

GEHA 2014

A complete guide to GEHA Health Plans

(800) 262-GEHA • geha.com

The Benefits of Better Health

Your choice of three health plans,
with more doctors and hospitals
and member cost savings for:

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



The Benefits of Better Health

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GEHA delivers the answer to better health.

Better health

GEHA is a popular health plan for federal employees and their families for one important reason – high member satisfaction. More than 35,000 new members joined our health plan last year and almost half of our health plan members have been with GEHA for 10 years or more. We make it easy *and affordable* to take care of your health. With GEHA, you pay low copays for office visits and get free LabCard services and free preventive care exams and screenings in-network.

GEHA delivers

Special GEHA wellness programs help you make better choices for healthy living.

Connection Vision

Get annual eye exams for just \$5 and discounts on eyeglasses and conventional contacts, all at no additional premium. See details on page 7.

Connection Fitness® program by GlobalFit

Through the GEHA Connection Fitness® program by GlobalFit, you'll get discounts on gym memberships at more than 10,000 fitness clubs nationwide, including 24-Hour Fitness, Anytime Fitness, Curves, Bally, Gold's Gym and Jazzercise — all with low rates and flexible membership options. You can shop for your new gym with a free Guest Pass to try participating clubs before joining. The program also provides discounts on at-home workout equipment and videos and discounts on Nutrisystem meals.

Get healthy and get rewarded with GEHA.

You can earn gift cards and merchandise up to \$100 in value when you participate in GEHA Health Rewards!

You'll receive a **\$50 gift card** just for filling out a quick and easy online Health Assessment. Then, complete your choice of additional online activities and earn 50 points (equivalent to \$50) to be redeemed for health and wellness merchandise like juicers, power toothbrushes, exercise equipment and more. That's a \$100 total value as your reward for making healthy choices. It pays to be a GEHA health plan member.

Join GEHA Health Rewards today by logging on to onlifehealth.com and clicking "Get started." When prompted to enter a code, type "GEHA" and click "Submit."

Health e-Report

Subscribe to our free monthly newsletter and get wellness news delivered to your email inbox every month. Our healthy, delicious recipes are a big hit with federal employees.

More information on these and other programs is online at geha.com.



Online tool lets members compare drug costs

Go to geha.com/RxChoices. You can get a personalized analysis, comparing your current prescription drugs with any lower-cost alternatives.

More savings with Medicare

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

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 \$10 copays for up to a 30-day supply of generic drugs. If you take brand drugs, you'll pay 50% of the cost.

High Option

Compared with Standard, High Option has a higher premium, a \$20 copayment for all doctors, and the same \$10 copay for up to a 30-day supply of generics. The big difference with High Option is GEHA pays a greater percentage (and you pay less out-of-pocket) for hospital stays, brand drugs, and outpatient care after you have met the deductible.

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 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 geha.com or call (800) 262-GEHA and ask for an HSA enrollment kit.

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.

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

Better plans for better health: GEHA 2014 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 (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"/>
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 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
Maternity Physician care Hospital care	Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage
Accidental injury/Outpatient care Ambulance, physician, emergency room	Nothing, if services within 72 hours	Nothing, if services within 72 hours
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"/>
Chiropractic care	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.
Catastrophic limit**	\$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
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)	\$10 copay 50%, up to \$200 max 50%, up to \$200 max	\$10 copay*** 25%, up to \$150 max*** \$10, plus difference in cost***
Mail order pharmacy – 90-day supply Generic Single-source brand (generic not available) Multi-source brand (generic is available)	\$20 50%, up to \$500 max 50%, up to \$500 max	\$20 25%, up to \$350 max \$20, plus difference in cost

* For out-of-network benefits, see the 2014 GEHA plan brochure, RI 71-006 (High and Standard), or the 2014 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 your covered medical expenses.
 *** 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.



Download 2014 Standard and High Option Brochure



Download 2014 Health Savings Advantage HDHP Brochure

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 \$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"/>	Nothing, 100% coverage	Nothing, 100% coverage
5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage	Nothing, 100% coverage
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
Balance after GEHA payment. <input checked="" type="checkbox"/> 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
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"/>	\$10 copay 50%, up to \$200 max 50%, up to \$200 max	\$10 copay*** 20%, up to \$150 max*** \$10, 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"/>	\$20 50%, up to \$500 max 50%, up to \$500 max	\$15 15%, up to \$350 max \$15 plus difference in cost

our care. On the High and Standard Options (but not HDHP), there is a separate catastrophic limit on prescriptions.
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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. GEHA's nationwide provider network includes more than 6,000 hospitals and more than 1 million provider locations throughout the United States. Yours is probably one of them.

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

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.

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.

More savings with Medicare

Remember: If you have Medicare, you can choose any provider for your care. Medicare and GEHA together will pay 100% of covered 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
Complete Pair of Eyeglasses Purchase Discounts: Frame, lenses and lens options must be purchased in same transaction to receive full discount.	
Eye exam: 1 every 12 months (Includes dilation if needed)	\$5
Frames: Any available frame at in-network provider location	60% of the retail price
Eyeglass Lenses (pair): 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
Eyeglass Lens Options: UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate Standard Anti-Reflective Coating Photochromatic / 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
Contact Lenses: Conventional Disposable	85% of the retail price Full retail price
Additional Pairs: 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 geha.com/vision. 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.

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



The Benefits of Better Health

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GEHA plan rates for 2014.

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

Standard Option – AFFORDABLE PREMIUMS					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	314	\$48.08	\$104.18	\$31.73	\$41.83
Self + Family	315	\$109.34	\$236.91	\$72.17	\$95.13

High Option – MORE COMPREHENSIVE BENEFITS					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	311	\$93.77	\$203.17	\$71.91	\$85.57
Self + Family	312	\$222.97	\$483.10	\$174.35	\$204.74

Health Savings Advantage SM – HIGH-DEDUCTIBLE HEALTH PLAN					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	341	\$50.87	\$110.21	\$33.57	\$44.25
Self + Family	342	\$116.18	\$251.72	\$76.68	\$101.08

For complete information, see the GEHA Plan Brochure, RI 71-006, or go to geha.com.

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

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