Fall 2014

1 Preventive screenings
2 Redesigned EOBs
3 Pharmacy changes for 2015
4 Q&A with 100-year-old member
Dear GEHA Members:

We have concluded benefit negotiations with OPM for both our FEHB medical plans and FEDVIP dental plans.

**FEHB health plans:** Your share of premium rates for the High Option Plan is going up about 1%, the Standard Option Plan is going up 2%, and the High-Deductible Health Plan is not changing. There are a number of minor benefit changes and clarifications for each plan, and those are outlined in your 2015 plan brochure (available at geha.com/planbrochure).

**Major changes applicable to all three plans (High, Standard and HDHP):**

- **Pharmacy changes:** To manage the high cost of prescription drugs, we have made some major changes in the pharmacy program in 2015.
  - We are changing pharmacy benefit manager from Express Scripts to CVS/caremark effective January 1, 2015. This change will result in significant savings, which is reflected in your premium for 2015, and better service.
  - We will require a prior authorization of medical necessity for some drugs before dispensing. See the prescription drug formulary at geha.com/Rx2015.
  - Some conditions that are treated with specialty drugs will require step therapy, in which a preferred drug must be used first before a non-preferred drug will be authorized.

Please see the pharmacy article on the next page for more information.

- We increased the Health Rewards Program cash and merchandise incentives from $100 to $250.
- We reduced the coinsurance (amount you pay) for out-of-network local ambulance services.
- We now cover acupuncture when performed by a practitioner who is licensed in the state where the service is performed. Previously, acupuncture was covered only when performed by a physician.

**Changes in the High Option and Standard Option plans:**

- Out-of-pocket limits: For 2015, we have combined the medical and pharmacy out-of-pocket limits into one limit. The limit will be as follows:
  - High Option: $5,500 in-network, $7,500 for out-of-network.
  - Standard: $6,000 in-network, $8,000 for out-of-network.
- Expanded the coverage for some lung cancer screenings, Hepatitis C virus infection screening, and coverage for Tamoxifen and Raloxifene for women age 35 and over who have increased risk of breast cancer.

**Changes in the High Option plan only:**

- **Pharmacy benefit:** We have adopted a tiered benefit, which is a common benefit plan design in the public sector. Drugs will be covered according to the CVS/caremark Preferred Drug List (available at geha.com/Rx2015): generic, preferred or non-preferred.
- **CVS Maintenance Choice:** Members filling a 90-day maintenance medication will have the choice of mail order or pick up at the local retail CVS/pharmacy store.
- **Hearing aids:** We increased the benefit from $500 per ear to $2,000 total (once every five years).

**Changes in the Standard Option plan only:**

- **Your copay will change to $15 for a visit to a primary care physician and $30 for a visit to a specialist.**
- **Hearing aids:** We increased the benefit from $250 to $1,000 total (once every five years).
- **Prescriptions:** generic specialty drugs will be covered at 50% coinsurance (same as brand-name drugs) at both retail and mail order.

**FEDVIP dental plans:** Our FEDVIP rates are virtually unchanged again for 2015; see your plan’s change in the chart below. We made a few clarifications (outlined in your plan brochure at gehadental.com/planbrochure).

**Other news:** We successfully completed our conversion to our new claims system. Facets. This conversion was not without its challenges. Our service levels have returned to normal with 80% of medical claims being paid within 8 days and 80% of dental claims paid within 12 days. Our telephone response times are also back to normal levels with an average speed of answer of less than 10 seconds. We still have a few problems to fix, but overall it has gone very well. These conversions are very difficult, and you have my sincerest apology if you experienced any difficulties this past year. We believe that our service has returned to the excellent level that you come to expect from us.

Thank you for your patience and understanding, and best of wishes.

Sincerely,

Richard G. Miles, President

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### 2015 GEHA Health Plan Premium Changes – Non-Postal

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Biweekly change in your share</th>
<th>Percentage change in your share</th>
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<td>Standard Option Health Plan</td>
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<tr>
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<td>High Option Health Plan</td>
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<tr>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Self + Family</td>
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### 2015 GEHA Dental Plan Premium Changes – Non-Postal

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<tr>
<th>Dental Plan</th>
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<th>Average percentage change in your share</th>
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<td>Standard Option Dental Plan</td>
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<td></td>
</tr>
<tr>
<td>Self Only</td>
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</tr>
<tr>
<td>Self + Family</td>
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<tr>
<td>High Option Dental Plan</td>
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</tr>
<tr>
<td>Self Only</td>
<td>$0.03 increase</td>
<td>0.2% increase</td>
</tr>
<tr>
<td>Self + 1</td>
<td>$0.04 increase</td>
<td>0.1% increase</td>
</tr>
<tr>
<td>Self + Family</td>
<td>$0.07 increase</td>
<td>0.1% increase</td>
</tr>
</tbody>
</table>
1 Living healthy: Preventive care screenings

Screenings are tests that look for diseases before you have symptoms. Screening tests can find diseases early, when they’re easier to treat. You can get some screenings in your doctor’s office. Others need special equipment, so you may need to go to a different office or clinic.

Some conditions that doctors commonly screen for include breast cancer and cervical cancer in women; colorectal cancer; diabetes; high blood pressure; high cholesterol; osteoporosis; and overweight and obesity. Which tests you need depends on your age, your sex, your family history and whether you have risk factors for certain diseases.

Schedule your remaining preventive care screenings before the end of the year. GEHA covers 100% of the cost of routine annual preventive care screenings — including mammograms, Pap smears and blood cholesterol tests — when they are performed by in-network providers. For Medicare members, GEHA covers 100% of the plan allowable for covered screenings at both in-network and out-of-network providers. To learn about recommended preventive care screenings, visit geha.com/wellness_center and click Preventive Health Care. A complete list of preventive care services recommended under the U.S. Preventive Services Task Force is available at healthcare.gov/prevention.

If you have questions about your coverage, please contact GEHA Customer Service by phone at (800) 821-6136 or by email at cs.geha@geha.com.


2 At your service: Redesigned EOBs unveiled

Q: The last EOB I received looked a lot different than the previous one. What has changed?

As part of GEHA’s continuing work to adapt to our new claims system, we launched streamlined Explanation of Benefits (EOBs) in September that should help you more readily understand what GEHA has paid on claims and how much you may owe your provider. Here are some of the improvements we made:

• By using more white space, clearer type and shaded boxes to highlight important information, the new EOB makes it easy to see at a glance how your claim was processed.

• The new EOB includes a shaded Claim summary box at the top right where you can quickly find the key numbers, including what GEHA paid and the member responsibility.

• The Claim detail section identifies the type of service as well as itemized responsibility for copays, deductibles, coinsurance and non-covered expenses.

• The Explanations box provides details on the procedure codes and notes you’ll find in the EOB’s Claim detail section.

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3 Pharmacy changes for 2015

Beginning January 1, 2015, GEHA will work with CVS/caremark to manage our health members’ prescription benefits. CVS/caremark replaces Express Scripts. This change will result in significant savings to GEHA, which is reflected in our 2015 premiums. It also will give GEHA members more convenient and affordable prescription options. CVS/caremark’s retail pharmacy network has more than 68,000 thousand locations nationwide.

All current GEHA health plan members will receive new ID cards for 2015, mailed in November. You’ll have the same ID number – just on a new card. Your new ID card will indicate which of our three health plans you are enrolled in, making it easier to administer benefits. To make the transition as easy as possible, CVS/caremark and GEHA will be sending important information in the mail on how to transition your current maintenance medications over to CVS/caremark.

Any time before January 1, you can visit geha.com/Rx2015 to:

• Check your 2015 drug costs;

• Use the CVS/caremark Plan Comparison Tool to explore prescription benefits for 2015;

• View Preferred Drug Lists for 2015;

• Find your nearest in-network retail pharmacy for 2015.

Watch your mail for more information on this transition – and for your new health plan ID cards.

4 Q&A with charter GEHA member

In the fall of 1937, 23-year-old Robert Kumpe started his career with the Railway Mail Service in St. Louis. A few weeks earlier, his colleagues in Kansas City had started the Railway Mail Hospital Association – the organization that became GEHA. Mr. Kumpe signed up for the insurance right away and remains a member today. Now 100 years old, Mr. Kumpe was kind enough to answer a few questions from GEHA recently. Here’s what he had to say:

Q: What was life like as a Railway Mail Clerk?

We’d make three round trips from Little Rock to Saint Louis every week, and then we’d be off the next week. That was a big thing to have a week off. When we were working, we always got to the train early. I’d rather be an hour early than a minute late. I would sort the mail to go out. I last rode the train in 1967.

When you joined the Railway Mail Service, you had to have insurance. It was dangerous work. We didn’t have seatbelts in the car because we had to move around. But we had grab bars that ran the length of the car. And we’d grab those when they slammed on the brakes.

Q: Do any memories stand out from your days as a Railway Mail Clerk?

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Q&A continued from inside

Once, the train derailed on the way to Saint Louis. All the cars came off the tracks but mine. We were supposed to get into the station at 8:30 a.m., but we ended up lying there until dark when they reached us by truck. That was in Sulfur Springs, Missouri, close to Saint Louis in 1945, I think. One guy had a heart attack, but everyone else was OK.

Q: When did you retire, and what have you done in retirement?
I retired in 1972. I took over as secretary-treasurer of the Farmers Mutual Insurance Company for 25 years. Every Sunday, I’d go to church, where I was on the board of directors. I also farmed a 30-acre pea field. I’d sell the peas, unless the deer ate them up first.

Q: How does it feel to have been with GEHA since the start?
I’m proud to be a charter member. GEHA has always helped me. I feel like I made a good choice from the beginning. Of course, it was the only choice I could make at that time. But I’ve always stuck with GEHA.

GEHA is proud of our roots with the Railway Mail Clerks and honored to have Mr. Kumpe as a member.

Notes

• We’re taking questions for GEHA President Richard Miles’ next live online chat, which takes place October 28 at 11 a.m. Central time. Send us your question today using the link at geha.com.

• GEHA covers two cleanings per calendar year for Connection Dental Federal® plan members. When you use an in-network dentist, this work is covered at 100%. Visit gehadental.com to find a dentist near you.

• Don’t forget to redeem your current Health Rewards points before they expire on December 31! Log in at onlifehealth.com.

• When you have a health care question, call our free Health Advice Line at (888) 257-4342 and speak to a registered nurse any time, 24 hours a day.

• GEHA members using an iPhone or iPad can access their vision account with EyeMed’s new mobile member app. The free EyeMed members app is available online through the Apple iTunes store. EyeMed will launch an Android version soon.

• We want to stay in touch, but only in ways you find helpful. To manage your GEHA communication preferences, sign in to your account on geha.com or gehadental.com. Once you are signed in, click the “Update Info & Preferences” link on the left side of your dashboard page.

EOB continued from inside

• The “Your GEHA balances to date” section provides an up-to-date accounting of deductibles and out-of-pocket maximums for you and your covered family members.

For more information on how to read your EOB, visit geha.com/EOB or gehadental.com/EOB.

Helpful Contacts

GEHA Health Plans
geha.com
(800) 821-6136

GEHA Connection Dental Federal FEDVIP Dental Plan
gehadental.com
(877) 434-2336

Connection Dental Plus
geha.com/cdplus
(800) 793-9335

Network Provider List
geha.com
gehadental.com
(800) 296-0776

Mail Order Pharmacy
(through 12/31/14)
express-scripts.com
(800) 551-7675

/gehahealth

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