

GEHA 2022 Medicare benefits

geha.com/Medicare



- 84+ years, started by Railway Mail Carriers
- 2+ million members worldwide
- One of the largest carriers in the FEHBP and FEDVIP
- Exclusively Federal / Postal / Annuitants / Military retirees
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- GEHA starts with you

GEHA®

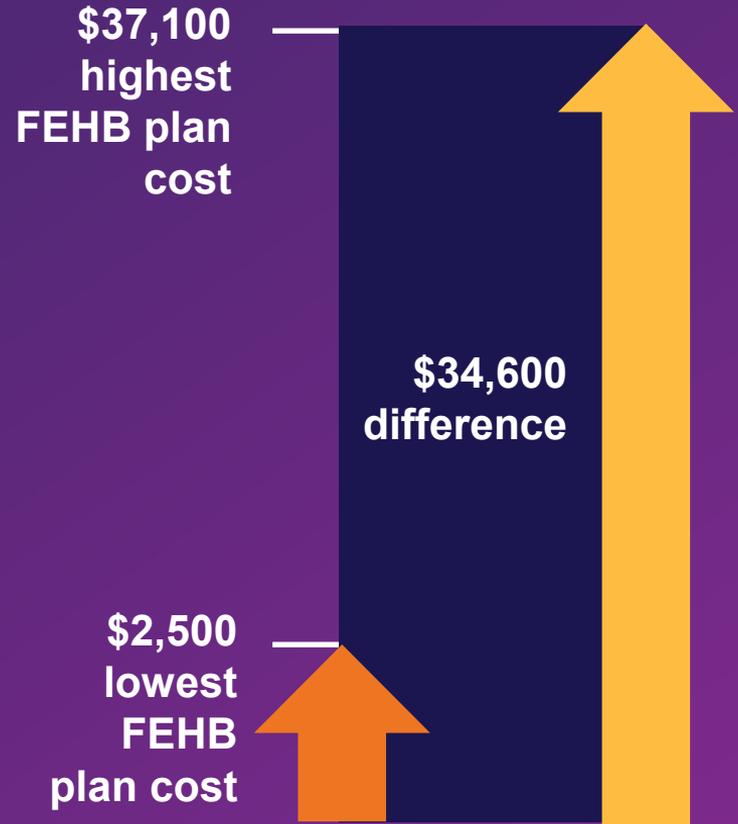
Webinar tips

- You'll find a PDF of the slides and speaker notes in the Resources list.
- The webinar audio will be played through your computer, no need to mute your device.
- Technical issues
 - Try refreshing your browser
 - Use Chrome browser for the best viewing experience
 - Email ON24 at audience.support@on24.com
- Non-technical related questions?
Email webinars@geha.com

Lowest vs highest FEHB plan cost*

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

*2022 premiums for Self + One plans with 1,000+ subscribers, rounded down to nearest \$100)



Today's presenter



Lisa Minardi
Benefits Adviser | GEHA

Schedule a private benefits session with a
GEHA Benefits Adviser at geha.com/Meet



The information contained herein is for informational and educational purposes only. This information is not a substitute for professional medical advice and if you have questions regarding a medical condition, regimen or treatment you should always seek the advice of a qualified health care provider. Never disregard or delay seeking medical advice from a qualified medical professional because of information you have read herein.



Agenda

1

Why it's important to shop for your health plan

2

How GEHA works with Medicare Parts A & B

3

Included benefits, discounts, rewards and new plan perks

4

Helpful resources. Connect with GEHA.

GEHA's Medicare Benefits Guide

View or download our 2022 virtual Medicare Benefits Guide at geha.com/MedicareGuide2022

**2022 GEHA
MEDICARE BENEFITS**

Learn how GEHA's five medical plans work with your Medicare benefits.
800.262.4342

Contents

- 01 Medicare
- 02 Comparison
- 03 Value
- 04 Health
- 05
- 06
- 07
- 08

MEDICARE + GEHA | COMPARE BENEFITS

MEDICARE BENEFITS

GEHA

geha.com/Medicare



Medicare + GEHA

Shopping makes good
“sense” and good “cents”



FEHB coverage without Part B



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

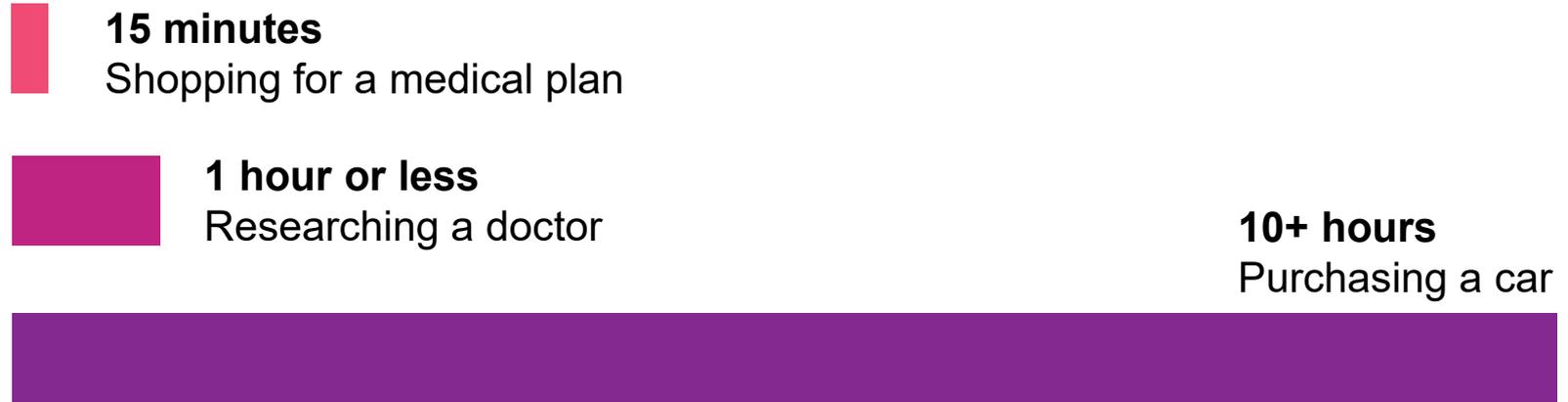
Average expenditures



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.healthcaretownhall.com/?tag=milliman-medical-index#sthash.eC6WK8Ys.395x4PsV.dpbs>

Time spent shopping

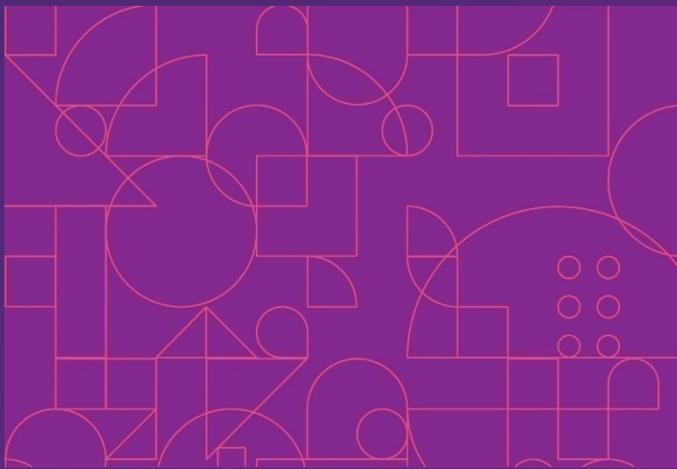


Sources: [usatoday.com/story/money/personalfinance/2014/09/04/health-insurance-plans-costs/15032405/](https://www.usatoday.com/story/money/personalfinance/2014/09/04/health-insurance-plans-costs/15032405/)



Medicare A&B + 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
NEW! Choice of plan perk ³	✓			✓	
NEW! \$800 Medicare Part B reimbursement					✓
Coverage for in- and out-of-network care ¹	✓	✓	✓	✓	✓
100% medical coverage (copays & deductibles waived) with Medicare A & B primary			✓	✓	✓
Mail service pharmacy		✓	✓	✓	✓
Non-preferred drug coverage ²		✓	✓	✓	✓
Vision and hearing aid benefit or discounts ^{3,4,5}	✓	✓	✓	✓	✓
Coverage for care outside of the United States	✓	✓	✓	✓	✓

NEW! in 2022 Elevate and Elevate Plus subscribers can select a plan perk from several health and wellness options.³

1 Though the Elevate Plus plan on its own does not provide out-of-network medical coverage, when it is combined with Medicare out-of-network cost shares are waived. There are no out-of-network pharmacy benefits for Elevate and Elevate Plus. 2 With High plan, when Medicare A & B is primary, you pay a lower coinsurance for preferred and non-preferred brand medications. 3 These benefits are neither offered nor guaranteed under contract with the FEHB program, but are made available to all enrollees who become members of GEHA and their eligible family members. 4 The HDHP plan also includes additional vision benefits. Learn more at geha.com/HDHPVision 5 Standard, Elevate Plus and High also include additional hearing aid benefits. Learn more at geha.com/Hearing



Standard Option + Medicare

Offers affordable premiums 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** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE
- **\$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 of generic medication mail service, **50% (max \$500)** 90-day supply preferred brand-name by mail

You'll also get:

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



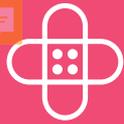
Standard Option premiums

Learn more at geha.com/Medicare

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

Premiums	Self Only What you pay	Self Plus One What you pay	Self and Family What you pay
Enrollment codes	314	316	315
Monthly - retired	\$135.77	\$291.92	\$357.17





Elevate Plus + Medicare

Offers an affordable premium with \$0 out-of-pocket medical, generous wellness rewards and new for 2022, SilverSneakers membership

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

- **\$0** for deductibles, copays and coinsurance
- **\$0** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE
- **\$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
- **NEW!** Select an annual plan perk. SilverSneakers, or a Fitbit with premium membership, a **\$125** gift card for REI or Dick's Sporting Goods or a Daily Burn virtual fitness subscription.



Elevate Plus premiums

Learn more at geha.com/Medicare

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

Premiums	Self Only What you pay	Self Plus One What you pay	Self and Family What you pay
Enrollment codes	251	253	252
Monthly - retired	\$171.44	\$395.44	\$413.04



High Option + Medicare

Offers **\$800 Medicare Part B reimbursement, \$0 out-of-pocket medical and lower 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** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE
- **\$0** for deductibles and copays outside the United States
- **25% (\$150 max)** preferred brand-name, **40% (\$200 max)** non-preferred brand-name for a 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 **\$800** in Medicare Part B premium reimbursements geha.com/MRA



High Option premiums

Learn more at geha.com/Medicare

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

Premiums	Self Only What you pay	Self Plus One What you pay	Self and Family What you pay
Enrollment codes	311	313	312
Monthly - retired	\$227.20	\$530.31	\$654.87



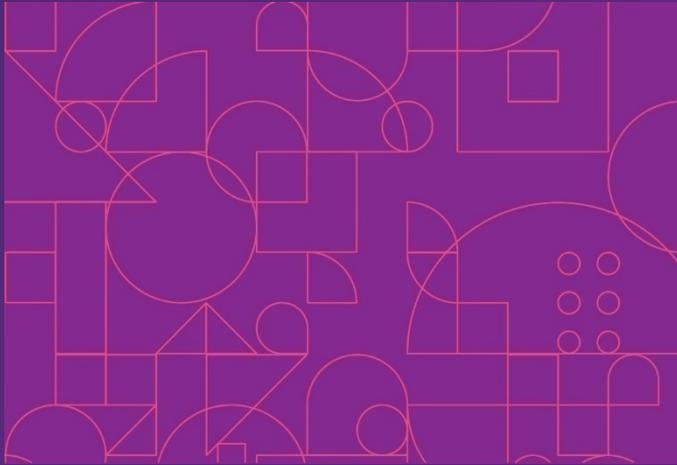
Compare premiums for all plans

	 Elevate What you pay	 HDHP What you pay	 Standard What you pay	 Elevate Plus What you pay	 High What you pay
Self Only premium					
Enrollment code	254	341	314	251	311
Monthly – retired	\$105.61	\$136.95	\$135.77	\$171.44	\$227.20
Self Plus One premium					
Enrollment code	256	343	316	253	313
Monthly – retired	\$242.90	\$294.44	\$291.92	\$395.44	\$530.31
Self and Family premium					
Enrollment code	255	342	315	252	312
Monthly – retired	\$295.71	\$361.83	\$357.17	\$413.04	\$654.87

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 & discounts for GEHA plans

Plan service	Elevate + Medicare 	HDHP + Medicare 	Standard + Medicare 	Elevate Plus + Medicare 	High + 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 **\$2,500** 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 & 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 LensCrafters, Target Optical, independent eye doctors and top optical retailers. 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



Vision benefits & discounts for GEHA plans (continued)

geha.com/Vision



Vision discounts in-network	Elevate, Standard, Elevate Plus and High What you pay	HDHP What you pay
Frames (retail price)	60% of price	\$0 under \$100 plus 80% over \$100
Eyeglass lenses, standard plastic single vision (retail price)	Up to \$50	\$10
Eyeglass lenses, standard plastic bifocal lens (retail price)	Up to \$70	\$10
Eyeglass lenses, standard plastic progressive lens (retail price)	Up to \$135	No more than \$75
Eyeglass lens options, UV treatment, tint (solid and gradient), standard plastic scratch coating	\$15	\$15
Eyeglass lens options, standard anti-reflective coating	\$45	\$45
Contact lens, conventional (retail price) 85% of price	85% of price	\$10 under \$110 plus 85% over \$110

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 plan reward
Online wellness workshops	\$10 per workshop
Flu shot	\$25
Cervical cancer screening (Pap)	
Colorectal cancer screening (colonoscopy)	
Breast cancer screening (mammogram)	\$50
First trimester prenatal appointment	
MDLIVE telehealth visit	
Health risk assessment	\$75
Participation in a targeted health program (by invitation)	\$50 - \$250



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 plan reward
Achieve your Stride step goal	\$10 per month
Biometric screening	
Rally Missions	
Wellness quizzes	\$50
Flu shot	
MDLIVE telehealth visit	
MDLIVE behavioral telehealth visit	
Rally health survey	\$75
Annual physical	
Breast cancer screening (mammogram)	
Cervical cancer screening (Pap)	
Colorectal cancer screening (colonoscopy)	\$100
Digital wellness coaching	
First trimester prenatal appointment	
Complete Real Appeal or Quit for Life	\$200



Helpful resources to get in touch with GEHA

Book an appointment

Meet one-on-one with a GEHA Benefits Adviser
geha.com/Meet

Call us

Monday – Friday, 7 a.m. – 7 p.m. Central time
[800.262.4342](tel:800.262.4342)

Chat with a GEHA representative

Chat with a Benefits Adviser in real time during
Open Season
geha.com

Watch a webinar

Find a plan that's right for you with an
on-demand webinar
geha.com/2022Webinars

Learn more

geha.com/Medicare

Plan recommender tool

geha.com/Select-A-Plan



Get in touch

Let us help you choose a GEHA plan that
can work for you. Scan the QR code or visit geha.com

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/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



Medicare + GEHA

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 health rewards

4

Helpful resources to connect with GEHA.

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®