

KEYNOTES

Fall 2011

1 2012
benefits

2 Prescription
savings

3 Reporting
accidents

4 Healthy
Rewards



Now, a word from the president



Dear GEHA Members:

It has been a very busy and challenging year at GEHA. Our plan to convert to a new claims

system took an unanticipated detour this year after we ran into numerous problems with the software package. We selected a new software vendor and plan to be converted in early 2013. This is a very large project for our organization, and it is critical that we get this conversion right. We are taking our time and making sure that the conversion is seamless to our members.

As a result of a large membership gain, along with unexpected issues with weather, equipment and software, our service results early this year were disappointing. Our goals are to process 80 percent of all claims within 10 calendar days and to answer 85 percent of all calls within 30 seconds. We have added staff and improved our technology. As a result, we are now getting caught up and are close to meeting our service goals.

We just concluded contract negotiations with the Office of Personnel Management for 2012, and there will be a number of minor benefit improvements to our health plans. The only benefit reduction is that we will no longer cover prescription drugs that are available over the counter. The 2012 health plan rates will vary depending on your plan option, but the percentage increase ranges from 5 percent to 7 percent. Please refer to the table on the right for your health plan's change in employee contributions. Our objective in setting rates is to meet our expected expenses (both claims and administrative expenses) and to maintain adequate reserves. Our administrative expenses for

the health plans we sponsor remain at about 5 percent of the premium.

I am pleased to report that there will be a slight rate decrease for GEHA's Connection Dental Federal Standard Option plan this

coming year, and the High Option plan will increase by less than 2 percent (see table below). There will be no rate change for the CONNECTION Dental *Plus* plan.

In support of OPM's Going Green initiative, GEHA and the other FEHB carriers are distributing the 2012 benefit brochures online this year.

If you have registered for a member web account with GEHA, we will send you a link to the brochure by email later this month.

If you have already requested a paper brochure, please watch for it to arrive in your mailbox in early November.

If you go online, you can access the brochure at www.geha.com. If you don't have online access and would like to order a paper copy of your 2012 benefits brochure for delivery to you by mail, please watch for your GEHA member mailing later this month.

The envelope will say "GEHA Open Season Materials" and will include a postage-paid card that you can send back to GEHA to request a paper copy.

Thank you for your loyalty. We look forward to serving you in the coming year.

Sincerely,

Richard G. Miles,
President

2012 GEHA Health Plan Premium Changes – Non-Postal			
		Biweekly change in your share	Percentage change in your share
Standard Option Health Plan	Self Only	↑ \$2.80 increase	↑ 7% increase
	Self + Family	↑ \$6.37 increase	↑ 7% increase
High Option Health Plan	Self Only	↑ \$4.08 increase	↑ 5% increase
	Self + Family	↑ \$10.48 increase	↑ 5.5% increase
High Deductible Health Plan	Self Only	↑ \$2.20 increase	↑ 5% increase
	Self + Family	↑ \$5.02 increase	↑ 5% increase

2012 GEHA Dental Plan Premium Changes – Non-Postal			
		Average biweekly change in your share	Average percentage change in your share
Standard Option Dental Plan	Self Only	↓ \$0.17 decrease	↓ 1.6% decrease
	Self + 1	↓ \$0.35 decrease	↓ 1.6% decrease
	Self + Family	↓ \$0.52 decrease	↓ 1.6% decrease
High Option Plan Dental Plan	Self Only	↑ \$0.29 increase	↑ 1.6% increase
	Self + 1	↑ \$0.57 increase	↑ 1.6% increase
	Self + Family	↑ \$0.86 increase	↑ 1.6% increase

For complete 2012 premium information, go online to www.geha.com for FEHB health plan rates and www.gehadental.com for FEDVIP dental rates.

1 How we have changed for 2012

Every year, GEHA reviews our plans and considers how to best spend our members' premium dollars. After this year's review, here are the changes we have made to your 2012 benefits.

Changes to all health plans

The following changes take effect January 1, 2012, for GEHA members with a Standard Option, a High Option or an HDHP health plan.

- Benefits will be available for nutritional counseling by a licensed or certified

dietician, up to \$250 per person per calendar year.

- Benefits will no longer be excluded for separate charges of anesthesiologist for colonoscopy and upper endoscopy procedures.

- Benefits for home health visits by a registered nurse or a licensed practical nurse will be increased to 50 visits per year.

- Benefits will be available for one pair of diabetic shoes per year up to \$150.

- If a drug exists that has an over-the-counter (OTC) equivalent, the prescription drug will no longer be covered.

- A new "GEHA Health Rewards" program will be available. For a preview, see "New program rewards your healthy activities" on the facing page.

Changes to FEDVIP dental plan

The following changes take effect January 1, 2012, for members with a

continued on back side

2 New ways to manage prescriptions, costs

With a generic version of the cholesterol drug Lipitor set to hit the market in November, millions of Americans who take Lipitor are anticipating significant savings.

While the use of generic drugs can be a great way to save money, it's not the only option available to members who are looking to cut costs and manage their prescriptions more efficiently. GEHA offers the following additional services through Medco, our prescription drug vendor.

Generics Rx Advantage

The Generics Rx Advantage program can help you earn discounts and savings on prescriptions all year long. Once you sign up, there are two ways you can save money:

- Pay \$0 the first time you fill most new generic prescriptions at the Medco Pharmacy (mail order).
- Get a \$25 discount on select brand drugs that will soon have generic versions when filled at the Medco Pharmacy (mail



order). Standard delivery is free. To sign up, visit medco.com/generics* or call (877) 909-4367.

Medco Pharmacy mobile app

The new Medco Pharmacy app can help you stay on track with taking your medications as prescribed. This app is available to anyone with an iPhone, BlackBerry or Android smartphone. Go to your smartphone's app store, search for "Medco" and download it for free. After downloading the app, log in with your online medco.com user ID and password* to open these features:

- My Rx Choices® – Look up potential lower-cost prescription options available under your plan – even while you're still in the doctor's office.
- My Medicine Cabinet – View your medications and set reminders for when to take them or notify you when you are running low. Get personalized alerts if there's a possible health risk related to your medications.

Extended Payment Program

Medco offers an Extended Payment Program to make your mail-order prescriptions more affordable. When you enroll in this program, you can spread your prescription payments over three installments. There is no waiting – your medication is shipped after the first payment. To get started, call the toll-free Medco number on the back of your prescription card or visit medco.com.

**If you haven't yet registered on medco.com, please go to the site to get your medco.com user ID and password.*

3 At your service: How to report accidents to GEHA

I broke my collar bone in an accident over the weekend. My co-worker told me that I need to let GEHA know about it quickly. Is that true?"

Yes, your friend is correct. If you have an accident, please contact GEHA as soon as possible after your accident. GEHA's Standard and High Option health plans include an accident benefit of 100% of the plan allowable amount for outpatient services you receive in the first 72 hours following your accident.

To avoid delaying your payment, contact us with those accident details. The easiest way

is to complete our online Accident/Injury form (go online to www.geha.com, click "Contact GEHA" on the left side of the home page, then click "Accident/Injury Form"). You can also call us at (800) 821-6136.

How do I know if the treatment my doctor has outlined needs to be precertified?"

The full list of services/treatments that require precertification – along with instructions on how to precertify – is included in the "How you get care" section of your plan

brochure (available at www.geha.com).

Some examples of things that require precertification include:

- chemotherapy and radiation therapy for cancer patients,
- epidural injections,
- facet injections, and
- psychological and neuropsychological testing.

Precertification allows our members to know exactly what GEHA will cover, and as a result helps them best use their benefits. It also helps ensure that our members receive appropriate care.

4 New program rewards your healthy activities

GEHA health members will soon be able to participate in the GEHA Health Rewards program and earn rewards for healthy activities. You'll earn points that can be redeemed for merchandise.

Starting January 1, 2012, health members can earn a total of 50 points for wellness activities. Members will receive 25 points for completing an online health assessment and an additional 25 points for engaging in other wellness activities throughout the year. Members can redeem the points in merchandise immediately or save the points and redeem earned points anytime before

the end of the year. More information on the program will be provided in the Spring 2012 issue of *Keynotes*.

In addition to the new Health Rewards program, our CONNECTION Fitness program by GlobalFit is still available at no additional cost to our health members – and it includes two new discounts on workout gear:

- **Total Gym** – Total Gym is the only home gym to work every major muscle group. It will help you lose weight, tone your muscles, and gain more energy and more confidence.

- **bodybugg** – Let bodybugg take the math out of losing weight. Just put it on, and it will tell you how many calories you burn all day long.

Additional exercise and weight-loss options available to GEHA health members through GlobalFit include discounts on gym memberships and Nutrisystem meals, as well as one-on-one phone and online health coaching for a small fee.

To get started or to find more information, go to www.globalfit.com/geha or call (800) 294-1500 today.

Notes

- We're taking questions for GEHA's annual live **Open Season online chat**, which will be hosted by GEHA President Richard Miles on October 25 at 11 a.m. Central time. **Send us your question** today using the link at www.geha.com.
- The CDC recommends that people get their seasonal flu vaccine before December since this timing ensures that protective antibodies are in place before flu activity is typically at its highest. GEHA covers regular **flu vaccinations at 100%**, including those administered at participating retail pharmacies.
- All GEHA members and covered family members have vision benefits through CONNECTION Vision powered by EyeMed.* You pay a \$5 copay for an annual eye exam when you use an EyeMed participating provider. Go to

www.eyemedvisioncare.com and select the **Insight network** from the list in the "Locate a Provider" box, or call (866) 804-0982.

- Subscribe to **Health e-Report**[®], our online health and wellness newsletter. Each month, we'll email you the latest issue – filled with valuable news, updates and expert advice on health and wellness-related topics. Go to the **Newsletters** button on www.geha.com.
- Have you moved recently? It's a good idea to let GEHA know about any address and/or phone number updates so that we can make sure that explanation of benefits (EOB) forms and other GEHA information reach you quickly. For health plan members, you can sign in to Member Web Services on www.geha.com and click "**Request Address Change.**" If you do not have access to a computer, you can call us at (800) 821-6136 with your updates. For FEDVIP Connection Dental

Federal members, all of your changes need to go through BENEFEDS. To report a change of address (or any other part of your FEDVIP enrollment information), go to www.benefeds.com.

* GEHA supplemental benefits are neither offered nor guaranteed under contract with FEHBP or FEDVIP.

What's new (continued)

continued from page 2

Connection Dental Federal plan:

High Option only

The High Option annual benefit maximum for combined Class A, Class B and Class C covered services will increase to \$5,000 per person.

High Option and Standard Option

Certain implant procedures (as listed on page 4 "How We Have Changed For 2012" in the 2012 GEHA Connection Dental Federal plan brochure) may be allowed when the procedure(s) are to replace a single functioning natural tooth extracted or lost while you are covered

under this plan. We will limit payment on covered implants including any abutment and implant crown to a maximum of \$400 per tooth, once every 5 calendar years up to your annual maximum. This benefit does not apply to an implant supported partial denture (bridge), full denture or other implant procedures not listed in the 2012 plan brochure.

Plan brochures online

For complete information on GEHA's 2012 plans, members can see their plan brochure online at www.geha.com and www.gehadental.com.

HELPFUL CONTACTS:

GEHA Health Plans

www.geha.com
(800) 821-6136

GEHA Connection Dental Federal FEDVIP Dental Plan

www.gehadental.com
(877) 434-2336

CONNECTION Dental Plus

www.geha.com
(800) 793-9335

Network Provider List

www.geha.com
www.gehadental.com
(800) 296-0776

Mail Order Pharmacy

www.medco.com
(800) 551-7675



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The Benefits of Better Health



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