

2021 GEHA MEDICARE BENEFITS

Learn how GEHA's five medical plans work
with your Medicare benefits.

geha.com/Medicare | 800.262.4342



Medicare + GEHA.

GEHA works with Medicare Parts A & B.

With a GEHA medical plan to supplement your Medicare coverage, a sudden hospital stay, a prolonged illness or a major surgical procedure won't overwhelm your budget. GEHA offers five unique medical plan options, each with comprehensive coverage that coordinates with Medicare.

Compare how GEHA plans work with Medicare.

	Elevate + Medicare	HDHP + Medicare	Standard + Medicare	Elevate Plus + Medicare	High + Medicare
Coverage for in- and out-of-network care	✓	✓	✓	✓	✓
Vision discounts or benefit ³	✓	✓ ¹	✓	✓	✓
Hearing aid discounts or benefits ³	✓	✓	✓ ²	✓ ²	✓ ²
Coverage for care outside of the United States	✓	✓	✓	✓	✓
Mail service pharmacy		✓	✓	✓	✓
Non-preferred drug coverage		✓	✓	✓	✓
100% medical coverage (copays and deductibles waived) with Medicare A & B primary			✓	✓	✓
\$600 Medicare Part B reimbursement geha.com/MRA					✓

1 The HDHP plan also includes additional vision benefits. Learn more at [geha.com/HDHPVision](https://www.geha.com/HDHPVision)

2 Standard Option, Elevate Plus and High Option also include additional hearing aid benefits. Learn more at [geha.com/Hearing](https://www.geha.com/Hearing)

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

Compare premiums for all plans.

Self Only. What you pay.

Learn how to enroll at geha.com/Enroll

	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	254	341	314	251	311
Retirees monthly	\$102.53	\$132.96	\$135.77	\$163.28	\$234.31

Self Plus One. What you pay.

Learn how to enroll at geha.com/Enroll

	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	256	343	316	253	313
Retirees monthly	\$235.83	\$285.87	\$291.92	\$380.93	\$545.85

Self and Family. What you pay.

Learn how to enroll at geha.com/Enroll

	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	255	342	315	252	312
Retirees monthly	\$287.10	\$344.60	\$357.17	\$404.93	\$680.61

Learn more with free e-books and videos.

Learn more about your options with Medicare and GEHA at geha.com/Medicare

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

Vision benefits & discounts for GEHA plans.



With all GEHA medical plans, you get discounts on eye exams, frames and lenses through EyeMed.™ The EyeMed network includes LensCrafters, Target Optical, independent eye doctors and top optical retailers. Members also save on LASIK at participating locations. To learn more, visit geha.com/Vision

The HDHP plan also includes additional vision benefits. Learn more at geha.com/HDHPVision

Examples of what you pay for common in-network⁴ vision services for all plans.¹

What you pay	Elevate	HDHP	Standard	Elevate Plus	High
Eye exams retail price	\$0	\$5	\$5	\$0	\$5
Frames retail price	60% of price	\$0 under \$100 plus 80% over \$100	60% of price	60% of price	60% of price
Eyeglass lenses, standard plastic single vision retail price	Up to \$50	\$10	Up to \$50	Up to \$50	Up to \$50
Contact lens, conventional retail price	85% of price	\$10 under \$110 plus 85% over \$110	85% of price	85% of price	85% of price

- 1 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of GEHA and their eligible family members.
- 2 The cariPRO™ premium toothbrush removes seven times more plaque than a regular brush, is completely waterproof and comes with a two-year manufacturer's warranty. Replacement brush heads with high-quality DuPont™ bristles are also available at this exclusive, member-only price.
- 3 If deductible is met, HDHP member will be charged by MDLIVE but GEHA will then reimburse the member **100%** of the billed charge.
- 4 Elevate, Standard, Elevate Plus and High only when you visit an EyeMed provider.

Hearing aid benefits & discounts for GEHA plans.



All five GEHA plans offer access to TruHearing's discounted pricing.¹ Most people see savings of **30% to 60%** averaging more than **\$2,100** per pair.

Three GEHA plans - Standard Option, Elevate Plus and High Option - offer a hearing aid benefit. This benefit is per person, every 36 months for adults.

TruHearing discount pricing can be combined with the Standard, Elevate Plus or High hearing aid benefit for even greater savings.

Although GEHA's Elevate and HDHP plans don't include hearing aid benefits, members of those plans can use the TruHearing hearing aid discount program.

For more hearing aid savings examples, visit geha.com/Hearing

GEHA's benefit pays

Standard	Elevate Plus	High
\$2,500	\$1,500	\$2,500

Included benefits & discounts.

Unlimited MDLIVE³ telehealth visits

Access certified doctors, including pediatricians, licensed behavioral health therapists and dermatologists, through MDLIVE.

geha.com/MDLIVE

Gym membership¹

10,000+ Active&Fit™ fitness centers nationwide.

geha.com/Fitness

Electric toothbrush^{1,2}

70% off a cariPRO™ premium electric toothbrush.

geha.com/Toothbrush

Health Advice Line

Talk with a nurse 24/7.

geha.com/Healthline

Biometric screening

Free screenings at select nationwide locations for HDHP, Standard Option and High Option plan members.

geha.com/Screenings

Medical alert system¹

Get **free** activation, plus a **10%** monthly discount.

geha.com/LifeAlert

Teeth whitening¹

Discounts for Smile Brilliant home teeth whitening products such as trays, whitening and desensitizing gel.

geha.com/Whitening

Self Only premiums.

Enroll code 254. geha.com/Enroll	
Retirees monthly	\$102.53

Self Plus One premiums.

Enroll code 256. geha.com/Enroll	
Retirees monthly	\$235.83

Self and Family premiums.

Enroll code 255. geha.com/Enroll	
Retirees monthly	\$287.10

How to enroll

If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.

Learn more at geha.com/Enroll

OPM Open Season online system:
retirefehb.opm.gov/Annuitant

OPM Open Season Express:
800.332.9798

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Elevate + Medicare



Get rewarded for healthy living and enjoy GEHA's lowest premium plan.

- ▶ Earn up to **\$500** for Self Only or **\$1,000** for Self Plus One and Self and Family through Wellness Pays rewards.
- ▶ Low **\$10** copays for unlimited primary care visits and **\$25** copays for unlimited specialist visits.
- ▶ Low copays for chiropractic and acupuncture visits.
- ▶ Digital tools to navigate your health care experience. Learn more at geha.com/ElevateLearn

Benefits included with your Elevate plan.

Unlimited telehealth visits with MDLIVE	geha.com/MDLIVE
Vision discount ⁶	geha.com/Vision
Hearing aid discount ⁶	geha.com/Hearing
Gym membership ⁶	geha.com/Fitness
Electric toothbrush ⁶	geha.com/Toothbrush
Teeth whitening ⁶	geha.com/Whitening

Yearly deductible & out-of-pocket max² for Elevate. What you pay in-network.³

Self Only	Yearly deductible	\$500
	Out-of-pocket max	\$7,000
Self Plus One Self and Family	Yearly deductible	\$1,000
	Out-of-pocket max	\$14,000

Medical benefits for Elevate. What you pay in-network.³

geha.com/Find-Care

<ul style="list-style-type: none"> - Unlimited telehealth visits with MDLIVE geha.com/MDLIVE - Preventive care; adult routine screenings 	\$0
<ul style="list-style-type: none"> - Primary physician office visit - MinuteClinic[®] (where available) geha.com/MinuteClinic - Chiropractic care; up to 12 visits per year (spinal manipulation therapy) - Acupuncture; up to 20 treatments per year 	\$10
<ul style="list-style-type: none"> - Specialist care; office visit 	\$25
<ul style="list-style-type: none"> - Urgent care 	\$50
<ul style="list-style-type: none"> - Emergency care - Hospital care; inpatient and outpatient - Outpatient professional surgical services 	25%¹
<ul style="list-style-type: none"> - Inpatient professional surgical services 	\$250

Prescription benefits for Elevate. What you pay in-network.^{3,4}

geha.com/Prescriptions

30-day retail	Generic	\$4
	Preferred brand-name	50% (\$500 max)
	Non-preferred brand-name	100%
30-day ⁵ specialty CVS exclusive	Generic and preferred brand-name	50% (\$500 max)
	Non-preferred brand-name	100%

To provide a low premium, this plan does not include mail order prescriptions or out-of-network pharmacy coverage. It has a limited pharmacy network. Find a pharmacy at geha.com/Find-Care

- 1 Calendar year deductible applies.
- 2 The in-network out-of-pocket maximum is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.
- 3 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount.
- 4 Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.
- 5 Over 30-day specialty copay based on days of therapy. The drug cost share is two times for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.
- 6 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of a GEHA medical plan and their eligible family members.

geha.com/Medicare
800.262.4342

Self Only premiums.

Enroll code 341 . geha.com/Enroll	
Retirees monthly	\$132.96

Self Plus One premiums.

Enroll code 343 . geha.com/Enroll	
Retirees monthly	\$285.87

Self and Family premiums.

Enroll code 342 . geha.com/Enroll	
Retirees monthly	\$344.60

How to enroll

If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.

Learn more at geha.com/Enroll

OPM Open Season online system:
retireefehb.opm.gov/Annuitant

OPM Open Season Express:
800.332.9798

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

HDHP + Medicare



A lower-than-expected deductible. Low premiums. GEHA contributes to an HRA.

- ▶ Pay **5%** of medical services after deductible is met.
- ▶ GEHA contributes **\$900** (Self Only) or **\$1,800** (Self Plus One or Self and Family) to your HRA, which can reduce the yearly net deductible⁸ to **\$600** or **\$1,200**, respectively.
- ▶ You can use HRA funds to reimburse Medicare premiums.

Benefits included with your HDHP plan.

Unlimited telehealth visits with MDLIVE ⁶	geha.com/MDLIVE
Vision benefit and discount ⁷	geha.com/Vision
Hearing aid discount ⁷	geha.com/Hearing
Gym membership ⁷	geha.com/Fitness
Health Advice Line	geha.com/Healthline
Medical alert system ⁷	geha.com/LifeAlert
Biometric screening	geha.com/Screenings

Yearly net deductible⁸ for HDHP. What you pay in-network.³

	Yearly deductible	Yearly net deductible after GEHA contribution
Self Only	\$1,500	\$600
Self Plus One, Self and Family	\$3,000	\$1,200

Out-of-pocket max² for HDHP. What you pay in-network.³

Self Only	Out-of-pocket max	\$5,000
Self Plus One, Self and Family	Out-of-pocket max	\$10,000

Medical benefits for HDHP. What you pay in-network.³

geha.com/Find-Care

- Unlimited telehealth visits with MDLIVE geha.com/MDLIVE	\$0 ^{1,6}
- Preventive care; adult routine screenings - Preventive lab services - Preventive dental care, twice yearly	\$0
- Primary physician office visit - Specialist care; office visit - Urgent care - Emergency care - Hospital care; inpatient and outpatient - MinuteClinic® (where available) geha.com/MinuteClinic - Lab (non-preventive) and X-ray services - Professional surgical services; inpatient and outpatient	5% ¹
- Chiropractic care; up to 20 visits per year (spinal manipulation therapy)	Balance after GEHA pays \$20 per visit ¹
- Chiropractic X-rays	Balance after GEHA pays \$25 per year ¹

Prescription benefits for HDHP. What you pay in-network.^{1,3,4,5}

geha.com/Prescriptions

30-day retail	Generic and preferred brand-name	25%
	Non-preferred brand name	40%
90-day mail service	Generic and preferred brand-name	25%
	Non-preferred brand-name	40%
30-day specialty CVS exclusive	Generic and preferred brand-name	25%
	Non-preferred brand-name	40%

- 1 Calendar year deductible applies.
- 2 The in-network out-of-pocket maximum is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.
- 3 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount. For out-of-network benefits, refer to GEHA's 2021 plan brochure RI 71-014 (HDHP) at geha.com/PlanBrochure
- 4 Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.
- 5 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.
- 6 If deductible is met, high deductible health plan (HDHP) member will be charged by MDLIVE but GEHA will then reimburse the member **100%** of the billed charge.
- 7 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of a GEHA medical plan and their eligible family members.
- 8 Net deductible: This is the remaining amount after you subtract the annual GEHA contribution from the annual deductible. This is your out-of-pocket cost before plan benefits begin.

geha.com/Medicare
800.262.4342

Self Only premiums.

Enroll code 314 . geha.com/Enroll	
Retirees monthly	\$135.77

Self Plus One premiums.

Enroll code 316 . geha.com/Enroll	
Retirees monthly	\$291.92

Self and Family premiums.

Enroll code 315 . geha.com/Enroll	
Retirees monthly	\$357.17

How to enroll

If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.

Learn more at geha.com/Enroll

OPM Open Season online system:
retireefehb.opm.gov/Annuitant

OPM Open Season Express:
800.332.9798

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

Standard Option + Medicare



Low premiums and a good choice for Medicare A & B primary members who take generic prescriptions.

- ▶ You pay **\$0** for deductibles, copays and coinsurance whether your provider is in- or out-of-network.
- ▶ You pay **\$0** for inpatient and outpatient hospital services, surgeries and office visits.
- ▶ You pay **\$0** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE.
- ▶ You pay **\$0** for deductibles and copays outside the United States.
- ▶ **\$2,500** hearing aid benefit.

Benefits included with your Standard plan.

Unlimited telehealth visits with MDLIVE	geha.com/MDLIVE
Vision discount ¹	geha.com/Vision
Hearing aid discount ¹	geha.com/Hearing
Gym membership ¹	geha.com/Fitness
Electric toothbrush ¹	geha.com/Toothbrush
Teeth whitening ¹	geha.com/Whitening
Health Advice Line	geha.com/Healthline
Medical alert system ¹	geha.com/LifeAlert
Biometric screening	geha.com/Screenings

Out-of-pocket max² for Standard. What you pay in-network.³

Self Only	Out-of-pocket max	\$6,500
Self Plus One, Self and Family	Out-of-pocket max	\$13,000

**Medical benefits for Standard with Medicare A & B primary.
What you pay in- or out-of-network. geha.com/Find-Care**

<ul style="list-style-type: none"> - Unlimited telehealth visits with MDLIVE geha.com/MDLIVE - Preventive care; adult routine screenings - Lab, X-ray and diagnostic test services - MinuteClinic® (where available) geha.com/MinuteClinic - Primary physician office visit - Specialist care; office visit - Urgent care - Emergency care - Hospital care; inpatient and outpatient - Professional surgical services; inpatient and outpatient 	\$0
- Chiropractic care; up to 20 visits per year (spinal manipulation therapy)	Balance after GEHA pays \$20 per visit
- Chiropractic X-rays	Balance after GEHA pays \$25 per year
- Preventive dental care; twice yearly	50% ³

**Prescription benefits for Standard. What you pay in-network.^{3,4}
geha.com/Prescriptions**

30-day retail	Generic	\$10
	Preferred brand-name	50% (\$200 max ⁵)
	Non-preferred brand-name	50% (\$300 max ⁵)
90-day mail service	Generic	\$20
	Preferred brand-name	50% (\$500 max ⁵)
	Non-preferred brand-name	50% (\$600 max ⁵)
30-day ⁶ specialty CVS exclusive	Generic and preferred brand-name	50% (\$250 max ⁵)
	Non-preferred brand-name	50% (\$400 max ⁵)

- 1 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of a GEHA medical plan and their eligible family members.
- 2 The in-network out-of-pocket maximum is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.
- 3 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount. For out-of-network benefits, refer to GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure
- 4 Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.
- 5 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.
- 6 Over 30-day specialty copay based on days of therapy. The drug cost share is two times for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.

**geha.com/Medicare
800.262.4342**

Self Only premiums.

Enroll code 251 . geha.com/Enroll	
Retirees monthly	\$163.28

Self Plus One premiums.

Enroll code 253 . geha.com/Enroll	
Retirees monthly	\$380.93

Self and Family premiums.

Enroll code 252 . geha.com/Enroll	
Retirees monthly	\$404.93

How to enroll

If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.

Learn more at geha.com/Enroll

OPM Open Season online system:
retireefehb.opm.gov/Annuitant

OPM Open Season Express:
800.332.9798

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

Elevate Plus + Medicare



Medicare A & B primary members get rewarded for healthy living and enjoy mail order prescription benefits with affordable premiums.

- ▶ You pay **\$0** for medical deductibles, copays and coinsurance whether your provider is in- or out-of-network.
- ▶ Earn up to **\$500** for Self Only or **\$1,000** for Self Plus One and Self and Family through Wellness Pays rewards.
- ▶ Comprehensive drug list and mail order service for prescriptions. info.caremark.com/GEHA
- ▶ **\$1,500** hearing aid benefit.
- ▶ Digital tools to navigate your health care experience. Learn more at geha.com/ElevateLearn

Benefits included with your Elevate Plus plan.

Unlimited telehealth visits with MDLIVE	geha.com/MDLIVE
Vision discount ⁶	geha.com/Vision
Hearing aid discount ⁶	geha.com/Hearing
Gym membership ⁶	geha.com/Fitness
Electric toothbrush ⁶	geha.com/Toothbrush
Teeth whitening ⁶	geha.com/Whitening
Health Advice Line	geha.com/Healthline
Medical alert system ⁶	geha.com/LifeAlert
Biometric screening	geha.com/Screenings

Out-of-pocket max¹ for Elevate Plus. What you pay in-network.²

Self Only	Out-of-pocket max	\$6,000
Self Plus One, Self and Family	Out-of-pocket max	\$12,000

**Medical benefits for Elevate Plus with Medicare A & B primary.
What you pay in- or out-of-network. geha.com/Find-Care**

<ul style="list-style-type: none"> - Unlimited telehealth visits with MDLIVE geha.com/MDLIVE - Preventive care; adult routine screenings - Lab, X-ray and diagnostic test services - MinuteClinic® (where available) geha.com/MinuteClinic - Primary physician office visit - Specialist care; office visit - Urgent care - Emergency care - Hospital care; inpatient and outpatient - Chiropractic care; up to 15 visits per year (spinal manipulation therapy) - Acupuncture; up to 20 treatments per year - Professional surgical services; inpatient and outpatient 	\$0
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**Prescription benefits for Elevate Plus.
What you pay in-network.^{2,3} geha.com/Prescriptions**

30-day retail	Generic	\$5
	Preferred brand-name	\$80⁴
	Non-preferred brand-name	40%⁴
90-day mail service	Generic	\$12
	Preferred brand-name	\$200⁴
	Non-preferred brand-name	40%⁴
30-day ⁵ specialty CVS exclusive	Generic and preferred brand-name	40% (\$500 max⁴)
	Non-preferred brand-name	40%⁴

This plan has no out-of-network pharmacy coverage and has a limited pharmacy network. Find a pharmacy at geha.com/Find-Care

- 1 The in-network out-of-pocket maximum is the maximum amount of coinsurance and copays you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.
- 2 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount.
- 3 Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.
- 4 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.
- 5 Over 30-day specialty copay based on days of therapy. The drug cost share is two times for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.
- 6 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of a GEHA medical plan and their eligible family members.

**geha.com/Medicare
800.262.4342**

Self Only premiums.

Enroll code 311 . geha.com/Enroll	
Retirees monthly	\$234.31

Self Plus One premiums.

Enroll code 313 . geha.com/Enroll	
Retirees monthly	\$545.85

Self and Family premiums.

Enroll code 312 . geha.com/Enroll	
Retirees monthly	\$680.61

How to enroll

If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.

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OPM Open Season online system:
retireefehb.opm.gov/Annuitant

OPM Open Season Express:
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High Option + Medicare



Medicare A & B primary members pay less for brand-name prescription medications. Plan includes a \$600 Medicare Part B premium reimbursement. geha.com/MRA

- ▶ You pay **\$0** for deductibles, copays and coinsurance whether your provider is in- or out-of-network.
- ▶ You pay **\$0** for inpatient and outpatient hospital services, surgeries and office visits.
- ▶ You pay **\$0** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE.
- ▶ You pay **\$0** for deductibles and copays outside the United States.
- ▶ **\$2,500** hearing aid benefit.

Benefits included with your High plan.

Unlimited telehealth visits with MDLIVE	geha.com/MDLIVE
Vision discount ¹	geha.com/Vision
Hearing aid discount ¹	geha.com/Hearing
Gym membership ¹	geha.com/Fitness
Electric toothbrush ¹	geha.com/Toothbrush
Teeth whitening ¹	geha.com/Whitening
Health Advice Line	geha.com/Healthline
Medical alert system ¹	geha.com/LifeAlert
Biometric screening	geha.com/Screenings

Out-of-pocket max² for High. What you pay in-network.³

Self Only	Out-of-pocket max	\$5,000
Self Plus One, Self and Family	Out-of-pocket max	\$10,000

Medical benefits for High with Medicare A & B primary.
What you pay in- or out-of-network. geha.com/Find-Care

<ul style="list-style-type: none"> - Unlimited telehealth visits with MDLIVE geha.com/MDLIVE - Preventive care; adult routine screenings - Lab, X-ray and diagnostic test services - MinuteClinic® (where available) geha.com/MinuteClinic - Primary physician office visit - Specialist care; office visit - Urgent care - Emergency care - Hospital care; inpatient and outpatient - Professional surgical services; inpatient and outpatient 	\$0
- Chiropractic care; up to 20 visits per year (spinal manipulation therapy)	Balance after GEHA pays \$20 per visit
- Chiropractic X-rays	Balance after GEHA pays \$25 per year
- Preventive dental care	Balance after GEHA pays \$22 per visit

Prescription benefits for High with Medicare A & B primary.
What you pay in-network.^{3,4} geha.com/Prescriptions

30-day retail	Generic	\$10⁶
	Preferred brand-name	20% (\$150 max ^{5,6})
	Non-preferred brand-name	35% (\$200 max ^{5,6})
90-day mail service	Generic	\$15
	Preferred brand-name	15% (\$350 max ⁵)
	Non-preferred brand-name	30% (\$500 max ⁵)
30-day ⁷ specialty CVS exclusive	Generic and preferred brand-name	15% (\$150 max ⁵)
	Non-preferred brand-name	30% (\$200 max ⁵)

- 1 These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees who become members of a GEHA medical plan and their eligible family members.
- 2 The in-network out-of-pocket maximum is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.
- 3 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount. For out-of-network benefits, refer to GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure
- 4 Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.
- 5 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.
- 6 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.
- 7 Over 30-day specialty copay based on days of therapy. The drug cost share is two times for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.

geha.com/Medicare
800.262.4342

Helpful resources.

800.262.4342	Talk to a Benefits Adviser who can help you choose from GEHA's portfolio of plans.
retireefehb.opm.gov/Annuitant	OPM Open Season online system.
800.332.9798	OPM Open Season Express.
geha.com/Medicare	Explore how GEHA medical plans work with Medicare.
geha.com/Find-Care	Search our extensive nationwide network for a provider or an urgent care clinic near you.
geha.com/Select-A-Plan	Answer a few questions to see which plan may be your best fit.
geha.com/Prescriptions	Verify drug costs based on your benefit plan and prescription dosage.
geha.com/OutsideUSA	Learn about your coverage when you're outside of the United States.
geha.com/Enroll	If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management.



geha.com/Medicare
800.262.4342



This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Before making a final decision, please read the GEHA Federal brochures available at **geha.com/PlanBrochure**. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Download the plan brochure

For information and changes to GEHA's medical plans, see our three plan brochures - RI 71-006 (High and Standard Options), RI 71-014 (HDHP) and RI 71-018 (Elevate and Elevate Plus) - which are available at **geha.com/PlanBrochure**

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information: The Federal Employees Health Benefit (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.

GEHA's SBCs are available on the internet at **geha.com/SBC**. Paper copies are 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 **opm.gov/Insure**

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