Welcome to GEHA

This guide offers an introduction to your exclusive member benefits and programs.

Thank you for choosing GEHA for your health care coverage. We know you have many choices, and we truly appreciate the trust you’ve placed in GEHA.

For more than 81 years, GEHA has provided quality, affordable medical and dental plans designed exclusively for federal employees. It is our mission to serve you with only the utmost trust, transparency, honor and integrity every step of the way. We stand by those who stand for us.

Welcome to GEHA!

What’s new at GEHA in 2019?

- **Added coverage:**
  - Preventive 3-D mammograms and FIT DNA colorectal cancer screenings are now $0 in-network under all GEHA medical plans for members who meet the criteria for these tests.
  - **Skilled nursing care** is now covered for 21 days when medically necessary.
  - **Diabetic counseling** is now covered at 10 visits per year.

- **Waived copay:** The copay for a member’s first **mental health-related office visit** is waived within 30 days of an inpatient stay.
Welcome to GEHA

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This is a brief description of the features of Government Employees Health Association, Inc.’s medical plans. All benefits are subject to the definitions, limitations ad exclusions set forth in the federal brochure.
Get started with GEHA

A step-by-step guide to activating your membership benefits.

**Watch for your ID cards**

- **Medical ID card:** You will receive your GEHA medical plan ID card in a mailing from GEHA and CVS Caremark. Only the policy-holder’s name will be listed on your ID card, but your dependents can use it for their medical services or prescriptions.

- **Vision ID card:** You will receive your vision ID cards in a mailing from GEHA and EyeMed. You can use this card to receive discounted vision care at EyeMed network providers.

- **Lab ID card:** You will receive your Lab ID card in a mailing from GEHA and LabCard/Quest Diagnostics. You can show this card at your health care provider’s office to receive free outpatient laboratory tests using Quest Labs.

**Complete your Enrollment Questionnaire (EQ)**

Information you provide on this form is required to help GEHA pay your claims quickly and accurately. An EQ and reply envelope is included in your welcome packet from GEHA. You may also visit geha.com/eq to complete this form online.

**Create your GEHA web account**

After you receive your medical plan ID cards, visit geha.com/signin to register for a web account. Your account gives you access to your GEHA claims and other members-only services.

**Get to know your GEHA plan benefits**

Your online Member Dashboard at geha.com/signin is designed to give you an easy reference for your plan. Listed here are your copays for doctor visits and prescriptions, along with your deductible for the year. And, when you’re logged into your account, you can access a members-only enhanced provider search.
How to read your medical plan ID cards

You will receive your GEHA medical plan ID card in a mailing from GEHA and CVS Caremark. It will look similar to this:

1. Member ID
2. Medical group ID
3. Provider network logos
4. GEHA Customer Service phone number & Prescription Drug Benefits number
5. Where to submit claims

Important notes about your card:

- GEHA medical plan ID cards are issued with the name of the subscriber who enrolled in the medical plan through FEHB. All members covered by this plan will use the card with the subscriber’s name.

- GEHA partners with a number of medical networks across the country. If you call your provider to confirm that he or she is in the GEHA network, please have your GEHA ID card handy. You’ll want to ask the provider if he/she participates in the network indicated on your card.

You should use your medical ID card for:

- Medical care at a doctor’s office or hospital

- Prescriptions at a CVS Caremark network pharmacy

Find an in-network provider at: geha.com/search
Where to find care

It’s easier than ever to receive health advice and access convenient health care options by phone, video or in-person.

### Primary care provider
Your primary care provider can help you with both minor and serious medical issues, as well as recommended preventive care and health advice. Establishing a relationship with a primary care provider can help you control your health care costs and take control of preventive care and health maintenance. To find a primary care provider, visit [geha.com/search](http://geha.com/search)

### Health Advice Line: 888.257.4342
Speak with a registered nurse – any time, 24/7/365. Health Advice Line nurses can help evaluate symptoms and determine an appropriate method of treatment. Outside the United States? Call collect at 709.835.8243. Have your member ID ready when you call.

### Telemedicine and telebehavioral health: 888.912.1183
GEHA medical members are eligible for telemedicine powered by MDLIVE. MDLIVE is designed to handle non-emergency medical conditions and behavioral health issues and can often substitute for a doctor's office, urgent care center or emergency room visit. Tip: Activate your MDLIVE account now so it’s ready when you need it. Learn more at [geha.com/mdlive](http://geha.com/mdlive)

### MinuteClinic
For GEHA members in many states, convenient, high-quality health care is available at MinuteClinic®, the walk-in medical clinic inside select CVS Pharmacy® stores. MinuteClinic is staffed by certified family nurse practitioners and physician assistants who diagnose, treat and write prescriptions for common illnesses, injuries and skin conditions. MinuteClinic also offers physical exams, routine vaccinations and screenings for disease monitoring. To find a retail clinic near you, visit [geha.com/search](http://geha.com/search)

### Urgent care
Get the care you need, anytime, at an in-network urgent care facility. Visit an Urgent Care clinic for the treatment of non-emergency health issues such as minor burns or injuries, sprains, fever or flu, skin irritations, or nausea. Find a facility at [geha.com/search](http://geha.com/search)
“I don’t feel well. Where could I go for help?”

Is this an emergency?
(ex. excessive bleeding, difficulty breathing, chest pain, loss of consciousness)

Is your condition serious?

Minor / Routine
(ex. headache, insect bites, cough, pink eye, rash, constipation)

TMEDICINE
888.912.1183

HEALTH ADVICE LINE
888.257.4342
(May result in a referral to one of the care options listed below.)

Serious, not an emergency
(ex. fever, sore throat, urinary problems, nausea/vomiting, physical injury)

Do you need immediate attention?

Are you traveling?
OR
Is it after office hours?

TIP: Take a photo of this page with your phone, or scan this QR code to download a pdf for quick reference when you need it.
**Support for expectant parents**

Turn to GEHA’s maternity program for answers to all your questions about pregnancy, prenatal care and your GEHA benefits. Order your free maternity resource kit at [geha.com/maternity](http://geha.com/maternity).

**Breast pump benefit**

GEHA covers at 100% one double-channel electric breast pump with double suction capability with a physician’s prescription every two years. GEHA’s breast-pump contracted provider is Homelink. You can order a breast pump by calling Homelink at 800.482.1993.

A new prescription is required when requesting a new or replacement pump. Additional pumps may be obtained at the member’s expense. Visit [geha.com/maternity](http://geha.com/maternity) for more information.

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**Second-opinion program**

Do you need a second opinion? GEHA has a team of medical professionals who can help you understand your options.

GEHA’s second-opinion program provides you the opportunity to get a thorough assessment of your diagnosis by GEHA medical professionals.

We then guide you to an in-network provider who specializes in your condition.

[geha.com/SecondOpinion](http://geha.com/SecondOpinion)
Access to quality care, at any time, from anywhere.

You can receive care via phone or video 24/7/365 using our telemedicine and telebehavioral health service from MDLIVE.

Telemedicine and telebehavioral health

GEHA High Option and Standard Option medical plan members are eligible for telemedicine with MDLIVE. Activate your MDLIVE account by calling 888.912.1183, or visit geha.com/mdlive for a link to activate your account online.

- Consult with a board-certified doctor anytime, from anywhere. Licensed therapists also available by appointment via secure video.
- Average wait time is less than 10 minutes to see a state-licensed, board-certified physician averaging 15 years of practice experience.
- Your family members are also eligible, and we have pediatricians available 24/7.

High Option and Standard Option medical plan members and members with Medicare have no copay for utilizing the service. Learn more at geha.com/mdlive

Get help coordinating your care, step by step

Whether you are newly diagnosed, facing an acute health care episode, or living with a chronic condition, you’ll have one-on-one contact with a Personal Care Nurse functioning as your health care partner. Our goal is to keep you in the best possible health, so you can live your best life.

Your Personal Health Care Nurse can help you:

- Communicate effectively with your health care providers
- Understand your medications and treatment plan
- Identify appropriate health care services and community resources
- Find tools to self-monitor your symptoms
- Implement lifestyle changes and medical therapies
- Maximize your GEHA medical plan benefits

If you have a serious health concern and need assistance with services, please call the customer care number at 800.821.6136 and ask for the Care Management department.
Save on prescription medications

Estimate your medication costs
Visit our Check Drug Costs tool, hosted by CVS Caremark, at info.caremark.com/geha

Retail pharmacy
- Fill your prescriptions at more than 70,000 in-network pharmacies nationwide, including CVS, RiteAid, Walgreens, Walmart and more.
- Receive up to a 30-day supply.

Mail service pharmacy
- Have medications delivered to your door with CVS Caremark Mail Service Pharmacy.
- Many drugs qualify for 90-day refills.

Find an in-network pharmacy at info.caremark.com/geha
Understand medication terminology

These definitions can help you understand your prescription costs, and your medication options.

- **Generic medication:** Generic medications contain the same active ingredient(s) as brand medications and are subject to the same rigid U.S. Food and Drug Administration (FDA) standards of quality, strength and purity. Generic medications may be a different color, shape and/or size or may contain different inactive ingredients than their brand-name equivalents. By asking your doctor and pharmacist for generics, when available, you may save money without giving up quality.

- **Preferred brand-name medication:** These are brand-name medications that are on your medical plan’s list of preferred prescription drugs (also known as the plan formulary). These medications are labeled as “preferred” because the plan has identified them as effective and safe alternatives to more expensive medications.

- **Non-preferred brand-name medication:** These are brand-name medications that are not on the plan’s list of preferred prescription drugs (the plan formulary). As a result, these non-preferred medications may cost more. To save money without giving up on quality, you may want to ask your doctor if a generic alternative is available and if it is appropriate for you.
Vision coverage is included in your plan

Get annual eye exams for all covered family members for only a $5 copay when you visit an EyeMed provider. Learn more at geha.com/vision

Benefits include:

- Access to thousands of providers, including LensCrafters®, Pearle Vision®, Target Optical®, JCPenney Optical and private practitioners. Visit geha.com/vision for a link to a provider search tool.
- No limit on the number of discounted glasses or contacts purchased each year.
- Savings on surgical procedures, including LASIK, at participating locations.

<table>
<thead>
<tr>
<th>OTHER DISCOUNTS INCLUDE</th>
<th>WHAT YOU PAY IN NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye exam (with dilation as necessary)</strong></td>
<td>$5 copay</td>
</tr>
<tr>
<td><strong>Eyeglass lenses (pair):</strong></td>
<td></td>
</tr>
<tr>
<td>Standard plastic single vision</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Standard plastic bifocal</td>
<td>Up to $70</td>
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<tr>
<td>Standard plastic trifocal</td>
<td>Up to $105</td>
</tr>
<tr>
<td>Standard progressive</td>
<td>Up to $135</td>
</tr>
<tr>
<td>Premium progressive</td>
<td>80% of the retail price</td>
</tr>
<tr>
<td><strong>Eyeglass lens options:</strong></td>
<td></td>
</tr>
<tr>
<td>UV treatment</td>
<td>$15</td>
</tr>
<tr>
<td>Tint (solid and gradient)</td>
<td>$15</td>
</tr>
<tr>
<td>Standard plastic scratch coating</td>
<td>$15</td>
</tr>
<tr>
<td>Standard polycarbonate</td>
<td>$40</td>
</tr>
<tr>
<td>Standard anti-reflective coating</td>
<td>$45</td>
</tr>
<tr>
<td>Photochromatic / transitions plastic</td>
<td>80% of the retail price</td>
</tr>
<tr>
<td>Premium anti-reflective</td>
<td>80% of the retail price</td>
</tr>
<tr>
<td>Other add-ons</td>
<td>80% of the retail price</td>
</tr>
<tr>
<td><strong>Contact lenses:</strong></td>
<td></td>
</tr>
<tr>
<td>Conventional</td>
<td>85% of the retail price</td>
</tr>
<tr>
<td>Disposable</td>
<td>100% of the retail price (no discount on disposable)</td>
</tr>
<tr>
<td><strong>Additional pairs:</strong></td>
<td></td>
</tr>
<tr>
<td>Eyeglasses (complete pair)</td>
<td>Up to 60% of the retail price</td>
</tr>
<tr>
<td>Contacts (conventional lenses)</td>
<td>85% of the retail price</td>
</tr>
</tbody>
</table>

* High Option and Standard Option when you visit an EyeMed provider. Out-of-network not covered.

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

**Gym discount**
geha.com/fitness

Access more than 9,000 Active&Fit Direct™ participating fitness centers nationwide for just $25 a month (plus a $25 enrollment fee and applicable taxes).

- Try out fitness centers before enrolling using a free guest pass.
- You have the option to switch fitness centers to make sure you find the right fit.

**Hearing aid discount**
geha.com/hearing

Get exclusive pricing on TruHearing® hearing aids. Most members save an average of more than $1,800 per pair.

- Choose from more than 100 of the latest hearing aid models from top companies.
- This benefit can be shared with extended family members, even those not covered under your plan.

**Dental discounts**
geha.com/whitening

GEHA members can receive a discount on Smile Brilliant™ teeth whitening products and electric toothbrushes.

- Receive 20% off professional teeth whitening kits.
- Get 70% off a cariPRO™ premium electric toothbrush.

**Medical alert discount**
geha.com/lifealert

All GEHA members and their extended family (including adult children, parents, and grandparents) can save on Life Alert® emergency response services.

- Receive free activation plus a 10% monthly discount.
- Helps seniors stay independent with 24/7 access to emergency help.
Earn up to $250 with GEHA Health Rewards

GEHA’s Health Rewards program gives two adult members per household (age 18 or older) the opportunity to earn up to $250 for participating in activities that promote healthy behaviors. This money can be used for qualified medical expenses and health-related items at the online FSA store. Learn more at geha.com/rewards

It’s easy to earn Health Rewards

Visit healthbalance.geha.com and click the Register New Account button to create your username and password. Have your member ID card with you. Then, start earning rewards by completing the following activities:

▶ Yearly health risk assessment:
   $75 Health Rewards prepaid Mastercard®

▶ Yearly biometric screening:
   $75 in Health Rewards points

▶ Wellness portal classes and activities such as weight management, stress management, smoking cessation and fitness tracking:
   Up to $100 in Health Rewards points

Your Health Rewards prepaid Mastercard can be used for qualified out-of-pocket medical expenses and health-related items at the FSA online store. The card cannot be used at any retailers such as CVS, Target or Walmart.

Your Health Rewards prepaid MasterCard can be used at free-standing vision centers such as Discover Vision Centers or LensCrafters, or to purchase mail-order medications with CVS.
GEHA works with ExamOne, a Quest Diagnostics Company, to offer free biometric screenings to GEHA medical plan members.

Keeping track of your vital health indicators – including blood pressure, body mass index, total cholesterol, and blood sugar – helps you spot the early warning signs of serious conditions like heart disease and diabetes. Even if you are healthy, knowing your numbers can give you a baseline to compare yourself against in the future.

You can schedule your biometric screening to be completed at home, at work or at a Quest Diagnostic Patient Service Center. You pick the time and location that is most convenient.

Plus, if you participate in GEHA’s free Health Rewards program, you’ll earn $75 in Health Rewards points when you complete your biometric screening.

To schedule a free screening at your home, workplace, or at a Quest Diagnostics Patient Service Center call ExamOne at 888.234.1314.

Learn more at geha.com/screenings

Get free outpatient lab testing with Lab Card

Each non-Medicare Standard Option and High Option member will receive a Lab Card following enrollment in the medical plan. When you use your Lab Card, GEHA pays outpatient laboratory testing at 100 percent. You pay nothing – no deductible, no copay, no coinsurance.

To receive Lab Card coverage:

- You must be enrolled in a GEHA Standard Option or High Option plan
- You must not be enrolled in Medicare Part B
- A physician must order your laboratory testing
- You must ask your provider for the Lab Card benefit
- You must show your Lab Card to the provider at each visit

Learn more at geha.com/labcard
Frequently asked questions

How do I find a doctor, hospital, dentist or pharmacy in the GEHA network?

Visit our Find Care tool at geha.com/search to find a doctor, hospital, dentist or pharmacy in the GEHA network. You can print a customized directory from provider search results.

Please remember that if you have Medicare A&B primary, you can choose any provider for your care. Medicare and GEHA together will pay 100% of your costs for covered services during doctor visits, surgical care, lab services and hospitalization, in- or out-of-network.

**Important note:** GEHA contracts with three nationwide networks, Aetna Signature Administrators, UnitedHealthcare Options PPO and UnitedHealthcare Choice Plus. If you call your provider to confirm that he or she is in the GEHA network, please have your GEHA ID card handy. You’ll want to ask the provider if he or she participates in the network indicated on your card. Network logos are placed on the front of the card. The back of the ID card tells the provider where to submit claims.

My doctor is in-network but practices in more than one location. Am I covered for services provided at all locations?

Not all providers are considered participating in-network providers at all locations where they practice. It is the member’s responsibility to verify that the provider is a participating network provider at the location where services are being rendered.

In addition, not all services performed at a participating provider’s office are covered services. It is the member’s responsibility to verify coverage of services.

Will I receive ID cards with my dependents’ names?

No. All ID cards are issued in the primary subscriber’s name. However, these cards are good for all covered family members.
Can I enroll in a GEHA medical plan at any time other than Open Season?

Changes can be made outside of Open Season when you have a qualifying life event. Examples of qualifying life events include, but are not limited to, marriage, divorce, birth of child, retirement, etc. Enrollment changes will need to be processed through your personnel office.

I’m pregnant. How do I add my new baby to the plan?

If you are already enrolled in a Self and Family medical plan, you can contact us directly to add your newborn by calling 800.821.6136.

If you are not yet enrolled in a Self and Family option, please contact your personnel office to make the change.

Visit geha.com/maternity to order a free maternity resource kit.

What is my deductible, and when do I pay it?

A calendar year deductible is a fixed dollar amount that you pay for medical care before GEHA pays benefits. Copayments and coinsurance amounts do not count toward any deductible. You pay the deductible for these types of medical care: surgery, hospitalization and emergency room visits.

For other care, including in-network physician visits and prescriptions, you do not have to meet the deductible before GEHA pays benefits.

You can find more FAQs at: geha.com/faqs

Contact Customer Service at 800.821.6136
Monday through Friday, during regular business hours.
Find what you need, online or by phone

Customer Service: For questions about your plan or membership benefits.
- 800.821.6136
- csgehainbox@geha.com
- TDD/TTY number: 800.735.2966

Customer Service call center hours*

* Phones are answered based on the time zone in which you reside

<table>
<thead>
<tr>
<th>Time Zone</th>
<th>Hours</th>
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<tbody>
<tr>
<td>Eastern</td>
<td>8 a.m. – 6:30 p.m.</td>
</tr>
<tr>
<td>Central</td>
<td>7 a.m. – 6 p.m.</td>
</tr>
<tr>
<td>Mountain</td>
<td>6 a.m. – 6 p.m.</td>
</tr>
<tr>
<td>Pacific</td>
<td>5 a.m. – 5 p.m.</td>
</tr>
</tbody>
</table>

Online member resources

Member portal: geha.com/signin
- Print temporary ID cards
- Sign up for electronic Explanation of Benefits (EOB)
- Track your claims and deductible
- Submit an address change

GEHA App
- App Store & Google Play

Provider Search tool
- geha.com/search

Check Drug Costs tool
- info.caremark.com/geha

Wellness portal:
- Sign up for GEHA Health Rewards program
- Find wellness resources

Customer Service call center hours*
### Find care, 24/7

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Advice Line, RN, 24/7/365</td>
<td>geha.com/healthline</td>
<td>888.257.4342</td>
</tr>
<tr>
<td>Telemedicine and telebehavioral therapy with MDLIVE, 24/7/365</td>
<td>geha.com/mdlive</td>
<td>888.912.1183</td>
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### GEHA member benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Website</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Gym discounts by Active&amp;Fit Direct</td>
<td>geha.com/fitness</td>
<td>800.821.6136</td>
</tr>
<tr>
<td>Hearing-aid discounts powered by TruHearing</td>
<td>geha.com/hearing</td>
<td>844.224.2711</td>
</tr>
<tr>
<td>Vision discounts powered by EyeMed</td>
<td>geha.com/vision</td>
<td>877.808.8538</td>
</tr>
<tr>
<td>Teeth whitening and electric toothbrushes by Smile Brilliant</td>
<td>geha.com/whitening</td>
<td>855.944.8361</td>
</tr>
<tr>
<td>Medical alert system by Life Alert®</td>
<td>geha.com/lifealert</td>
<td>800.638.5002</td>
</tr>
<tr>
<td>Preferred Provider Network information</td>
<td>geha.com/search</td>
<td>800.296.0776</td>
</tr>
<tr>
<td>GEHA FEDVIP dental plan</td>
<td>gehadental.com</td>
<td>877.434.2336</td>
</tr>
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</table>

### Prescription medications / Lab Card®

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Services</td>
<td>geha.com/prescriptions</td>
<td>844.443.4279</td>
</tr>
<tr>
<td>Specialty Customer Care</td>
<td></td>
<td>800.237.2767</td>
</tr>
<tr>
<td>Specialty Prior Authorization</td>
<td></td>
<td>866.814.5506</td>
</tr>
<tr>
<td>Lab Card® program</td>
<td>geha.com/labcard</td>
<td>800.646.7788</td>
</tr>
</tbody>
</table>
Let’s get to the bottom of things. Like your 2019 member benefits.

800.821.6136
geha.com

For complete plan information, see GEHA Plan Brochures RI 71-006 and RI 71-014 at geha.com/planbrochure.