



Congratulations!

Welcome to federal service.

GEHA offers benefit plans designed to meet you where you are in life.

GEHA[®]

Government Employees Health Association

- ▶ Exclusively Federal / Postal / Annuitants / Military retirees
- ▶ **83+** years, started by Railway Mail Carriers
- ▶ **2+** million members worldwide
- ▶ **2nd** largest FEHB membership
- ▶ **Largest** FEDVIP dental membership



Welcome to Your New Federal Job!

I have no clue.

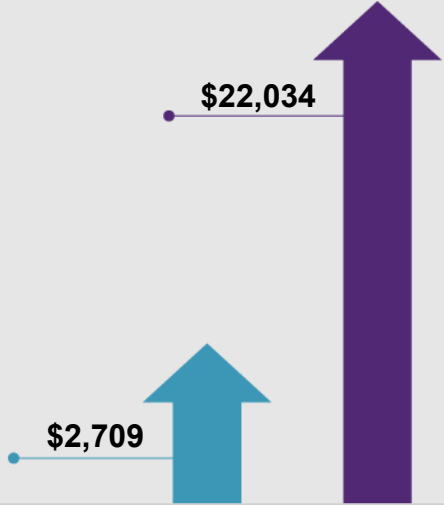
**FEHB
plans**



**So many plans,
So many prices**

\$19,325

Premiums in 2021

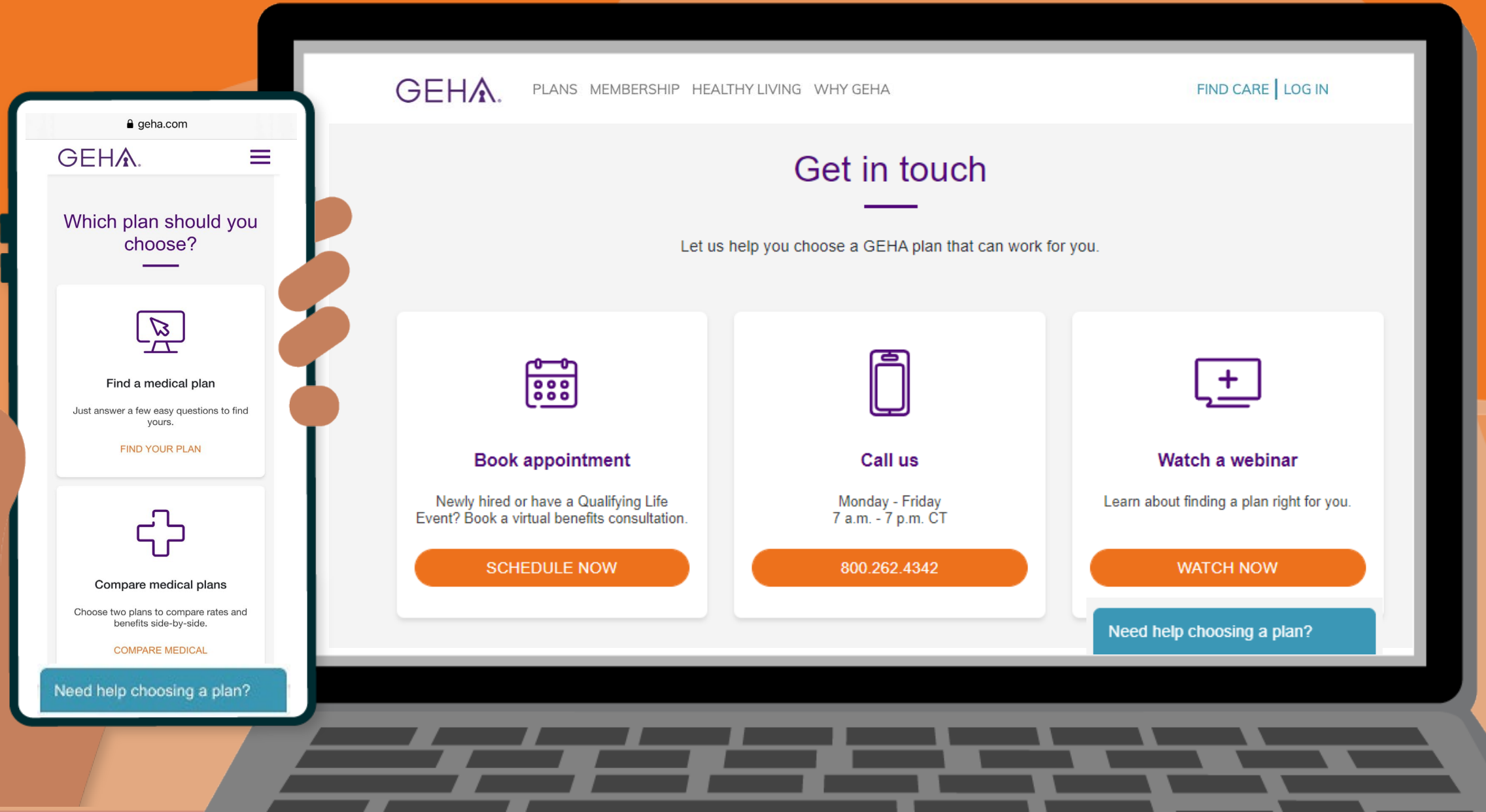


Introducing Faith Nix

- ▶ GEHA Account Manager and Benefits Adviser
- ▶ Over 16 years of helping federal and Postal employees, retirees and military retirees



This is a brief description of the features of GEHA'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.



GEHA.

[PLANS](#) [MEMBERSHIP](#) [HEALTHY LIVING](#) [WHY GEHA](#)

[FIND CARE](#) | [LOG IN](#)

Get in touch

Let us help you choose a GEHA plan that can work for you.



Book appointment

Newly hired or have a Qualifying Life Event? Book a virtual benefits consultation.

[SCHEDULE NOW](#)



Call us

Monday - Friday
7 a.m. - 7 p.m. CT

[800.262.4342](#)



Watch a webinar

Learn about finding a plan right for you.

[WATCH NOW](#)

[Need help choosing a plan?](#)

geha.com

GEHA.



Which plan should you choose?



Find a medical plan

Just answer a few easy questions to find yours.

[FIND YOUR PLAN](#)



Compare medical plans

Choose two plans to compare rates and benefits side-by-side.

[COMPARE MEDICAL](#)

[Need help choosing a plan?](#)





Elevate



HDHP



**Standard
Option**



**Elevate
Plus**



**High
Option**



This is a brief description of the features of GEHA'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.



Plans that meet you where you are in life

Elevate



HDHP



Standard Option



Elevate Plus



High Option



Ask yourself:

- ▶ What needs do I have now?
- ▶ What needs do I anticipate?
- ▶ What is important to me?

All GEHA medical plans offer

- ▶ Extensive nationwide network
- ▶ \$0 in-network preventive care
- ▶ No referrals
- ▶ Out-of-network benefits
- ▶ Worldwide coverage
- ▶ \$0 unlimited 24/7 telehealth, including behavioral therapy visits, with MDLIVE*
- ▶ Rewards!



geha.com/MedicalGuide2021

* 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.



Elevate



geha.com/Elevate

Why pay for benefits you may never use?

- ▶ GEHA's lowest premium plan
- ▶ Convenient & immediate care
- ▶ Solid protection for the unexpected
- ▶ Generous rewards pay you back



Low-to-no copays for common care

- ▶ **\$10/\$25**, PCP/Specialist visits, unlimited
- ▶ **\$50** Urgent care
- ▶ **\$10** Chiropractic (12 visits) /Acupuncture (20 visits)
- ▶ **\$0** Unlimited MDLIVE telehealth, including behavioral therapy
- ▶ **\$500 / \$1,000** in Wellness Rewards



GEHA's lowest premium, lowest generic cost, limited pharmacy benefits

- ▶ **\$4** generic 30-day supply
- ▶ **50%** preferred brand-name (max \$500)
- ▶ Limited pharmacy network,
geha.com/Find-Care
- ▶ No mail order benefits
- ▶ Non-preferred brand-names not covered

Medication needs can change. Reevaluate options at Open Season.





Wellness Pays rewards puts money back in your pocket

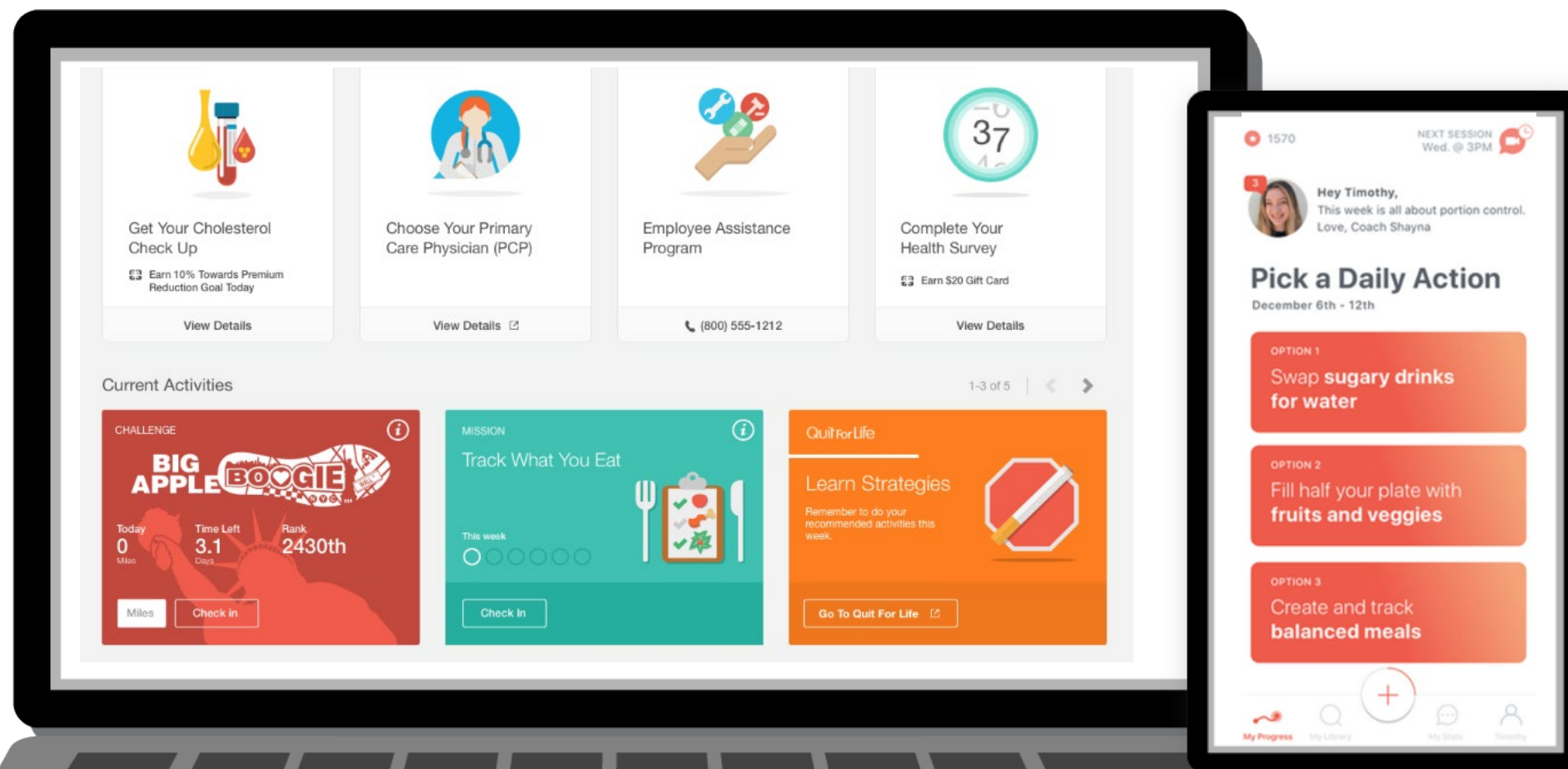
- ▶ **\$500** each, **\$1,000** yearly, up to two adult members per household (18+)
- ▶ GEHA's digital platform, hosted by Rally
- ▶ **\$50** for first MDLIVE telehealth visit
- ▶ **\$75** for health survey
- ▶ **\$10/month** for reaching step goal

geha.com/WellnessPays





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





Use Wellness Pays rewards funds like an FSA.



Copays



Eyeglasses



Orthodontia





Self Only premiums.

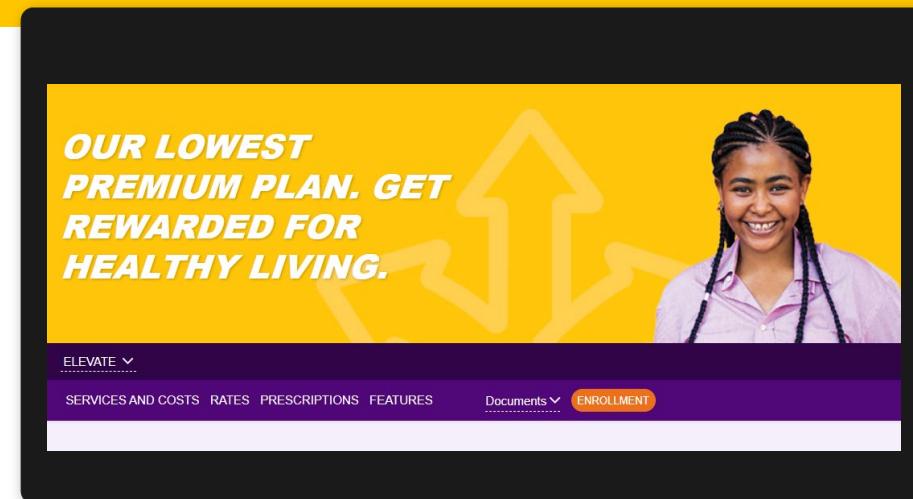
Enroll code 254.	
Non-Postal worker biweekly	\$47.32
Postal worker biweekly – Category 1	\$45.43
Postal worker biweekly – Category 2	\$39.28
Retirees monthly	\$102.53

Self Plus One premiums.

Enroll code 256.	
Non-Postal worker biweekly	\$108.84
Postal worker biweekly – Category 1	\$104.49
Postal worker biweekly – Category 2	\$90.34
Retirees monthly	\$235.83

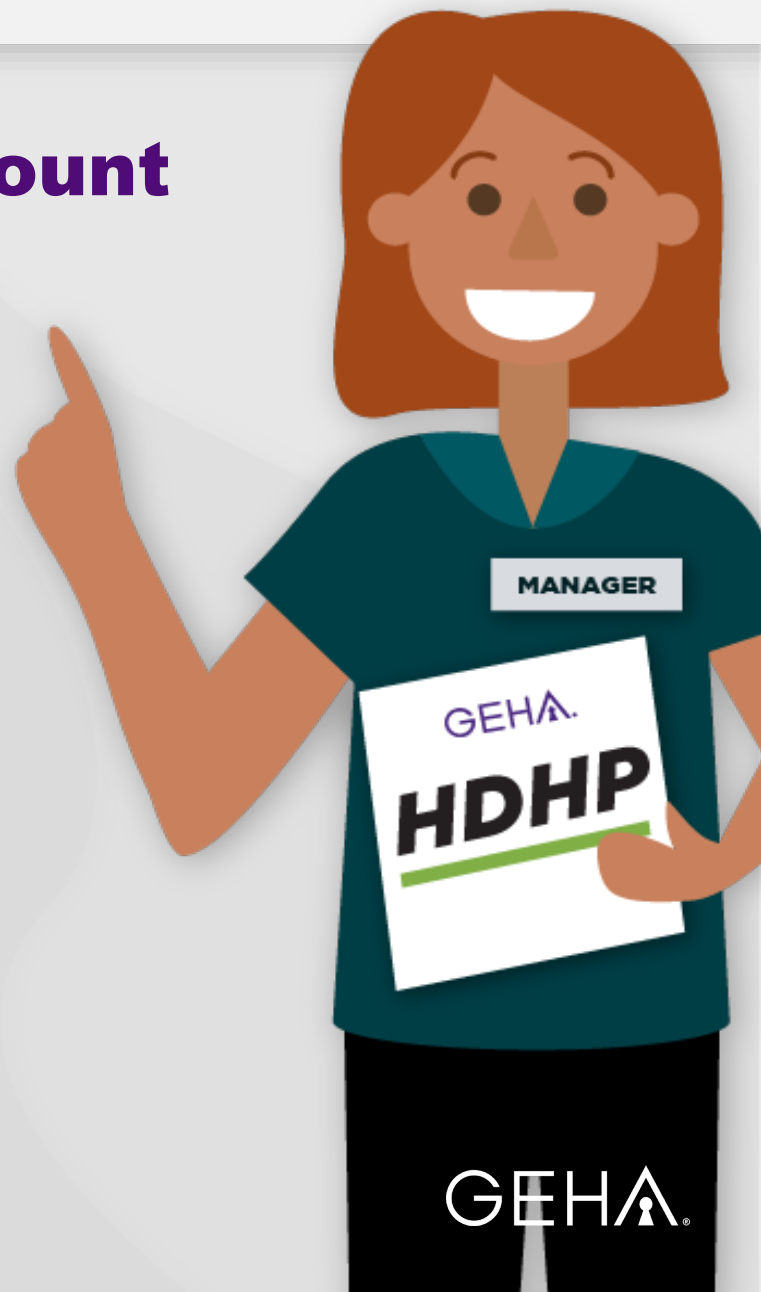
Self and Family premiums.

Enroll code 255.	
Non-Postal worker biweekly	\$132.51
Postal worker biweekly – Category 1	\$127.21
Postal worker biweekly – Category 2	\$109.98
Retirees monthly	\$287.10





Focus more on the Health Savings Account (HSA), not the high deductible





Focus more on the Health Savings Account less on the high deductible

- ▶ An HSA is **triple-tax advantaged**
 - ▶ **Tax-free** contributions from both GEHA and you
 - ▶ **Tax-free** interest or investment gains
 - ▶ **Tax-free** withdrawals for qualified expenses
- ▶ Save for future expenses, ***no use-it-or-lose it***

Learn more at geha.com/HSA





GEHA's HDHP (not too good to be true)

Self Only	GEHA's HDHP
Deductible	\$1,500
GEHA contribution	<u>- \$900</u>
Net-deductible	\$600
Medical care (you pay)	5%
Preventive dental covered at	100% twice yearly
Vision coverage	Included
Wellness incentive	\$250 yearly

In-network preventive care covered at **100%**





An HSA-compatible health plan

- ▶ To learn more visit geha.com/HDHP and geha.com/HSA
- ▶ Book an appointment with a benefits adviser at geha.com/Meet



Self Only premiums.

Enroll code 341.	
Non-Postal worker biweekly	\$61.37
Postal worker biweekly – Category 1	\$58.91
Postal worker biweekly – Category 2	\$50.94
Retirees monthly	\$132.96

Self Plus One premiums.

Enroll code 343.	
Non-Postal worker biweekly	\$131.94
Postal worker biweekly – Category 1	\$126.66
Postal worker biweekly – Category 2	\$109.51
Retirees monthly	\$285.87

Self and Family premiums.

Enroll code 342.	
Non-Postal worker biweekly	\$159.04
Postal worker biweekly – Category 1	\$152.68
Postal worker biweekly – Category 2	\$132.01
Retirees monthly	\$344.60

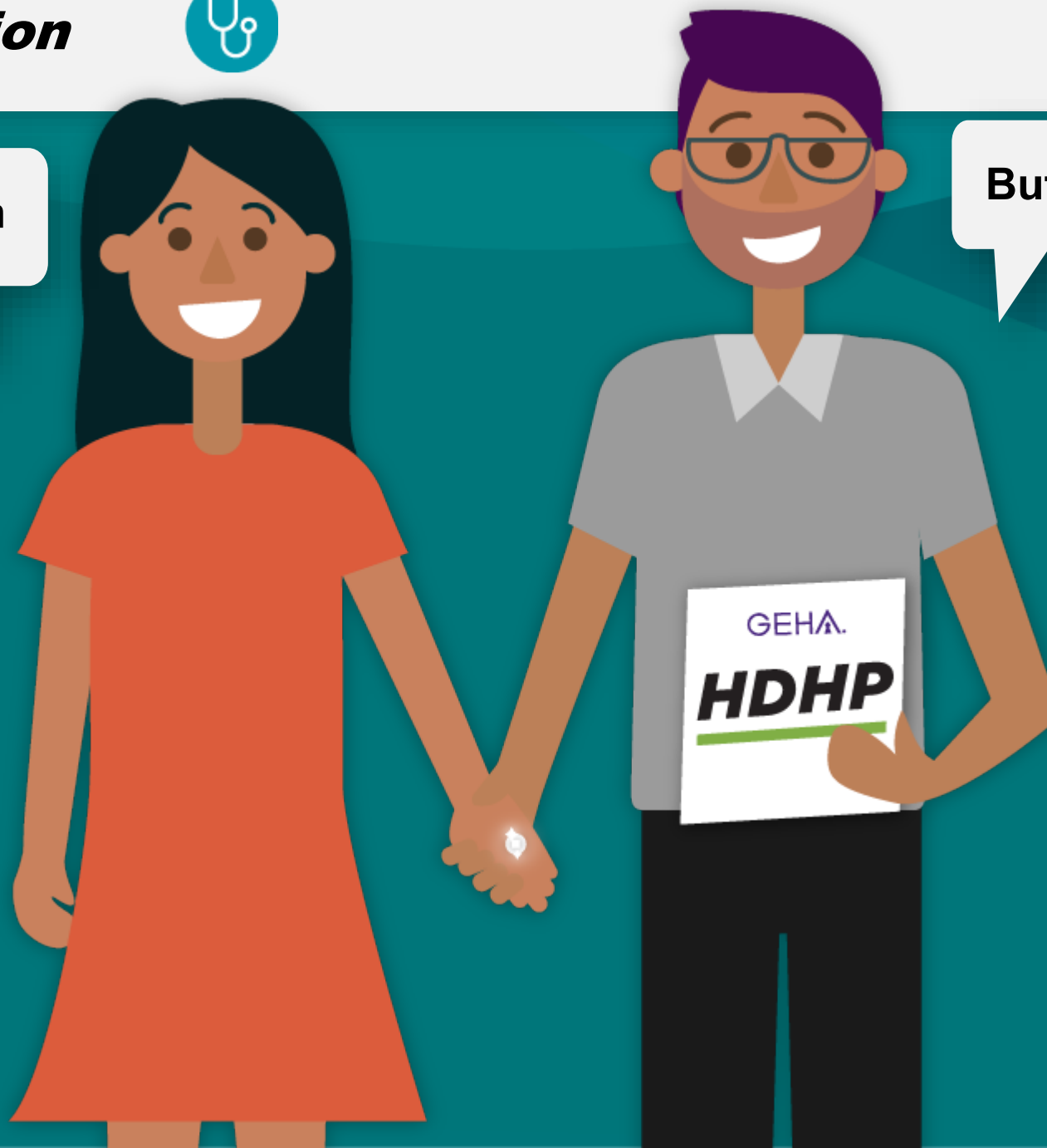
Standard Option



geha.com/Standard

I want a traditional plan

But I like my HDHP.



GEHA[®]



You pay:

- ▶ Low **\$15/\$30** primary / specialist visit
- ▶ **\$0** for routine maternity care, includes in-patient
- ▶ **\$35** urgent care
- ▶ **\$10** for 30-day supply, generic medication
- ▶ Low **\$350** (Self Only) / **\$700** (Self Plus) deductible
- ▶ **15%** for hospital care, surgery and other treatments

\$250/\$500 in annual Health Rewards



Standard Option



geha.com/Standard

Self Only premiums.

Enroll code 314.	
Non-Postal worker biweekly	\$62.66
Postal worker biweekly – Category 1	\$60.16
Postal worker biweekly – Category 2	\$52.01
Retirees monthly	\$135.77

Self Plus One premiums.

Enroll code 316.	
Non-Postal worker biweekly	\$134.73
Postal worker biweekly – Category 1	\$129.35
Postal worker biweekly – Category 2	\$111.83
Retirees monthly	\$291.92

Self and Family premiums.

Enroll code 315.	
Non-Postal worker biweekly	\$164.85
Postal worker biweekly – Category 1	\$158.26
Postal worker biweekly – Category 2	\$136.83
Retirees monthly	\$357.17



Visit geha.com/Standard

GEHA[®]



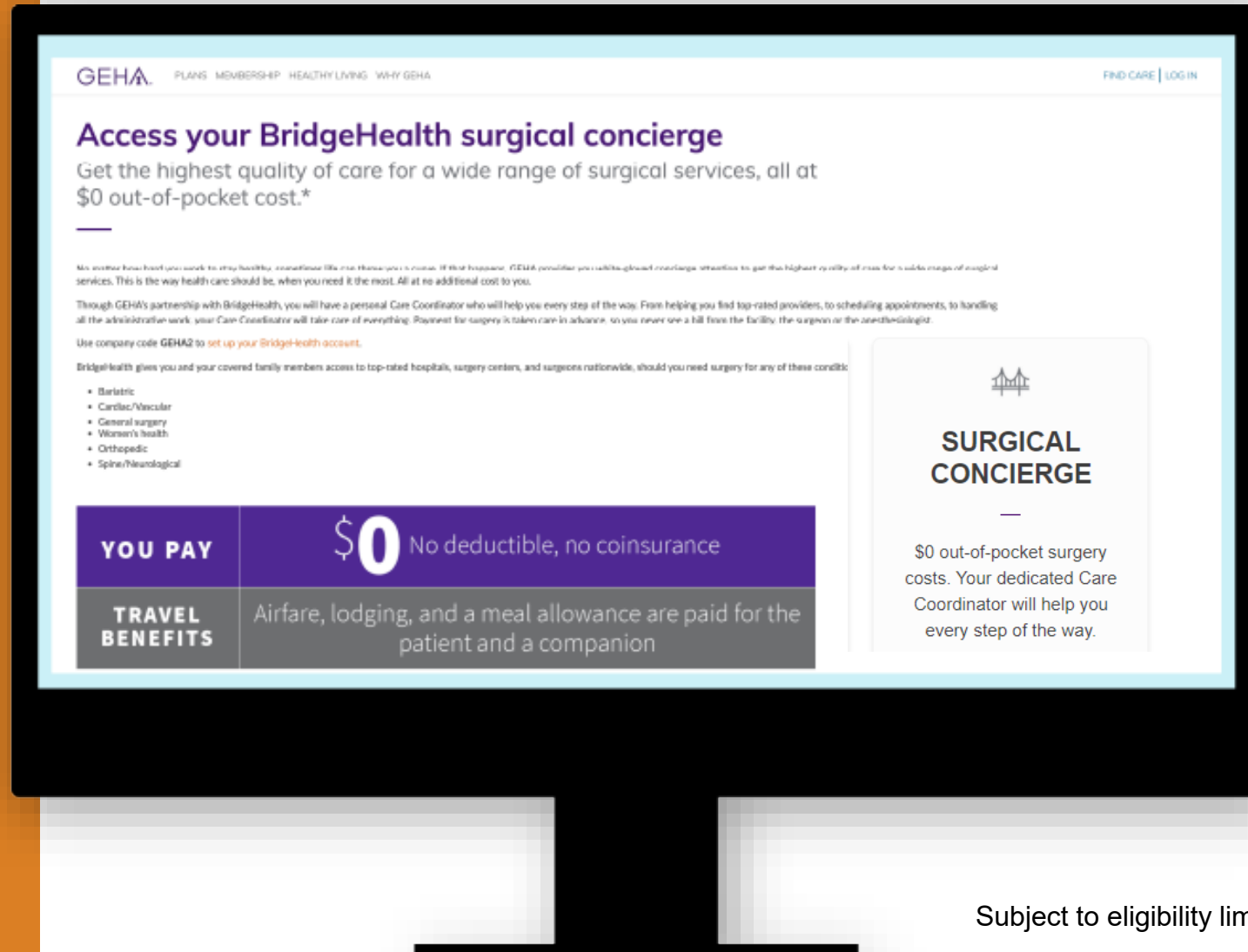


I'm ready for no deductibles.

I'm ready for fixed costs.

Elevate Plus is ready for you

- ▶ **\$20** Primary physician office visit
- ▶ **\$35** Specialist office visit
- ▶ **\$50** Urgent care
- ▶ **\$200** Hospital outpatient facility
- ▶ In-patient hospital care **\$200/day** up to **\$1,000** per admission
- ▶ **\$500/\$1000** in Wellness Rewards



- ▶ Dedicated care coordinator
- ▶ Top rated doctors & hospitals
- ▶ Coordinates travel
- ▶ Covers travel expenses
- ▶ **\$0** out-of-pocket surgery costs

geha.com/BridgeHealth

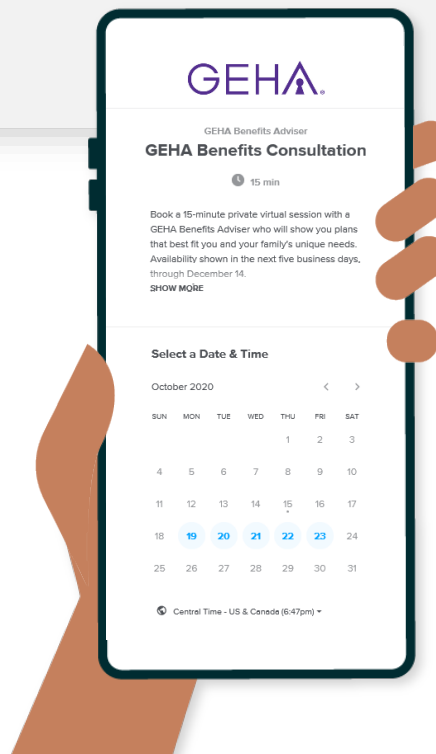
Subject to eligibility limitations. See info.bridgehealth.com/GEHA for more information.



Bonus:

- ▶ Innovative access to care
- ▶ Earn up to **\$500** or **\$1,000** in rewards
- ▶ Out-of-network coverage

Book an appointment at geha.com/Meet



Self Only premiums.

Enroll code 251.	
Non-Postal worker biweekly	\$75.36
Postal worker biweekly – Category 1	\$72.35
Postal worker biweekly – Category 2	\$62.55
Retirees monthly	\$163.28

Self Plus One premiums.

Enroll code 253.	
Non-Postal worker biweekly	\$175.81
Postal worker biweekly – Category 1	\$168.62
Postal worker biweekly – Category 2	\$147.06
Retirees monthly	\$380.93

Self and Family premiums.

Enroll code 252.	
Non-Postal worker biweekly	\$186.89
Postal worker biweekly – Category 1	\$179.42
Postal worker biweekly – Category 2	\$155.12
Retirees monthly	\$404.93

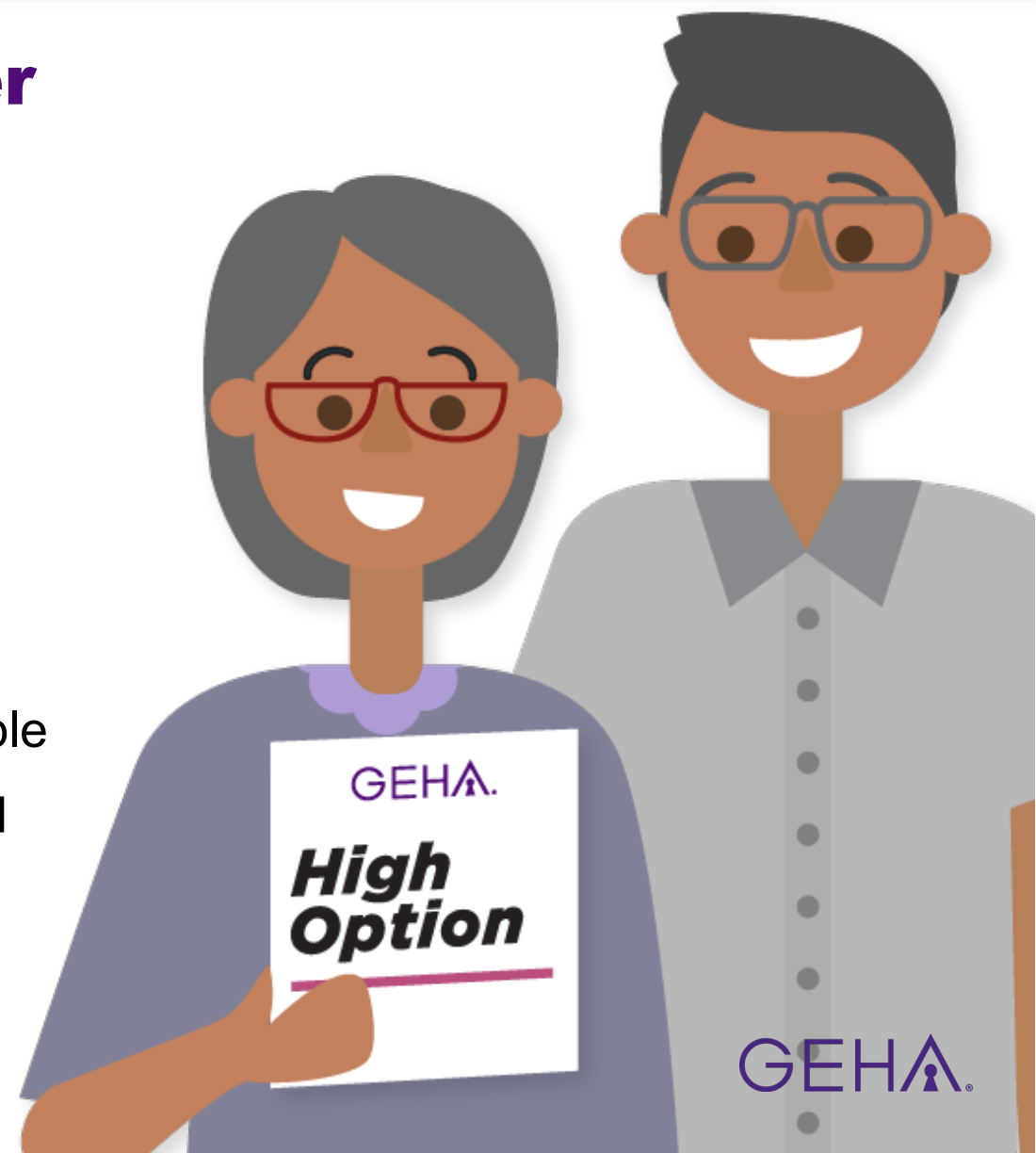


Traditional coverage with lower out-of-pocket costs

You pay:

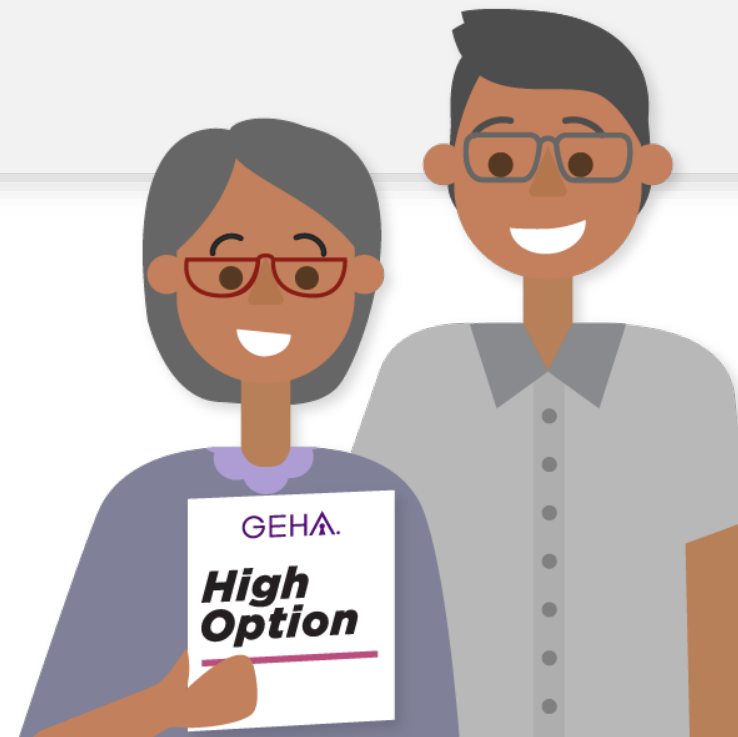
- ▶ Low **\$20** primary and specialist visits
- ▶ Low **10%** cost-share for hospital care, surgery and other treatments
- ▶ **\$0** for outpatient accidental injury treatment
- ▶ Low **\$350** (Self Only) and **\$700** (Self Plus) deductible
- ▶ **40%** (**\$200** max) for 30-day supply of non-preferred brand-name and non-preferred specialty

Earn **\$250/\$500** in annual Health Rewards





Traditional coverage with lower out-of-pocket costs



Self Only premiums.

Enroll code 311.	
Non-Postal worker biweekly	\$108.14
Postal worker biweekly – Category 1	\$104.78
Postal worker biweekly – Category 2	\$94.72
Retirees monthly	\$234.31

Self Plus One premiums.

Enroll code 313.	
Non-Postal worker biweekly	\$251.93
Postal worker biweekly – Category 1	\$244.74
Postal worker biweekly – Category 2	\$223.18
Retirees monthly	\$545.85

Self and Family premiums.

Enroll code 312.	
Non-Postal worker biweekly	\$314.13
Postal worker biweekly – Category 1	\$306.32
Postal worker biweekly – Category 2	\$282.90
Retirees monthly	\$680.61



Included benefits and savings with no additional premium

geha.com/Savings



\$5 or less vision exam,
discounts on eyewear
geha.com/Vision



Access to
fitness centers
geha.com/Fitness



Hearing aid
benefits & discounts
geha.com/Hearing



Teeth
whitening
geha.com/Whitening



Electric toothbrush
discount
geha.com/Toothbrush



Medical alert
system discount
geha.com/LifeAlert

2021 premiums for all GEHA medical plans

geha.com/Rates

Self Only. What you pay.	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	254	341	314	251	311
Non-Postal worker biweekly	\$47.32	\$61.37	\$62.66	\$75.36	\$108.14
Postal worker biweekly- Category 1	\$45.43	\$58.91	\$60.16	\$72.35	\$104.78
Postal worker biweekly- Category 2	\$39.28	\$50.94	\$52.01	\$62.55	\$94.72
Retirees	\$102.53	\$132.96	\$135.77	\$163.28	\$234.31

Self Plus One. What you pay.	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	256	343	316	253	313
Non-Postal worker biweekly	\$108.84	\$131.94	\$134.73	\$175.81	\$251.93
Postal worker biweekly- Category 1	\$104.49	\$126.66	\$129.35	\$168.62	\$244.74
Postal worker biweekly- Category 2	\$90.34	\$109.51	\$111.83	\$147.06	\$223.18
Retirees	\$235.83	\$285.87	\$291.92	\$380.93	\$545.85

Self and Family. What you pay.	Elevate	HDHP	Standard	Elevate Plus	High
Enrollment codes	255	342	315	252	312
Non-Postal worker biweekly	\$132.51	\$159.04	\$164.85	\$186.89	\$314.13
Postal worker biweekly- Category 1	\$127.21	\$152.68	\$158.26	\$179.42	\$306.32
Postal worker biweekly- Category 2	\$109.98	\$132.01	\$136.83	\$155.12	\$282.90
Retirees	\$287.10	\$344.60	\$357.17	\$404.93	\$680.61



2021 GEHA dental plans

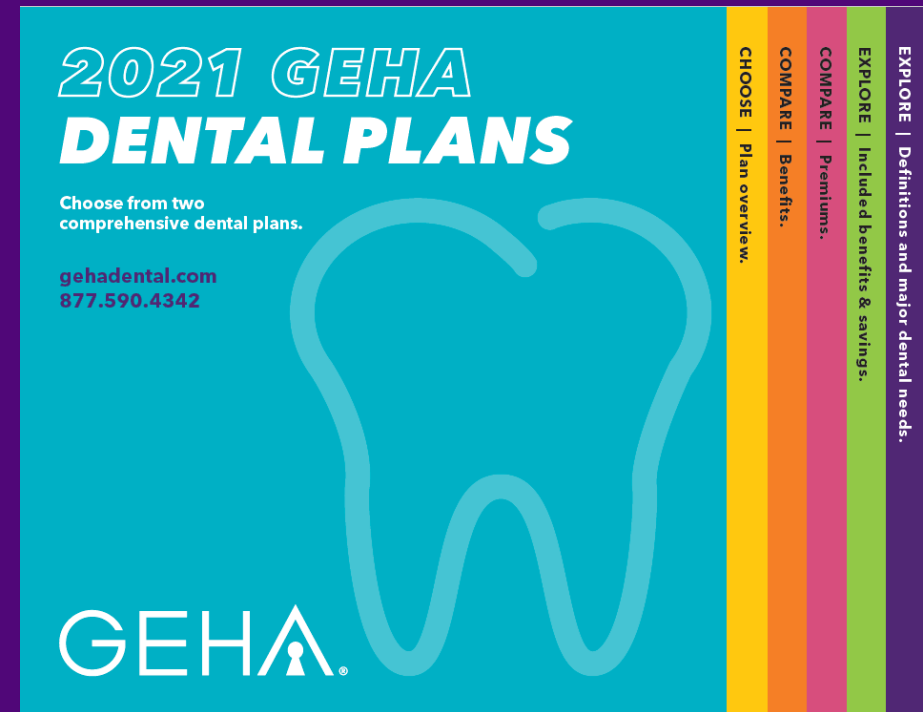
Choose from two comprehensive dental plans.

- ▶ High
- ▶ Standard



Straightforward dental options, easy to choose

- ▶ **Never a deductible**, in- or out-of-network
- ▶ **388,000** in-network provider locations nationwide geha.com/Find-Care
- ▶ Same percentage for in-network and out-of-network providers
- ▶ **No waiting periods**, except Standard Option orthodontia
- ▶ Adult and child orthodontia



geha.com/DentalGuide2021

Compare GEHA dental plans

gehadental.com/Choose

2021 plan year	High Option	Standard Option
What the plan pays	In-network or out-of-network	In-network or out-of-network
Basic – Class A Two exams, two cleanings and one X-ray per calendar year	100%	100%
Intermediate – Class B Fillings, extractions and periodontal maintenance	80%	55%
Major – Class C Root canals, crowns, bridges, dentures, periodontal surgery (implants limited to \$2,500 per person/year)	50%	35%
Orthodontics – Class D Adults and children	70% No waiting period \$3,500 lifetime maximum	70% 12-month waiting period \$2,500 lifetime maximum
Calendar year maximum for Class A, B and C services	Unlimited per person	\$2,500 per person

This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at gehadental.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Find your premium – Step 1: Use your ZIP code to find rate code

Find your state and the first three digits of your ZIP code in the chart below to determine your rate code. gehadental.com/Rates

State	First 3 digits of ZIP code	Rate code
AL, AR, FM, GU, IA, MH, MP, MS, ND, NE, PR, PW, VI	Entire state or territory	1
ID, LA, MO, MT, NC, OK, SC, SD, TN, UT, VT	Entire state	2
AS, DE, HI, NM, OR	Entire state or territory	3
CO, DC, NH, RI	Entire state	4
AK	Entire state	5
AZ	850-853, 864	3
AZ	Rest of state	2
CA	900-931, 933-935, 939-952, 954, 956-959	5
CA	Rest of state	4
CT	064-069	5
CT	Rest of state	4
FL	329-334, 349	3
FL	Rest of state	2
GA	300-303, 305, 306, 311, 399	3
GA	Rest of state	2
IL	600-609, 613	3
IL	620, 622	2
IL	Rest of state	1

State	First 3 digits of ZIP code	Rate code
IN	460-462, 470, 472, 473	2
IN	463, 464	3
IN	Rest of state	1
KS	660-662, 666	2
KS	Rest of state	1
KY	410	2
KY	Rest of state	1
MA	012	2
MA	Rest of state	4
MD	205-212, 214, 216, 217	4
MD	219	3
MD	Rest of the state	2
ME	039-042	4
ME	Rest of state	3
MI	480-485	3
MI	Rest of state	2
MN	550-555, 563	3
MN	Rest of state	2
NJ	080-084	3
NJ	Rest of state	5
NV	897	5
NV	Rest of state	3
NY	005, 100-119, 124-126	5
NY	063	4

State	First 3 digits of ZIP code	Rate code
NY	127, 129-139, 144-149	1
NY	Rest of state	2
OH	430-433, 437, 440-443, 446, 447, 450-455, 459	2
OH	Rest of state	1
PA	172-174	4
PA	180, 181, 183	5
PA	189-196	3
PA	Rest of state	1
TX	755-759, 763-769, 776-779, 783-785, 788-799, 885	1
TX	733, 786-787	3
TX	Rest of state	2
VA	201, 203, 205, 220-227	4
VA	Rest of state	2
WA	980-985	5
WA	986	3
WA	Rest of state	4
WI	540	3
WI	Rest of state	2
WV	254	4
WV	Rest of state	1
WY	834	2
WY	Rest of state	1
INTL	All International	5



Step 2: Use your rate code to find your 2021 premium gehadental.com/Rates

High Option - Biweekly	Rate code 1*	Rate code 2*	Rate code 3*	Rate code 4*	Rate code 5*
Self Only	\$16.89	\$19.00	\$20.77	\$23.21	\$25.16
Self Plus One	\$33.78	\$37.97	\$41.54	\$46.41	\$50.34
Self and Family	\$50.68	\$57.00	\$62.30	\$69.65	\$75.56
High Option – Retirees monthly	Rate code 1*	Rate code 2*	Rate code 3*	Rate code 4*	Rate code 5*
Self Only	\$36.60	\$41.17	\$45.00	\$50.29	\$54.51
Self Plus One	\$73.19	\$82.27	\$90.00	\$100.56	\$109.07
Self and Family	\$109.81	\$123.50	\$134.98	\$150.91	\$163.71
Standard Option - Biweekly	Rate code 1*	Rate code 2*	Rate code 3*	Rate code 4*	Rate code 5*
Self Only	\$9.84	\$11.04	\$12.09	\$13.50	\$14.63
Self Plus One	\$19.68	\$22.08	\$24.14	\$26.98	\$29.24
Self and Family	\$29.51	\$33.11	\$36.21	\$40.46	\$43.87
Standard Option – Retirees monthly	Rate code 1*	Rate code 2*	Rate code 3*	Rate code 4*	Rate code 5*
Self Only	\$21.32	\$23.92	\$26.20	\$29.25	\$31.70
Self Plus One	\$42.64	\$47.84	\$52.30	\$58.46	\$63.35
Self and Family	\$63.94	\$71.74	\$78.46	\$87.66	\$95.05

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

Dental members get additional benefits too!



**\$5 vision exam, discounts
on eyewear**
gehadental.com/Vision



**Hearing aid
benefits & discounts**
gehadental.com/Hearing



**Teeth
whitening**
gehadental.com/Whitening



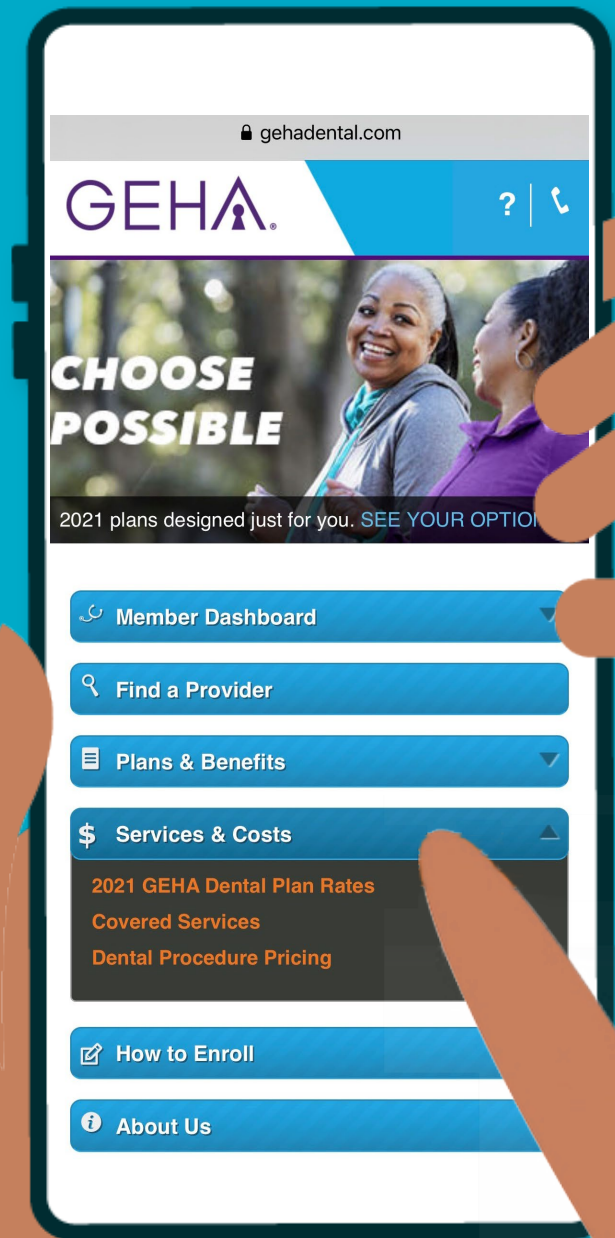
**Electric toothbrush
discount**
gehadental.com/Toothbrush



**Medical alert
system discount**
gehadental.com/LifeAlert

Find the dental plan that best fits your needs

- ▶ Visit gehadental.com to determine your premium and compare plans
- ▶ Book an appointment at geha.com/Meet
- ▶ Chat with a benefits adviser at [877.590.4342](tel:877.590.4342)
- ▶ To enroll, visit benefeds.com or call BENEFEDES' at [877.888.3337](tel:877.888.3337)





Elevate



HDHP



**Standard
Option**



**Elevate
Plus**



**High
Option**





Still not sure which GEHA plan to choose?

Schedule a benefits consultation at
geha.com/Meet



Choose Possible, Choose GEHA

geha.com

     /gehahealth

 /company/gehahealth

GEHA®