2022 rates and plans
Open Season begins November 8

Something big for 2022

NEW! Annual plan perk for Elevate and Elevate Plus subscribers only. Elevate Plus subscribers can now choose SilverSneakers.

COVID-19 & care services

Introducing our new President & CEO, Arthur A. Nizza

Join us for GEHA’s Annual Member Meeting November 17
Introducing GEHA’s new President and CEO

In the Spring newsletter, we shared the GEHA Board of Directors initiated a nationwide search for a new President and CEO. I am pleased to announce that the search is completed, and we have selected Arthur A. Nizza, DSW, to serve as GEHA’s President and Chief Executive Officer, effective August 2.

Art is an accomplished health care executive with over 25 years of leadership experience in the industry, including roles as Chief Executive Officer and Chief Operating Officer at for-profit and nonprofit companies, academic medical and faith-based institutions. In addition, he has a doctoral degree in social work.

In evaluating CEO candidates, Art clearly stood out as a proven leader with an obvious passion for you – our members. As a result, we feel Art is uniquely qualified to deliver on GEHA’s mission to empower our members to be healthy and well. He is a thoughtful, sharp and discerning, yet compassionate leader who we truly believe will usher GEHA into a new era of exceptional member benefits and service, and unparalleled commitment to your health.

Please join us in welcoming Art to GEHA!

Steve Weber, Chairperson
GEHA Board of Directors
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A message from the President and CEO

I am proud and honored to serve as GEHA’s next President and Chief Executive Officer. What drew me to GEHA was the Association’s rich history of service to our members combined with our members’ legacy of service to our country. It is a privilege to lead a mission-driven organization striving to take care of the people who are so critical to the care of our nation.

GEHA looks forward to continuing to serve you in the coming year. With five medical plans to choose from and the most popular dental plans in the federal employee marketplace, GEHA is committed to ensuring we offer a benefit plan that meets your needs. Backed by powerful networks of health care providers, both medical and dental, it’s our goal to help you access the care you’ve come to trust during times that continue to bring uncertainty.

GEHA has worked hard to support you since the beginning of the COVID-19 pandemic, while continuing to focus on improving your day-to-day member experience. I hope you’ll spend a few minutes with this expanded issue of GEHA’s member magazine to learn more about how GEHA empowers you to be healthy and well.

Once a year, GEHA hosts a meeting to share Association updates and plans for the future. As with every decision we’ve made since early 2020, we have weighed our options carefully, with health and safety being the highest priority. You will find additional information about the November 17, 2021 member meeting in this issue.

Arthur A. Nizza, DSW
President & CEO – GEHA
Notice of GEHA Annual Member Meeting and proposed Bylaw Amendments

November 17, meeting starts at noon.

Adams Pointe Conference Center
Courtyard by Marriott
1400 NE Coronado Drive
Blue Springs, MO 64014

We welcome all GEHA members and covered family members. RSVP by November 1. Call 816.434.4480 or visit geha.com/RSVP

Due to the COVID-19 pandemic, the meeting format has changed to accommodate social distancing and to limit interactions. Meeting content will be condensed, and a boxed lunch to-go will be offered at the conclusion of the meeting. If changes to the meeting are necessary due to the pandemic, notice will be provided. For the latest updates, call 816.434.4480 or visit geha.com/RSVP

Please be advised that the following matters will be presented to the membership for a vote at the GEHA Annual Member Meeting:

- Election of Directors; and
- Amendments to the GEHA Bylaws

The following is a summary of the proposed amendments to the Bylaws of GEHA:

- Modifications to Director meeting requirements relating to notice and timing of meetings;
- Modifications to Member meeting requirements relating to notice and timing of meetings;
- Expansion of methods utilized for matters brought before the membership for a vote;
- Changes to the composition of the Executive Committee; and
- Changes to eliminate redundancy and increase flexibility within the Bylaws and other governing documents.

To view a complete copy of the bylaws, log in to your GEHA web account at geha.com/SignIn
Medical plans that support your whole health

Written by GEHA’s team of Medical Directors

GEHA is committed to helping our medical members improve their health. In the past year:

• GEHA established a Quality Council to identify and promote quality initiatives that can positively affect our members’ health outcomes.
• GEHA studied various data sources to improve member health care journeys. Over the past year, the COVID-19 pandemic led to more people using telehealth, especially for behavioral health. Knowing how important access to telehealth has become, GEHA’s network team is proactively studying socioeconomic data to ensure that our members have access to the care they need.
• GEHA surveyed a significant number of our members to learn why some members weren’t getting their breast cancer screening at the recommended ages. As a result of what our members told us, GEHA decided to make a change. Effective January 1, 2022, GEHA will cover breast ultrasounds as required when the mammogram is inconclusive due to dense breast tissue. This new benefit will help minimize surprise billing and should encourage more members to complete their recommended breast cancer screenings.
• GEHA worked with a partner to improve our members’ outcomes in hypertension, weight management and diabetes. That partner — Livongo, now a part of Teladoc Health — helps qualified GEHA members with chronic conditions live better, healthier lives. For example, members can save readings from devices like blood glucose meters to a secure Livongo account. Learn more at geha.com/Livongo

If you have ideas on how GEHA can help with our members’ health journeys, please consider joining our Key Influencer Member Panel (more information on page 11).
Dental care is essential for your health and wellness

Oral care may influence health outcomes in pregnancy, diabetes, heart disease and other conditions.

Written by GEHA’s team of Dental Directors

Good oral care can prevent severe health issues. GEHA recognizes the important link between our mouths and the rest of our body.

In 2021, all High dental plan members with a qualifying health condition were eligible for three dental cleanings per year. High dental plan members can use this new benefit to protect the health of their mouths and bodies.

Due to the pandemic, some dental practices shut down completely, while others operated at a limited capacity. Without consistent dental care, the risk of preventable dental diseases and dental emergencies may increase.

Members should continue seeking routine and emergency dental care. Please tell your dental team if you are sick, exposed to or tested positive for COVID-19, or were recently quarantined. Your dental team will provide guidance to ensure everyone’s safety.
GEHA by the numbers

We’ve been working hard — and it’s all for you.

From Customer Care to Claims, and in every other department at GEHA, our mission is to empower our members to be healthy and well. This is possible because GEHA is big enough to give our members everything they need to take better care of themselves and their families and we’re flexible enough to be responsive and easy to work with.

2.7 million
in-network physician locations

400,000
in-network dental locations

51,320 emails
answered by GEHA Customer Care in the first half of 2021

1.3 million+ calls
answered by GEHA Customer Care in the first half of 2021

13 seconds
on average, before your call is answered by a Customer Care representative

17,411
members worked with our GEHA Care Team nurses and navigators in 2021

56,925 calls
placed to members from GEHA’s Care Teams in the first half of 2021

“Reba is not only the best customer service experience I’ve ever had with GEHA — but from any company overall!”

MEMBER COMMENT
61 years
how long more than 100 current members have been with GEHA since the FEHB program started in 1960

$1.7 million+
total reduced out-of-pocket costs GEHA’s medical plan members saved with rewards for healthy living

Worldwide medical and dental coverage for all plan members

43%
of FEHB members have been with GEHA more than 10 years

62,489
MDLIVE visits
completed by GEHA’s medical plan members since the start of 2020

“I appreciate how much Jose did to help me. His help reassured me that I made the right decision in choosing GEHA for my insurance needs.”

MEMBER COMMENT
You talk, we listen

At GEHA, we listen, analyze and continuously improve the key moments that matter most to you.

No minimum HSA cash balance for HDHP.

We have removed the $1,000 minimum cash balance for HDHP members’ HSA Bank accounts. Now HDHP members have the option to invest all of their HSA Bank account balance — an uncommon benefit provided to GEHA members. geha.com/HSA

You asked — we delivered!

Members have been requesting this popular fitness benefit for years! Starting in 2022, Elevate Plus subscribers and their spouse who are also enrolled in Medicare A and/or B can select SilverSneakers as their annual plan perk. See page 20 for more information.
GEHA’s priority is to always provide you with the best possible member experience.

Enriched online tools

- More secure account log-in process
- GEHA app enhancements including Explanation of Benefits (EOB) and claims lookup
- Cost and quality information on geha.com/Find-Care through Healthcare Bluebook

More ways to connect at Open Season November 8 – December 13

- Chat online with a GEHA Benefits Adviser directly at geha.com
- Schedule a 1-on-1 consultation with a GEHA Benefits Adviser geha.com/Meet
- Watch an on-demand benefits webinar at geha.com/2022Webinars

Get involved and share your experience with us.
We want to hear from you. Your input plays a big role in measuring how we are doing and is evaluated when making decisions. There are a few ways that you can get involved to provide us with feedback.

Participate in our annual satisfaction survey
We email to a random sampling of medical and dental members. It covers a wide range of member experiences from communication, customer care, clinical interactions and more.

Join our Key Influencer Member Panel
We are always seeking volunteers for the Key Influencer Member Panel. If you would like to provide feedback on possible future changes, visit geha.com/Feedback
2022 medical plans

Open Season is right around the corner. This year, it starts on November 8 and ends December 13.

NEW! in 2022 Elevate and Elevate Plus subscribers can select a plan perk. Options include a SilverSneakers fitness benefit (Elevate Plus only), a Daily Burn virtual fitness subscription, a $125 gift card to DICK’S Sporting Goods or REI, or a Fitbit wearable device including monthly Fitbit Premium Membership. Learn more at geha.com/PlanPerk

NOTE: Starting in 2022, Elevate Plus will have no out-of-network medical coverage.

Elevate
geha.com/Elevate

- **NEW!** Features an annual plan perk geha.com/PlanPerk
- Our lowest premium plan with low copays
- Earn rewards up to $500 to $1,000 annually geha.com/WellnessPays

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HDHP
geha.com/HDHP

- Low premiums with a low net-deductible
- Tax-advantaged health savings account (HSA) geha.com/HSA
- Earn rewards up to $250 to $500 annually geha.com/HealthRewards

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This is a brief description of the features of GEHA’s medical plans. Before making a final decision, please read the plans’ Federal brochures, RI 71-006, RI 71-014 and RI 71-018, available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

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 benefit enrollment.
If you are happy with your GEHA plan, then you don’t need to do anything during Open Season — your GEHA medical plan and/or dental plan will automatically renew for 2022 with your current enrollment options. If you feel like exploring your choices during Open Season, you might want to look at GEHA’s other plan options. Need help choosing a plan? Visit geha.com/Select-A-Plan or call 800.821.6136.

### Standard
geha.com/Standard
- Affordable premiums
- Some of the lowest copays for in-network primary care and specialist visits
- Earn rewards up to $250 to $500 annually geha.com/HealthRewards

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<th>Plan Type</th>
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### Elevate Plus
geha.com/ElevatePlus
- **NEW!** Features an annual plan perk geha.com/PlanPerk
- No deductible and easy to determine costs
- Earn rewards up to $500 to $1,000 annually geha.com/WellnessPays

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<td>$190.63</td>
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<tr>
<td>Monthly – retired</td>
<td>$413.04</td>
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### High
geha.com/High
- **NEW!** $800 Medicare Part B reimbursement geha.com/Medicare
- Comprehensive prescription coverage
- Earn rewards up to $250 to $500 annually geha.com/HealthRewards

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This is a brief description of the features of GEHA’s medical plans. Before making a final decision, please read the plans’ Federal brochures, RI 71-006, RI 71-014 and RI 71-018, available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

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 benefit enrollment.
2022 dental plans
Open Season is right around the corner. This year, it runs from November 8 – December 13.

High dental geha.com/HighDental
- Includes an unlimited annual maximum benefit per person
- Provides GEHA’s greatest coverage for intermediate and major dental care services
- Offers orthodontic coverage for both children and adults, with no waiting period

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* Rate based on member’s primary state of residence.

2022 Dental plan rates.
Visit geha.com/DentalRates to find your dental rate code which is based on your ZIP code.
GEHA offers two 2022 dental plan options – High and Standard. Both plans include comprehensive dental services, from preventive care to crowns, bridges and dentures. [geha.com/CompareDental]

### Standard dental  [geha.com/StandardDental]
- GEHA’s lowest premium dental plan
- Includes a **$2,500** in-network annual maximum benefit per person
- 12-month waiting period for orthodontic services

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* Rate based on member’s primary state of residence.

**Dental members get discounts for vision & hearing aids.**
Pay **$5** in-network on eye exams, and get discounts on frames and lenses with EyeMed™ Plus, get TruHearing discounts on hearing aids — most save **30%–60%**, averaging **$2,500** a pair.

[geha.com/Vision]  [geha.com/Hearing]

**NOTE:** Starting in 2022, Standard dental will have a reduction in benefits for out-of-network treatment.  [geha.com/StandardDental]
The benefits on top of your benefits

Vision benefits and discounts are included with all medical and dental plans

What you pay for an annual eye exam at a qualified EyeMed provider.

$0 COPAY
Elevate and Elevate Plus

$5 COPAY
HDHP, Standard and High medical as well as Standard and High dental

• With all GEHA medical and dental plans, you get low copays on eye exams, and discounts on 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.

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

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

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.

Benefits and discounts for medical and dental plan members.

**Electric toothbrush**¹²
Save 70% off a premium electric toothbrush by cariPRO™
[geha.com/Toothbrush](geha.com/Toothbrush)

**Medical alert system**²
Get free activation on LifeAlert® services, plus a 10% monthly discount.
[geha.com/LifeAlert](geha.com/LifeAlert)

**Hearing aid benefits and discounts**²
Save up to 30% to 60% with TruHearing discounts. You can average more than $2,100 in savings per pair.
[geha.com/Hearing](geha.com/Hearing)

**Teeth whitening**²
Get a 20% discount on the lowest published price on all Smile Brilliant home teeth whitening products.
[geha.com/Whitening](geha.com/Whitening)

Benefits for medical plan members only.

**Gym membership**²
Access 11,000+ Active&Fit Direct™ locations nationwide with GEHA’s Connection Fitness® program.
[geha.com/Fitness](geha.com/Fitness)

**Unlimited $0 telehealth visits**³
Access certified doctors, pediatricians, licensed behavioral health therapists and dermatologists with MDLIVE.
[geha.com/MDLIVE](geha.com/MDLIVE)

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¹ 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.

² These benefits are neither offered nor guaranteed under contract with the FEHB or FEDVIP program, but are made available to all enrollees who become members of a GEHA plan and their eligible family members.

³ 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.
GEHA rewards medical members for healthy living

As your partner in health, GEHA provides you with incentives to live healthier and rewards you for healthy behaviors you already do.

Over $10 million dollars has been rewarded to GEHA plan members so far this year.

Rewards are credited to your account once GEHA receives claim notification of a rewardable activity.

Reward balances carry over from year to year — so you can spend now or save for future expenses.

Earning and spending your rewards is as easy as 1, 2, 3.

1. Earn rewards through healthy behaviors you already do such as screenings.
2. Earn rewards through our digital health platforms for activities such as health risk assessments and flu shots.
3. Spend rewards at your favorite merchant through your reloadable card or manage your account online through HealthEquity. geha.com/Rewards

“
I like that the money rolls over, so I’m not as concerned about not spending it right now and can save it for any unexpected health expenses.”

MEMBER COMMENT
**Wellness Pays**
*Elevate and Elevate Plus*

- **$500** PER PERSON
  The maximum amount of Wellness Pays rewards an individual can earn per year.

- **$1,000** PER HOUSEHOLD
  The maximum amount of Wellness Pays rewards a household can earn per year.

[geha.com/WellnessPays](http://geha.com/WellnessPays)

**Manage reward dollars on your Wellness Pays prepaid debit card**
Rewards are loaded onto a prepaid debit card and may be used on qualified medical expenses such as eyeglasses or contacts, orthodontics, doctor visits and dental care.

**Take advantage of digital resources**
The Rally portal offers more ways to earn Wellness Pays rewards, including activities like the Rally Health Survey, digital coaching and fitness tracking.
[geha.com/RallyRegister](http://geha.com/RallyRegister)

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**Health Rewards**
*HDHP, Standard and High*

- **$250** PER PERSON
  The maximum amount of Health Rewards dollars an individual can earn per year.

- **$500** PER HOUSEHOLD
  The maximum amount of Health Rewards dollars a household can earn per year.

[geha.com/HealthRewards](http://geha.com/HealthRewards)

**Manage reward dollars on your Health Rewards prepaid debit card**
Rewards are loaded onto a prepaid debit card and may be used on qualified medical expenses such as eyeglasses or contacts, orthodontics, doctor visits and dental care.

**HDHP + HSA plan member rewards**
HDHP + HSA members can use their rewards on qualified dental and vision care expenses until they meet their deductible. Then, all eligible medical and pharmacy expenses qualify, too.

**Take advantage of a digital platform**
The HealthBalance platform provides more ways to earn Health Rewards, including online wellness workshops.
[healthbalance.geha.com](http://healthbalance.geha.com)
NEW!

Exclusive plan perk for Elevate and Elevate Plus subscribers in 2022

geha.com/PlanPerk

We hope you’re as excited as we are about the choices and you pick one to support your health journey. For more information visit geha.com/PlanPerk

Fitbit. Fitbit wearable device including monthly Fitbit Premium Membership.

DAILY BURN

Daily Burn virtual fitness subscription.

SilverSneakers

SilverSneakers is only for Elevate Plus subscribers and their spouse enrolled in Medicare A and/or B.

$125 gift card for DICK’S Sporting Goods or REI.
It pays to be a GEHA subscriber.

GEHA’s unique position as a nonprofit member association allows us to offer this plan perk. We don’t have stockholders, which means our priority is putting money back into supporting our members.

Beginning in 2022, Elevate and Elevate Plus plan subscribers are eligible annually to choose one plan perk.

Activation is easy.

It’s quick and easy for Elevate and Elevate Plus subscribers to claim their plan perk after January 1, 2022. Just sign up for a geha.com account (or log in to your existing account) and update your contact preferences.
Navigating COVID-19 together

I cannot believe that I received a call from you today. Not a recorded call, but a real live person ... just checking in to see how I am doing as a GEHA member during the pandemic. You never cease to amaze me with your service. Keep up the great work.”

MEMBER COMMENT

The COVID-19 pandemic has presented a unique opportunity to strengthen the bond between you — our members — and GEHA, to navigate the challenges and uncertainty together.

As we continue to experience these unprecedented times, here is how GEHA supports you:

- Personal phone calls from our GEHA team to more than 225,000 members to help answer your questions and address your concerns
- Expanded coverage, including increased access to virtual care, no-cost testing and corresponding doctor visit coverage
- Promotion of the latest research and information through social media, our dedicated COVID-19 website (geh.com/COVID-19) and blog (geh.com/Blog)
- Incentivizing COVID-19 vaccines with a $75 wellness account credit

We hope you feel supported by GEHA — and of course, that you receive the care you need when you need it. That is what we set out to do every day — empower you to be healthy and well.
With GEHA, you have options for care

All GEHA medical members have a dedicated care team.¹

GEHA members have access to a registered nurse and a health navigator who can help you with medications, health care providers, educational materials and more.

Email proactivecaremanagement@geha.com or call 888.216.8246, ext. 3984, to meet the nurse and navigator for your care team.

¹ If Medicare is your primary payer, you are not eligible but your covered family members might be.

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**Health Advice Line**
The free 24-hour Health Advice Line connects you to nurses who can evaluate your symptoms and determine proper treatment.

888.257.4342

**Telehealth**
MDLIVE offers 24/7/365 access to doctor visits by phone or video for non-emergency conditions.

888.912.1183
geha.com/MDLIVE

**MinuteClinic**
Convenient, local and fast access for treatment of minor medical problems such as UTI, common cold or flu.

gaha.com/MinuteClinic

**Primary and specialty care**
The best place to go for non-emergency care. Treatment is based on your medical history.

gaha.com/Find-Care

**Urgent care**
Local urgent care clinics treat various medical problems, including rash without fever, fractures, sprains or cuts and burns.

gaha.com/Find-Care

**Emergency room**
For severe conditions such as chest pain, difficulty breathing, slurred speech or fainting.

For life threatening issues, call 9-1-1
RESOURCES

geha.com/Webinars
Access any of our on-demand webinars anytime.

geha.com/Library
Check out our selection of health and wellness e-books.

geha.com/Videos
Watch videos about healthy recipes, plan benefits and retirement.

GEHA brings well-being to your worksite

Is there something we don’t have that you think would be helpful?
Have your Agency Benefit Officer share your ideas with your GEHA Account Manager and we’ll try to put something new together for your workplace.
Going to work doesn’t mean you have to hit pause on your health goals.

GEHA has many programs, tools and resources to transform your worksite into a space that helps you improve your well-being. Being motivated to live a healthier lifestyle through worksite well-being events not only improves overall health and well-being, but can improve your productivity on the job.

**Wellness events**

Once it is safe to meet in person again, GEHA can bring engaging, on-site activities to help you and your coworkers learn more about health while having fun.

**Webinars**

More than 30 hour-long online learning events are available for you and your agency. For a full description of GEHA’s wellness webinar topics, visit geha.com/Benefits-Officers/Worksite-Wellness

**Lunch and learns**

Many webinar topics are also available as in-person presentations, as safety allows. These can be done in conjunction with other on-site wellness events, or as a custom program specifically designed to your individual health needs.

**Healthy behavior challenges**

Take a six-week virtual adventure, visiting fascinating cities and attractions by recording healthy behaviors. You decide which behaviors to track and who to compete against. Have your Agency Benefit Officer contact your Account Manager to see if your agency qualifies for health challenges.

5,500+ federal employees have participated in healthy behavior challenges as of July 2021.

**On-site initiatives**

When we are able to meet in person, GEHA can provide engaging on-site activities to help you learn more about your health.

- **InBody body composition analyzer.** Go beyond the scale to get a breakdown of your body’s muscle mass with our analyzer.

- **Blood pressure screenings.** Nurses can check employees’ blood pressure.

- **Vision screenings.** Quick but informative vision screenings.

- **Pet therapy.** Therapy dog visit to help relieve stress. Available in most areas.

- **AlignaBod posture screening.** See if your phone and computer use has altered your body posture.

- **Massage therapy.** Help reduce stress with 10-minute chair massages.

540 agency webinars have been completed through July 2021, and the year is far from over.
GEHA aims to improve health of underserved communities

GEHA’s roots are steeped in empowering our members and community toward overall better health and wellness.

Today, GEHA continues our work toward an equitable future by addressing health issues in both the broader community and in GEHA’s membership base.

Last year, GEHA announced a renewed focus on addressing racial disparities in health care, acknowledging a need to devote resources toward historically underserved communities nationwide.

To support this goal, GEHA Solutions gave a $1.5 million grant to create the Barbara Sheffield Medical Scholarship at the University of Kansas School of Medicine to increase the number of Black doctors in primary care throughout America. (GEHA Solutions, a subsidiary of GEHA, offers leased dental network options for health care payers and administrators.)

With the enrollment of the inaugural class of Sheffield Scholars, KU immediately welcomed the highest number of Black male students in an incoming medical class in the United States outside of a historically Black college or university.

We will continue working to make thoughtful choices in our charitable giving, focusing on health and social service causes that align with GEHA values and your values.

GEHA Solutions gave a $1.5 million grant to create the Barbara Sheffield Medical Scholarship at the University of Kansas School of Medicine.

GEHA partners with community organizations.

American Heart Association
Support efforts to lower hypertension.
heart.org

Saint Luke’s Foundation, Boys & Girls Club of Kansas City
Improve access to healthy choices and nutrition.
saintlukesfoundation.org

The Giving Grove
Create urban orchards and provide free fruits and vegetables.
givinggrove.org

Veterans Community Project
Provide homes, career services and health stability to veterans.
veteranscommunityproject.org

Spencer C. Duncan Make It Count Foundation
Support mental health and trauma healing for veterans and their families.
makeitcounttoday.org

Photograph by Mark McDonald
GEHA and Kansas City Chiefs team up for community outreach

GEHA is the proud Medical and Dental Plan Partner of the Kansas City Chiefs.

This year GEHA and the Kansas City Chiefs announced we are working together to support Folds of Honor, a nonprofit dedicated to providing scholarships to the families of U.S. military personnel wounded or killed while serving their country. foldsofhonor.org

Our partnership with the Chiefs lays the groundwork for GEHA to give back to both the community in Kansas City (where GEHA is based) and to our members around the nation in big, new ways.

A key pillar of our partnership focuses on community impact through programs like hosting Toys for Tots collection drives, military appreciation events and raising funds for a variety of nonprofits through the Chiefs’ 50/50 in-game raffle.

The partnership also allows GEHA to empower our members, potential members and all of Chiefs Kingdom to be healthy and well through the launch of the Mobile Training Lab powered by GEHA and the Chiefs Wellness Program presented by GEHA.

The launch of GEHA Field at Arrowhead Stadium gives our company an avenue to grow so we can deliver enhanced benefits and improved service for members like you.
Military appreciation events

GEHA is proud to serve military retirees to recognize their service to our nation. Above left: Dr. Michael Shusko, GEHA’s Medical Director, and Chiefs representatives visited Fort Leavenworth in November and presented a game ball to Specialist Thomas Snell. Above right: The final day of Chiefs training camp this summer was also Military Appreciation Day presented by GEHA. Members of the armed forces were on site to enjoy the day. Representatives from GEHA and the Chiefs made special game ball presentations to military members.

Chiefs Wellness Program

GEHA has partnered with the Chiefs to provide online and in-person resources for members and the community to better themselves physically, mentally and socially. This includes a database of health and wellness tips and resources on chiefs.com/Wellness. This also includes the Chiefs Training Lab Powered by GEHA, traveling around the Midwest to teach healthy behaviors to children in the community.

Toys for Tots drive

GEHA coordinated a Toys for Tots drive last November in collaboration with the Kansas City Chiefs and the Marines. Cars lined up in front of Kansas City’s historic Union Station, filled with participants eager to donate a toy to a child in need. New toys were collected from vehicles as part of a socially distanced, drive-through toy drive. toysfortots.org
Insurance information

The plan has a contract with Combined Insurance Company of America to pay certain vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2020, were $8,899,481.

Basic financial statement

The value of plan assets, after subtracting liabilities of the plan, was $2,379,375 as of December 31, 2020, compared to $1,575,513 as of January 1, 2020. During the plan year the plan experienced an increase in its net assets of $803,862. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $15,436,466, including interest income of $2,526 with total contributions of $15,433,940. Plan expenses were $14,632,604. These expenses included $1,997,702 in administrative expenses, $3,735,421 in benefits paid to members and beneficiaries, and $8,899,481 in other expenses.

Your rights to additional information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant’s report;
2. Financial and information on payments to service providers; and
3. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the plan administrator at PO Box 21542, Eagan, MN 55121-9930, 800.793.9335. The charge
to cover copying costs will be $2.50 for the full annual report, or $0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, if any, or a statement of income and expenses of the plan and accompanying notes, if any, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes, if any, will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 310 NE Mulberry, Lee's Summit, MO 64086, and at the U.S. Department of Labor in Washington, DC, or obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

**Paperwork Reduction Act statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, NW, Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040. OMB Control Number 1210-0040 (expires 06/30/2022).

**Additional information**

The Department of Labor requires GEHA to provide this Summary Annual Report to all of our members. This document gives important financial information about GEHA’s Voluntary Welfare Benefit Plan. The Voluntary Welfare Benefit Plan comprises GEHA member benefits that are not offered by OPM and are not part of FEHBP or FEDVIP. For 2020, these were the Connection Dental Plus supplemental dental plan, the Connection Vision supplemental vision plan, and the Connection Dental Discount plan.

The plan’s member contributions were from Connection Dental Plus and Connection Dental Discount. Connection Vision is provided at no charge to members so there is no income from it.
Updated Notices of Privacy Practices

GEHA has updated its Notices of Privacy Practices (NPP) for each of its plans: the FEHB health plans, the Connection Vision plan, the Connection Dental Plus plan and the Connection Dental Federal plan. The NPPs describe how we may use or disclose your protected health information (PHI); your privacy rights, including how you can get access to your PHI; and how to contact our Privacy Office.

All of the NPPs are available online at geha.com or by calling 800.821.6136.