

KEYNOTES

Spring 2010

1

Dental gains

2

Fitness options

3

Mental health benefits

4

Diabetes indicators



Now, a word from the president



“...our principal goal is to provide our membership with the best value possible for their premium dollars.”

Dear GEHA Members:

I want to take this opportunity to welcome the 30,000 new medical members and the 75,000 new dental members to GEHA.

You have my promise that we are going to work very hard to ensure that you have a positive experience, and we will never take your business for granted.

Speaking of hard work, we had a very busy and, as a result, very good year in 2009. We paid 9.1 million medical claims and more than 6 million pharmacy claims during the year, and 80 percent of those claims were paid within eight days. We answered 1.9 million calls, and 88 percent of those calls were answered within 30 seconds.

Our administrative expenses for the medical plans were under budget and remain about 5 percent of the premium dollar. Claims costs were slightly less than projected for the year, which allowed us to have very modest premium increases. In some cases, it even resulted in lower premiums for our members.



The GEHA dental plans are growing rapidly, and we now have more than 230,000 members. GEHA's CONNECTION Dental Network is also growing and now has more than 40,000 dentists nationwide. (Please see the article below for more on this growth.) The upgrade to our computer systems, like most big projects, is taking longer than expected. We made a lot of progress in 2009, and we will continue making incremental improvements in 2010.

We have been monitoring the health care reform legislation, and we have been concerned about the taxes that would have been levied on health plans had the Senate version of the bill become law. With the election of Republican Senator Scott Brown in

Massachusetts, the political dynamics of the legislation have changed dramatically. It appears that the administration will pursue a more modest and scaled back health care reform agenda. GEHA supports health care reform, but we don't believe that taxing health plans is going to make health care more affordable. We hope that any health care reform legislation that is passed will find other sources of funding.

We look forward to the challenges we face in 2010, and our principal goal is to provide our membership with the best value possible for their premium dollars. We will continue to look for ways to improve our service and lower the cost of providing health and dental insurance to our members.

We look forward to serving you in 2010, and thank you for being a member.

Sincerely,

Richard G. Miles,
President

1 Number of dental members, providers both keep growing

In just four years, the GEHA Connection Dental FederalSM plan has grown from a brand-new FEDVIP plan with zero members to the second-largest national dental plan serving federal employees, federal retirees and their families. After tallying our Open Season numbers, GEHA has more than 230,000 dental members.

In those same four years, GEHA's proprietary CONNECTION Dental[®] network has nearly doubled, growing from about 40,000 to more than 71,000 dental provider locations across the country. As a result, the CONNECTION Dental Network is now one of the largest dental provider networks in the country.

The parallel growth of our dental members and dental providers is not a



coincidence. As we get more GEHA dental members, more dentists decide that their practice would benefit from "in-network" status with GEHA. And as more

dentists join our network, more potential members shopping for a FEDVIP plan see yet another reason to join GEHA Connection Dental Federal.

In addition, new FEDVIP members are impressed by GEHA Connection Dental's maximum benefit of \$4,000 with High Option and that the plan has no deductibles, among other benefits.

GEHA's dental programs clearly have strong momentum right now, and we're working hard to keep them growing through 2010 and beyond.

GEHA ANNUAL MEETING

April 14, 2010

1 to 3 p.m.

Adams Pointe
Conference Center

Courtyard by Marriott
1400 NE Coronado Drive
Blue Springs, MO 64014

We welcome all GEHA members and covered family members. Join us for the meeting and refreshments – and your chance to win a door prize!

RSVP online by April 5 at
geha.com/meetgeha/annual.asp

2 Healthy living: Get fit with GlobalFit

With longer and warmer days just around the corner, many of us are ready to get serious about taking control of our waistslines – and our health. CONNECTION Fitness program by GlobalFit can help with both.

All GEHA health plan options include the CONNECTION Fitness program at no additional cost to our members or their covered dependents. Through this program, our health plan members have access to:

- GlobalFit's below-retail rates on gym memberships at nearly 12,000 fitness

clubs nationwide, including 24-Hour Fitness, Anytime Fitness, Curves, Bally's Gold's Gym and Jazzercise – all with low rates and flexible membership options. You can shop for your new gym with a free Guest Pass to try participating clubs before joining.

- Discounts on at-home workout equipment and videos for the days you can't make it to the gym.
- Discounts on NutriSystem meals, delivered right to your door. Pick the tailor-made meal plan – women, men, senior, diabetic or vegetarian – that's best for you. Professional and

community support is available by phone or online. For a small fee, you'll get personalized access by phone or online to a professional health coach who will work with you on a 12-week Healthy Changes program designed to help you quit smoking, lose weight, reduce stress, start walking or eat better.

To register for GEHA's CONNECTION Fitness program by GlobalFit, or to find more information, go to www.globalfit.com/geha or call (800) 294-1500, option 1, for personalized assistance.

It's not too late to start!

3 At your service: Mental health benefits

Can you tell me if any GEHA benefits changed after the mental health parity law went into effect on January 1?"

Most notably, even though it was not required by the parity law, GEHA has expanded the types of providers who are covered for mental health treatment. GEHA now covers Licensed

Professional Counselors and Licensed Marriage and Family Therapists when services are performed within the scope of their license.

This should help members who have had trouble locating covered mental health providers, especially in rural areas.

In addition, cost sharing and limitations for out-of-network mental health and substance abuse treatments are no greater than for similar benefits for other illness and conditions. This is a significant benefit increase for members who use out-of-network mental health providers.

4 Millions unaware they have prediabetes

Nearly 8 percent of the U.S. population (about 23.6 million people) has diabetes, according to the Centers for Disease Control and Prevention (CDC), and at least 25 percent of U.S. adults have prediabetes.

Those who have diabetes are much more likely to know it than are those with prediabetes. According to a 2006 CDC analysis, only about 4 percent of U.S. adults had been told they had diabetes. Knowledge and diagnosis is critical for people with prediabetes because they are at increased risk for developing type 2 diabetes, heart disease and stroke.

If you know you have prediabetes, you can prevent or delay development of diabetes and its complications by making lifestyle changes.

A study called the Diabetes Prevention Program, the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), showed that weight loss through moderate diet changes and physical activity can delay and prevent type 2 diabetes. Study participants lowered their risk for type 2 diabetes by 58 percent by following a healthy

eating and exercise program and losing 5 percent to 7 percent of their weight.

How do you know if you're at risk for type 2 diabetes? You may have no symptoms. But if you have increased thirst or hunger, fatigue, increased urination, unexplained weight loss,

blurred vision or sores that do not heal, ask your doctor to test you for diabetes.

Even without symptoms, consider getting tested for type 2 diabetes if you are age 45 or older, especially if you are overweight; the risk increases with age.

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Notice of Privacy Practices

The Notice of Privacy Practices documents listed below describe how your medical information may be used and how you can get access to this information. They also describe how we may use and disclose your protected health information for the purposes of payment and health care operations, or for purposes permitted or required by law. Here's how to obtain copies:

- The Notice of Privacy Practices for the GEHA health plan and the Connection's Avenir Vision Plan are available through our website at www.gehadental.com or by calling Customer Service at (800) 821-6136.

- The CONNECTION Dental Plus Notice of Privacy Practices is included in the CONNECTION Dental Plus Benefits Brochure. Also, you can get a copy by visiting the GEHA website at www.gehadental.com or by calling CONNECTION Dental Plus Customer Service at (800) 793-9335.

- The Connection Dental Federal Notice of Privacy Practices is available through our website at www.gehadental.com or by calling Customer Service at (877) 434-2336.

Notes

• GEHA's spring **online chat** is scheduled for Tuesday, March 23, at noon Eastern Time. Beginning March 1, you can submit your question for GEHA President Richard Miles at www.geha.com.



• We want to thank all of our members who have joined our **Going Green** program. If you'd like to receive your 2011 plan materials electronically next Open Season, just go to www.geha.com or www.gehadental.com and click on the **Going Green** button.

• The best place to find a medical provider is online at www.geha.com. Just look for the **"Find a provider"** button. You'll find Cost & Quality data, plus you can tailor your search by location, specialty and more.

• GEHA health members: Please keep us updated with any changes to your name, address and other contact information so that we can make sure that EOB forms and other GEHA materials reach you quickly. You can **request an address change** online through the Member Web Services link on www.geha.com. (Any updates to a FEDVIP account need to be made through BENEFEDS, either online at www.BENEFEDS.com or by calling (877) 888-3337.)

• 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.

• Is it time to have your eyes checked? If you're a Standard or High Option health member and/or a GEHA dental member, you pay only a **\$5 copay for your annual**

eye exam when you use a participating Avesis provider.* High-deductible health plan members can get their annual vision exam from a participating Avesis provider with only a \$10 copay.

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

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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twitter.com/gehahealth
twitter.com/gehadental

Prediabetes (continued)

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And, if you're younger than 45, overweight and have other risk factors such as a family history of diabetes, you should be tested.

Diabetes can exact an enormous health toll: heart disease, stroke, blindness, kidney disease, nerve problems and amputation. It also carries a hefty price tag for health care costs: approximately

\$174 billion a year – \$116 billion in direct medical costs and \$58 billion for losses in productivity. Take steps now to protect yourself: lose excess weight, exercise more, lower your intake of fat and calories and, if you smoke, stop.

For a quick initial assessment of your risk, use the American Diabetes Association's free online diabetes risk test at www.diabetes.org/risk-test.jsp.

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The Benefits of Better Health
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KEYNOTES

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