

KEYNOTES

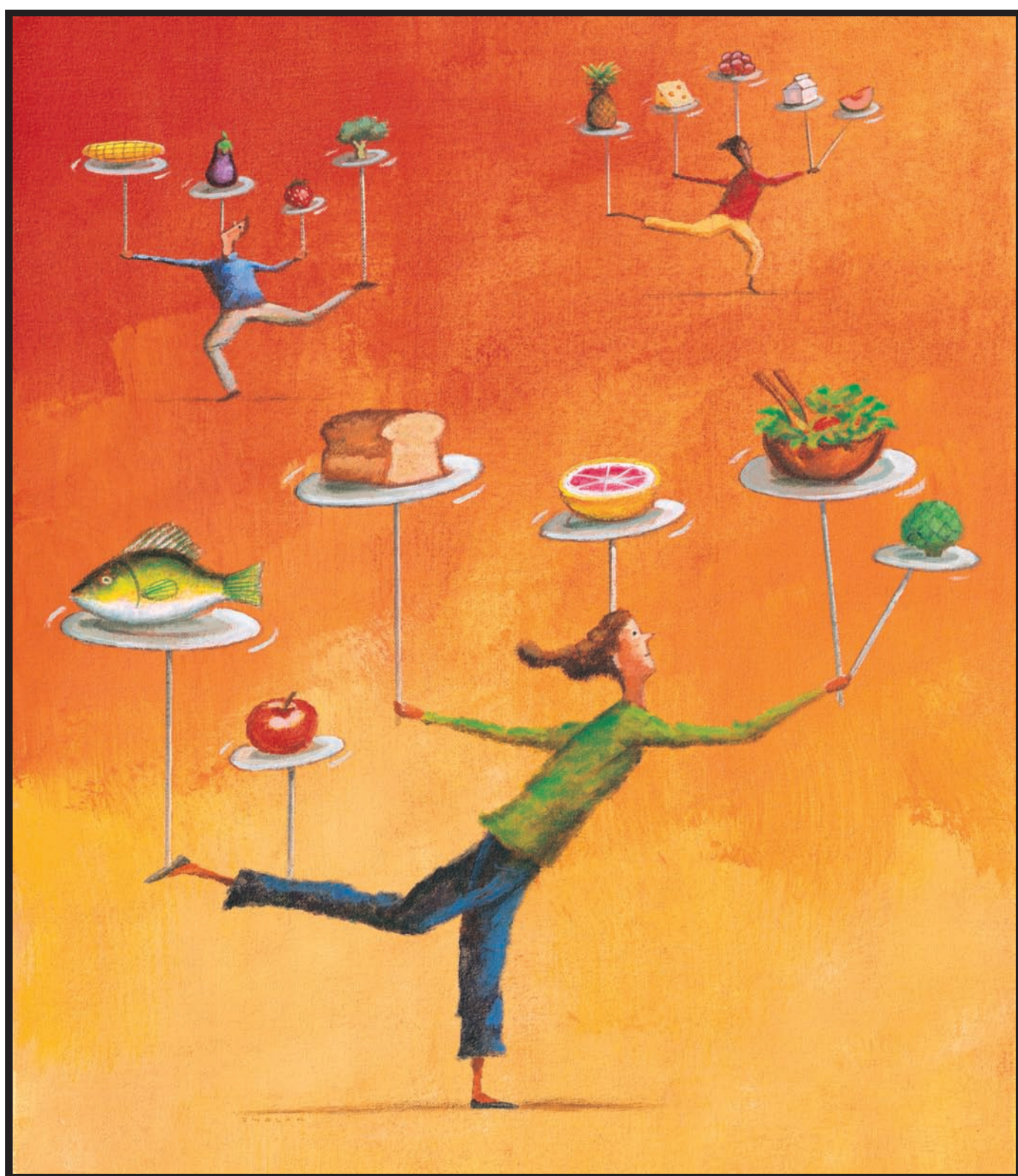
Spring 2011

1 Diabetes prevention

2 Back pain

3 Smoking cessation

4 Routine screenings



Now, a word from the president



Dear GEHA Members:

It is hard to believe that another year has passed. I wish I could say that I was another year wiser. I would like to share with you some of the highlights from 2010.

“We are growing, but I want to maintain our small-plan spirit.”

We had a very successful Open Season.

We gained about 30,000 new health plan members and about 60,000 new dental plan members. I want to welcome these new members to GEHA and to assure all of our members that we remain committed to providing excellent service and superior value for your premium dollar. We are growing, but I want to maintain our small-plan spirit.

Our health plans performed slightly better than projected this year, which means that the claim costs were below our original estimates. Our administrative expenses were on budget

and remain below 5 percent of the premium dollar. Health plan reserves are very healthy and above the recommended minimum levels of three months. Therefore, we were able to set rates for 2011 to draw down reserves slightly.

GEHA Connection Dental Federal's High Option FEDVIP plan had



very high utilization in 2009 and the first half of 2010. The high utilization wasn't totally unexpected as we knew that there is some pent-up demand for dental services. We expect the utilization to moderate to more normal levels in 2011. Our Standard Option FEDVIP plan claim costs were close to projections. Our objective in setting rates for the dental plans is to break even with a small margin for contingencies.

We paid 9.6 million medical claims and more than 6 million pharmacy claims in 2010. Eighty-one percent of the medical claims were paid within 8 days of receipt. We answered 2 million phone calls with an average speed of answer of 16 seconds. Although our

yearly average service results for 2010 were good, our service results for the fourth quarter of 2010 and continuing in 2011 have not been up to our standards. The combination of Open Season activity, training on a new state-of-the-art claims system and a winter blizzard has temporarily strained our resources. We are working overtime and have other measures in place to improve our service results to the level that our

members deserve and expect of us. Thank you for your patience and understanding as we work through this difficult period.

I want to extend a personal invitation to each of you to attend our annual meeting, which will be held on April 6 (see details below). These meetings are a great way to hear more about what is going on at GEHA and the industry. It also gives me an opportunity to personally meet our members and to hear your comments and concerns.

Thank you and best wishes,

Richard G. Miles,
President

1 Americans with diabetes could triple by 2050

As many as one in three U.S. adults could have diabetes by 2050 if current trends continue, according to the CDC. One in 10 U.S. adults has diabetes now.

The prevalence is expected to rise sharply over the next 40 years due to an aging population, increases in minority groups that are at high risk for diabetes, and people with diabetes living longer. Because the study factored in aging, minority populations and lifespan, the projections are higher than previous estimates.

Type 2 diabetes can be prevented or delayed. The first step to turn back the clock is knowing the risk factors for diabetes. Although some risk factors, like having a family history of diabetes or being over the age of 45 can't be changed, there are important lifestyle factors that you *can* change, such as

being more physically active and losing some weight if you are overweight.

Many people who get type 2 diabetes have one or more family members with the disease. If you have a family history of diabetes, the good news is you can take small steps to delay or prevent type 2 diabetes. Research has shown that people at high risk can prevent or delay the onset of the disease by losing just 5 percent to 7 percent of their weight, which means 10 to 14 pounds for a person weighing 200 pounds.

To learn if you are at risk of diabetes, take the diabetes risk test at www.YourDiabetesInfo.org.

— Excerpted from the U.S. Department of Health and Human Services' National Diabetes Education Program's "Diabetes Risk Factors: Do You Know Yours"

GEHA ANNUAL MEETING

**April 6, 2011
Noon 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. Please join us for a buffet luncheon – and your chance to win a door prize! RSVP by March 25 online at www.geha.com/meetgeha/annual.asp or by calling (816) 257-3527.

2 Healthy living: Dealing with back pain

If you have ever hurt your back, you know just how quickly it can happen. With just one lapse in form and/or judgment, you can go instantly from feeling great to hunched over in agony. Pain can occur when, for example, you lift something too heavy or overstretch, causing a sprain, strain or spasm in one of the muscles or ligaments in the back.

According to one recent estimate, Americans spend at least \$86 billion each year on low back pain, the most common cause of job-related disability and a leading contributor to missed work. Back pain is the second most common neurological ailment in the United States – only headache is more common. Fortunately, most occurrences of low back pain go

away within a few days. Others take much longer to resolve or lead to more serious conditions.

Most low back pain can be treated without surgery. Treatment involves using analgesics, reducing inflammation, restoring proper function and strength to the back, and preventing recurrence of the injury. Most patients with back pain recover without residual functional loss. Patients should contact a doctor if there is not a noticeable reduction in pain and inflammation after 72 hours of self-care.

Recurring back pain resulting from improper body mechanics or other nontraumatic causes is often preventable. A combination of exercises that don't jolt

or strain the back, maintaining correct posture, and lifting objects properly can help prevent injuries.

Following any period of prolonged inactivity, begin a program of regular low-impact exercises. Speed walking, swimming or stationary bike riding 30 minutes a day can increase muscle strength and flexibility. Yoga can also help stretch and strengthen muscles and improve posture. Ask your physician or orthopedist for a list of low-impact exercises that are appropriate for your age and designed to strengthen lower back and abdominal muscles.

– Excerpted from the National Institute of Neurological Disorders and Stroke's "Low Back Pain Fact Sheet"

3 At your service: New smoking cessation benefits

A *m I eligible for GEHA's expanded benefits to help members stop smoking?"*

If you are a member of one of our FEHB health plans, you can take advantage of these new benefits. Covered family members are also eligible if you have a Self and Family enrollment.

What exactly is covered?

GEHA's smoking cessation benefits now include up to four sessions of counseling for each attempt to quit,

with two attempts to quit covered each year. We also cover both over-the-counter (with a physician's prescription) and prescription drugs approved for smoking cessation. These benefits are paid at 100% of the plan allowable with no deductible for in-network or out-of-network providers.

Does the benefit cover smokeless tobacco?

Yes. GEHA covers treatment for all forms of tobacco use, including cigarettes, snuff and chewing tobacco.

Do I need a prescription to receive over-the-counter medications with no copays or coinsurance?

Yes. To receive over-the-counter drugs (including nicotine gum) with no copays and coinsurance, you must get a prescription from your doctor or receive the drugs as part of a plan-approved tobacco cessation program. For more information, call GEHA Customer Service at (800) 821-6136 or consult your 2011 GEHA Plan Brochure.

4 Take care of yourself with routine screenings

GEHA pays 100% for many routine adult screenings, including mammograms and total blood cholesterol screenings, when you use one of our in-network providers or qualify for benefits under our Lab Card® program. For Medicare members, GEHA will cover 100% of the plan allowable for covered screenings at in-network and out-of-network providers.

The American Cancer Society advises women 40 and older to have a screening mammogram every year. If you're overdue, we encourage you to schedule one soon. To learn more about mammograms and breast cancer, visit www.cancer.org, www.cancer.gov and ww5.komen.org.

Type 2 diabetes and high cholesterol can lead to serious eye, kidney and heart problems. Having diabetes actually puts

people at higher risk of developing high cholesterol, and both diseases put you at greater risk for heart attack and stroke.

The Mayo Clinic recommends cholesterol testing for all adults at least every five years beginning at age 20, especially if high cholesterol or heart disease run in your family or if you are overweight, inactive, have been diagnosed with diabetes or consume a high-fat diet. If your cholesterol levels are high, your health care provider may recommend more frequent testing. Your doctor will also prescribe diet, exercise and lifestyle modifications and prescription medications, as needed, to help you manage your condition.

In addition, two important tests for anyone who has been diagnosed with diabetes – fasting blood sugar (glucose)

and hemoglobin A1C – are both covered as part of your office visit, which may be subject to the deductible and copay amounts based upon the GEHA health plan you're enrolled in.

GEHA will pay up to \$250 per person per year for diabetes education provided by a Certified Diabetes Educator or a physician.

Before you visit your doctor for preventive screenings, it's a good idea to call our Customer Service department at (800) 821-6136 to confirm your coverage or to see if you qualify for additional savings using our Lab Card® program.



Notes

- GEHA's spring **online chat** is scheduled for Tuesday, March 15, at noon Eastern Time. You can submit your question for GEHA President Richard Miles any time leading up to the chat at www.geha.com.
- Don't forget that 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.
- GEHA now offers providers an online precertification process for cancer treatment. **Eviti™** can help providers obtain up-to-date cancer treatment information and secure timely authorizations. Providers can access Eviti after logging into their **Provider Web Services** account on www.geha.com.
- Keep us up-to-date with your name, address and other contact information so that we can make sure that explanation of benefits (EOB) forms and other GEHA information reach you in a timely manner. For your convenience, you may **request an address change online** through the Member Web Services link on www.geha.com.

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



- If you'd like to receive your 2012 GEHA plan materials electronically next fall, just go to www.geha.com or www.gehadental.com and click on the **GoingGreen** button. If you're already signed up for GoingGreen, please make sure we have an up-to-date email address for you by logging into Member Web Services and clicking on "Manage My Web Services Account." (And thanks for participating!)
- GEHA health plan members can purchase prescription drugs through the Medco Pharmacy or at a participating retail pharmacy. Your costs depends on which health plan you have, where you buy your medication and what type of medication you take (generics will save you money). To learn more about our **Prescription Drug Program**, go to www.geha.com/prescriptions.

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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