

GEHA[®]

geha.com

Your Guide
to **2017**

health rates and **benefits**

Real-life scenarios

to help you choose a plan

GEHA[®]total.

Protect your
financial health, too



Dear Federal Employee:

Thank you for your interest in GEHA. As one of the first insurance carriers to provide health coverage to federal employees and retirees under the FEHB program almost 80 years ago, GEHA knows how to help you live healthier.

With three health plan options, one of the largest provider networks and money-saving wellness programs, GEHA helps take the worry out of finding quality, affordable health care for you and your family. GEHA's health plans include:

- preventive care, including covered lab services, with no deductible at in-network providers,
- low copays for in-network office visits and prescriptions,
- free biometric screenings to help you identify risk factors for certain diseases, and
- 24/7 access to a registered nurse who can help you find the right level of care.

GEHA offers great benefits and more in 2017, including:

- **Telemedicine.** Consult with a physician by computer, smartphone or tablet, 24/7.
- **Second opinion.** Free second-opinion service through Best Doctors helps you make confident medical decisions for all covered family members.
- **CVS MinuteClinic.** Visit the walk-in medical clinic inside CVS/pharmacy stores for a low \$10 copay.
- **Urgent care.** Visit an in-network center for a low \$35 facility copay.
- **Health Rewards.** Earn Health Rewards points worth up to \$250 in value.
- **Connection Fitness gym discounts.*** Get preferred pricing at more than 9,000 gyms and fitness centers nationwide, plus discounts on home health and fitness products.
- **Vision coverage.*** Get \$5 annual eye exams and discounts on eyewear for no additional premium at participating locations.

Make an informed decision about your health care and how much you pay

As you think about your health care decisions for 2017, we encourage you to use our new online tool Keypath at geha.com/switch. Let Keypath help you estimate your yearly costs, search for in-network providers and review our affordable plan options. With Keypath, you can make an informed decision about your health care and decide which GEHA plan is right for you.

Estimate your prescription costs

In addition to Keypath, GEHA also provides a prescription cost estimator at info.caremark.com/geha. Simply visit this site, enter your prescription drug name and get an estimate of what you should pay, out-of-pocket, for your medication. This easy-to-use tool will show you the cost for mail service and retail prescriptions based on which GEHA plan option you choose.

If you have questions, please visit geha.com or call us at 800.262.GEHA.

In good health,



Julie Browne
President & CEO

*GEHA supplemental benefits are neither offered nor guaranteed under contract with the FEHB or FEDVIP programs, but are made available to all enrollees and family members who become members of GEHA.

THE GEHA. SWITCH IS ON

Let
GEHA
Keypath
show
you the
way.

- ▶ Compare plans based on your lifestyle.
- ▶ Estimate your yearly health care costs.
- ▶ Find providers in your network.

GEHA's Keypath is a new online tool that will help you choose a GEHA health plan for your family and show you how costs break down. Access Keypath at geha.com/switch.

Calculate
with confidence.

GEHA Keypath
does the math for
you when you're
weighing plan
options.



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“
The first
wealth is
health.
”

- Ralph Waldo Emerson



Welcome to the health plan that fits.

You deserve this. A quality plan that's affordable from an organization that's committed to offering members more than they expect. With GEHA, you have access to one of the largest national networks with more than a million providers, your choice of three health plans and personalized wellness programs that help you live healthier and save money.

All of this, and more, from an insurance company that gets you.



SECTION ONE

GEHA.
**Health
Plans**



Manage your health on your terms.

GEHA is a not-for-profit association that has been offering affordable health coverage for federal employees and their families since 1937. Each year, more than 96 percent of members choose to stay with GEHA. Members appreciate our extensive provider network, affordable premiums, low copays, free in-network preventive care, wellness programs and excellent customer service. With GEHA, you don't need a referral to see a specialist, and your coverage goes with you no matter where you travel in the world.



To help you live healthier and manage expenses, GEHA offers the following benefits.

Care when you need it

Sometimes you can't wait for an appointment during regular business hours. Sometimes you just need answers. That's why GEHA lets you access quality health care when it's convenient for you.

Health Advice Line: Get expert advice about non-emergency symptoms from a registered nurse, at no extra cost, 24/7/365.

Telemedicine: Call our Health Advice Line. Based on the urgency of your symptoms, our nurse will set up an appointment for you to consult a physician by computer, tablet or smartphone from home, work or wherever you are (where allowed by state law).

MinuteClinic: Where available, GEHA members can visit the walk-in MinuteClinic inside select CVS/pharmacy locations. No appointments are needed, and Standard Option and High Option members pay a low copay of just \$10 per visit. If you have Medicare Part A & Part B, your cost is \$0.

Urgent care: Get the care you need, anytime, at an in-network urgent care facility. A low facility copay of just \$35 for Standard Option and High Option members, helps keep your cost of care affordable. If you have Medicare Part A & Part B, your cost is \$0.

Prescription benefits

GEHA works with CVS/caremark™ as our prescription benefits manager. The nationwide network of pharmacies makes it easy to estimate costs and get your prescriptions filled. Our online drug cost tool will help you find the lowest-priced options.

Retail pharmacies: Get your prescriptions at more than 70,000 nationwide in-network locations. That includes any CVS/pharmacy (including locations inside Target stores) and chains such as Rite Aid, Walmart and Walgreens, as well as independent pharmacies.

Home delivery: With CVS/caremark's Mail Service Pharmacy, you can save money and have maintenance medications delivered to your door. Many drugs qualify for 90-day refills.

ExtraCare® Health Card: The CVS/caremark ExtraCare Health Card can save you even more, with a 20 percent discount on CVS-brand health items, such as cold remedies, pain medications, first aid supplies, vitamins, skin care, baby care and more. You can use your ExtraCare card at any CVS pharmacy location or online at cvs.com.

Wellness benefits

GEHA's coverage extends beyond the doctor's office. We help our members feel better every day with wellness programs that promote a healthy lifestyle and focus on prevention.

Health Rewards: Improved for 2017, our new Health Rewards program gives GEHA members the opportunity to earn a total of \$250 for participation in activities that promote healthy behaviors. This money can be used for qualified out-of-pocket medical expenses and health-related items at an online store. **Visit geha.com/rewards.**

Free biometric screenings: A biometric screening is an easy way to help you spot early warning signs of serious conditions such as heart disease and diabetes. You can have your confidential screening at home, at work or at one of 2,300 Quest Diagnostics locations nationwide.

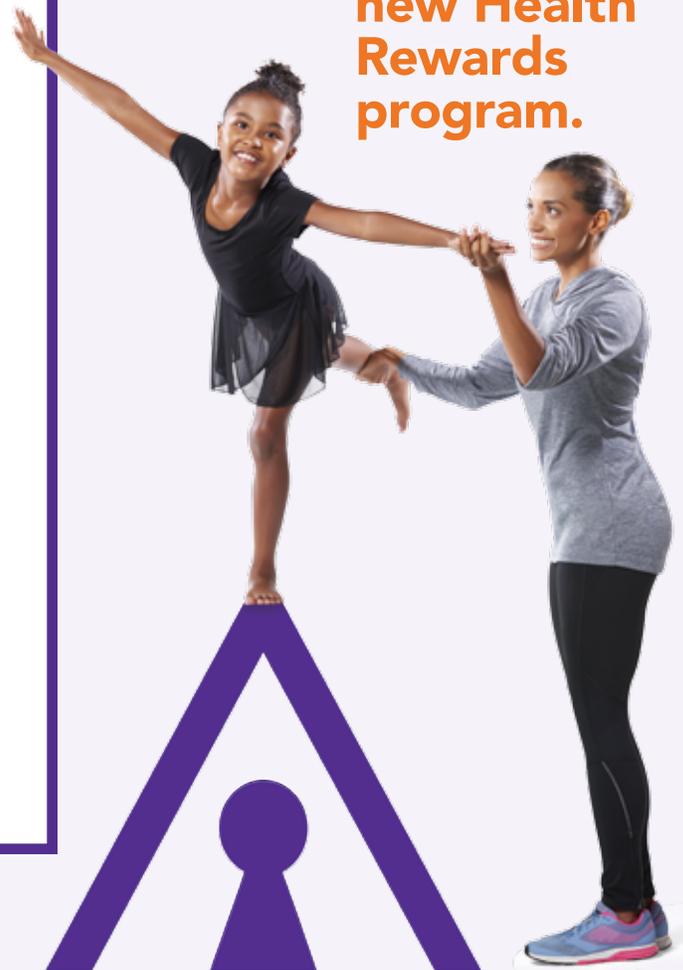
Gym discounts: Choose from more than 9,000 of GlobalFit's eligible fitness and studio locations across the country. Get preferred pricing on memberships, top-ranked healthy eating and weight-loss programs and personalized health coaching, as well as discounted home health and fitness products, including wearable fitness trackers.

Free weight-loss program: GEHA's partnership with Virtual Lifestyle Management (VLM) provides free online strategies for weight loss to qualified members. VLM's program focuses on helping you overcome your personal obstacles to losing weight.

You get even more in 2017.

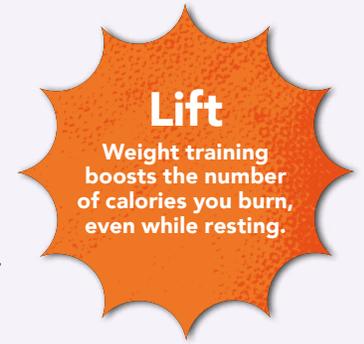
- ▶ Extensive provider network gives you even more options for affordable care.
- ▶ Preventive services now include diabetic screenings.
- ▶ Patients with certain chronic conditions, including obesity and cancer, have free access to a nurse or health coach.
- ▶ Hearing aid users can take advantage of increased benefits – up to \$2,500 per pair.
- ▶ Plan coverage now includes applied behavioral therapy for autism spectrum disorders.
- ▶ Exclusive discounts for Smile Brilliant's at-home teeth whitening treatment are now available for GEHA members. **(See page 19 for more details.)**
- ▶ Enhancements to our Health Rewards program make it easier for you to track healthy behaviors and earn up to \$250.
- ▶ Free second-opinion service through Best Doctors helps you make confident medical decisions. **Visit geha.com/doctors to learn more.**

**You can
earn up to
\$250 with
GEHA's
new Health
Rewards
program.**



How GEHA's three plan options work for you

GEHA offers a choice of health plans; all include vision for no extra premium.



Standard Option

With affordable premiums and low copays, **this plan is the best value for healthy people who have predictable out-of-pocket expenses.** It's the most popular choice among new GEHA members.

A 30-day supply of generic medication costs just \$10, and you can visit your primary care doctor for only a \$15 copay.

High Option

Get more comprehensive prescription coverage in exchange for higher premiums. **This plan is a good option if you take brand-name prescription drugs.**

Doctor visit copays are still affordable at \$20, and you can get 30-day supplies of generic drugs for just \$10. Once your deductible is met, GEHA pays a bigger share of the cost for hospital stays and outpatient care.

Health Savings AdvantageSM

This plan features a high-deductible health plan (HDHP) with lower premiums, combined with a health savings account (HSA) or a health reimbursement account (HRA) for those enrolled in Medicare. **This plan is a great choice for healthy people who typically don't have ongoing medical expenses.**

Like the Standard and High Option plans, Health Savings Advantage covers 100 percent of preventive care with in-network providers. You pay for the rest of your health care expenses until your deductible is met. After that, GEHA pays 95 percent of most in-network care.

Your HSA lets you use pre-tax dollars for out-of-pocket expenses. Any money you don't spend earns tax-free interest, allowing you to plan for future health expenses all the way through retirement. And, the HSA is funded monthly by GEHA. If you leave your current job, any money left in your account is yours to keep.

Learn more about HDHPs, HSAs and HRAs on page 17.

Estimate your cost of health care

GEHA offers you several ways to estimate your cost of health care and prescriptions.

Procedures: Use GEHA's Keypath (geha.com/switch) to help you estimate your yearly health care costs – including finding providers and shopping for affordable care in your area. Keypath can help you make an informed decision about your health care and decide which GEHA health plan is right for you.

Prescriptions: Visit info.caremark.com/geha to enter your prescription drug name and get an estimate of what you should pay, out of pocket, for your medication. This tool will show you the cost for mail service and retail based on which GEHA health plan option you choose.

MEDICAL BENEFITS IN-NETWORK	STANDARD OPTION WHAT YOU PAY	HIGH OPTION WHAT YOU PAY
Physician care Primary care physician MinuteClinic (where available) Urgent Care facility Specialist Surgical care	\$15 office visit copay (waived for preventive care exam) \$10 copay \$35 facility copay \$30 office visit copay 15% of allowance <input checked="" type="checkbox"/>	\$20 office visit copay (waived for preventive care exam) \$10 copay \$35 facility 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	\$0 , through Lab Card® \$0 , up to age 22 \$0 , 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	\$0 , through Lab Card® \$0 , up to age 22 \$0 , 100% coverage \$5 copay through EyeMed Balance , after GEHA pays \$22 per visit, 2 times/year
Maternity Physician care Hospital care	\$0 , 100% coverage \$0 , 100% coverage	\$0 , 100% coverage \$0 , 100% coverage
Accidental injury/outpatient care Ambulance, physician, emergency room	\$0 , if services within 72 hours	\$0 , if services within 72 hours
Hospital/facility care Inpatient (<i>you must pre-certify</i>) 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 copay 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"/>
Spinal manipulative therapy	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**	\$6,000 Self Only \$7,500 Self Plus One \$7,500 Self and Family	\$5,500 Self Only \$7,000 Self Plus One \$7,000 Self and Family
<input checked="" type="checkbox"/> Calendar-year deductible applies	\$350 Self Only \$700 Self Plus One \$700 Self and Family	\$350 Self Only \$700 Self Plus One \$700 Self and Family
PRESCRIPTIONS^{^^} IN-NETWORK*		
Retail pharmacy – 30-day supply Generic Preferred brand-name medication Non preferred brand-name medication	\$10 copay 50% , up to \$200 max ^o 50% , up to \$300 max ^o	\$10 copay [†] 25% , up to \$150 max ^{†p} 40% , up to \$200 max ^{†p}
Mail service pharmacy – 90-day supply Generic Preferred brand-name medication Non preferred brand-name medication	\$20 50% , up to \$500 max ^o 50% , up to \$600 max ^o	\$20 25% , up to \$350 max ^o 40% , up to \$500 max ^o

* For out-of-network benefits, see the 2017 GEHA plan brochure, RI 71-006 (High and Standard), or the 2017 HDHP plan brochure, RI 71-014.
 ** The catastrophic limit is the maximum amount of coinsurance and deductibles you pay for all family members before GEHA begins paying for 100% of your care. This is a combined maximum for both medical care and prescriptions.

HEALTH SAVINGS ADVANTAGE HDHP WHAT YOU PAY	MEDICARE A & B WITH STANDARD WHAT YOU PAY	MEDICARE A & B WITH HIGH WHAT YOU PAY
<p>\$0 for preventive care Other – 5% of allowance <input checked="" type="checkbox"/></p> <p>5% of allowance <input checked="" type="checkbox"/></p>	<p>\$0, 100% coverage</p>	<p>\$0, 100% coverage</p>
<p>\$0, 100% coverage</p> <p>\$0, up to age 22</p> <p>\$0, 100% coverage</p> <p>\$5 copay through EyeMed</p> <p>\$0, 100% plan allowance, 2 times/year</p>	<p>\$0, 100% coverage</p> <p>\$0, 100% coverage</p> <p>\$5 copay through EyeMed</p> <p>50% of allowance, 2 times/year</p>	<p>\$0, 100% coverage</p> <p>\$0, 100% coverage</p> <p>\$5 copay through EyeMed</p> <p>Balance, after GEHA pays \$22 per visit, 2 times/year</p>
<p>\$0, 100% coverage <input checked="" type="checkbox"/></p> <p>\$0, 100% coverage <input checked="" type="checkbox"/></p>		
<p>5% of allowance <input checked="" type="checkbox"/></p>	<p>\$0, 100% coverage</p>	<p>\$0, 100% coverage</p>
<p>5% of allowance <input checked="" type="checkbox"/></p>	<p>\$0, 100% coverage</p>	<p>\$0, 100% coverage</p>
<p>Balance after GEHA payment. <input checked="" type="checkbox"/> GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>	<p>Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>	<p>Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>
<p>\$5,000 Self Only</p> <p>\$10,000 Self Plus One</p> <p>\$10,000 Self and Family</p>		
<p>\$1,500 Self Only</p> <p>\$3,000 Self Plus One</p> <p>\$3,000 Self and Family</p>	<p>\$0 deductible</p>	<p>\$0 deductible</p>
<p>25% of allowance <input checked="" type="checkbox"/></p> <p>25% of allowance <input checked="" type="checkbox"/></p> <p>25% of allowance <input checked="" type="checkbox"/></p>	<p>\$10 copay</p> <p>50%, up to \$200 max^o</p> <p>50%, up to \$300 max^o</p>	<p>\$10 copay^f</p> <p>20%, up to \$150 max^{tp}</p> <p>35%, up to \$200 max^{tp}</p>
<p>25% of allowance <input checked="" type="checkbox"/></p> <p>25% of allowance <input checked="" type="checkbox"/></p> <p>25% of allowance <input checked="" type="checkbox"/></p>	<p>\$20</p> <p>50%, up to \$500 max^o</p> <p>50%, up to \$600 max^o</p>	<p>\$15</p> <p>15%, up to \$350 max^o</p> <p>30%, up to \$500 max^o</p>

+ Costs for initial prescription and first refill. You pay 50% for additional refills at retail. For long-term prescriptions, use mail order or your local retail CVS/pharmacy store (90-day supply) for greater cost savings.

o If you choose a brand name medication when a generic is available, you will be charged the generic copay plus the difference in cost between the brand name and the generic.

^^ Refer to geha.com/prescriptions for formulary and specialty coverage, for specific medications.

Be Your own Health Advocate.



Taking charge starts with knowing.

We want to help you understand some of the terms commonly found in insurance and provider documents.



Breathe
Breathing deeply
detoxifies your
body and releases
tension.

Allowance

The actual cost of health care goods and services for insured patients after applying the insurance company's negotiated discount. This amount is lower than providers' initial billed rates. Sometimes called an "allowed amount," "eligible expense," "payment allowance" or "negotiated rate."

Calendar-year deductible

The amount your plan requires you to pay out of pocket each year before your plan begins to make payments for claims.

Copay

The amount your plan requires you to pay for a specific service or prescription. For example, with the GEHA Standard Option, you pay only a \$15 copay to visit your primary care physician, after which GEHA pays the remainder of the allowable charges.

Coinsurance

The percentage of costs of a covered health care service you pay after you've met your deductible. For example, 10 percent of allowance for GEHA High Option. When Medicare Part A & Part B are primary, deductibles are waived and many services are paid at 100 percent.

Catastrophic limit

The maximum amount you will pay each year for coverage. It includes copays, deductibles and coinsurance but not premiums. Once you have reached this limit, insurance pays the remainder of your health care expenses for the rest of the year.

PPO

A preferred provider organization. GEHA is a nationwide PPO plan. PPOs offer members the freedom to choose the doctors, hospitals and other health services they use as long as they are within the organization's network of providers. GEHA will also cover services from a non-PPO provider. However, your cost may be lower when you visit an in-network provider.

Premium

This is the total amount paid to an insurance company for coverage, typically paid monthly or twice-monthly. For federal employees, the premium is paid in part by the government, with the remainder deducted from your paycheck.

Prescription benefits

Depending on the medication, you will pay a set amount as a copay or a percentage of cost. Generic drugs typically cost less than brand-name medications. Your copay amount could be reduced by getting a 90-day supply through mail order or preferred pharmacies. If you're taking brand-name maintenance prescription drugs, you may want to consider GEHA's High Option Plan.

The forces controlling the cost of health care

Health care costs are rising at a predicted rate of 6.5 percent through next year. Though they've slowed from the days of double-digit spikes, they're still outpacing inflation and costing more for employers and consumers. As a result, it's important to re-examine your plan each year to compare deductibles, copays, prescription coverage and your total out-of-pocket expenses.

Stand

Sitting for long periods increases your risk of heart disease, diabetes and cancer.

Ultimately, two factors influence health care costs: the price of prescriptions and services, and increased use of health care. Two areas that have been driving up the use of health care in recent years are the needs of an aging population and an increased focus on mental health care.

To keep costs as affordable as possible, it's vital for employers, insurance companies, health care providers and consumers to work together.

One way is to encourage healthy behaviors. Many employers and insurers, like GEHA, provide programs such as health risk assessments, biometric screenings and wellness initiatives designed to help members take control of their health.

Another way is to become a smart consumer of health care. Talk to your doctor and other providers about their fees. Shop around for services, and ask about procedures and medications to see whether lower-cost options are available.

By working with your health care providers to understand as much as you can about your medical situation and treatment options, you gain control of your medical expenses, while taking steps to ensure the highest quality of care.

Maximize your coverage with free screenings.

To help members take charge of their health, GEHA has partnered with ExamOne, a Quest Diagnostics company, to offer biometric screenings at no charge. This simple screening includes readings for weight, blood pressure, cholesterol, hemoglobin A1C (a diabetes-related test) and blood creatinine (a kidney function test). This is a great way to spot potential problems early.

It's convenient, too. You can have your screening at a Quest Diagnostics service center, at work or even at home, and visits can be scheduled on evenings and weekends.

Earn money through **Healthy Behavior.**

GEHA's Health Rewards program is available for two adult members per household. Health Rewards provides incentives for members who complete simple and convenient health screenings. This includes rewards up to a total of \$250 for the following activities:

- ▶ **Completion of the yearly health risk assessment:** \$75 Health Rewards Mastercard
- ▶ **Completion of the yearly biometric screening:** \$75 in Health Rewards points
- ▶ **Completion of wellness portal classes and activities such as weight management, stress management or smoking cessation and tracking fitness activities:** \$100 in Health Rewards points

Your Health Rewards savings card can be used for qualified out-of-pocket medical expenses and health-related items, at an online store.

**Get support
at geha.com
when you want
to lose weight,
conquer stress
or quit smoking.**



How your coverage works in real-life situations

So how much will you really pay if you choose one of GEHA's plans? Say you need to have a procedure and you have selected one of GEHA's Self Only options. In this hypothetical* situation, the billed charge for the procedure at an outpatient PPO (in-network) facility is \$2,750.

	STANDARD OPTION (SELF ONLY) <i>Biweekly premium \$53.86</i>	HIGH OPTION (SELF ONLY) <i>Biweekly premium \$101.46</i>
Billed charge	\$2,750	\$2,750
PPO allowable	\$2,300 (This is the amount GEHA has negotiated with the provider to pay for this service.)	\$2,300 (This is the amount GEHA has negotiated with the provider to pay for this service.)
Annual deductible	\$350	\$350
Balance	\$2,300 (PPO allowable) - \$350 (deductible) = \$1,950	\$2,300 (PPO allowable) - \$350 (deductible) = \$1,950
GEHA payment	GEHA pays 85 percent of \$1,950 balance: \$1,657.50	GEHA pays 90 percent of \$1,950 balance: \$1,755
Member out-of-pocket (OOP)	Member pays 15 percent of \$1,950 balance: \$292.50	Member pays 10 percent of \$1,950 balance: \$195
Full member responsibility	\$350 (deductible) + \$292.50 (OOP) = \$642.50 Deductible is now satisfied for the remainder of the year. For subsequent allowable medical expenses, you would pay 15 percent of the balance until your \$6,000 catastrophic limit is reached.	\$350 (deductible) + \$195 (OOP) = \$545 Deductible is now satisfied for the remainder of the year. For subsequent allowable medical expenses, you would pay 10 percent of the balance until your \$5,500 catastrophic limit is reached.

	HEALTH SAVINGS ADVANTAGE (SELF ONLY) <i>Biweekly premium \$56.70</i>
Billed charge	\$2,750
PPO allowable	\$2,300 (This is the amount GEHA has negotiated with the provider to pay for this service.)
Annual deductible	\$1,500 (After paying \$1,500 for this claim, your deductible is satisfied.)
Balance	\$2,300 (PPO allowable) - \$1,500 (deductible) = \$800
GEHA payment	GEHA pays 95 percent of \$800 balance after deductible is met: \$760
Member out-of-pocket (OOP)	Member pays 5 percent of \$800 balance after deductible is met: \$40
Full member responsibility	\$1,500 (deductible) + \$40 (OOP) = \$1,540

For Self Only, GEHA contributes \$750 annually to your HSA, \$1,500 annually for Self Plus One and Self and Family, to be used as you wish. After you meet your deductible, GEHA pays 95 percent of most costs until you reach your \$5,000 catastrophic limit.

* These examples show how these plans might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if covered under different plans. The actual care you receive will be different from these examples, and the cost of that care will also be different.

What you need to know about HDHPs and HSAs/HRAs

Have you ever wondered about a high-deductible health plan with a health savings account, but weren't sure how it worked? For many people who are in overall good health or just want to save for future medical expenses, these plans can be a great choice.

GEHA's Health Savings AdvantageSM plan combines a high-deductible health plan (HDHP) with a health savings account (HSA) or health reimbursement account (HRA) for those enrolled in Medicare. Your HSA is funded by GEHA, along with any additional contributions you wish to make. Members can use the funds in their HSAs to pay for qualified health care expenses until their deductibles are met. Once your balance reaches a certain amount, your HSA can also function as an investment vehicle, so your unused funds can grow, tax-free, and act as a nest egg for future medical needs or even retirement.

Advantages to GEHA's Health Savings Advantage plan

- ▶ Preventive care is covered at 100 percent when you use in-network providers.
- ▶ Money in your HSA can grow, tax-free, over time.
- ▶ GEHA's contributions to your HSA are not taxed.
- ▶ You are eligible to take a tax deduction on your personal HSA contributions.
- ▶ You do not pay taxes on HSA withdrawals for eligible medical expenses.
- ▶ GEHA pays to set up your HSA, along with any monthly bank fees.

How does it work?

You pay a monthly premium, part of which is deposited by GEHA into your HSA or HRA (\$750 a year for Self Only; \$1,500 for Self Plus One or Self and Family). You can also make additional deposits from your own money into the account. Your savings continue to grow until you decide to use them.

For ongoing health care needs, you pay with funds from your HSA. Once you meet your annual deductible (\$1,500 for individuals; \$3,000 for couples and families), GEHA pays for 95 percent of most in-network care.

How do I decide if this is the right plan for me?

For people in overall good health, an HDHP can make good financial sense. However, if you anticipate extensive medical care in the next year, you might want to consider either GEHA's Standard Option or High Option plan.

The IRS limits how much you can contribute to an HSA. To help you determine whether an HSA is right for you, consult with a tax adviser and review IRS Publications 502 and 969.

For more ways to compare GEHA's health plans, use our Keypath tool at geha.com/switch.

What happens when I turn 65?

You can continue to use your HSA funds tax-free for eligible medical expenses. You may also use funds in your HSA for any reason, even for non-medical expenses. You will pay taxes on these withdrawals at your normal tax rate.

When you enroll in Medicare, you are no longer eligible for contributions to an HSA. You will automatically transition to an HRA the month prior to the month of your 65th birthday, unless you notify GEHA that you will not be enrolled in Medicare Part A, B or D.

GEHA.
**Member
Benefits**



Your plan goes beyond health care.

All GEHA members receive year-round benefits that will keep you and your family smiling – and seeing, hearing and feeling secure – with discounts offered only to our members. This year, we've partnered with Smile Brilliant to add professional teeth whitening to your supplementary benefits. So your family's smiles can be brighter than ever.

Floss

Flossing cleans between teeth where a toothbrush can't reach.

New for 2017: An exclusive teeth-whitening offer for GEHA members from Smile Brilliant

- ▶ Simple, affordable whitening is easier than ever with Smile Brilliant. Whiten your teeth with a custom-made system from the comfort of home. All GEHA members will receive a 20 percent discount off the lowest published price on all Smile Brilliant products – custom-fitted trays, teeth whitening gel and desensitizing gel.
- ▶ Smile Brilliant's lab-direct system replicates the results dentists have been providing for years, with both in-office treatments and custom-fitted teeth whitening trays, at a 70 percent discount. For your convenience, your Smile Brilliant kit is mailed to your home.
- ▶ Make your upper and lower dental impressions – a simple process that takes about 10 minutes – and mail them back to the lab in the postage-prepaid envelope provided. Your handcrafted, customized trays are mailed back within eight business days.
- ▶ A 100 percent refund is guaranteed within the first 45 days if you are not completely satisfied. Learn more at smilebrilliant.com/geha.

Clearly, your eyesight deserves the best.

Connection Vision *powered by EyeMed*

As a GEHA member, your vision coverage is included for no extra premium. You and covered family members can get annual eye exams for only a \$5 copay, when you visit a qualified EyeMed provider. For eye exams at out-of-network providers, EyeMed will reimburse you up to \$45 per covered member.

Benefits include:

- ▶ Access to thousands of network providers, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and private practitioners.
- ▶ Preferred pricing with fixed discounts for lenses, lens options, frames and contact lenses, at participating EyeMed providers.
- ▶ No limit on the number of discounted glasses or contacts purchased each year, High Option and Standard Option only.
- ▶ Savings on surgical procedures, including LASIK, at participating locations.



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

* High Option and Standard Option when you visit an EyeMed provider

Get connected to the lifestyle you want.

Year-round benefits for all GEHA members keep you in charge of feeling great.

Connection Hearing *powered by TruHearing*

GEHA members get exclusive access to low prices on TruHearing hearing aids through our Connection Hearing program. TruHearing hearing aid models include more than 100 options selected from the newest models from top companies such as Starkey, Phonak, ReSound, Oticon and Widex. This benefit can be shared with extended family members.

Life Alert® *Emergency Response*

Get round-the-clock peace of mind for you and any family members, even if they're not GEHA members. Life Alert's leading medical alert system is available at special promotional pricing that includes up to \$199 in waived activation fees and 10 percent off monthly rates.

Connection Fitness *gym discounts*

Get your exercise at one of GlobalFit's 9,000-plus nationwide fitness centers and studios. You'll be eligible for discounts on memberships, individualized coaching, and healthy eating and weight-loss programs. You can also take advantage of preferred pricing on wearable fitness trackers and other home health products.



Dental *coverage*

Every GEHA health plan includes dental benefits. Additional services may also be covered, up to your plan's allowance.

Find it at your fingertips.

GEHA's web-based resources let you take a more active role in your health care wherever you are – at home, at work or on the go. Connect with us and learn more on your computer or mobile device at geha.com.

- ▶ **GEHA Keypath:** Our new, user-friendly tool lets you choose the best coverage for your family based on a few simple lifestyle questions. You can also search for in-network doctors and estimate your health care costs for the year under different plans – all in one convenient place. geha.com/switch.
- ▶ **Member information:** Get a summary of benefits for every family member covered under your plan. Track your spending by seeing the amounts applied toward your calendar-year deductible and out-of-pocket maximum.
- ▶ **Provider search:** Find nearby doctors by entering names, locations and specialties. You also get full access to Healthgrades reports on cost and quality.
- ▶ **Answers about claims:** Access claims from the past 18 months to see dollar amounts for out-of-pocket expenses, GEHA's negotiated amount and what we paid on your behalf.
- ▶ **Electronic EOBs:** Subscribe to receive your Explanation of Benefits (EOB) by email.
- ▶ **Healthy living tools:** Our member portal helps you stay informed with a variety of tools that include an online health assessment and your personal health record.
- ▶ **Temporary ID cards:** If you lose your card or just need an extra copy for you or a covered family member, we make it simple to go online and print a temporary card.

GEHA^{total}

Insure more than your health.

GEHA has been protecting you and your family's physical health for decades. With GEHA^{total}, we can help protect your financial health, too. You can enroll any time during the year, and there's no waiting period. Learn more at gehatotal.com.



Life Insurance

Nobody likes thinking about leaving loved ones behind. But having the right life insurance coverage can mean the people you care about aren't burdened with additional financial worries if something should happen to you.

The truth is, most people don't have enough life insurance. Getting coverage through work is a great start, but that coverage can still leave a significant gap in meeting financial obligations. And, your needs change as your life and circumstances change. Figuring out how much you need doesn't have to be intimidating, and coverage may be more affordable than you think.



Short-Term Income Protection

Think of it as an insurance plan for your paycheck. Imagine what could happen if you couldn't work for a while because of an injury or health-related event (including pregnancy).

You would still need to pay your monthly expenses – mortgage or rent, transportation, phone service, groceries and more. Studies show that many people couldn't make it more than four weeks without a paycheck.

GEHA^{total} Short-Term Income Protection can provide you with a source of income for up to a year, with a level of coverage that best fits your situation. Calculate your needs online with our easy assessment tool at gehatotal.com.



Accident Expense Protection

An accident is bad enough, but most people don't realize the unexpected costs that can accompany one. Even with health insurance, you may also have the expense of your deductible or coinsurance.

What if an accident prevents you from driving or makes you unable to perform household chores, such as yard work and regular home maintenance? Those unexpected additional expenses can add up.

Accident Expense Protection gives you a fixed cash payment based on the nature of your accident – and it's money you can use as you see fit.

Learn more at gehatotal.com. Our online assessment tool will provide you a recommendation tailored to your specific needs. Try it today. It only takes a few minutes, and there's no obligation.

Rest assured about the future.

GEHAtotal lets you safeguard finances for you and your family, 24/7/365.

Life Insurance

- ▶ You are guaranteed issue during the first 60 days of employment for coverage levels of \$25,000, \$50,000, \$75,000 and \$100,000.
- ▶ Enroll anytime. Simply complete a short online health interview.
- ▶ You are covered for accidental death and dismemberment until age 70.
- ▶ Coverage ends at age 99.
- ▶ Minimum coverage amount: \$25,000.
- ▶ Maximum coverage: 7 times your annual salary or \$600,000 – whichever is lower.

You are immediately eligible for coverage with no waiting period.

GEHAtotal products are neither offered nor guaranteed under contract with the FEHB or FEDVIP programs, but are made available to eligible enrollees and eligible family members. Prior to applying for coverage, carefully read the Summary Plan Description for any exclusions or limitations.

Short-Term Income Protection

- ▶ Enroll anytime. Simply complete a short online health interview.
- ▶ Coverage up to retirement or age 70, whichever comes first.
- ▶ Minimum coverage: \$300 per week.
- ▶ Coverage is offered in increments of \$100 per week.
- ▶ Maximum coverage: \$1,500 per week or 60 percent of weekly salary, whichever is lower.
- ▶ You can choose an elimination period, or waiting period, before receiving benefits, which is 30, 60, 90 or 120 days long. The longer the elimination period, the lower the premium.

Accident Expense Protection

- ▶ You can enroll at any time.
- ▶ You are immediately eligible for guaranteed issue coverage.
- ▶ Coverage ends at retirement or age 70, whichever comes first.
- ▶ You cannot re-enroll within 12 months of a prior cancellation.
- ▶ Coverage options include Self, Self+Partner, Self+Children and Self+Partner+Children.

Who is eligible for GEHAtotal plans?

- ▶ You must be an active, full-time civilian federal employee working at least 20 hours per week and residing in the United States.
- ▶ You must be between ages 18 and 70.
- ▶ Life insurance and accident expense protection are available for partners and children with member coverage. See gehatotal.com for details.

More helpful resources

Health: 800.821.6136 | geha.com | csgehainbox@geha.com

Outside the United States: 1.877.320.9469
overseas@geha.com

GEHAtotal: 844.937.4342 | gehatotal.com

For more about federal health insurance, Medicare and general wellness, visit these sites:

U.S. Office of Personnel Management: opm.gov/insure

National Active and Retired Federal Employees Association: narfe.org

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and on paper. The SBC summarizes important information in a standard format to help you compare plans and options.



P.O. Box 4665
Independence, MO 64051-4665

PRESORTED
STANDARD
U.S. POSTAGE
PAID
GEHA

2017 GEHA Health Plan Rates

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 that maintains your health benefits enrollment.

STANDARD OPTION (AFFORDABLE PREMIUMS)					
		Non-Postal Premium		Postal Premium	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	314	\$53.86	\$116.70	\$46.86	\$44.71
Self Plus One	316	\$115.80	\$250.90	\$100.75	\$96.12
Self and Family	315	\$127.38	\$275.98	\$110.82	\$105.72

HIGH OPTION (MORE COMPREHENSIVE BENEFITS)					
		Non-Postal Premium		Postal Premium	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	311	\$101.46	\$219.83	\$92.23	\$89.15
Self Plus One	313	\$235.09	\$509.36	\$215.26	\$208.66
Self and Family	312	\$262.57	\$568.91	\$241.51	\$234.50

HEALTH SAVINGS ADVANTAGESM (HIGH DEDUCTIBLE HEALTH PLAN)					
		Non-Postal Premium		Postal Premium	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	341	\$56.70	\$122.85	\$49.33	\$47.06
Self Plus One	343	\$121.91	\$264.14	\$106.06	\$101.19
Self and Family	342	\$134.10	\$290.54	\$116.66	\$111.30

For complete information, see GEHA Plan Brochures RI 71-006, RI 71-014 or go to geha.com.

800.262.GEHA / geha.com

/gehahealth