

# GEHA 2011

A complete guide to GEHA Health Plans

(800) 262-GEHA | [www.geha.com](http://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
- Preventive care exams
- Lab tests
- Routine screenings
- Eye exams
- Generic drugs
- Gym memberships
- Well-child care



**The Benefits of Better Health**

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# 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.

**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 30,000 members joined GEHA health plans and more than 75,000 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 Advantage<sup>SM</sup>

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 \$750 (Self Only) or \$1,500 (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](http://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](http://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 2011 b

Medical Benefits In-Network*	Standard Option What you pay	High Option What you pay
<b>Physician care</b> Primary care physician  Specialist Surgical care	\$10 office visit copay (waived for adult preventive care exam) \$25 office visit copay 15% of allowance <input checked="" type="checkbox"/>	\$20 office visit copay (waived for adult preventive care exam) \$20 office visit copay 10% of allowance <input checked="" type="checkbox"/>
<b>Preventive care</b> 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 EyeMed 50% of allowance, 2 times/year	Nothing, through LabCard® Nothing, up to age 22 Nothing, 100% coverage \$5 copay through EyeMed Balance, after GEHA pays \$22 per visit, 2 times/year
<b>Maternity</b> Physician care Hospital care	Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage
<b>Hospital/Facility care</b> 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"/>
<b>Accidental injury/Outpatient care</b> Ambulance, physician, emergency room	Nothing, if services within 72 hours	Nothing, if services within 72 hours
<b>Chiropractic care</b>	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.
<b>Catastrophic limit**</b>	\$5,000 in-network	\$4,000 in-network
<input checked="" type="checkbox"/> <b>Calendar-year deductible applies</b>	\$350 Self Only \$700 Self + Family	\$350 Self Only \$700 Self + Family

\* For out-of-network benefits, see the 2011 GEHA plan brochure, RI 71-006 (High and Standard), or the 2011 HDHP plan brochure, RI 71-014.

Prescriptions In-Network*	Standard Option What you pay	High Option What you pay
<b>Retail pharmacy – 30-day supply</b> 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
<b>Mail order pharmacy – 90-day supply</b> 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 2011 GEHA plan brochure, RI 71-006 (High and Standard), or the 2011 HDHP plan brochure, RI 71-014.

\*\* The catastrophic limit is the maximum amount in coinsurance and deductibles you pay for all family members before GEHA begins paying for 100% of costs.

\*\*\* 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

<b>Health Savings Advantage HDHP</b> What you pay	<b>Medicare A &amp; B with Standard</b> What you pay	<b>Medicare A &amp; B with High</b> 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 \$5 copay through EyeMed 50% of allowance, 2 times/year	Nothing, 100% coverage  Nothing, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	Nothing, 100% coverage  Nothing, 100% coverage \$5 copay through EyeMed Balance, after GEHA pays \$22 per visit, 2 times/year
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
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.
\$5,000 single/\$10,000 family		
\$1,500 Self Only \$3,000 Self + Family	No deductible	No deductible
	Participants in the Medicare Part B pilot program have different benefits. See the 2011 GEHA plan brochure for information.	
<b>Health Savings Advantage HDHP</b> What you pay	<b>Medicare A &amp; B with Standard</b> What you pay	<b>Medicare A &amp; B with High</b> 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
	Participants in the Medicare Part B pilot program have different benefits. See the 2011 GEHA plan brochure for information.	

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# 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 4,700 hospitals and 875,000 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 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.

## Provider Search

Finding a doctor is quick and easy; just log in to our website, [www.geha.com](http://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 also access cost and quality data for GEHA network providers.

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.



# Vision benefits – no additional premium!

Members in all GEHA plans\* get great vision benefits through Connection Vision Powered by EyeMed.

- EyeMed includes thousands of network providers including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and private practitioners.
- Preferred pricing with fixed discounted pricing for lenses and lens options.
- No limit on the number of discounted glasses or contacts purchased each year.

Your options for eye care	Preferred Pricing What you pay at EyeMed locations
<b>Complete Pair of Eyeglasses Purchase Discounts:</b> Frame, lenses and lens options must be purchased in same transaction to receive full discount.	
<b>Eye exam:</b> 1 every 12 months (Includes dilation if needed)	\$5
<b>Frames:</b> Any available frame at in-network provider location	60% of the retail price
<b>Eyeglass Lenses (pair):</b> Standard Plastic Single Vision Standard Plastic Bifocal Standard Plastic Trifocal Standard Progressive Lens Premium Progressive Lens	\$50 \$70 \$105 \$135 80% of the retail price
<b>Eyeglass Lens Options:</b> UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate Standard Anti-Reflective Coating Photocromatic / Transitions Plastic Premium Anti-Reflective Other Add-Ons	\$15 \$15 \$15 \$40 \$45 80% of the retail price 80% of the retail price 80% of the retail price
<b>Contact Lenses:</b> Conventional Disposable	85% of the retail price Full retail price
<b>Additional Pairs:</b> Eyeglasses (complete pair) Contacts (conventional lenses)	60% of the retail price 85% of the retail price

For more information about Connection Vision, including online provider search, go to [www.geha.com](http://www.geha.com), More Benefits and Programs. GEHA members receive a separate vision ID card and vision benefit brochure, with complete information on the vision program. Connection Vision benefits are not part of the FEHB or FEDVIP contract or premium.

\*GEHA Health Savings Advantage HDHP members get additional vision benefits. See the HDHP brochure.

Frame, Lens & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive a 20% discount off the retail price. Member receives a 20% discount on items not covered by the plan at network Providers, which cannot be combined with any other discounts or promotional offers. Discount does not apply to EyeMed Provider's professional services or contact lenses. Limitations and exclusions apply. There are certain brand name Vision Materials in which the manufacturer imposes a no-discount practice. Underwritten by Combined Insurance Company of America, 5050 Broadway, Chicago, IL 60640, except in New York.

HEALTH TIP

# Eat like a bear.

“Super foods” like salmon can lower the risk of heart disease.

Eating right is one of the most important things you can do to take care of your health. With these website tools and resources, GEHA helps you stay healthy and get the most out of life.

#### 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](http://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](http://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](http://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](http://www.geha.com) and click on Wellness Center.

HEALTH TIP

# LOL

Laughter relaxes your body and reduces stress.

Try to put a little humor into every day. You'll feel a lot younger and get more enjoyment out of life. Here's another tip: Be sure to get plenty of exercise. You'll not only look your best, but also your body will be better able to fight off chronic diseases.

Through our CONNECTION Fitness program by GlobalFit, GEHA members get discounts on gym memberships, at-home workout equipment and NutriSystem® meals. For a fee, you can join a Virtual Gym, use a Virtual Nutrition Coach or work with a health coach on a 12-week self-improvement program. Visit [www.globalfit.com/geha](http://www.globalfit.com/geha) or call (800) 294-1500.

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



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Follow us:  
[Twitter.com/GEHAhealth](https://twitter.com/GEHAhealth)



Watch us:  
[Youtube.com/GEHAhealth](https://www.youtube.com/GEHAhealth)

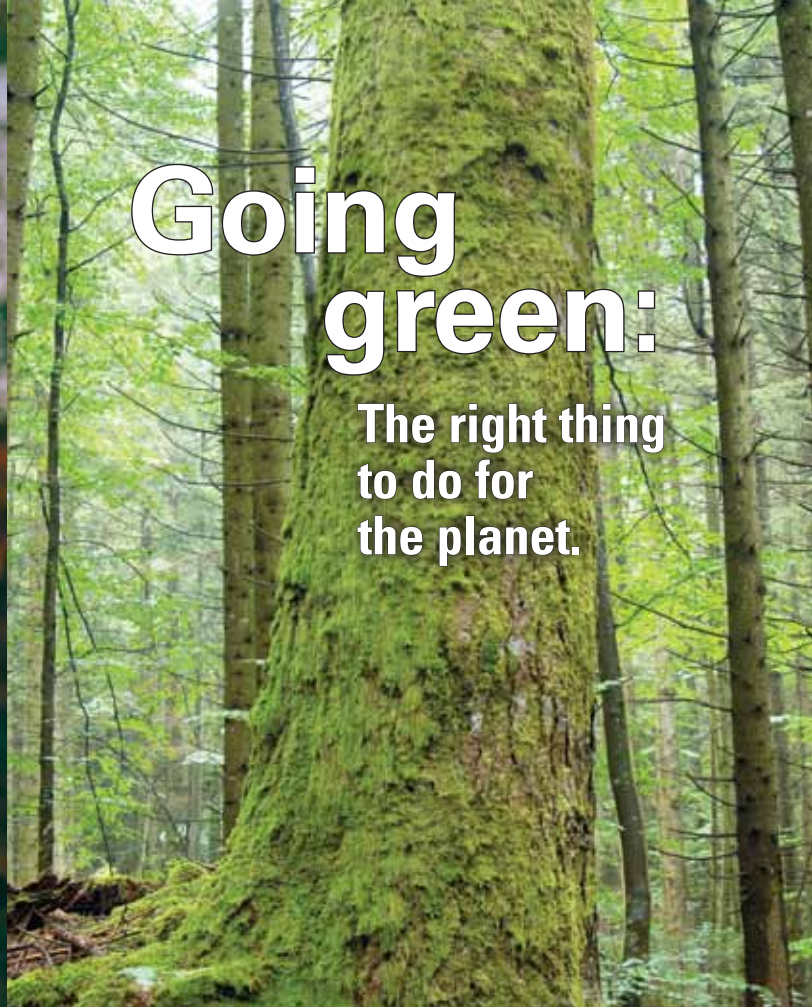
# Hit the hay.

A good night's sleep can help you get ready to face the day.



# Going green:

The right thing to do for the planet.



Here's another valuable health tip: Taking care of yourself while you're healthy can help prevent serious problems later in life. GEHA makes preventive care easier.

With GEHA coverage for your family, you pay nothing for **well-child care visits and immunizations**. Adults in our Standard and High Option plans get 100% coverage for in-network **adult routine screenings** (such as mammograms or colonoscopies), and get **preventive care exams** with no copay. With GEHA's Health Savings Advantage<sup>SM</sup> High-Deductible plan, adults get 100% coverage without a calendar-year limit on adult preventive care from in-network providers. And GEHA offers great coverage for **lab services, eye exams and dental visits**.

### New benefits for 2011:

- With High and Standard Option plans, **all adult routine vaccinations** are covered at 100% at any provider.
- Copays are waived for **preventive care exams**.
- And we've expanded our benefits to help you **stop smoking**.

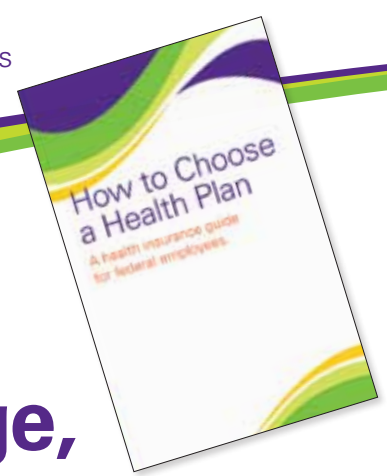
GEHA is trying to soften our impact on the environment by Going Green. At Open Season, members have the option to receive plan materials online.

- Reducing print materials saves paper, transportation costs and landfill waste.
- Searching for a provider online gives you current information. The website is updated monthly.
- Online information is more complete. Not only can you find providers in your own area, but in other areas, as well. 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.



This FREE guide shows you how to find the plan that's right for you. Download yours at [www.geha.com](http://www.geha.com).



# For affordable coverage, GEHA is the wise choice.

## Standard Option – AFFORDABLE PREMIUMS IN 2011!

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	314	\$39.99	\$24.80
Self + Family	315	\$90.95	\$56.39

## Health Savings Advantage<sup>SM</sup> – HIGH-DEDUCTIBLE HEALTH PLAN

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	341	\$43.94	\$27.24
Self + Family	342	\$100.36	\$62.22

## High Option – MORE COMPREHENSIVE BENEFITS

	Code	Non-Postal Biweekly	Postal Biweekly
Self Only	311	\$81.32	\$58.74
Self + Family	312	\$191.85	\$141.35

Get all the facts at [www.geha.com](http://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](http://www.geha.com)



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Please recycle.



The Benefits of Better Health

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