

High Deductible Health Plan

The plan that pays you back

GEHA's High Deductible Health Plan (HDHP) pairs our lowest premium with a health savings account (HSA) or a health reimbursement arrangement (HRA). GEHA's HDHP is a good way to get comprehensive, low-cost medical coverage combined with funds you can use to pay for qualified medical expenses today and in the future.

Watch your HSA money grow.

You can even take it with you if you leave federal employment.

Member A

Each year this member uses all of the \$900 annual GEHA contribution for qualified medical expenses and does not make an additional contribution in the HSA.

Total amount saved in the HSA: \$0

Member B

Each year this member saves and invests all of the \$900 annual GEHA contribution in the HSA.

Total amount saved in the HSA: \$900

Member C

Each year this member saves and invests all of the \$900 annual GEHA contribution plus an additional \$900 in the HSA.

Total amount saved in the HSA: \$1,800

Member D

Each year this member saves and invests all of the \$900 annual GEHA contribution plus an additional \$2,600 in the HSA, resulting in the maximum amount allowed for plan year.

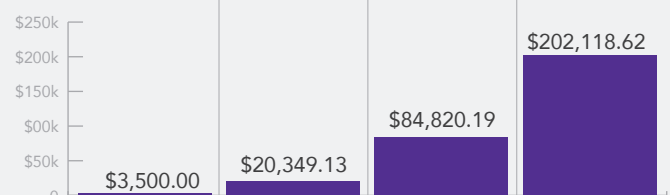
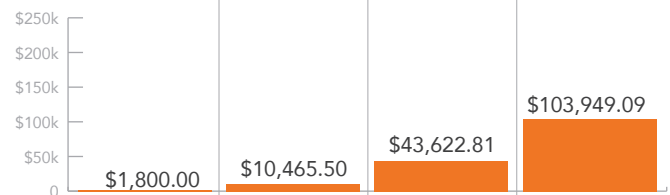
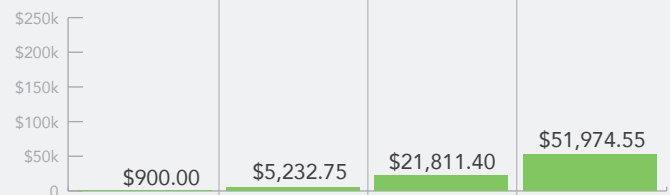
Total amount saved in the HSA: \$3,500



GROWTH PROJECTION

Example only, no guarantee on returns.

6% ANNUAL RATE OF RETURN:



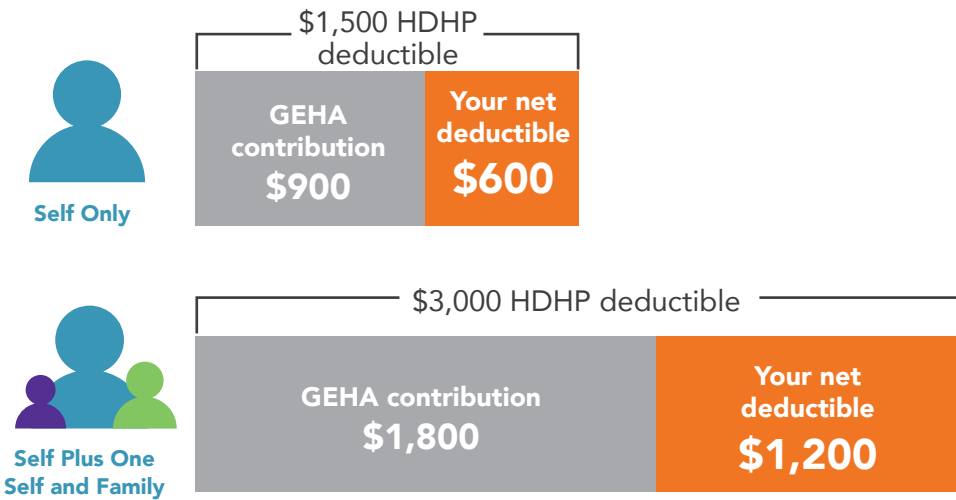
- This is a brief description of the features of the Government Employees Health Association, Inc.'s medical plans. Before making a final decision, please read the GEHA federal brochures RI 71-014 available at geha.com/planbrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochures.
- Investment products are not FDIC insured, are not a deposit or other obligation of or guaranteed by HSA Bank, and are subject to investment risks.
- The information provided is for informational purposes only. It should not be considered legal or financial advice. You should consult with a professional to determine what may be best for your individual needs.
- See IRS Publications 502 and 969 for more information regarding qualified medical expenses, health savings accounts and health reimbursement arrangements.

Included benefits

- You pay nothing for in-network preventive medical care.
- You pay only 5% of non-preventive medical services after your deductible is met.
- Vision benefits are included, in addition to the discounts provided by all of our plans.
- You pay nothing for in-network preventive dental treatment, which includes two checkups and one X-ray annually.

A high deductible health plan – with funds from GEHA to lower your net deductible

Even though it's called a High Deductible Health Plan, the deductible isn't as high as it seems, because GEHA contributes to your account.



HSA triple tax advantage

1 Tax-free contributions lower your federal taxable income.

2 Tax-free interest is earned in your account.

3 Tax-free withdrawals for qualified medical expenses.

How and when will my account be funded?

HSA: For most active federal employees who enroll during Open Season, the first monthly HSA deposit will be available as early as February 15, 2019. After that date, a portion of your plan premium will be deposited into your HSA each month.

HRA: For most active federal employees who enroll during Open Season, the full annual HRA deposit is available for qualified medical expenses incurred on or after your effective date in January.

Check your HSA and HRA eligibility at geha.com/irs969

Learn more about HDHP HSAs and HRAs at geha.com/hdhp

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)					
		NON-POSTAL PREMIUM		POSTAL PREMIUM	
	Enrollment Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	341	\$58.70	\$127.19	\$56.36	\$48.73
Self Plus One	343	\$126.21	\$273.46	\$121.17	\$104.76
Self and Family	342	\$145.67	\$315.62	\$139.85	\$120.91

• These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

• These benefits are neither offered nor guaranteed under the contract with the FEHB program, but are made available to all enrollees who become members of GEHA and their eligible family members.