



FOR MORE INFORMATION  
OR QUESTIONS,  
PLEASE CONTACT US:

**Customer Service**

800-638-8432

Monday - Thursday, 8 a.m. - 5:30 p.m. EST

Friday, 8:30 a.m. - 5:30 p.m. EST

**Claims & Correspondence**

PO Box 14079

Lexington, KY 40512-4079

**Website**

[rcbphhealth.com](http://rcbphhealth.com)

This is a brief description of the features of the RCBP. Before making a final decision, please read the Plan's federal brochure (RI 72-005). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

RCBPMCB-10.17



**KNOW WHAT'S AHEAD**  
*Your Guide to 2018 Changes*



# WELCOME

Dear **Rural Carrier Benefit Plan (RCBP)** Member:

As you may know, our partner, Aetna, is migrating to a new computer platform. The Aetna platform is the foundation for paying claims, providing customer service and administrating the benefits of the RCBP. Moreover, this is the final step in the conversion from Coventry Health Care to Aetna. The changes will take effect January 1, 2018, but we have been working for several years to make this transition possible.

To make things easier for our members, we have put together this brochure to help you through the migration. Inside you will find important information, such as:

- What your new ID card will look like
- How to read our new Explanation of Benefits (EOBs)
- Information about Aetna Navigator, the new member portal, including how to register
- What the new provider search tool looks like and how to use it
- And much more

### Do RCBP members need to do anything?

No! RCBP members still have access to the same great benefits and customer service staff that have served RCBP members for years. I would ask that you take time to read through this brochure to make sure you are aware of the changes that will result. Specifically, be sure to carry and use your new RCBP ID card in 2018 and beyond! There are many enhancements that come along with this change — new EOBs and a new member portal at [rcbphealth.com](http://rcbphealth.com). I encourage all members to check our website ([rcbphealth.com](http://rcbphealth.com)) and take advantage of its tools and resources.

We're doing everything we can to make this transition as easy as possible for you. If any issues should arise or if you have questions, our dedicated customer service team is here to help!

Sincerely,



Cameron Deml  
Manager, Rural Carrier Benefit Plan

## WHY WILL I SEE CHANGES?

After years of careful planning, RCBP is switching from Coventry Health Care's computer platform to Aetna's computer platform at the beginning of the year. This means you'll see some changes for your RCBP High Option Plan.

## THE BASICS

Although we're making some improvements, you'll still recognize most of the things you like about us. And you may even find that you're more satisfied than before.

Here's a quick look at what you need to know. In the next several pages, you'll learn more about what is staying the same, what is changing, and what is new, beginning January 1, 2018.

What	Same as Before	New and Improved
The same great staff answering your phone calls	●	
The same great staff processing your claims	●	
Customer service number and hours	●	
Provider Network - Aetna Choice POS II	●	
Mailing address for claims		●
Our easy-to-use member portal, Aetna Navigator®		●
Our mobile app, Aetna Mobile		●
Explanation of Benefits (EOB)		●
24-hour Nurse Line		●
Provider search tool		●

## WHAT'S STAYING THE SAME

### Customer service

The same people will be processing your claims and answering your phone calls. Our customer service phone number will remain the same, but you will have a new claims address.

## WHAT'S CHANGING

1. Your Explanation of Benefits (EOB) will look different
2. You'll receive family ID cards with new ID numbers. Your ID number will begin with a "W"
3. Your member portal is switching from My Online Services® to Aetna Navigator®
4. Aetna Mobile app will replace your Coventry Mobile app

*Let's take a closer look at these changes and what they mean for you.*

## Your Explanation of Benefits (EOB) will look different

Here's an example of what you can expect. It's important to know that you will no longer receive an EOB if there's no member liability on the claim; however, your EOB will be available to view in Aetna Navigator®

### Explanation of Benefits (EOB) - This is not a bill

This statement is called your EOB. It shows how much you may owe, the amount that was billed, and your member rate. It also shows the amount you saved and what your plan paid. Look at this statement carefully and make sure it is correct. If you do owe anything, you will receive a bill from your doctor or health care provider(s).

#### Track your health care costs

<p><b>\$19.63</b></p> <p>Amount you owe or already paid</p> <p>Amount billed \$900</p> <p>Plan payments and discounts \$880.37</p> <p>You owe \$19.63</p> <p>\$880.37 \$19.63</p> <p>\$0 \$900.00</p>	<p><b>\$703.76</b></p> <p>Amount you saved</p> <p>Going to a doctor or hospital in the network saves you money.</p> <p>That's because we have arranged discounted rates with these providers.</p> <p>The online provider directory can help you find a doctor or other health care professional.</p>	<p><b>\$600.00 (Family In-network)</b></p> <p>Amount you have left to meet deductible</p> <p>Annual deductible \$600</p> <p>Deductible used -\$0.00</p> <p>Deductible remaining \$600.00</p> <p>\$600.00</p>
---	--	--

#### A guide to key terms

Term	This means	Your totals
Amount billed	The total amount billed to the Plan by your provider.	\$900.00
Plan payments and discounts	The amount the Plan agrees to pay the provider for services rendered minus copays, deductibles or coinsurance, if applicable. Also includes any reductions in payment due to network savings.	\$880.37
You owe	The amount the member may be responsible to pay to the provider.	\$19.63
Amount you saved	Reductions in payment due to network savings, coordination of benefits, or noncovered services.	\$703.76
Amount you have left to meet deductible	The amount you have left to pay on your calendar-year deductible.	\$600.00

#### Your payment summary

Patient	Provider	Your plan paid		Send date	You owe or already paid
		Amount	Sent to		
Jane Smith	Doctors Office	\$176.61	Doctors Office	7/12/17	\$19.63
<b>Total:</b>		\$176.61			\$19.63

Term	This means
Patient	The person who received medical services. This may be a subscriber or a dependent.
Provider	The provider of your medical service. This could be an individual, practice or facility.
Amount	The amount paid by the Plan.
Sent to	Who the Plan is paying (provider, member or other).
Send date	Date payment sent.

## You'll receive family ID cards with new ID numbers

In the past, you have received a separate ID card for each family member in your Plan. Each family will receive two ID cards. If there are more than five members in your family, an additional card will be sent. If you would like an additional card, please contact customer service or obtain through Aetna Navigator® on or after 1/1/2018.

**You can expect to receive your new cards in December.** Be sure to use them for services incurred on January 1, 2018, and later.

**Note: You will have a new claims mailing address effective January 1, 2018.**

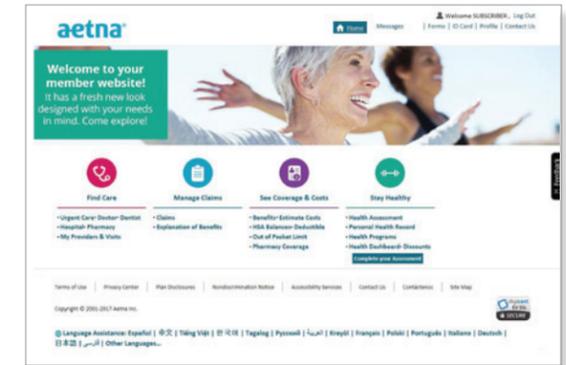


## Your secure portal is switching to Aetna Navigator®

Aetna Navigator® is our secure member website that's available 24/7. All of your health benefits, health insurance plan information and cost-saving tools will be in one place. Once you sign up, you can:

- Find an in-network doctor or facility
- See office visit costs and patient ratings and reviews on the provider search
- Compare cost estimates for health care services based on your health plan
- Compare hospital facility rates and quality and learn average medical care costs for your area
- View your deductible and plan limits
- View a summary of coverage and benefits with greater detail and in simpler terms

- Store and share your personal health history
- Get instant access to claims with a step-by-step guide and view Explanation of Benefits statements
- Track your health goals
- Find forms and view/print ID cards



## HOW TO REGISTER ON AETNA NAVIGATOR®:

**Grab your RCBP ID card > Go to RCBPhealth.com and click on Aetna Navigator > Click "Log In/Register" > Click "Register"**

### Step 1 – Personal Information

- Enter your member ID number exactly as it appears on your Aetna ID card
- Complete the remaining fields
- Click "Continue"

### Step 2 – Create Credentials

- Create a user name
- Create a password
- Complete the remaining fields
- Click "Continue"

### Step 3 – Terms and Conditions

- Read the Terms and Conditions
- Click "I Agree and Continue"

### Profile Validation:

Verify that all the information from registration is correct. You can personalize your account by choosing the preferences that are just right for you.

That's it! Welcome to your secure member website. Your personalized health information is available for you 24/7.

You can still access your claims for December 31, 2017, and earlier at Coventry My Online Services™. You may want to download your claims and EOBs before the site is taken down at the end of 2018.



## Aetna Mobile will replace Coventry Mobile

Aetna Mobile is a powerful tool to help you manage your health care. Just register and log in. You can even set it up to use your fingerprint or PIN to log in. The Aetna Mobile app shows a streamlined view of Aetna Navigator®, and you can access some of our most popular tools.

- Find in-network doctors and facilities by location, and see maps for directions
- Add doctors and facilities to your contacts, using text and email
- Locate urgent care centers and emergency rooms
- View claims and claim details
- View benefits and balances
- Track out-of-pocket dollars
- View ID card information
- Store ID card offline
- Save money by using Member Payment Estimator to compare cost estimates
- View your Health History
- Give feedback

**Coventry Mobile will no longer be available after 12/31/2017.**

## The 24-hour Nurse Line will be handled by Informed Health® Line

With Informed Health® Line, you can speak to a registered nurse about health issues that are on your mind. It's toll-free — you can call as many times as you need to at no extra cost, and your covered family members can use it too. You can get information on a wide range of health and wellness topics, make better health care decisions, find out more about a medical test or procedure, and receive emails with links to videos that relate to your question or topic.

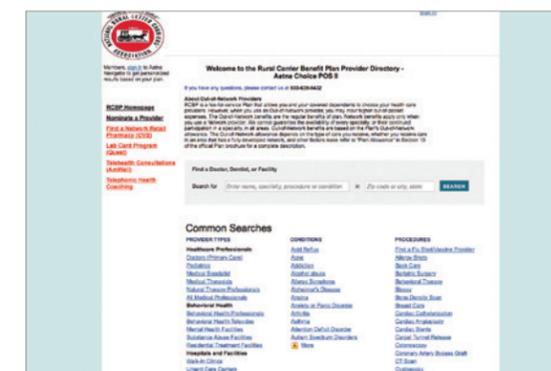
Call a registered nurse anytime, toll-free at **800-638-8432** and select the appropriate prompt.

You can also use your secure member website to send Informed Health® Line an email, use the symptom checker, learn about treatment options, and research a medication. It's easy to use. Just log in at **aetna.com**.

## WHAT'S NEW

### Your new provider search tool

With your new provider search tool, you can simply type search criteria — like the physician, specialty or facility — as well as location into the search boxes and view results. Once on the results screen, you can narrow your search results or change your search terms to view more.



## CONCLUSION

As we get closer to the system migration, you can help make the transition easier by following this checklist:

- Watch for your new ID cards
- Register for Aetna Navigator® once you have your new Aetna ID card on or after 01/01/2018
- Become familiar with your new Explanation of Benefits (EOB)
- Download the Aetna Mobile app after you register for Aetna Navigator®

Download the Aetna Mobile app to your smart phone

**Android: Go to the Play Store and search for Aetna Mobile**  
**iPhone: Go to the App Store and search for Aetna Mobile**