

GEHA 2023 Medicare benefits

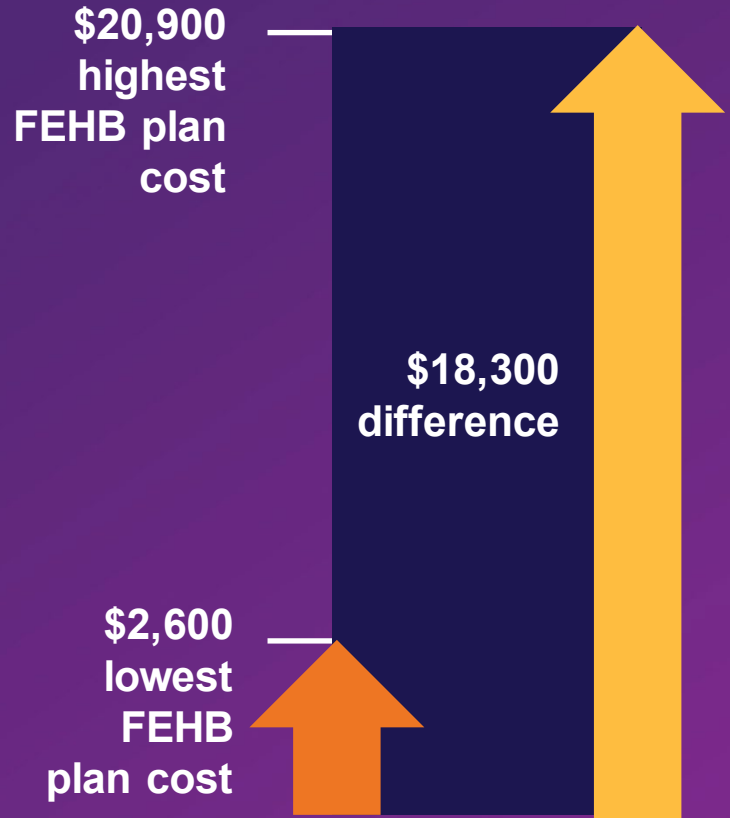


- 85+ years, started by Railway Mail Carriers
- 2+ million members worldwide
- One of the largest carriers in the FEHB and FEDVIP
- Exclusively Federal / Postal / Annuitants / Military retirees
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- Focused on federal employees & retirees

Lowest vs. highest FEHB plan cost*

- 271 plans in FEHB; includes regional and nationwide plans
- 19 to 40 plan choices depending on where you live
- Important to shop for the best plan options and price

*2023 premiums for Self + One plans with 1,000+ subscribers



Today's presenter



Susan Duffy

Sales Manager | DC, MD, VA



Get in touch at [geha.com](https://www.geha.com)



Key takeaways

- 1 Why it's important to shop for your health plan
- 2 How GEHA works with Medicare Parts A & B
- 3 Included benefits, discounts and wellness rewards
- 4 Connect with GEHA for more helpful resources

GEHA's Medicare Benefits Guide

The image shows the cover of a guide titled "2023 GEHA Medicare Plans". It features a photograph of an elderly couple smiling and embracing. The background is a vibrant pink with faint white icons of a person, a heart, and a pill. The GEHA logo is written vertically on the left side. At the bottom, there is a dark purple banner with the website and phone number.

**2023 GEHA
Medicare Plans**

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

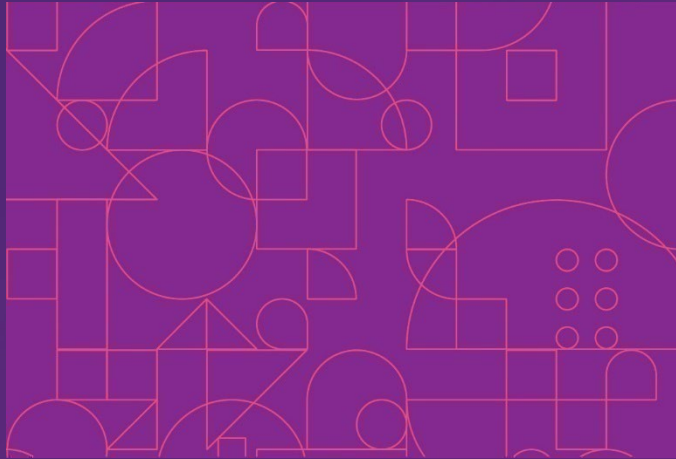
GEHA.

geha.com/Medicare | 800.262.4342

View or download our 2023
virtual Medicare Benefits Guide
at geha.com/Medicare

Medicare and GEHA

Shopping makes good
“sense” and good “cents”



FEHB coverage without Part B

(70% of FEHBP retirees who are eligible are enrolled in Medicare Part B¹)



Deductibles,
copays and
coinsurance apply



Higher out-of-
pocket expenses



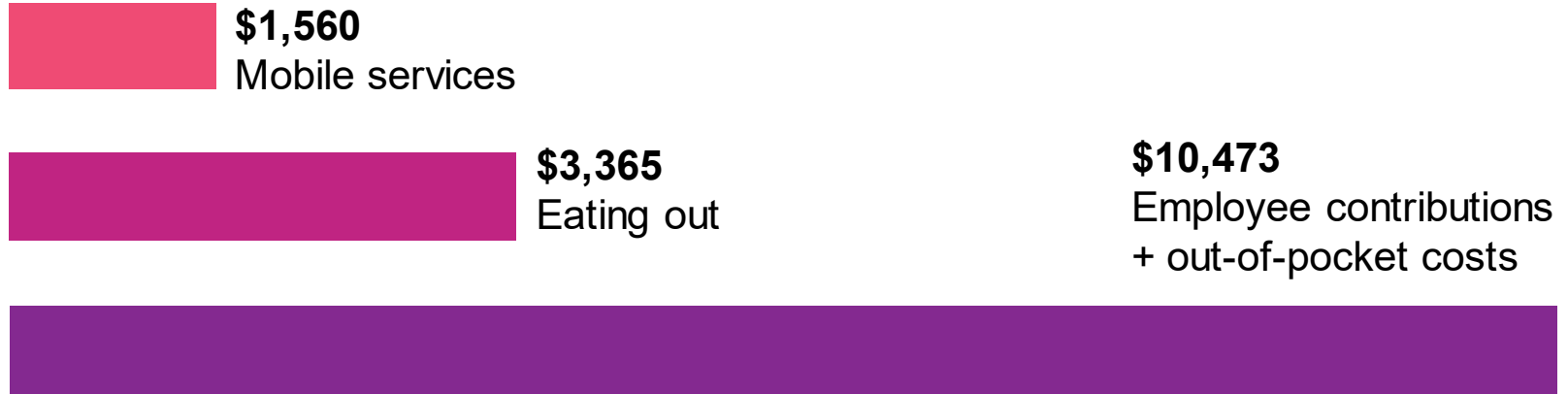
Consider health
status preceding
age 65



Compare your
plan's catastrophic
limit to Part B
premiums

1. <https://help.checkbook.org/article/69-why-you-should-enroll-in-medicare-part-b>

Average expenditures



Sources:

<https://www.valuepenguin.com/average-household-budget>, https://www.nytimes.com/2014/12/12/upshot/why-most-people-wont-shop-again-for-health-insurance.html?_r=0, <https://www.healthcarenhall.com/?tag=milliman-medical-index#sthash.eC6WK8Ys.395x4PsV.dpbs>

Time spent shopping



15 minutes

Shopping for a medical plan



1 hour or less

Researching a doctor

10+ hours

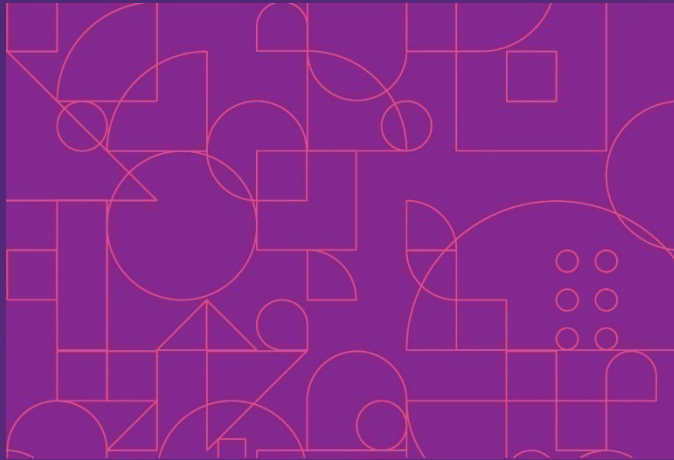
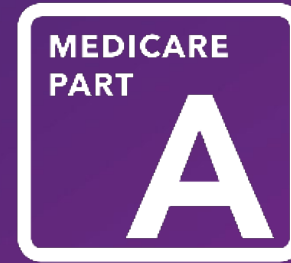
Purchasing a car








Sources: [usatoday.com/story/money/personalfinance/2014/09/04/health-insurance-plans-costs/15032405/](https://www.usatoday.com/story/money/personalfinance/2014/09/04/health-insurance-plans-costs/15032405/)

Medicare A&B and GEHA

How GEHA works with
Medicare Parts A & B



GEHA works with Medicare A & B

Plan service	Elevate + Medicare 	HDHP + Medicare 	Standard + Medicare 	Elevate Plus + Medicare 	High + Medicare 
\$1,000 Medicare Part B reimbursement	No	No	No	No	Yes
100% medical coverage (copays, coinsurance & deductibles waived) with Medicare A & B primary	No	No	Yes	Yes	Yes
Hearing aid benefit	No	No	Yes	Yes	Yes
Non-preferred drug coverage ¹	No	Yes	Yes	Yes	Yes
Mail service pharmacy	No	Yes	Yes	Yes	Yes
Coverage in- and out-of-network ²	Yes	Yes	Yes	Yes	Yes
Coverage outside of the United States	Yes	Yes	Yes	Yes	Yes

1. With High plan, when Medicare A & B is primary, you pay a lower coinsurance for preferred and non-preferred brand medications.
2. Though the Elevate Plus plan on its own does not provide out-of-network medical coverage, when it is combined with Medicare and the provider accepts Medicare, out-of-network cost shares are waived. There are no out-of-network pharmacy benefits for Elevate and Elevate Plus.

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 federal brochures. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.



Standard and Medicare

Affordable premium and is a good choice for members who take generic prescriptions

What you pay when Medicare A & B primary and provider accepts Medicare assignment:

- **\$0** for deductibles, copays and coinsurance
- **\$0** for inpatient and outpatient hospital services, surgeries and office visits
- **\$0** MDLIVE telehealth visits, including dermatologists and mental health services
- **\$0** for deductibles and copays outside the United States
- **\$10** / 30-day supply generic medication at retail and **50%** (max **\$200**) / 30-day preferred brand-name at retail
- **\$20** / 90-day supply generic medication mail service and **50%** (max **\$500**) / 90-day preferred brand-name mail service

You'll also get:

- **\$2,500** hearing aid benefit
- Up to **\$500** in Health Rewards (can be use for vision and dental expenses too)



Standard 2023 premiums

Learn more at geha.com/Medicare

Premium and enrollment code	Retired - monthly
314 Self Only	\$149.01
316 Self Plus One	\$320.39
315 Self and Family	\$392.00

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 which maintains your health benefits enrollment.



Elevate Plus and Medicare

\$0 out-of-pocket medical, copays for preferred brand medications and generous wellness rewards

What you pay when Medicare A & B primary and provider accepts Medicare assignment:

- **\$0** for deductibles, copays and coinsurance
- **\$0** MDLIVE telehealth visits, including dermatologists and mental health services
- **\$0** for deductibles and copays outside the United States
- **\$10 / \$20** for 30-day retail / 90-day mail service for generic medications
- **\$80 / \$200** for 30-day retail / 90-day mail service preferred brand-name

You'll also get:

- **\$1,500** hearing aid benefit
- Up to **\$1,000** in yearly Wellness Pays rewards; can be used for vision and dental



Elevate Plus 2023 premiums

Learn more at geha.com/Medicare

Premium and enrollment code	Retired - monthly
251 Self Only	\$185.84
253 Self Plus One	\$406.55
252 Self and Family	\$454.64

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 which maintains your health benefits enrollment.





High and Medicare

\$1,000 Medicare Part B reimbursement, \$0 out-of-pocket medical and GEHA's lowest coinsurance on brand name medications

What you pay when Medicare A & B primary and provider accepts Medicare assignment:

- **\$0** for deductibles, copays and coinsurance
- **\$0** for inpatient and outpatient hospital services, surgeries and office visits
- **\$0** MDLIVE telehealth visits, including dermatologists and mental health services
- **\$0** for deductibles and copays outside the United States
- **25%** (**\$150** max) preferred brand-name 30-day supply at retail,
40% (**\$200** max) non-preferred brand-name 30-day supply at retail

Save on 90-day mail order pharmacy benefit:

- **\$15** generic / **15%** (max **\$350**) preferred brand / **30%** (max **\$500**) non-preferred brand

You'll also get:

- **\$2,500** hearing aid benefit
- **NEW:** Up to **\$1,000** in Medicare Part B premium reimbursements [geha.com/MRA](https://www.geha.com/MRA)



High 2023 premiums

Learn more at geha.com/Medicare

Premium and enrollment code	Retired - monthly
311 Self Only	\$229.10
313 Self Plus One	\$527.56
312 Self and Family	\$659.52

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 which maintains your health benefits enrollment.



Elevate and Medicare

Our lowest premium, low copays, generous rewards

Elevate 2023 benefits	You pay
MDLIVE tele-health visits, includes mental health	\$0
Primary office visit & mental health visits Chiropractic (12 visits), acupuncture (20 visits) MinuteClinic®	\$10
Specialist office visit, unlimited	\$30
Urgent care	\$50
Other care, emergency and hospitalization, after annual deductible of \$500 Self / \$1,000 Self+	25%
Generic, 30-day retail supply	\$4
Preferred brand-name, 30-day retail supply	50% (\$500 max)
Mail order pharmacy Non-preferred brand medication	100% (no benefit)
Wellness rewards, yearly Self / Self+	Earn up to \$500 / \$1,000

Deductibles, copays and
coinsurance are not waived



Elevate 2023 premiums

Learn more at geha.com/Elevate

Premium and enrollment code	Retired - monthly
254 Self Only	\$109.83
256 Self Plus One	\$257.47
255 Self and Family	\$313.46

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 which maintains your health benefits enrollment.



HDHP and Medicare

The #1 HDHP choice for federal employees

Self Only example	In-network
Deductible, you pay	\$1,500
GEHA contributes \$900 into your HRA	\$900 annually
Net-deductible after GEHA contribution, you pay	\$600
Out-of-pocket annual maximum, you pay (includes annual deductible)	\$5,000
HDHP 2023 benefits	You pay
Medical care, after deductible	5% (not a typo!)
Generics & preferred brand-name, after deductible	25%
Preventive care, no deductible	\$0
Preventive dental, no deductible	\$0 , twice yearly
Vision coverage, geha.com/HDHPvision	Included
Wellness rewards, can be used for additional dental and vision expenses, Self/Self+	Earn up to \$250/\$500 yearly

Deductibles, copays and coinsurance are not waived



HDHP 2023 premiums

Learn more at geha.com/HDHP

Reminder

Use existing HSA funds for:

- Tax-free Medicare Part B premium reimbursements
- Tax-free eligible medical, dental and vision expenses

Premium and enrollment code	Retired - monthly
341 Self Only	\$150.30
343 Self Plus One	\$323.15
342 Self and Family	\$397.11

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 which maintains your health benefits enrollment.

Compare GEHA premiums for 2023

Self Only premium and enrollment code	Monthly premium	Medical costs waived with Medicare A and B primary?
254 Elevate	\$109.83	No
341 HDHP	\$150.30	No
314 Standard	\$149.01	Yes
251 Elevate Plus	\$185.84	Yes
311 High	\$229.10	Yes

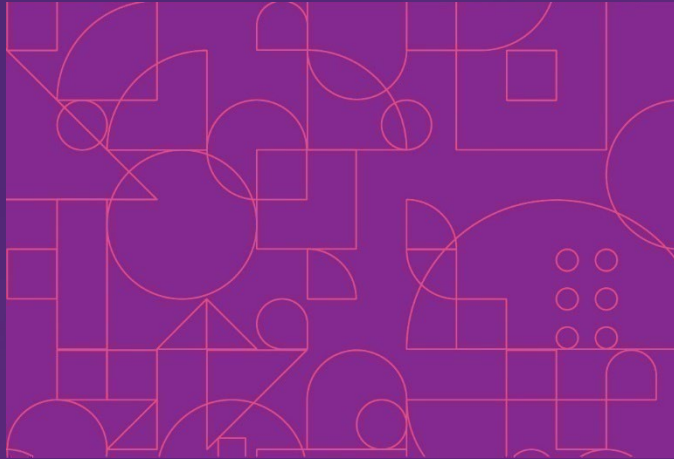
Self Plus One premium and enrollment code	Monthly premium	Medical costs waived with Medicare A and B primary?
256 Elevate	\$257.47	No
343 HDHP	\$323.15	No
316 Standard	\$320.39	Yes
253 Elevate Plus	\$406.55	Yes
313 High	\$527.56	Yes

Self and Family premium and enrollment code	Monthly premium	Medical costs waived with Medicare A and B primary?
255 Elevate	\$313.46	No
342 HDHP	\$397.11	No
315 Standard	\$392.00	Yes
252 Elevate Plus	\$454.64	Yes
312 High	\$659.52	Yes

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.






Medicare + GEHA Benefits

Additional benefits included
in GEHA medical plans
for no additional premium





Hearing aid benefits and discounts for GEHA plans

Plan service	Elevate and Medicare 	HDHP and Medicare 	Standard and Medicare 	Elevate Plus and Medicare 	High and Medicare 
Hearing aid benefit (plan pays)	\$0	\$0	\$2,500	\$1,500	\$2,500
Hearing aid discounts*	Yes	Yes	Yes	Yes	Yes

- Get discounts through TruHearing on hearing aids.
- Save up to **30%** to **60%** off hearing aids.
- Some average more than **\$2,600** in savings per pair.
- Learn more at geha.com/Hearing

*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.



Vision benefits and discounts for GEHA plans

- With all GEHA medical plans, you get low copays on eye exams, and discounts on frames and lenses through EyeMed®.
- The EyeMed network includes Independent Provider Network, LensCrafters, Pearle Vision, Target Optical and more.
- Members also save on LASIK at participating locations.

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
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For more information, visit geha.com/Vision

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.



Vision benefits & discounts for GEHA plans (continued)

Learn more at geha.com/Vision

Vision services in-network	  Elevate and Elevate Plus You pay	  Standard and High You pay	 HDHP You pay
Eye exams; retail price	\$0	\$5	\$5
Frames; retail price	60% of price	60% of price	\$0 under \$100 plus 80% over \$100
Eyeglass lenses, standard plastic, single vision; retail price	Up to \$50	Up to \$50	\$10
Contact lens, conventional; retail price	85% of price	85% of price	\$10 under \$110 plus 85% over \$110

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.

Health Rewards

HDHP, Standard and High plans

Earn up to
\$250 per individual
or
\$500 annually
per household

Learn more at
geha.com/HealthRewards

Rewardable activity	Health Rewards reward
Online wellness workshops	\$10 per workshop
Flu shot ¹	\$25
Cervical cancer screening (Pap) ²	
Colorectal cancer screening (colonoscopy) ²	\$50
Breast cancer screening (mammogram) ²	
MDLIVE telehealth or mental health visit	
Health risk assessment	\$75
Participation in a targeted health program (by invitation)	\$50 - \$250

¹ Activity must be reported online to earn rewards.

² Restrictions may apply.

Wellness Pays rewards

Elevate and Elevate Plus plans

Earn up to
\$500 per individual
or
\$1,000 annually
per household

Learn more at
geha.com/WellnessPays

Rewardable activity	Wellness Pays reward
Achieve your Stride step goal	\$10 per month
Rally Missions	
Wellness quizzes	\$50
Flu shot ¹	
MDLIVE telehealth or mental health visit	
Rally health survey	\$75
Annual physical	
Breast cancer screening (mammogram) ²	
Cervical cancer screening (Pap) ²	\$100
Colorectal cancer screening (colonoscopy) ²	
Digital wellness coaching	
Complete Real Appeal or Quit for Life	\$200

¹ Activity must be reported online to earn rewards.

² Restrictions may apply.

Use rewards funds for eligible health, dental and vision expenses

Learn more at geha.com/Rewards

Examples of eligible expenses:

- Prescription out-of-pocket costs
- Dental treatment, including oral surgery and dentures
- Eyeglasses and contact lenses
- Arch supports
- Select over-the-counter drugs
- Vitamins (if prescribed)

See a complete list at irs.gov/Pub502

Additional resources

Contact	Information
retireefehb.opm.gov/Annuitant	OPM Open Season online system
800.332.9798	OPM Open Season Express
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 easy questions and we'll recommend a plan for you
geha.com/Medicare	View GEHA's Medicare Benefits Guide and review how GEHA's five medical plans coordinate with Medicare.
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 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

Connect with GEHA, we're here to help.

Monday – Friday, 7 a.m. – 7 p.m. Central time



Call us at
[800.262.4342](tel:800.262.4342)



Schedule a 1-on-1 meeting



Chat online



Text from your phone



Get in touch at [geha.com](https://www.geha.com)

Key takeaways review

- 1 Why it's important to shop for your health plan
- 2 How GEHA works with Medicare Parts A & B
- 3 Included benefits, discounts and wellness rewards
- 4 Connect with GEHA for more helpful resources

Thank you



Get in touch

Let us help you choose a GEHA plan that can work for you. Scan the QR code or visit [geha.com](https://www.geha.com)

This is a brief description of the features of GEHA's medical plans. Before making a final decision, please read the plan's Federal brochure available at [geha.com/PlanBrochure](https://www.geha.com/PlanBrochure). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



GEHA®