

GEHA 2010

A complete guide to GEHA Health Plans

(800) 262-GEHA | www.geha.com

The Benefits of Better Health

Your choice of three health plans, with more doctors and hospitals and real cost savings on:

- Doctor office visits
- Lab tests
- Routine screenings
- Eye exams
- Generic drugs
- Gym memberships
- Well-child care



The Benefits of Better Health

What can I expect from GEHA?

A focus on you. GEHA is a member association focused on federal employees, federal retirees and their families. We believe in great care and great value. More than 95 cents of every premium dollar we receive is paid back to members in benefits.

A plan to keep, year after year. Choose GEHA and you may never need another health plan. Last Open Season, more than 97% of health plan members stayed with GEHA. More than half our health plan members have been with GEHA 15 years or longer.



Medicare

GEHA's health plans work with Medicare to offer special benefits for federal retirees. If you have Medicare Parts A & B as your primary insurance, GEHA pays 100% of covered hospital and doctor expenses after Medicare. You pay **no deductibles or copays** for surgical and medical benefits with GEHA Standard Option or High Option. For details, see the chart on pages 4 and 5.

Helpful service. More than 80% of our claims are paid within eight days, and more than 90% of the phone calls we receive are answered within 30 seconds.

The best health plan possible. In an independent member survey, 84% of our members rated GEHA an 8, 9 or 10 on a 10-point scale, where 10 is the best health plan possible.

Strength and stability. Founded in 1937 during the Great Depression, GEHA is now the second-largest national health plan serving federal employees worldwide. You can count on our stability in tough economic times. Last Open Season, more than 15,000 members joined GEHA health plans and more than 80,000 members joined GEHA dental plans.

You can expect a lot from GEHA. Because we expect a lot of ourselves.

This is a brief description of the features of GEHA. For complete information on benefits, see the GEHA Plan Brochure, RI 71-006. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

Which GEHA plan is right for me?

Your GEHA health plan should be the right fit for your needs, both medical and financial. Here's more information to help you better understand GEHA's options.

Standard Option

Affordable premiums make Standard Option the top choice for new GEHA members. This plan features low \$10 copays for primary care visits and low \$5 copays for generic drugs. If you take brand-name drugs, you'll pay 50% of the cost.

Many federal retirees choose GEHA Standard Option and a low-premium Medicare Part D prescription drug plan. Here's a tip: Combining Medicare A & B with GEHA Standard with a low-premium Medicare D prescription plan can help make your prescriptions more affordable.

High Option

As GEHA's original health plan, High Option still covers most GEHA members. Compared with Standard, High Option has a higher premium, a higher \$20 copay for primary care, and the same \$5 copay for generics. The big difference with High Option is GEHA pays a greater percentage (and you pay less out-of-pocket) for hospital stays and brand-name drugs.

Health Savings AdvantageSM

GEHA's newest plan option has two parts, an HDHP and a tax-advantaged HSA.

High Deductible Health Plan (HDHP)

Under this plan, you get unlimited adult preventive care paid at 100% with in-network doctors. For most other health care, you pay the first \$1,500 each year (or \$3,000 for Self + Family). After you pay that deductible, GEHA pays 95% of most in-network care.

Health Savings Account (HSA)

Your plan comes with a savings account, funded through monthly deposits from GEHA. When you enroll at Open Season and stay in the plan all year, GEHA will contribute \$720 (Self Only) or \$1,440 (Self + Family) during the year. You can withdraw HSA funds as needed to pay for doctor visits, prescriptions and other health care costs. Unused HSA funds roll over and earn tax-free interest.

Members with Medicare or other coverage are not eligible for an HSA but can get a health reimbursement arrangement (HRA). For details, including eligibility and tax advantages, visit www.geha.com or call (800) 262-GEHA and ask for an HSA enrollment kit.

Online tool lets members compare drug costs

Go to www.geha.com, click on Prescriptions, then My Rx Choices. You can get a personalized analysis, comparing your current prescription drugs with any lower-cost alternatives.

Better plans for better health: GEHA 2010 b

Medical Benefits In-Network*	Standard Option What you pay	High Option What you pay
Physician care Primary care physician Specialist Surgical care	\$10 office visit copay \$25 office visit copay 15% of allowance <input checked="" type="checkbox"/>	\$20 office visit copay \$20 office visit copay 10% of allowance <input checked="" type="checkbox"/>
Preventive care Covered lab services Well-child care Adult routine screenings Vision – annual eye exam Dental – diagnostic/preventive	Nothing, through LabCard® Nothing, up to age 22 Nothing, 100% coverage \$5 copay through Avesis 50% of allowance, 2 times/year	Nothing, through LabCard® Nothing, up to age 22 Nothing, 100% coverage \$5 copay through Avesis Balance, after GEHA pays \$22 per visit, 2 times/year
Chiropractic care	Balance after deductible <input checked="" type="checkbox"/> and GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after deductible <input checked="" type="checkbox"/> and GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.
Maternity Physician care Hospital care	Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage
Hospital/Facility care Inpatient (you must precertify) Outpatient Emergency room Other charges	15% of allowance <input checked="" type="checkbox"/> 15% of allowance <input checked="" type="checkbox"/> 15% of allowance <input checked="" type="checkbox"/> 15% of allowance <input checked="" type="checkbox"/>	\$100 per admission deductible Nothing for room and board 10% of other charges 10% of allowance <input checked="" type="checkbox"/> 10% of allowance <input checked="" type="checkbox"/> 10% of allowance <input checked="" type="checkbox"/>
Accidental injury/Outpatient care Ambulance, physician, emergency room	Nothing, if services within 72 hours	Nothing, if services within 72 hours
Catastrophic limits	\$5,000 in-network	\$4,000 in-network
<input checked="" type="checkbox"/> Calendar-year deductible applies	\$350 Self Only \$700 Self + Family	\$350 Self Only \$700 Self + Family

* For out-of-network benefits, see the 2010 GEHA plan brochure, RI 71-006 (High and Standard), or the 2010 HDHP plan brochure, RI 71-014.

Prescriptions In-Network*	Standard Option What you pay	High Option What you pay
Retail pharmacy – 30-day supply Generic Single-source brand (generic not available) Multi-source brand (generic is available)	\$5 copay 50%, up to \$200 max 50%, up to \$200 max	\$5 copay** 25%, up to \$150 max** \$5, plus difference in cost
Mail order pharmacy – 90-day supply Generic Single-source brand (generic not available) Multi-source brand (generic is available)	\$15 copay 50%, up to \$500 max 50%, up to \$500 max	\$15 copay 25%, up to \$350 max \$15, plus difference in cost

* For out-of-network benefits, see the 2010 GEHA plan brochure, RI 71-006 (High and Standard), or the 2010 HDHP plan brochure, RI 71-014.

** Costs for initial prescription and first refill. You pay 50% for additional refills at retail. For long-term prescriptions, use mail order for greater cost savings.

enefits

Health Savings Advantage HDHP What you pay	Medicare A & B with Standard What you pay	Medicare A & B with High What you pay
Nothing for preventive care Other – 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage
Nothing, 100% coverage Nothing, up to age 22 Nothing, 100% coverage \$10 copay through Avesis 50% of allowance, 2 times/year	Nothing, 100% coverage Nothing, 100% coverage \$5 copay through Avesis 50% of allowance, 2 times/year	Nothing, 100% coverage Nothing, 100% coverage \$5 copay through Avesis Balance, after GEHA pays \$22 per visit, 2 times/year
Balance after deductible <input checked="" type="checkbox"/> and GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.
5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>		
5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage
5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage	Nothing, 100% coverage
\$5,000 single/\$10,000 family		
\$1,500 Self Only \$3,000 Self + Family	No deductible	No deductible
Health Savings Advantage HDHP What you pay	Medicare A & B with Standard What you pay	Medicare A & B with High What you pay
25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/>	\$5 copay 50%, up to \$200 max 50%, up to \$200 max	\$5 copay** 20%, up to \$150 max** \$5, plus difference in cost
25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/>	\$15 copay 50%, up to \$500 max 50%, up to \$500 max	\$10 copay 15%, up to \$350 max \$10 plus difference in cost

Is my doctor in the network?

GEHA members have access to one of the largest provider networks in the nation. And you never need to get a referral to see a specialist. Our coast-to-coast GEHA network has grown to more than 4,600 hospitals and 850,000 participating provider locations. Yours is probably one of them.



The GEHA provider network helps members save money. You'll pay less (and GEHA will pay more) of your health care expenses when you use network providers. That's because network providers have agreed to discount

Provider Search

Finding a doctor is quick and easy; just log in to our website, www.geha.com.

You can search for all network providers in your area or narrow your search by provider name or specialty. More than 100 specialties are included, from adult medicine and allergists to urgent care and vascular medicine.

Through the online Provider Search, you can now access cost and quality data for GEHA network providers.

their rates for GEHA members, and we pass those savings along to you. If you get care from a doctor or hospital not in the GEHA network, you still get coverage, although you'll pay a higher percentage of the overall costs.

If you travel out of the country, your GEHA plan travels with you. For your convenience, providers outside the United States are paid at the GEHA in-network rate for medically necessary covered services.

Remember: If you have Medicare, you can choose any provider for your care. Medicare and GEHA together will pay 100% of your costs for doctor visits, surgical care, lab services and hospitalization, in- or out-of-network.

Free vision benefits, too?

Members in **all GEHA health plans and dental plans** get vision coverage through the Connection's Avesis Vision Plan, at no additional premium.*

Avesis Network** Vision Benefit	Health Savings Advantage HDHP members What you pay	All other GEHA members health and dental What you pay
Eye exam – 1 every 12 months (Includes refraction)	\$10 exam copay	\$5 exam copay
Lenses – 1 pair every 12 months Standard single vision Standard bifocal Standard trifocal Standard lenticular Standard progressive Non-standard lenses Lens options	\$10 materials copay 20% off provider retail fees, minus \$50 allowance*** 20% off provider retail fees*** 20% off provider retail fees***	No more than \$35 No more than \$50 No more than \$65 20% off provider retail fees*** 20% off provider retail fees*** 20% off provider retail fees*** 20% off provider retail fees***
Frame – 1 every 24 months	\$35 wholesale allowance (\$75 to \$100 approx. value)***	20% to 50% off retail fees***
Contacts – once every 12 months Elective Medically necessary Fitting fee	\$110 allowance*** Nothing Covered under allowance, plus 20% off provider retail fees***	10% to 20% off retail fees*** 20% off provider retail fees***
LASIK	7% to 25% off advertised price***	7% to 25% off advertised price***

* Connection's Avesis vision benefits are not part of the FEHB contract or premium.

** For out-of-network benefits, see the Avesis website, www.avesis.com, or call (800) 672-7552.

*** You pay the balance after the allowance and/or discount.

To use your vision benefit:

- Find a network provider.
Go to www.avesis.com or call (800) 672-7552.
For LASIK providers, call (888) 314-4619.
- Schedule an appointment.
- Identify yourself as a GEHA member with Avesis coverage.
- Present your ID card. Pay any copays or additional expenses.

For affordable coverage,
GEHA is the wise choice.

Standard Option – AFFORDABLE PREMIUMS IN 2010!

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	314	\$37.02	\$21.47
Self + Family	315	\$84.13	\$48.80

Health Savings AdvantageSM – HIGH-DEDUCTIBLE HEALTH PLAN

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	341	\$43.94	\$25.49
Self + Family	342	\$100.36	\$58.21

High Option – MORE COMPREHENSIVE BENEFITS

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	311	\$79.54	\$56.26
Self + Family	312	\$186.06	\$133.83

Get all the facts at www.geha.com or call (800) 262-GEHA.

Then choose a health plan that makes
you feel good – GEHA.

(800) 262-GEHA | www.geha.com



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Please recycle.



The Benefits of Better Health

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GOING GREEN:

Good move.

GEHA: *Great plan.*



GEHA is trying to soften our impact on the environment by *Going Green*. At Open Season, members have the option to receive plan materials online. In addition, we have discontinued printing large provider directories for each state.

- Reducing print materials saves paper, transportation costs and landfill waste.
- Online look-up is up-to-date. The website is updated monthly.
- Online look-up is more complete. Not only can you find providers in your area, you can find providers in other areas, too. That's helpful if you travel or have covered family members living away from home.
- Online materials help GEHA control costs. We are careful with premium dollars and remain committed to maintaining low administrative overhead costs.



Members have the option to receive Open Season materials either by mail or online.

REGULAR CHECKUPS:

Good call.

GEHA: *Great plan.*

Is it time to check your cholesterol or blood pressure? Take care of yourself, while you're healthy, and you may prevent diabetes, heart disease and other health problems later in life.

All GEHA health plans make it easy to get preventive care. With GEHA coverage for your family, you pay nothing for **well-child care visits and immunizations**. Adults in our Standard and High Option health plans get 100% coverage for in-network **adult routine screenings** (such as mammograms or colonoscopies), and get **annual physical exams** with a small copay. Adults in the GEHA Health Savings AdvantageSM High-Deductible plan get 100% coverage without a calendar-year limit on adult preventive care from in-network providers.

In addition, GEHA coverage for **lab services, eye exams, and dental visits** help when it's time to schedule (and pay for) your regular exams and checkups.



EXERCISE REGULARLY: *Good decision.*

GEHA: *Great plan.*

Exercise is one of the best ways to reduce stress, prevent chronic disease and enjoy a longer life. Regular activity helps you feel better, look better and sleep better, too.

Through our CONNECTION Fitness program by GlobalFit, GEHA

members get discounts on gym memberships, at-home workout equipment and NutriSystem® meals. For a small fee, you can work with a professional health coach on a 12-week program to quit smoking, lose weight, reduce stress, start walking or eat better. Visit www.globalfit.com/geha or call (800) 294-1500.

Another option for fitness is GEHA's Healthy Steps Walking Program, online at www.geha.com/walking. You'll find a beginner's walking schedule, an eight-week walking log and suggestions for adding 2,000 steps to your day.



Become a fan of GEHA's Fit Federal Employees page on Facebook at facebook.com/FitFeds.



Follow @GEHAhealth on Twitter.



EAT HEALTHY: *Wise choice.*

GEHA: *Great plan.*

You know it's important to take care of your health. With these website tools and resources, GEHA helps you stay healthy and get the most out of life.

www.geha.com

Health e-Report®

Sign up for our free online newsletter. Each month, you'll get a new issue filled with valuable news, terrific recipes and expert advice on health and wellness. Go to www.geha.com and click on Newsletters.

Health Assessment

Use this online tool to assess your general health and risk for illness, and receive a Personal Wellness Report. Go to www.geha.com and click on Member Web Services.

Personal Health Record

Track health data, such as allergies, immunizations, medications, surgeries, and health conditions, all in one place. Go to www.geha.com and click on Member Web Services.

Wellness Center

Look here for preventive care guidelines and links to the best health resources on the web. Go to www.geha.com and click on Wellness Center.

