions



# Quest and LabCorp

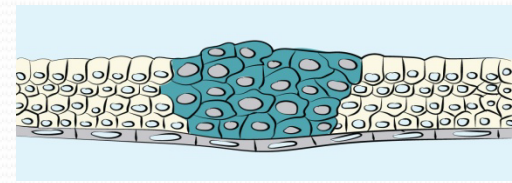
When you use Quest or LabCorp,  
you pay nothing for covered lab work

Quest and Allina



# Cancer Coverage

- RCBP pays **100%** of the Plan allowance for drugs, services and supplies for treatment of an illness diagnosed as cancer.
- The service or supply must be for the treatment of a malignancy. A diagnosis secondary to cancer is not covered under this benefit.
- The RCBP is the only plan in the federal program with this coverage.



# DENTAL



- After a deductible of \$50 per person during the calendar year, the Plan pays a set amount for all services.
- There is no annual limit on the amount of services you receive.
- Note: You are responsible for all charges that exceed the Plan's scheduled allowance for the service listed below.
- The RCBP is medical policy, not a dental policy and benefits are based on a limited fee schedule.

# Fee Schedule Examples

Up to 2 visits per year

Oral Exams	\$12.50
Cleaning	\$22.00
X Rays	\$34.00



# Fee Schedule



## Restorations -

1 surface permanent	\$14.00
2 surface permanent	\$20.50
3 or more surface permanent	\$26.50
Gold restoration	\$103.50

## Extractions -

Single tooth	\$16.00
Pulp capping-direct	\$9.50
Pulpotomy-vital	\$21.00

# Root canal therapy

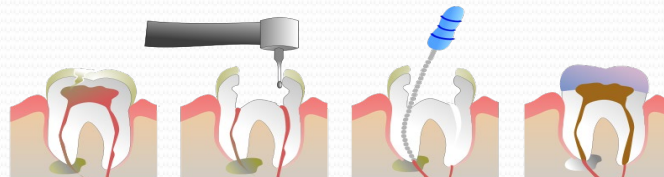
This includes the actual root canal treatment and any replacements:

One root \$106.00

Two roots \$126.00

Three or more roots \$170.00

- Periodontal scaling and root planning - \$26.50
- Crowns/abutments - \$120.00
- Dentures- \$126.00 - \$157.00 depending on procedure



# 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





# NRLCA Member Supplemental Insurance Benefits Offered Through Greater Insurance Service



- PO Box 8633
- Madison, WI 53708
- 800-747-4472
- [www.nrlca.benefithub.com](http://www.nrlca.benefithub.com)

# Prescription Drugs – 2025 Benefits

- Nationwide access to CVS/Caremark network pharmacies.
- Coverage for FDA-approved medications.
- CVS/Caremark mail order
- CVS retail pharmacies —get up to a 90-day supply of a maintenance medication at the mail order copayment



# Prescription Benefits

## These are Maximums

Prescription Benefits	In-network Benefits — You Pay
Prescription drugs, up to a 34-day supply from retail pharmacy	<b>30%</b> of cost; <b>\$200</b> deductible applies per person (deductible waived when you have Medicare Parts A & B)
Prescription drugs, mail service or 90-day supply from Target or CVS	Tier 1 (Generic) <b>\$10</b> copayment
	Tier 2 (Preferred Brand) <b>\$50</b> copayment
	Tier 3 (Non-preferred Brand) <b>\$80</b> copayment
	Tier 4 (Specialty) <b>\$100</b> Specialty generic drugs (No deductible)
	Tier 5 (Specialty) <b>\$125</b> Specialty preferred brand drugs (No deductible)
	Tier 6 (Specialty) <b>\$250</b> Specialty non-preferred brand drugs (No deductible)

# Hearing Aid Coverage

- \$3000 every 3 years



# Telehealth Services

- DialCare is RCBP's telehealth vendor
  - Doctors of Medicine
  - Licensed mental health professionals
  - Call **855-335-2255** or visit **dialcare.com/verify**
- 24/7 nurse advice line
  - Call 1-800-556-1555
- CVS MinuteClinic visits
  - Visit any local CVS MinuteClinic and present your RCBP ID card

**All covered at no cost to you!**

# Back and Joint Program through Hinge Health

- Digital exercise/home physical therapy program
- Once enrolled you will receive:
  - ✓ Tablet
  - ✓ Wearable sensors
  - ✓ Personalized exercise therapy
  - ✓ Unlimited 1:1 health coaching

To learn more, call **855-902-2777** or visit:  
**[hingehealth.com/rcbp-2022](https://hingehealth.com/rcbp-2022)**

# Care Management

Our care management program offers:

- 1:1 support with a clinical nurse
- Digital support
- Customized health actions based on your needs
- Personalized communications

**Includes programs such as:**

- Behavioral health support
- Cancer support
- Compassionate care
- Social work



# Accordant

Offers programs for the complex chronic medical conditions such as:

- Rheumatoid Arthritis
- Chron's Disease
- Multiple Sclerosis
- ALS
- Chronic Kidney Disease

For more information call **866-380-6295**

# Health Coaching Program through Trestle Tree

Provides the opportunity to work one-on-one with Health Coach to improve your health. Your Health Coach will provide guidance, support, and resources You can talk to a Health Coach about the following health-related matters:

- Tobacco cessation
- Weight management
- Exercise
- Nutrition
- Stress management

For more information call **855-553-5109**. You may also enroll online at **[enroll.trestletree.com](https://enroll.trestletree.com)** (passcode: RCBP).

# Wellness Incentives

Each covered member over the age of 18 can earn up to \$400 or more in rewards each calendar year! Rewards are loaded on a Wellness Fund

- ✓ \$50 - Complete the Health Risk Assessment (HRA)
- ✓ \$100 - Complete a biometric screening through Quest Diagnostics or LabCorp and have your annual exam
- ✓ \$100 per incentive for:
  - ✓ Controlling blood pressure for members with high blood pressure
  - ✓ Controlling A1C levels for members with diabetes
  - ✓ Well-child visits for children
  - ✓ Tobacco users who eliminate tobacco



# Wellness Incentives



Complete any of the following Healthy Actions earn additional incentives:

- Get your breast cancer screening and earn \$100
- Get your cervical cancer screening (pap smear) and earn \$100
- Get your colorectal cancer screening and earn \$100

Participate in our Telephonic Health Coaching Program and complete 6 coaching sessions (see elsewhere in this section) and earn \$75

Well Child visit within 15 weeks and earn \$100

Track your physical activity and earn \$100

Find out more at [RCBPhealth.com](http://RCBPhealth.com) and click to Aetna site.



# Wellness Incentives



Enroll in maternal wellness by 16 <sup>th</sup> week	\$50
Send provider documentation of visit	\$50
Complete pre-delivery call with Care Manager	\$50
Complete a 4-week postpartum call with Care Manager	\$50
for a total of \$200	

After you complete each activity, the plan will deposit the amount earned into Your Wellness Fund account for use on certain medical expenses. approved by the IRS.

# Online Tools



**Online tools:**  
**RCBPhealth.com**  
**Caremark.com**



**Mobile apps:**

**Aetna Health<sup>SM</sup>** – Download from the **App Store<sup>®</sup>** or **Google Play** or text “AETNA” to 90156 to receive a link to download the app.  
**CVS Caremark<sup>®</sup>** – Download from the **App Store** or **Google Play**.

**Note:** You need to register for your Aetna<sup>®</sup> member website and the CVS Caremark website to use these online and mobile tools.

**The app is available on the App Store<sup>®</sup> and Google Play**

# Mobile Apps

## Take charge of your benefits

It's easier with the Aetna Health<sup>SM</sup> app

Staying healthy is important. So is taking control of your health care and benefits. But with everything else you have going on, managing it all can be a challenge. That's where the Aetna Health app can help you.

With the Aetna Health app you can:

- View your health plan summary and get detailed information about what's covered
- View claims details and pay claims for your whole family
- Search for providers, procedures and medications
- Get cost estimates before you get care
- Track spending and progress toward meeting your deductibles

See for yourself how the Aetna Health app can make it easier to manage your health care and RCBP benefits.

Look for the icon below in the app store, or Text "AETNA" to 90156 to receive a link to download the Aetna Health<sup>SM</sup> app. (Message and data rates may apply.)



♥ aetna

## Easy, convenient, accessible

Caremark.com and the CVS Caremark<sup>®</sup> mobile app

Your health is important, so we're making it convenient and easy to manage your prescription benefits. Simply visit Caremark.com or download the CVS Caremark mobile app and get the access you need, anywhere and anytime.

### Easy refills

- Refill online or use our mobile app to scan the barcode on your prescription label
- You can order new prescriptions and renewals online. We take care of contacting your doctor

### Timesaving tools

- Manage delivery by mail, autorefill, find a pharmacy and more
- Choose from retail and mail options for 90-day prescriptions

### Convenient savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member
- See savings options by prescription and print a report so your doctor can help you choose

Register today at Caremark.com or download the CVS Caremark mobile app.



♥ CVS caremark<sup>®</sup>





Get the NRLCA app for up to date information in a timely manner.





# Resources

- **www.nrlca.org** – Sign into web site:
  - Go to departments
  - Then to insurance
- NRLCA magazine on website – every issue has an insurance section
- **www.rcbphealth.com** – Has a variety of information including forms, documents, health and wellness resources, and a link to register for your Aetna member website. Next time you're searching for information regarding the Rural Carrier Benefit Plan, look no further than RCBPhealth.com.
- **www.mnrlca.org** – MNRLCA's website.

# Rural Carrier Benefit Plan Rates For 2025

	CODE	(Biweekly)	Retiree(monthly)
Self Only	381	146.51	317.44
Self and Family	382	273.37	592.30
Self Plus One	383	282.53	612.15

## BCBS Standard (equivalent to RCHBP)

Self Only	104	174.13	377.28
Self and Family	105	435.43	943.43
Self Plus One	106	388.04	840.75

# Comparison chart

	2025	2024	2023	Rate change
Self Only	146.51	130.99	130.98	+16.41
Self and Family	273.37	234.11	243.23	+30.14
Self Plus One	282.53	251.57	253.14	+29.39

## BCBS Standard (equivalent to RCHBP)

Self Only	174.13	150.79	142.40	+31.73
Self and Family	435.43	370.68	347.89	+87.54
Self Plus One	388.04	336.84	318.85	+69.19

# Comparison chart

## 2025

	RCBP	BCBS	SAVINGS
Self and Family	273.37	435.43	162.06

**SAVINGS IN A YEAR**

**\$4213.56**

# PSHBP Benefits Open Season:

- Offered by the U.S. Office of Personnel Management, the Federal Employees Dental and Vision Insurance Program provides dental and vision benefits to federal and U.S. Postal Service retirees, survivor annuitants, and family members, as well as certain uniformed service members.

## **Open season**

- Every year approximately around middle of November thru early December

# Effective Date of Coverage

- Your election will become effective on the first day of the first pay period that begins after your employing office receives your enrollment request and you are in a pay status.

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