The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered healthcare services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.
This is only a summary. Please read the FEHB Plan brochure (RI 71-018) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure**. Benefits may vary if you have other coverage, such as Medicare. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can get the FEHB Plan brochure at www.geha.com, and view the Glossary at www.healthcare.gov/sbc-glossary. You can call 1-800-821-6136 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers **$ 200** / Self Only **$ 400** / Self Plus One **$ 400** / Self and Family For out-of-network providers No coverage	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network Preventive care, Office visits, Urgent Care visits, Maternity care and Prescription drugs.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$7,000 /** Self Only **$14,000 /** Self Plus One or Self and Family	The out-of-pocket limit, or catastrophic maximum, is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, any penalties, non-covered drugs, the difference in price between generic and brand name, and services your healthcare plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See https://www.geha.com/elevate-find-care or call 1-800-296-0776 for a list of network providers.	This plan uses a provider network. Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a healthcare provider's office or clinic	Primary care visit to treat an injury or illness	$30 / visit	Not covered You pay 100%	None
	Specialist visit	$50 / visit	Not covered You pay 100%	None
	Preventive care/screening/ immunization	No charge	Not covered You pay 100%	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge for blood work; $50 for X-rays	Not covered You pay 100%	None
	Imaging (CT/PET scans, MRIs)	$100 (when billed by professionals). $75 (billed by facilities)	Not covered You pay 100%	Must be pre-authorized.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://info.caremark.com/geha	Generic drugs	**Retail** - $10 or the cost of the drug, whichever is less, per 30-day supply. **Mail order** –$20 or the cost of the drug, whichever is less, per 90-day supply.	Not covered You pay 100%	90 day supplies are available at a participating Extended Day Supply (EDS) network pharmacy or through mail order. Limited pharmacy network with no out-of-network coverage. Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.
	Preferred brand drugs	**Retail** - $80 or the cost of the drug, whichever is less, per 30-day supply. **Mail order** –$200 or the cost of the drug, whichever is less, per 90-day supply.	Not covered You pay 100%	
	Non-preferred brand drugs	**Retail** - 50% of the plan allowance per 30-day supply **Mail order** – 50% coinsurance	Not covered You pay 100%	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Specialty drugs	From CVS Specialty Pharmacy, per 30-day supply **Generic and Preferred:** 40%, not to exceed $500 **Non-preferred:** 50%	Not covered You pay 100%	If Specialty drugs are obtained through other sources (physician's office, home health agencies, outpatient hospitals), you will pay an additional copayment of $500 and any difference between GEHA's allowance and the cost of the drug. The additional $500 copayment will go towards your out-of-pocket limit. Copayment based on days of therapy. Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance after deductible	Not covered You pay 100%	Some services must be pre-authorized. If not, care may not be covered.
	Physician/ surgeon fees	15% coinsurance after deductible	Not covered You pay 100%	Some services must be pre-authorized. If not, care may not be covered. Copayment applies to surgeries performed in an outpatient facility or office visit setting.
If you need immediate medical attention	Emergency room care	15% coinsurance after deductible	15% coinsurance after deductible	None
	Emergency medical transportation	15% coinsurance after deductible	15% coinsurance after deductible	Air ambulance must be pre-authorized. If not medically necessary, services will not be covered. Member is responsible for all charges over 100 miles when medically necessary treatment is available within 100 miles.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Urgent care	$50 / visit	Not covered You pay 100%	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance after deductible	Not covered You pay 100%	Semi-private room. Facility only. Must be precertified.
	Physician/ surgeon fees	15% coinsurance after deductible	Not covered You pay 100%	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 / visit for office visits 15% coinsurance after deductible for outpatient facility	Not covered You pay 100%	Psychological testing may require pre-authorization. If not, care may not be covered. Outpatient facility 15% coinsurance after deductible applies for services such as partial hospitalization or intensive day treatment programs, electroconvulsive therapy, and transcranial magnetic stimulation.
	Inpatient services	15% coinsurance after deductible	Not covered You pay 100%	Semi-private room. Must be precertified. Facility only.
If you are pregnant	Office visits	No charge	Not covered You pay 100%	None
	Childbirth/delivery professional services	No charge for routine delivery	Not covered You pay 100%	None
	Childbirth/delivery facility services	15% coinsurance after deductible	Not covered You pay 100%	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need help recovering or have other special health needs	Home healthcare	$30 / visit	Not covered You pay 100%	Limited to 50 2-hour visits/year with an RN, LPN or MSW.
	Rehabilitation services	$50 / visit	Not covered You pay 100%	Outpatient services limited to 60 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	Habilitation services	$50 / visit	Not covered You pay 100%	Outpatient services limited to 60 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	Skilled nursing care	15% coinsurance after deductible	Not covered You pay 100%	Facility only. Must be precertified. Limited to 50 days per calendar year.
	Durable medical equipment	15% coinsurance after deductible	Not covered You pay 100%	Must be pre-authorized over $1,000. If not, equipment may not be covered.
	Hospice services	No charge, up to $30,000 limit Deductible applies.	Not covered You pay 100%	Coverage limited to $30,000/period of care for combined in-patient and out-patient care.
If your child needs dental or eye care	Children's eye exam	Not covered You pay 100%	Not covered You pay 100%	Discount program available through EyeMed.
	Children's glasses	Not covered You pay 100%	Not covered You pay 100%	Discount program available through EyeMed.
	Children's dental check-up	Not covered You pay 100%	Not covered You pay 100%	Discount program available through Connection Dental

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)

- Acupuncture
- Bariatric surgery
- Chiropractic care (manipulative therapy)
- Hearing aids
- Infertility treatment
- Non-emergency care while traveling outside the U.S. (Coverage provided outside the United States. See www.geha.com/outsideusa).
- Routine foot care

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-821-6136 or visit www.opm.gov/healthcare-insurance/healthcare/**.** Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: GEHA at 1-800-821-6136.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-821-6136.
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-821-6136.
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-821-6136.
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-821-6136.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$200**
- **Specialist copayment** **$50**
- **Hospital (facility)coinsurance** **15%**
- **Other coinsurance** **15%**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$200
Copayments	$10
Coinsurance	$1030
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1300**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$200**
- **Specialist copayment** **$50**
- **Hospital (facility) coinsurance** **15%**
- **Other coinsurance** **15%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$2050
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$2050**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$200**
- **Specialist copayment** **$50**
- **Hospital (facility) coinsurance** **15%**
- **Other coinsurance** **15%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$200
Copayments	$260
Coinsurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$650**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.