GEHA 2024 medical plans

GEHA offers five medical plans designed for the needs of federal employees and retirees.



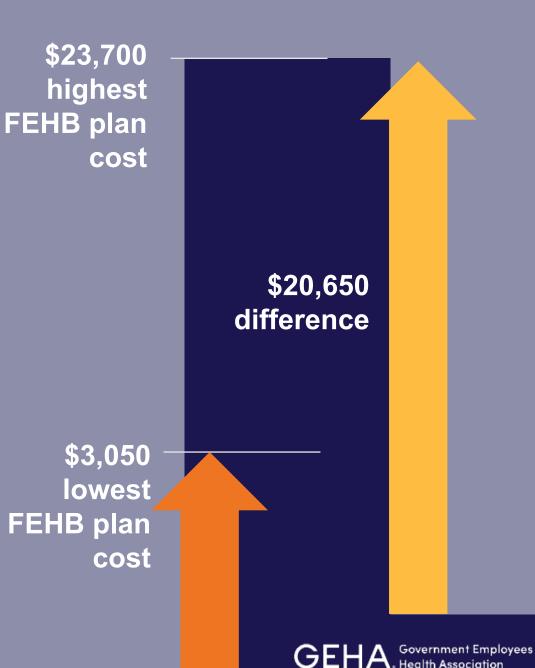




Lowest vs. highest FEHB plan cost*

- 158 plans in FEHB; includes regional and nationwide plans
- 20 to 40 plans to choose from depending on where you live
- Important to shop for the best plan options and price

^{*} 2024 premiums for Self and Family plans with 1,000+ subscribers, rounded down to nearest \$100



Today's presenter



Susan Duffy Region Manager | GEHA

Schedule a private benefits session with a GEHA FedViser benefits expert at <u>geha.com/Meet</u>

Call now <u>800.262.4342</u> or live chat





We are the Government Employees Health Association

- 86+ years, started by Railway Mail Carriers
- Exclusively for government employees and their families.
 Includes Federal / Postal / Annuitants / Military retirees
- **2+ million** members worldwide
- One of the largest carriers in the FEHB
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- Nonprofit association; focused on federal employees



Key takeaways



Shopping makes good sense and good CENTS. GEHA has a plan for every budget.



GEHA is not one-size-fits-all; benefit plans for all stages of your life



Connect with our FedViser benefits expert via chat, text, call or by virtual appointment



Average expenditures

\$1, 700 Mobile phone services

\$3,008 Eating out

\$12,900 Employee contributions + out-of-pocket costs

Sources:

https://www.federaltimes.com/fedlife/benefits/2022/10/17/shopping-around-may-save-money-in-federal-employee-health-plans/

https://www.allconnect.com/blog/average-cost-of-cellphone-plan#:~:text=According%20to%20JD%20Power%2C%20as,savings%20to%20trim%20that%20cost

https://blog.gitnux.com/americans-eat-out-statistics/

https://www.pgpf.org/blog/2023/07/why-are-americans-paying-more-for-healthcare



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/



Shopping makes good "cents"

Shopping for your health plan, like other large expenses, makes good sense.

Compare all FEHB plans at opm.gov

Compare all GEHA plans at geha.com/Plan-Compare

Let us help you! Contact a FedViser benefits expert via phone, live chat or schedule a benefits session at <u>geha.com</u>





Where to begin

Consider individual or family medical needs.

- Surgeries
- Regular medications
- Family planning/pregnancy

Which will fit your family budget?

- Higher deductible
- Lower monthly premiums
- Long-term savings in a Health savings account (HSA)?

What are the most important factors for you and your family?

- Specific doctors
- Prescription costs
- Wellness programs
- Availability of tools like virtual care

GEHA 2024 medical plans

Choose from five medical plans that are designed for federal workers and retirees

Build your health and well-being on a bedrock of benefits. Let us help you identify the right plan for how you and your family need to use it.



Plans that meet you where you are in life



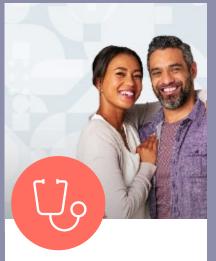
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GEHA's lowest premium as well as generous wellness rewards.



HDHP

HSA-compatible, tax advantages, low out-of-pocket costs after deductible.



Standard

Comprehensive and affordable coverage, low doctor visit copays and 100% maternity.



Elevate Plus

In-network only, lower deductible. Copay for preferred brand name medication.



High

Lower medical and prescription costs. \$1,000 Medicare Part B premium reimbursement.

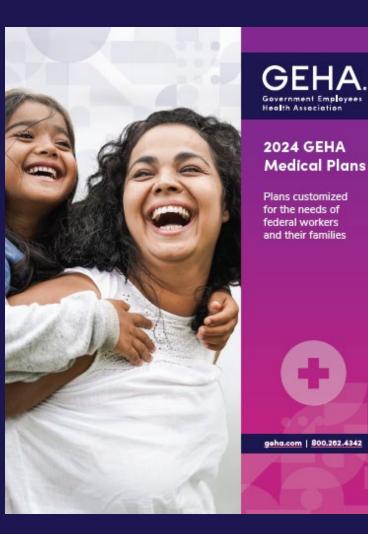


GEHA medical plans offer

- Extensive nationwide network
- No referrals needed to see providers
- **\$0** unlimited telehealth visits with MDLIVE, including mental health*
- **\$0** in-network preventive care
- Worldwide coverage
- Generous wellness rewards

*If deductible is met, high deductible health plan (HDHP) members will be charged by MDLIVE but GEHA will then reimburse the member 100% of the billed charge.

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.





Included benefits and savings with no additional premium

\$5 or less for an annual eye exam, discounts on lenses and frames

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\$28/month gives you access to over

12,200 fitness centers nationwide

Other savings on:

- Electric toothbrushes
- Teeth whitening
- Hearing aids
- Medical alert systems

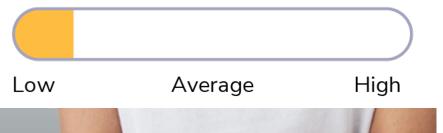
Learn more at geha.com/Savings

GEHA supplemental benefits are neither offered nor guaranteed under contract with the FEHB, but are made available to all enrollees and family members who become members of a GEHA medical plan.





Plan use



Elevate

Realize the value of healthy living and the perks of wellness

- GEHA's lowest premium plan for basic coverage
- Low copays for convenient and immediate care
- **\$0** MDLIVE telehealth visits, including mental health
- Solid protection for the unexpected
- Generous wellness rewards help reduce your out-of-pocket expenses
- **\$0** annual vision exam and discounts on frames/lenses
- BONUS: annual plan perk valued at \$125

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 which are available at <u>geha.com/PlanBrochure</u>. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.



Elevate benefits and premiums

Elevate 2024 benefits	You pay
Preventive care MDLIVE telehealth visits, including mental health	\$0
Primary care office visit & mental health visits Chiropractic (12 visits), acupuncture (20 visits) MinuteClinic [®] visit	\$10
Specialist care office visit	\$30
Urgent care facility visit	\$50
Other care, emergency and hospitalization, after annual deductible of \$500 Self / \$1,000 Self+	25%
Prescriptions, generic 30-day retail supply	\$4
Preferred brand-name, 30-day retail supply	50% (\$500 max)
Non-preferred brand-name, retail supply and mail order pharmacy	100% (no benefit)
Wellness rewards, yearly Self / Self +	Earn up to \$500 / \$1,000

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Elevate 2024 premium & enrollment code	What you pay biweekly
254 Self Only	\$52.21
256 Self Plus One	\$125.97
255 Self and Family	\$153.35

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.

- Our lowest premium
- Low doctor visit copays
- Generous wellness rewards



GEHA's digital platform hosted by Rally puts digital tools at your fingertips

BEST MATCH	🚖 BEST MATCH (i	OPTUM EAP (i)	CATEGORY	
			37	● 1570 NEXT SESSIO Wed. ● 3PI Hey Timothy. This week is all about portion Love, Coach Shayna
Get Your Cholesterol Check Up	Choose Your Primary Care Physician (PCP)	Employee Assistance Program	Complete Your Health Survey	Pick a Daily Actio
Earn 10% Towards Premium Reduction Goal Today			23 Earn \$20 Gift Card	Swap sugary drinks for water
View Details	View Details 2	\$ (800) 555-1212	View Details	
rrent Activities	(i) MISSION	(i) Quitfor	1-3 of 5 🛛 🗶 📏	Fill half your plate with fruits and veggies
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Government Employees Health Association

Wellness Pays rewards

Elevate plans

Earn up to **\$500** Self or **\$1,000** Family annually

Roll over unused funds up to **\$2,500** Self or **\$5,000** Family

Use Wellness Pays funds on qualified medical expenses.

For details and restrictions, visit geha.com/WellnessPays

Rewardable activity ¹	Wellness Pays reward
Achieve your Stride step goal	\$10 per month
Use of the medical cost estimate tool	\$10 per month, \$30 max
Rally Missions	
Wellness quizzes	\$50
Flu shot	
MDLIVE telehealth or mental health visit	
Rally health survey	\$75
Annual physical	
Breast cancer screening (mammogram)	
Cervical cancer screening (Pap)	\$100
Colorectal cancer screening (colonoscopy)	φισσ
Digital wellness coaching	
First trimester prenatal appointment	
Complete Real Appeal or Quit for Life	\$200

1. Restrictions may apply. For details visit geha.com/WellnessPays

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Use Wellness Pays funds on qualified medical expenses

Unused funds roll over yearly

Funds roll over up to \$2,500/person or \$5,000 for two people

Learn more at geha.com/WellnessPays



Copays



Eyeglasses



Exclusive plan perk for Elevate

Elevate plan subscribers are eligible annually to choose one plan perk from the following options:



Choice of Fitbit wearable device including monthly Fitbit Premium Membership



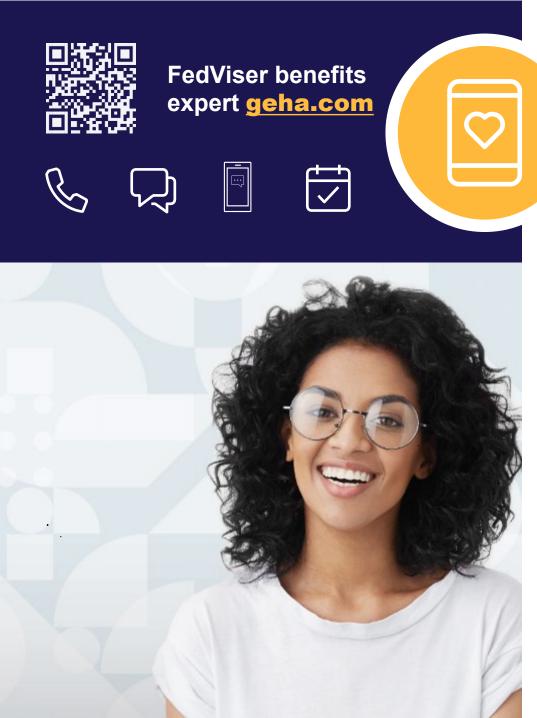
\$125 gift card for REI or DICK'S Sporting Goods

DAILY OBURN 12-month Daily Burn virtual fitness subscription

Claim your plan perk after January 1, 2024. Sign up for a **<u>geha.com</u>** account (or log into your existing account) and update your contact preferences.

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Elevate recap

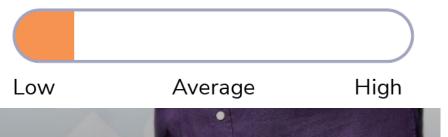
- GEHA's lowest premium
- Low copays for doctor visits and alternative care
- Earn up to \$500 (Self Only) or \$1,000 (Self Plus One or Self and Family) annually
- BONUS \$125 plan perk
- Learn more at <u>geha.com/Elevate</u>

Elevate 2024 premium & enrollment code	What you pay biweekly	What you pay monthly
254 Self Only	\$52.21	\$113.13
256 Self Plus One	\$125.97	\$272.93
255 Self and Family	\$153.35	\$332.26

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.



Plan use



High Deductible Health Plan

Comprehensive medical coverage + GEHA funded health savings account (HSA)

- An HSA is triple-tax advantaged
 - 1) Tax-free contributions from GEHA and you
 - 2) Tax-free interest or investment gains
 - 3) Tax-free withdrawals for qualified expenses
- No use-it-or-lose it; save for future expenses
- \$47 million, GEHA contributions to member-owned HSAs in 2022
- **\$302 million**, the combined amount GEHA HDHP members have in their HSA's
- Visit **irs.gov/Pub969** for HSA eligibility

Investment products are not FDIC insured, are not a deposit or other obligation of or guaranteed by HSA Bank and are subject to investment risks. The information provided is for informational purposes only. It should not be considered legal or financial advice. You should consult with a professional to determine what may be best for your individual needs.

GEHA Government Employees Health Association

HDHP benefits and premiums

Self Only example in 2024	In-network
Deductible, you pay	\$1,600
GEHA contributes \$83.33/month into HSA*	\$1,000 annually
Net-deductible after GEHA contribution, you pay	\$600
Out-of-pocket annual maximum, you pay (includes annual deductible)	\$6,000

HDHP 2024 benefits	You pay
Medical care, after deductible	5%
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 Only/Self+	Earn up to \$250/\$500 yearly

HDHP 2024 premium & enrollment code	What you pay biweekly
341 Self Only	\$71.45
343 Self Plus One	\$153.62
342 Self and Family	\$188.78

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.

The #1 HDHP choice for federal employees

*For 2024, a monthly premium pass through that is not a whole number will have any remaining balance included in the final monthly contribution.

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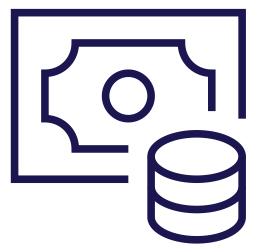


Boost your retirement savings with an HSA

- Investment options; tax-free gains and savings¹
- +\$1,000 additional contributions, at age 55+
- Use funds for anything at age 65, no penalties²
- Use for Medicare Part B premiums, tax-free
- Continue to use funds tax-free for qualifying medical expenses like copays and prescriptions
- HSA dollars do not expire, they roll over year after year.
- Take your account with you if you switch jobs or health plans.
 It's your money!

¹ Investment returns not guaranteed. Investment products are not FDIC insured, are not a deposit or other obligation and are subject to investment risks. The information provided is for informational purposes only. It should not be considered legal or financial advice. Consult with a professional to determine what may be best for your individual needs.

² See IRS Publications 502 and 969 for more information regarding qualified medical expenses and health savings accounts.





HDHP: HSA funds can be invested

If you don't use your GEHA HSA contribution for qualified medical expenses, you can invest the funds in stocks, bonds and mutual funds, with the added benefit of tax-free growth.¹

l5 years		156																349
5 years	24,672	\$58,	-	 -					 	-			 _	_			\$103,291	\$241,
year 226,25	\$24		-	 _	 	_	 	_	 	_	_	_			1 707	424°131	\$1	
\$1,000 \$5													\$4,150		¢ J	¢		

\$1,000 saved per year You save and invest all your **\$1,000** GEHA contribution. **\$4,150 saved per year** (2024 IRS limit) You save all your **\$1,000** GEHA contribution and invest an additional **\$3,150** of your own money each year.

¹ Growth projections based on 6% annual rate of return, for example only. No guarantee on returns. Visit HSA Bank's Savings Calculator at **hsabank.com/hsabank/learning-center/hsa-savings-calculator**

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More about GEHA's HDHP/HSA

GEHA makes monthly deposits into your HSA bank account

- GEHA contributes generally half of your premium payment to your personal HSA bank account, depending on rates
- \$83.33¹ per month for Self
- **\$166.66**¹ per month for Self Plus One and Self and Family
- GEHA pays the setup fee and monthly maintenance fees
- No minimum balance required to invest HSA funds²
- If you are new to GEHA's HDHP, you can expect your first contribution in mid-February 2024

¹ For 2024, a monthly premium pass through that is not a whole number will have any remaining balance included in the final monthly contribution.

² Investment returns not guaranteed. Investment products are not FDIC insured, are not a deposit or other obligation or guaranteed by HSA Bank and are subject to investment risks. The information provided is for informational purposes only. It should not be considered legal or financial advice. Consult with a professional to determine what may be best for your individual needs.



GEHA. Government Employees Health Association



You qualify for an HSA if you:

- Are covered under a qualifying HDHP like GEHA's HDHP
- Have no other group health coverage other than an HDHP
- Are not enrolled in Medicare Parts A or B or TRICARE
- Have not received non-service-related care from the VA in the last 3 months; have not received care from IHS in last 3 months
- Are not covered by an FSA or an HRA, *including on your spouse's plan*
- Cannot be claimed as a dependent on someone else's tax return
- Visit <u>irs.gov/Pub969</u> for complete details on eligibility









HDHP recap

- Comprehensive medical coverage
- HSA-qualified, triple tax-advantages
- 100% preventive dental, also includes a vision benefit
- Learn more at <u>geha.com/HDHP</u> and <u>geha.com/HSA</u>

HDHP 2024 premium & enrollment code	What you pay biweekly	What you pay monthly
341 Self Only	\$71.45	\$154.81
343 Self Plus One	\$153.62	\$332.84
342 Self and Family	\$188.78	\$409.02

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.



How often you use your plan



Standard

Benefit from the peace of mind reliable coverage delivers

- GEHA's most popular plan with a low deductible
- Comprehensive and affordable coverage with low copays for doctor visits and urgent care
- New in 2024: \$0 copay for one non-preventive primary visit and two urgent care visits for dependents under 18
- **100%** maternity coverage, including inpatient
- New in 2024: Medicare Advantage Plan, to learn more visit <u>geha.com/MedicareAdvantage</u>

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GEHA Government Employees Health Association

Standard benefits and premiums

Standard 2024 benefits	You pay
MDLIVE tele-health visits, includes mental health Routine maternity care, includes inpatient QuestSelect [™] Lab Benefit	\$0
Primary care office visit Mental health office visit	\$20
Urgent care facility visit Specialist care office visit Chiropractic care (20 visits)	\$35
Other care, emergency and hospitalization, after annual deductible of \$350 Self / \$700 Self+	15%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply Preferred brand-name, 90-day mail order	40% (\$250 max) 40% (\$550 max)
Wellness rewards, yearly Self / Self+	Earn up to \$250 / \$500

Standard 2024 premium & enrollment code	What you pay biweekly
314 Self Only	\$70.15
316 Self Plus One	\$150.83
315 Self and Family	\$186.35

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.

- Comprehensive coverage
- Low copays
- 100% maternity benefits

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Standard, HDHP¹ and High plans

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

Roll over unused funds up to **\$1,250** Self **or \$2,500** Family.

Use Health Rewards funds on qualified medical expenses.

For details and restrictions, visit geha.com/Health Rewards

1 Members enrolled in HDHP with an HSA may only use funds for qualified dental and vision expenses until the yearly plan deductible has been satisfied.

Health Rewards

Rewardable activity ¹	Wellness Pays reward		
Colorectal screening			
Cervical cancer screening	\$50		
Breast cancer screening	ψου		
MDLIVE telehealth visit			
Health assessment	\$75		

1 Restrictions may apply. For details visit geha.com/HealthRewards

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Standard recap

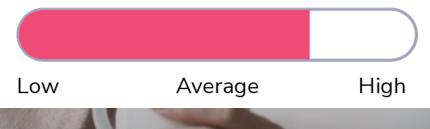
- Comprehensive coverage and affordable premiums for all life stages
- 100% maternity coverage, telehealth and well-child visits
- **\$5** annual eye exam, frames/lenses discounts
- Learn more at <u>geha.com/Standard</u>

Standard 2024 premium & enrollment code	What you pay biweekly	What you pay monthly
314 Self Only	\$70.15	\$151.99
316 Self Plus One	\$150.83	\$326.79
315 Self and Family	\$186.35	\$403.76

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.



How often you use your plan



Elevate Plus

The conventional plan for proactive people who always stay in-network

- **\$200/\$400** Self Only/Self and family annual deductible
- Copay for preferred brand medications
- Generous wellness rewards offering up to \$500 (Self Only) or \$1,000 (Self Plus One or Self and Family) annually

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Elevate Plus benefits and premiums

Elevate Plus 2024 benefits	You pay
MDLIVE tele-health visits, includes mental health Preventive care visits Lab services	\$0
MinuteClinic [®] visit	\$10
Primary care office visit Mental health office visit Chiropractic care (20 visits)	\$30
Urgent care facility visit Specialist care office visit	\$35
Other care, emergency and hospitalization, after annual deductible of \$200 Self / \$400 Self+	15%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply Preferred brand-name, 90-day mail order	\$80 \$200
Wellness rewards, yearly Self / Self+	Earn up to \$500 / \$1,000

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Elevate Plus 2024 premium & enrollment code	What you pay biweekly
251 Self Only	\$102.55
253 Self Plus One	\$232.73
252 Self and Family	\$253.08

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.

- Lower deductible
- Copays for preferred brand-name









Elevate Plus recap

- Low deductible and **15%** coinsurance
- In-network only
- Copays for preferred brand-name medications

Elevate Plus 2024 premium & enrollment code	What you pay biweekly	What you pay monthly
251 Self Only	\$102.55	\$222.19
253 Self Plus One	\$232.73	\$504.25
252 Self and Family	\$253.08	\$548.34

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.



How often you use your plan



High

Enjoy the advantages of comprehensive care with lower out-of-pocket costs that works well for all ages including with Medicare

- You pay a low 10% coinsurance for things like ER and outpatient treatments
- Low specialist doctor visit copay
- \$5 annual eye exam, frames/lenses discounts*
- \$2,500 hearing aid benefit
- New: Medicare Advantage Plan for 2024, visit geha.com/MedicareAdvantage for details

*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.



High benefits and premiums

High 2024 benefits	You pay
MDLIVE tele-health visits, includes mental health Accidental injury treatment, outpatient Maternity coverage, including in-patient Lab services	\$0
Primary care office visit and mental health visit Specialist care office visit Chiropractic care (20 visits)	\$20
Urgent care facility visit	\$35
Other care, emergency and outpatient, after annual deductible of \$350 Self / \$700 Self+	10%
Hospital care; inpatient	\$100/admission + 10%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply Preferred brand-name, 90-day mail order	25% (\$150 max) 25% (\$350 max)
Wellness rewards, yearly Self / Self+	Earn up to \$250 / \$500

High 2024 premium &
enrollment codeWhat you pay
biweekly311 Self Only\$108.65313 Self Plus One\$249.67312 Self and Family\$306.26

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.

- Lower out-of-pocket costs
- Comprehensive brand-name prescription coverage

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High and Medicare Parts A & B primary

- \$1,000/person Medicare Part B premium reimbursement, visit <u>geha.com/MRA</u>
- You pay \$0 for deductibles, copays and coinsurance whether your provider is in-network or out-of-network
- Even lower costs for preferred and non-preferred brand-name prescriptions
- New in 2024: Medicare Advantage plan, visit <u>geha.com/MedicareAdvantage</u>



GEHA works with Medicare Parts A & B primary <u>geha.com/Medicare</u>

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Plan service	Elevate + Medicare	HDHP + Medicare	Standard + Medicare	Elevate Plus + Medicare	High + Medicare
\$1,000 Medicare Part B reimbursement					✓
<mark>New in 2024:</mark> Medicare Advantage Plan offered, visit geha.com/MedicareAdvantage			✓		1
100% medical coverage (copays, coinsurance & deductibles waived) with Medicare A & B primary			✓	✓	¥
Hearing aid benefit			✓	√	✓
Non-preferred drug coverage ¹		√	√	√	✓
Mail service pharmacy		√	√	√	✓
Coverage in- and out-of-network ²	\checkmark	√	√	√	✓
Coverage outside of the United States	✓	✓	✓	✓	✓

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.

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GEHA. Government Employees . Health Association





High recap

- Lower out-of-pocket costs overall
- **\$1,000** Medicare Part B premium reimbursement

High 2024 premium & enrollment code	What you pay biweekly	What you pay monthly
314 Self Only	\$108.65	\$235.41
316 Self Plus One	\$249.67	\$540.95
315 Self and Family	\$306.26	\$663.56

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.

Compare 2024 premiums for all GEHA health plans

geha.com/Rates

Self Only premium and enrollment code	Biweekly – employed	Monthly - retired
254 Elevate	\$52.21	\$113.13
341 HDHP	\$71.45	\$154.81
314 Standard	\$70.15	\$151.99
251 Elevate Plus	\$102.55	\$222.19
311 High	\$108.65	\$235.41

Self Plus One premium and enrollment code	Biweekly – employed	Monthly - retired
256 Elevate	\$125.97	\$272.93
343 HDHP	\$153.62	\$332.84
316 Standard	\$150.83	\$326.79
253 Elevate Plus	\$232.73	\$504.25
313 High	\$249.67	\$540.95

Self and Family premium and enrollment code	Biweekly – employed	Monthly - retired
255 Elevate	\$153.35	\$332.26
342 HDHP	\$188.78	\$409.02
315 Standard	\$186.35	\$403.76
252 Elevate Plus	\$253.08	\$548.34
312 High	\$306.26	\$663.56

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.



Hearing aid benefits and discounts for GEHA plans

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

Get discounts through TruHearing[™] on hearing aids.

Save up to 30% to 60% on hearing aids.

Average more than **\$2,600** in savings per pair.

Learn more at geha.com/HearingAids

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. GEHA allowance does not apply towards over-the-counter hearing aids. Purchase inclusions differ from prescription hearing aid inclusions, see <u>TruHearing com</u> for details.





GEHA's online resources

Find in-network providers geha.com/Find-Care

Compare medical plans geha.com/Plan-Compare

Plan recommender tool geha.com/Select-A-Plan

Research drug costs for all GEHA plans <u>info.caremark.com/geha</u>

Watch on-demand benefits webinars geha.com/BenefitsWebinars

Explore GEHA Medicare Advantage PPO plans powered by UnitedHealthcare retiree.uhc.com/GEHA Get in touch with a GEHA FedViser benefits expert

Get your questions answered. Visit <u>geha.com</u>





Shopping for your plan makes perfect CENTS

- Shop at any stage of life, even retirement
- A little time can save you hundreds or more
- Five medical plans plus new Medicare Advantage plans



FedViser benefits expert <u>geha.com</u>

GEHA's FedViser resources

Call, text or Schedule a 1-on-1 appointment









Your friend in federal. Contact a FedViser today to learn more.

Questions?



Get in touch

Let us help you choose a GEHA medical plan that can work for you. Visit <u>geha.com</u>



