

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





Agenda

- ❖ 2025 Open Season
- ❖ 2025 RCBP Benefit Changes
- ❖ 2025 Wellness Incentives
- ❖ RCBP Competitive Advantages
- ❖ Postal Service Health Benefit Program
- ❖ Solutions for RCBP members with Medicare primary
- ❖ NRLCA Supplemental Plans
- ❖ Non-Career Benefits

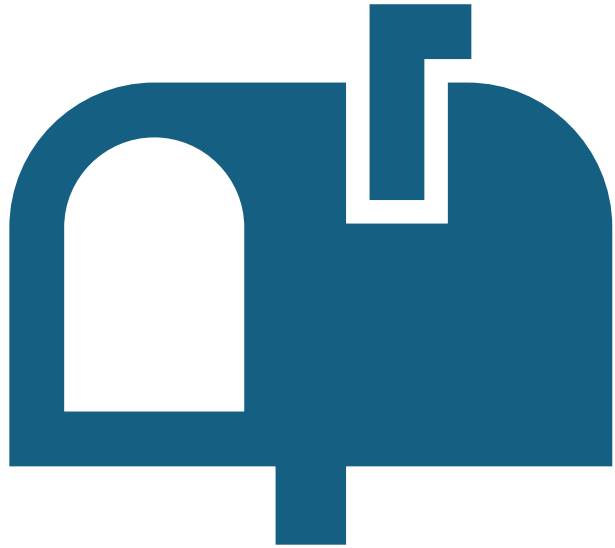
2025 Rates and Plan Codes

Enrollment Type	Code	Bi-weekly Rates	Monthly Rates
Self Only	79A	\$146.51	\$317.44
Self + 1	79C	\$282.53	\$612.15
Self & Family	79B	\$273.37*	\$592.30*



***Please note that for 2025, Self + family rates are lower than Self +1 rates.** You can opt for Self + family coverage during open season to save money.

** Plan codes for RCBP have changed under the new PSHB program



2025 Open Season

November 11-December 9, 2024

- ***You will be automatically enrolled in RCBP for 2025 if you are enrolled today!***
- OPM will be mailing a letter to all employees and annuitants at the end of October. This will tell them what plan they are enrolled in starting 1/1/2025 and how to make changes or confirm plan elections on the new Postal Service Health Benefits System (PSHBS).
- The PSHBS will be used specifically for health benefits enrollment.
- The new system will require a *login.gov* account. Visit *www.login.gov* for more information how to set up an account. **Create your account today.**
- Alternate methods of enrollment for the PSHB Program will also be provided.

2025 RCBP Benefit Changes

Enhanced Infertility Benefits (OPM Initiative)

Decreased cost sharing for out of network massage therapy and clarified reimbursement requirements

Added coverage for non-urgent care services in an urgent care center

Removed Payflex/Inspira card and moved to Aetna Wellness Fund program

Added wellness incentives for tracking physical activity and participating in a coaching program for GLP-1 weight loss drugs

Added additional incentives up to \$200 for maternal care

Removed Transform Diabetes Care



So many ways for RCBP members to earn incentives!

***New for 2025**

**** One coaching incentive per person per year is allowed**



RCBP members 18 and older who participate in the wellness program can earn up to \$400

Complete HRA

Biometric Screening

Breast, Cervical or Colon Cancer Screening

Health Coaching with Trestle Tree**

Controlling Blood Pressure and A1C

Maternal Wellness*

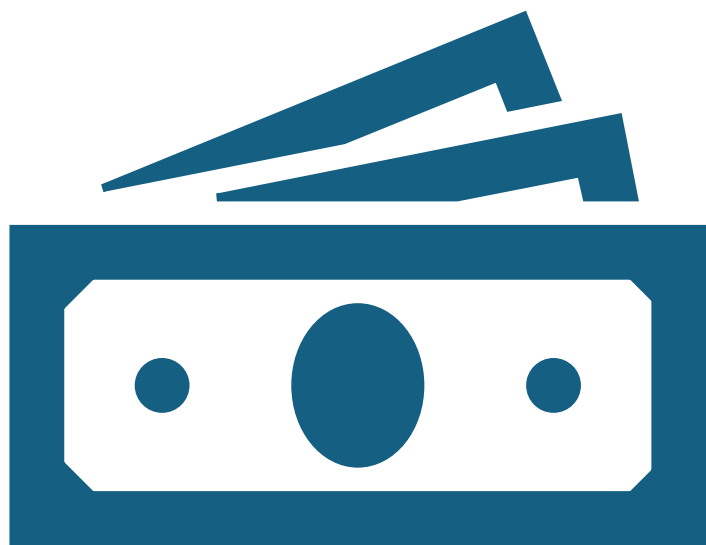
Eliminating Tobacco Use

Well child visits

Track Physical Activity*

Participate in Health Coaching for Weight Management while taking a GLP-1 weight loss drug**

Aetna Wellness Fund Account



- In 2025, the Plan will deposit incentive reward amounts earned into a Wellness Fund Account. All money from 2024 will be carried over!
- Upon completion of a wellness incentive, members should allow 4-6 weeks for the rewards to be deposited into the Wellness Fund Account
- Members or their providers will be reimbursed using available funds from the Wellness Fund Account for out-of-pocket medical expenses such as deductibles, coinsurance and copays
- Members may also submit a paper claim along with a Wellness Incentive form requesting reimbursement for other 213(d) IRS eligible medical expenses
- Members (18 years of age and over, except well-child visits for children up to 15 months) can earn up to \$400 in wellness incentive rewards per calendar year

Trestle Tree Health coaching supports your journey to a happier and healthier life!

Coaching is free and confidential for RCBP members and their families
Appointments are 15-60 minutes in length over the phone

Get started today!

- Complete Your Health Story (YHS) a version of the HRA
- Earn incentive dollars for HRA completion and for participating in 6 coaching sessions. Work with your coach on:
 - Pain management
 - Stress and anxiety
 - Weight management and nutrition
 - Exercise
 - Diabetes and High Blood Pressure
 - GLP-1 weight management support starting in 2025 with a new incentive!



To enroll in a health coaching program or to get more information on the Comprehensive Pain Management Program, call 1-855-553-5109. Coaches are available Monday through Thursday from 8 AM – 10 PM ET and Friday from 8 AM – 6 PM ET

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 coverage benefit

Customer Service & Support Programs

Dedicated customer service representatives

24-Hour Nurse Advice Line

Care Management Nurse Support
– one-on-one personalized nurse support

Fertility Advocate

Accordant rare condition case management

Hinge Health musculoskeletal program

Health Coaches for telephonic coaching with **Trestle Tree**

Wellness Incentives- new opportunities added for 2025!

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



Postal Service Health Benefits Program



Why are we moving to PSHBP?

The Postal Service Reform Act of 2022 (PSRA) was signed into law on April 6, 2022. Since then, the United States Postal Service® (Postal Service), in conjunction with the Office of Personnel Management (OPM), has been working to implement the new Postal Service Health Benefits (PSHB) Program as required under the new law.

PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program administered by OPM.

Coverage under the PSHB Program will be effective Jan. 1, 2025. You will be transitioned to a new plan within the PSHB Program if you are currently enrolled in an FEHB plan and are a:

- Postal Service employee
- Compensationer on OWCP
- Retiree (also known as an annuitant)
- Survivor of an annuitant or
- Eligible covered family member

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.

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).

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.

As a general rule, 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.



2025
Solutions
for RCBP
Retirees



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

**SilverScript Prescription Drug Plan
(PDP)**

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



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



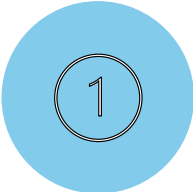
MAPD benefits are **equal to or better** than RCBP High Option benefits



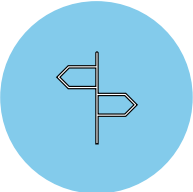
Low prescription drug copayments & no prescription drug coverage gap (donut hole)



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



You can opt out anytime



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 may enroll in SilverScript PDP



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!**

Key Points to remember!




RCBP members with Medicare Primary Coverage should confirm with Social Security if they are subject to Income-Related Monthly Adjustment Amount (IRMAA). Individuals that exceed the established Modified Adjusted Gross Income (MAGI) must pay a surcharge for Medicare Parts B and D coverage.

Questions about MAPD?

Want to enroll for 1/1/2025? Call during open season **11/11-12/9 1-866-241-0262** (TTY: 711)

Questions about PDP? Call **1-833-825-6754** (TTY: 711)

NOTE: Brochures will not be sent with the Open Season mailer this year. Once finalized with OPM, they will be sent to all current enrollees.



Postal Service Health Benefits Program- Resources

- Visit keepingposted.org. Click on Health benefits then Postal Service Health Benefits (PSHB) Program.
- You can also receive information and updates by signing up for text messaging notifications by texting “PSHBP” to 39369.
- Watch your mail and the NRLCA magazine for updates. Be sure your address is up to date with the union, HRSSC and OPM.
- Visit rcbphealth.com and nrlca.org for the most current updates.

PSHB resources

- [PSHB HMO Premium Rates](#)
- [PSHB FFS Premium Rates](#)
- [PSHB Cost Savings for Medicare Enrollees](#)
- [PSHB Plan Crosswalk - Auto Enrollment Information](#)
- [PSHB Special Enrollment Period](#)
- [PSHB Videos](#)
- [PSHB Annuitant Fact Sheet](#)
- [PSHB Lunch and Learn Seminars](#)
- [PSHB FAQs](#)
- [Information for Annuitants](#)
- [Guide to Understanding the PSHB Program](#)

NRLCA Supplemental Plans

- Mutual of Omaha Long-Term Care (closed to new enrollees and transitioning to vendor 2025)
- Supplemental Life, Dependent Life, Long Term Disability 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

Call GIS for more information 877-817-4801



Non-Career 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 CareFirst BCBS
- Plan information for USPS Health Benefits Plan is currently available on LiteBlue at liteblue.usps.gov/uspshbp. Employees may also request information concerning the USPS Health Benefits Plan by contacting the HRSSC.
- Any changes to enrollment systems for PSHBP will be communicated by USPS.





Thank You!

If you receive a survey in the mail from CSS Research, please take the time to give us your feedback. Survey responses are confidential and provide you the opportunity to tell us what's working well and what could be better.

**NRLCA
Insurance Department**

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