



**YOUR GUIDE  
TO 2018  
HEALTH RATES  
AND BENEFITS.**



PLANS THAT  
OFFER YOU MORE  
HEALTHY BENEFITS:  
GEHA + MEDICARE

Dear Federal Employee:

GEHA has been serving federal employees, retirees and their families for more than 80 years. 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:

- > 100% 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,
- > 24/7 access to a registered nurse who can help you find the right level of care, and
- > easy coordination of benefits with Medicare A & B.

GEHA offers great benefits and more in 2018, 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** (where available). 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 copay.
- > **Health Rewards.** Earn Health Rewards points worth up to \$250 in value.
- > **Connection Hearing.\*** Save 30 percent to 60 percent off the average retail price of hearing aids. Standard Option and High Option plan members get a hearing allowance of \$2,500.
- > **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 2018, we encourage you to use our online tool Keypath at [geha.com/2018](http://geha.com/2018). 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](http://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.

Thank you for your interest in GEHA. If you have questions, please visit [geha.com](http://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 FEHBP or FEDVIP programs, but are made available to all enrollees and family members who become members of GEHA.

This land stands for many things.  
For **HARD WORK**. For **OPPORTUNITY**.  
For **DISCOVERY**. And for **EQUALITY**.  
**GEHA** stands for **FEDERAL EMPLOYEES**.  
Because we believe no one **EMBODIES**  
**THE VALUES** that make us **AMERICAN**  
more than you. And it's why we never  
stop working to serve as your ally.  
To protect your **FUTURE**. To support  
your goals. And to serve you with  
only the utmost **TRUST, HONOR, and**  
**INTEGRITY** every step of the way.  
This year, choose the company with  
**HEALTH** plans **EXCLUSIVELY FOR**  
**FEDERAL EMPLOYEES**.

## GEHA Keypath makes it **easy** to compare **plan options**.

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

GEHA's Keypath will help you choose a GEHA health plan that's right for you and your family. Access Keypath at [geha.com/2018](https://www.geha.com/2018).



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## HOW GEHA PLANS GIVE YOU MORE

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## GET THE MOST FROM YOUR PLAN

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## YOUR ADDITIONAL MEMBER BENEFITS

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## HOW GEHA WORKS WITH MEDICARE

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### More helpful resources:

800.821.6136 | [geha.com](http://geha.com)  
[csgehainbox@geha.com](mailto:csgehainbox@geha.com)

### Outside the United States:

877.320.9469 | [overseas@geha.com](mailto:overseas@geha.com)

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

**U.S. Office of Personnel**

**Management:** [opm.gov/insure](http://opm.gov/insure)

**National Active and Retired Federal  
Employees Association:** [narfe.org](http://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 in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at [www.geha.com/SBC](http://www.geha.com/SBC). A paper copy is also available, free of charge, by calling (800) 821-6136. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit [www.opm.gov/insure](http://www.opm.gov/insure).





**WE STAND  
BY THOSE  
WHO STAND  
FOR US.**

# > COVERAGE THAT HELPS YOU SOAR.

## GEHA offers you more

- > Our extensive provider network gives you options for affordable care.
- > Patients with certain chronic conditions, including obesity and cancer, have free access to a nurse or health coach.
- > Coverage now includes 20 spinal manipulation visits per year.
- > Hearing aid users are covered for up to \$2,500 per pair under GEHA's Standard Option and High Option plans.
- > Our Health Rewards program makes it easier for you to track healthy behaviors and earn up to \$250 in rewards.
- > Free second-opinion service through Best Doctors helps you make informed medical decisions. Visit [geha.com/doctors](https://www.geha.com/doctors) to learn more.

# 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. 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.

## Care when you need it

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

**Health Advice Line:** For non-emergency situations, get expert advice from a registered nurse, at no extra cost, 24/7/365.

**Telemedicine:** Use our telemedicine service, 24/7/365, to speak directly with a physician about your symptoms, anywhere you have access to a phone, computer or tablet. Common conditions include allergies, sore throats, fever, ear problems, pink eye, respiratory problems, nausea and urinary tract infections (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 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. To see how much you might pay, visit [info.caremark.com/geha](http://info.caremark.com/geha).**

**Retail pharmacies:** Get your prescriptions at more than 68,000 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 certain 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](http://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:** Our Health Rewards program gives GEHA members the opportunity to earn a total of \$250 for participating in activities that promote healthy behaviors. This money can be used for qualified out-of-pocket medical expenses and health-related items at [fstore.com](https://fstore.com). Visit [geha.com/rewards](https://geha.com/rewards).

**Free biometric screening:** 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:** GEHA promotes healthy lifestyles and fitness activities. All GEHA health plan members can take advantage of our Connection Fitness program and get preferred pricing on memberships at fitness centers across the United States. These centers include coed fitness centers, gender-specific centers and exercise centers with access

to the standard services offered by the center such as dance, Pilates and yoga and/or other classes.

**Weight-loss program:** GEHA's partnership with Virtual Lifestyle Management (VLM) provides online strategies for weight loss at no cost to qualified members. VLM's program focuses on helping you overcome your personal obstacles to losing weight.

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

**Coverage:** Use GEHA's Keypath ([geha.com/2018](https://geha.com/2018)) 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](https://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.







# > 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. This plan covers 100 percent of preventive care costs if you see an in-network provider.

## **High Option**

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

All in-network preventive care is covered at 100 percent. Doctor visit copays are an affordable \$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 Advantage**

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<sup>SM</sup> 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 and HSAs on pages 10-11.**



## What you need to know about **HDHPs** and **HSAs**

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 Advantage 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 (subject to IRS limits).

Members can use the funds in their HSAs to pay for qualified health care expenses. 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.

### **GEHA Health Savings Advantage basics**

- > Preventive care is covered at 100 percent when you use in-network providers – even before your deductible is met.
- > GEHA contributes funds to your HSA every year that equal half of your annual deductible.
- > GEHA's contributions to your HSA are not taxed.
- > Money in your HSA can grow, tax-free, over time, and can roll over from year to year.
- > You do not pay taxes on HSA withdrawals for eligible medical expenses.
- > GEHA pays to set up your HSA, and your monthly maintenance fees.

### **How does it work?**

You pay a low monthly premium (see rate chart on Page 24), 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 qualified health care needs, you can pay with funds from your HSA. Once you meet your annual deductible (\$1,500 for individuals; \$3,000 for couples and families), GEHA pays 95 percent for most in-network care.

## How do I use my HSA to pay for services?

You can pay for IRS-qualified medical expenses with funds from your HSA by using your debit card. You can also pay for these expenses out-of-pocket and reimburse yourself later with HSA funds. You are not required to use your HSA funds and may allow the funds to accumulate in your account.

## When will my HSA be funded?

A portion of your monthly health plan premium is deposited to your HSA each month. Contributions are based on the effective date of your enrollment. If your effective date is after the first of the month, the earliest your HSA will be established is the first of the following month. Members enrolled the entire year will receive:

- > \$750 per year for Self Only enrollment / \$62.50 deposited to your HSA each month.
- > \$1,500 per year for Self and Family or Self Plus One enrollment / \$125 deposited to your HSA each month.

The first deposit will be made on the 15th of the month following the month of your effective date.

## What if I want to put more money in my HSA?

You may contribute your own money to your account through payroll deductions. Total contributions (including GEHA's portion) are limited by the IRS: \$3,450 for individuals and \$6,900 for families in 2018.

## What about my taxes?

You will need to file IRS Form 8889 to report contributions to and distributions from your HSA. The bank holding your HSA will send you IRS Form 1099-SA, which will help you complete IRS Form 8889.

## 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 nonmedical expenses. You will pay taxes on these withdrawals at your normal tax rate.

When you enroll in Medicare, you are no longer eligible to contribute 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.

## Do I qualify?

You **are not eligible** for an HSA if:

- > You are enrolled in Medicare.
- > You have any other health coverage that is not a qualified HDHP, including coverage under a spouse's health plan.
- > Except for service-connected disability, you have received VA medical services within the last three months (annual physical exam excluded).
- > You are enrolled in a flexible spending account (FSA), unless it's one made to work with an HSA.

## 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.

To help you determine whether this plan 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/2018](https://geha.com/2018).**



**2018 GEHA HEALTH PLAN BENEFITS**

<b>MEDICAL BENEFITS IN-NETWORK</b>	<b>STANDARD OPTION WHAT YOU PAY</b>
<b>PHYSICIAN CARE</b> Primary care physician Mental health professional services MinuteClinic ( <i>where available</i> ) Urgent Care Specialist Surgical care	\$15 office visit copay (waived for preventive care exam) \$15 office visit copay \$10 copay \$35 copay \$30 office visit copay 15% 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	\$0, through Lab Card® \$0, up to age 22 \$0, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year
<b>MATERNITY</b> Physician care Hospital care	\$0, 100% coverage \$0, 100% coverage
<b>ACCIDENTAL INJURY/OUTPATIENT CARE</b> Ambulance, physician, emergency room	\$0, if services within 72 hours
<b>HOSPITAL/FACILITY CARE</b> 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"/>
<b>SPINAL MANIPULATIVE THERAPY</b>	Balance after GEHA payment. GEHA pays \$20 per visit, 20 times/year, and \$25 for X-rays.
<b>CATASTROPHIC LIMIT**</b>	\$6,000 Self Only \$7,500 Self Plus One \$7,500 Self and Family
<input checked="" type="checkbox"/> <b>CALENDAR-YEAR DEDUCTIBLE APPLIES</b>	\$350 Self Only \$700 Self Plus One \$700 Self and Family
<b>PRESCRIPTIONS^^ IN-NETWORK* (Refills allowed when 80% of the drug has been used)</b>	
<b>RETAIL PHARMACY – 30-DAY SUPPLY</b> Generic Preferred brand-name medication Non-preferred brand-name medication	\$10 copay 50%, up to \$200 max <sup>o</sup> 50%, up to \$300 max <sup>o</sup>
<b>MAIL SERVICE PHARMACY – 90-DAY SUPPLY</b> Generic Preferred brand-name medication Non-preferred brand-name medication	\$20 copay 50%, up to \$500 max <sup>o</sup> 50%, up to \$600 max <sup>o</sup>

\*\* 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.

^^ Refer to [geha.com/prescriptions](http://geha.com/prescriptions) for formulary and specialty coverage, for specific medications.

<b>HIGH OPTION</b> <b>WHAT YOU PAY</b>	<b>HEALTH SAVINGS ADVANTAGE HDHP</b> <b>WHAT YOU PAY</b>
<p><b>\$20</b> office visit copay (waived for preventive care exam)  <b>\$20</b> office visit copay  <b>\$10</b> copay  <b>\$35</b> single copay  <b>\$20</b> office visit copay  <b>10%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$0</b> for preventive care / Other – <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/></p>
<p><b>\$0</b>, through Lab Card®  <b>\$0</b>, up to age 22  <b>\$0</b>, 100% coverage  <b>\$5</b> copay through EyeMed  <b>Balance</b>, after GEHA pays \$22 per visit, 2 times/year</p>	<p><b>\$0</b>, 100% coverage  <b>\$0</b>, up to age 22  <b>\$0</b>, 100% coverage  <b>\$5</b> copay through EyeMed  <b>\$0</b>, <b>100%</b> plan allowance, 2 times/year</p>
<p><b>\$0</b>, 100% coverage  <b>\$0</b>, 100% coverage</p>	<p><b>\$0</b>, 100% coverage <input checked="" type="checkbox"/>  <b>\$0</b>, 100% coverage <input checked="" type="checkbox"/></p>
<p><b>\$0</b>, if services within 72 hours</p>	<p><b>5%</b> of allowance <input checked="" type="checkbox"/></p>
<p><b>\$100</b> per admission copay, <b>10%</b> of other charges  <b>10%</b> of allowance <input checked="" type="checkbox"/>  <b>10%</b> of allowance <input checked="" type="checkbox"/>  <b>10%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/>  <b>5%</b> of allowance <input checked="" type="checkbox"/></p>
<p><b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 20 times/year, and \$25 for X-rays.</p>	<p><b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 20 times/year, and \$25 for X-rays. <input checked="" type="checkbox"/></p>
<p><b>\$5,500</b> Self Only  <b>\$7,000</b> Self Plus One  <b>\$7,000</b> Self and Family</p>	<p><b>\$5,000</b> Self Only  <b>\$10,000</b> Self Plus One  <b>\$10,000</b> Self and Family</p>
<p><b>\$350</b> Self Only  <b>\$700</b> Self Plus One  <b>\$700</b> Self and Family</p>	<p><b>\$1,500</b> Self Only  <b>\$3,000</b> Self Plus One  <b>\$3,000</b> Self and Family</p>
<p><b>\$10</b> copay<sup>†</sup>  <b>25%</b>, up to \$150 max<sup>⊖</sup>  <b>40%</b>, up to \$200 max<sup>⊖</sup></p>	<p><b>25%</b> of allowance <input checked="" type="checkbox"/>  <b>25%</b> of allowance <input checked="" type="checkbox"/>  <b>25%</b> of allowance <input checked="" type="checkbox"/></p>
<p><b>\$20</b> copay  <b>25%</b>, up to \$350 max<sup>⊖</sup>  <b>40%</b>, up to \$500 max<sup>⊖</sup></p>	<p><b>25%</b> of allowance <input checked="" type="checkbox"/>  <b>25%</b> of allowance <input checked="" type="checkbox"/>  <b>25%</b> of allowance <input checked="" type="checkbox"/></p>

\* For out-of-network benefits, see the 2018 GEHA plan brochure, RI 71-006 (High and Standard), or the 2018 HDHP plan brochure, RI 71-014.  
<sup>⊖</sup> 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.  
<sup>†</sup> Costs for initial prescription and first refill. You pay 50% for third and additional refills at retail for 30-day supply. For long-term prescriptions, use mail order or your local retail CVS Pharmacy store (90-day supply) for greater cost savings.

# > OUR MOST PRIZED RESOURCE: PEOPLE.

## Maximize your coverage with free screenings.

To help you take charge of your 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.



## Find it at your fingertips.

▶ GEHA's web-based resources, including our member portal and wellness website, 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 on your computer or mobile device at **geha.com**.

- > **GEHA Keypath:** Our user-friendly tool lets you choose the best coverage for you and 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 based on plan coverage – all in one place. **geha.com/2018**.
- > **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 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) statements by email.
- > **Healthy living tools:** Take an online health assessment, participate in a wellness program, or access your personal health record.
- > **Temporary ID cards:** If you lose your card or just need an extra copy, we make it simple to go online and print one.

# > Taking charge starts with knowing.

Learn some of the terms commonly used in insurance and provider documents.

**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 covered 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.





# A healthy lifestyle has its benefits.

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
- > **Preventive screenings such as mammograms or colorectal cancer screenings, completion of wellness portal classes and activities like weight or stress management, smoking cessation and tracking fitness activities**  
\$100 in Health Rewards points

The money you earn can be used to help you live healthier throughout the year. Your Health Rewards savings card can be spent on qualified out-of-pocket medical expenses as well as health-related items at [fsastore.com/gehahealthbalance](https://fsastore.com/gehahealthbalance).

## How Health Rewards works

- > Go online to [healthbalance.geha.com](https://healthbalance.geha.com) to register as a first-time user. You'll be asked to create a username and password.
- > After you've logged in, you'll be asked to complete a Health Assessment. When you're done, you'll earn a \$75 prepaid Mastercard.
- > Earn 75 points by completing a free biometric screening and up to 100 points for participating in wellness activities throughout the year, for a total of 175 points, equal to \$175.
- > Once you've earned 75 points for taking the biometric screening or earned a minimum of 100 other Health Rewards points, you'll receive an email within six weeks with a link to the FSA store where you will be able to redeem your reward points. You can use the credit for any items sold at the online store.

**Get support at [geha.com](https://geha.com) when you want to lose weight, conquer stress or quit smoking.**

# > THAT EXTRA MILE MAKES WORLDS OF DIFFERENCE.

## Your plan goes beyond health care.

All GEHA health plan members receive year-round discounts and benefits that will keep you and your family feeling great. These include teeth whitening, vision coverage, hearing aids, gym discounts and dental benefits.

# Teeth whitening from Smile Brilliant

- > Whiten your teeth from the comfort of home. All GEHA members 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 in their offices for years at a 70 percent discount. Your Smile Brilliant kit is mailed directly 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. 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](https://smilebrilliant.com/geha).

## Life Alert Emergency Response

▶ You can't put a price on round-the-clock peace of mind, but all GEHA members and their extended family (including adult children, parents and grandparents) can receive discounted emergency response services from Life Alert®, a leader in responsive emergency care.

Life Alert protects all family members in a home health emergency.

- > Using Life Alert can help seniors remain independent because they're never alone, even if they're living alone.
- > Every 11 minutes, Life Alert responds to calls that range from medical emergencies to falls, fires, home invasions and emergencies away from home.
- > Life Alert provides access to emergency help, 24/7, even if you can't reach a phone.

GEHA members receive free activation plus a 10 percent monthly discount. To find out how easy it is to take advantage of this benefit, learn more at [geha.com/lifealert](https://geha.com/lifealert).



# Give your eyes the care they deserve.

## **Connection Vision** powered by EyeMed

Connection Vision® coverage is part of your GEHA membership. You and covered family members can get annual eye exams for only a \$5 copay when you visit an EyeMed provider. For eye exams at out-of-network providers, EyeMed reimburses you up to \$45 per covered member. Learn more at [geha.com/vision](http://geha.com/vision).

### Benefits Include:

- > Access to thousands of network providers, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and private practitioners.
- > A 40 percent discount off retail prices on frames at qualified 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 IN NETWORK*
<b>EYE EXAM</b> (with dilation as necessary)	<b>\$5</b> copay
<b>EYEGLOSS LENSES (PAIR):</b>	
Standard plastic single vision	Up to <b>\$50</b>
Standard plastic bifocal	Up to <b>\$70</b>
Standard plastic trifocal	Up to <b>\$105</b>
Standard progressive lens	Up to <b>\$135</b>
Premium progressive lens	<b>80%</b> of the retail price
<b>EYEGLOSS LENS OPTIONS:</b>	
UV treatment	<b>\$15</b>
Tint (solid and gradient)	<b>\$15</b>
Standard plastic scratch coating	<b>\$15</b>
Standard polycarbonate	<b>\$40</b>
Standard anti-reflective coating	<b>\$45</b>
Photochromatic / transitions plastic	<b>80%</b> of the retail price
Premium anti-reflective	<b>80%</b> of the retail price
Other add-ons	<b>80%</b> of the retail price
<b>CONTACT LENSES:</b>	
Conventional	<b>85%</b> of the retail price
Disposable	<b>100%</b> of the retail price (no discount on disposable)
<b>ADDITIONAL PAIRS:</b>	
Eyeglasses (complete pair)	Up to <b>60%</b> of the retail price
Contacts (conventional lenses)	<b>85%</b> of the retail price

\* High Option and Standard Option when you visit an EyeMed provider  
These 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.

# Listen up: Your hearing is covered, too.



## Connection Hearing® *powered by TruHearing*

GEHA members get exclusive access to low prices on TruHearing hearing aids through our Connection Hearing program. Most members see savings of 30 to 60 percent off their hearing devices, an average of more than \$1,800 per pair. Best of all, this benefit can be shared with extended family members.

TruHearing offers more than 100 options selected from the newest models from top companies such as Starkey, Phonak, ReSound, Oticon and Widex. TruHearing has a 95 percent customer satisfaction rating and more than 5,600 provider locations. Learn more at [geha.com/hearing](http://geha.com/hearing).

BENEFIT SAVINGS EXAMPLES (PER PAIR)				STANDARD OPTION AND HIGH OPTION
SAMPLE PRODUCT	AVERAGE RETAIL PRICE	TRUHEARING PRICE	BENEFIT	YOU PAY
ReSound LiNX 3D 5	\$3,840	\$2,500	\$2,500	\$0
TruHearing Flyte 700	\$3,700	\$1,990	\$2,500	\$0
Widex Beyond 200	\$4,010	\$2,500	\$2,500	\$0
Starkey Muse iQ i1600	\$4,430	\$2,550	\$2,500	\$50
Phonak Audeo B50	\$3,860	\$2,590	\$2,500	\$90
Oticon Opn 3	\$5,700	\$3,050	\$2,500	\$550

These 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.

## Connection Fitness gym discounts

GEHA promotes healthy lifestyles and fitness activities. All GEHA health plan members can take advantage of our Connection Fitness program and get preferred pricing on memberships at fitness centers across the United States.

## Dental coverage

Every GEHA health plan includes dental benefits for diagnostic and preventive care. If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your GEHA health plan is the primary payer of any benefits and your FEDVIP plan is secondary.



## It's never too early to think about retirement.

It pays to have a blueprint for life's upcoming changes. Choose a health plan that works for you now and coordinates with Medicare later.

### Medicare + GEHA

**For 80 years, GEHA has been serving federal employees and retirees.**

We're dedicated to providing the health plan you need to enjoy a happy, healthy retirement. GEHA combined with Medicare means even better protection. GEHA can help pay for many of the health care expenses not covered by Medicare, such as:

- > Deductibles and coinsurance
- > Extended hospital stays
- > Fees that exceed Medicare-approved amounts
- > Routine dental work
- > Health care administered outside the United States

### How GEHA works with Medicare A & B

**GEHA automatically coordinates benefits with Medicare so you can retire with confidence.** With GEHA's High Option or Standard Option plan, a sudden hospital stay, a prolonged illness or a major surgical procedure won't overwhelm your budget.

- > Most copays and deductibles are waived. For covered inpatient and outpatient hospital services, surgeries, and office visits, **your cost is \$0.**
- > GEHA waives copays and deductibles **whether your provider is in or out of network.**
- > If you need medical care while you're **outside the United States**, copays and deductibles are still waived.

Download these free e-books at [geha.com/medicare](http://geha.com/medicare)

**GEHA's Countdown to Your Federal Retirement** helps you understand all the deadlines and decisions you'll face before you retire.

**Medicare + GEHA** is your guide to making sense of Parts A through D, so you can make informed decisions about your secondary coverage.



> **Comprehensive prescription coverage** is included with GEHA's High Option and Standard Option plans. High Option members receive reduced copays, for covered prescriptions.

> GEHA members also get **vision coverage** and **\$2,500 toward hearing aids** (every three years).

## Medicare and Health Savings Advantage<sup>SM</sup>

If you choose GEHA's Health Savings Advantage high-deductible health plan (HDHP), you are eligible for an HRA (health reimbursement account).

HRAs work in conjunction with GEHA's Health Savings Advantage<sup>SM</sup> plan to cover qualified medical expenses, before your deductible is met. Qualified distributions from your HRA are not taxed.

A portion of your premium is credited to your HRA. Your full annual HRA credit will be available on your effective date of enrollment. For the 2018 plan year, **GEHA will make a contribution of \$750 for Self Only enrollment, or \$1,500 for Self Plus One or Self and Family enrollment in the HDHP.**

\*\* 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.

^^ Refer to [geha.com/prescriptions](http://geha.com/prescriptions) for formulary and specialty coverage, for specific medications.

\* For out-of-network benefits, see the 2018 GEHA plan brochure, RI 71-006 (High and Standard), or the 2018 HDHP plan brochure, RI 71-014.

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.

† Costs for initial prescription and first refill. You pay 50% for third and additional refills at retail for a 30-day supply. For long-term prescriptions, use mail order or your local retail CVS Pharmacy store (90-day supply) for greater cost savings.

MEDICAL BENEFITS IN-NETWORK	MEDICARE A & B STANDARD OPTION WHAT YOU PAY	MEDICARE A & B HIGH OPTION WHAT YOU PAY
<b>PHYSICIAN CARE</b> Primary care physician Mental health professional services MinuteClinic (where available) Urgent Care Specialist Surgical care	\$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage	\$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage
<b>PREVENTIVE CARE</b> Covered lab services Adult routine screenings Vision – annual eye exam Dental – diagnostic/preventive	\$0, 100% coverage \$0, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	\$0, 100% coverage \$0, 100% coverage \$5 copay through EyeMed Balance, after GEHA pays \$22 per visit, 2 times/year
<b>ACCIDENTAL INJURY/ OUTPATIENT CARE</b> Ambulance, physician, emergency room	\$0, 100% coverage	\$0, 100% coverage
<b>HOSPITAL/FACILITY CARE</b> Inpatient (you must pre-certify) Outpatient Emergency room Other charges	\$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage	\$0, 100% coverage \$0, 100% coverage \$0, 100% coverage \$0, 100% coverage
<b>SPINAL MANIPULATIVE THERAPY</b>	Balance after GEHA payment. GEHA pays \$20 per visit, 20 times/year, and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 20 times/year, and \$25 for X-rays.
<input checked="" type="checkbox"/> <b>CALENDAR-YEAR DEDUCTIBLE APPLIES</b>	\$0 deductible	\$0 deductible
<b>PRESCRIPTIONS<sup>^^</sup>IN-NETWORK* (Refills allowed when 80% of the drug has been used)</b>		
<b>RETAIL PHARMACY – 30-DAY SUPPLY</b> Generic Preferred brand-name medication Non-preferred brand-name medication	\$10 copay 50%, up to \$200 max <sup>o</sup> 50%, up to \$300 max <sup>o</sup>	\$10 copay <sup>†</sup> 20%, up to \$150 max <sup>o†</sup> 35%, up to \$200 max <sup>o†</sup>
<b>MAIL SERVICE PHARMACY – 90-DAY SUPPLY</b> Generic Preferred brand-name medication Non-preferred brand-name medication	\$20 copay 50%, up to \$500 max <sup>o</sup> 50%, up to \$600 max <sup>o</sup>	\$15 copay 15%, up to \$350 max <sup>o</sup> 30%, up to \$500 max <sup>o</sup>



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



# 2018 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	<b>\$54.94</b>	<b>\$119.03</b>	<b>\$49.99</b>	<b>\$45.60</b>
Self Plus One	316	<b>\$118.12</b>	<b>\$255.92</b>	<b>\$107.49</b>	<b>\$98.04</b>
Self and Family	315	<b>\$129.92</b>	<b>\$281.50</b>	<b>\$118.23</b>	<b>\$107.84</b>

HIGH OPTION (More comprehensive benefits)					
		NON-POSTAL PREMIUM		POSTAL PREMIUM	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	311	<b>\$103.57</b>	<b>\$224.40</b>	<b>\$97.20</b>	<b>\$90.84</b>
Self Plus One	313	<b>\$241.21</b>	<b>\$522.63</b>	<b>\$227.57</b>	<b>\$213.93</b>
Self and Family	312	<b>\$269.25</b>	<b>\$583.38</b>	<b>\$254.76</b>	<b>\$240.27</b>

HEALTH SAVINGS ADVANTAGE <sup>SM</sup> (High-deductible health plan)					
		NON-POSTAL PREMIUM		POSTAL PREMIUM	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	341	<b>\$57.84</b>	<b>\$125.31</b>	<b>\$52.63</b>	<b>\$48.01</b>
Self Plus One	343	<b>\$124.35</b>	<b>\$269.42</b>	<b>\$113.16</b>	<b>\$103.21</b>
Self and Family	342	<b>\$136.78</b>	<b>\$296.36</b>	<b>\$124.47</b>	<b>\$113.53</b>

800.262.GEHA | [geha.com](http://geha.com)



For complete information, see GEHA Plan Brochures RI 71-006, RI 71-014 at [geha.com/planbrochure](http://geha.com/planbrochure).  
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