



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered healthcare services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

**This is only a summary.** Please read the FEHB Plan brochure (RI 71-006) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can get the FEHB Plan brochure at [www.geha.com](http://www.geha.com), and view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary). You can call 1-800-821-6136 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall deductible?</b></p>	<p>\$ 350 / Self Only                      \$ 700 / Self Plus One                      \$ 700 / Self and Family</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. <u>Copayments</u> and <u>coinsurance</u> amounts do not count toward your <u>deductible</u>, which generally starts over January 1. When a covered service/supply is subject to a <u>deductible</u>, only the <u>Plan</u> allowance for the service/supply counts toward the <u>deductible</u>. If you have other family members on the <u>plan</u>, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>.</p>
<p><b>Are there services covered before you meet your deductible?</b></p>	<p>Yes. <u>Preventive care</u>, <u>Office visits</u>, <u>Urgent Care</u> visits, <u>In-Network</u> Maternity care and <u>Prescription drugs</u>.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other deductibles for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the out-of-pocket limit for this plan?</b></p>	<p><u>For in-network providers</u>                      \$5,000 Self Only                      \$10,000 Self Plus One or Self and Family (one individual not to exceed \$5,000)   <u>For out-of-network providers</u>                      \$7,000 Self Only                      \$14,000 Self Plus One or Self and Family (one individual not to exceed \$7,000)</p>	<p>The <u>out-of-pocket limit</u>, or catastrophic maximum, is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>



Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billed</u> charges, any penalties, non-covered drugs, the difference in price between generic and brand name and services your healthcare <u>plan</u> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.geha.com/find-care">www.geha.com/find-care</a> or call 1-800-296-0776 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a healthcare <u>provider's office</u> or <u>clinic</u>	<u>Primary care</u> visit to treat an injury or illness	\$20 / visit <u>Deductible</u> does not apply	25% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Specialist</u> visit	\$20 / visit <u>Deductible</u> does not apply	25% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	25% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for outpatient lab work; 10% <u>coinsurance</u> after <u>deductible</u> for x-rays	25% <u>coinsurance</u> after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Must be <u>pre-authorized</u> . If not, care may not be covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
<p><b>If you need drugs to treat your illness or condition</b>            More information about <a href="https://info.caremark.com/geha">prescription drug coverage</a> is available at <a href="https://info.caremark.com/geha">https://info.caremark.com/geha</a></p>	Generics	<p><b>Retail</b> - \$10 initial fill and first refill; subsequent refills, greater of \$10 or 50% of drug cost.</p> <p><b>Mail order</b> – \$20</p>	Same as <u>in-network</u> pharmacy, plus you pay excess over our <u>in-network</u> drug cost	Maximum day supply per fill is 30 days at retail, 90 days at mail order.
	Preferred brand drugs	<p><b>Retail</b> – 25%, not to exceed \$150, initial and first refill; subsequent refills 50%.</p> <p><b>Mail order</b> – 25%, not to exceed \$350</p>	Same as <u>in-network</u> pharmacy, plus you pay excess over our <u>in-network</u> drug cost	<p>Maintenance Choice lets you choose how to get 90-day supplies of your maintenance medications through mail service or at a CVS retail pharmacy.</p> <p>You pay in full at an <u>out-of-network</u> pharmacy and submit for reimbursement.</p>
	Non-preferred brand drugs	<p><b>Retail</b> – 40% not to exceed \$200, initial and first refill; subsequent refills 50%.</p> <p><b>Mail order</b> – 40%, not to exceed \$500</p>	Same as <u>in-network</u> pharmacy, plus you pay excess over our <u>in-network</u> drug cost	Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.
	<u>Specialty drugs</u>	<p>From CVS Specialty Pharmacy</p> <p><b>Generic and Preferred:</b> 25% up to a maximum of \$150 for up to a 30-day supply</p> <p><b>Non-preferred:</b> 40% up to a maximum of \$200 for up to a 30-day supply</p>	Not covered You pay 100%	<p>If Specialty drugs are obtained through other sources (physician’s office, home health agencies, outpatient hospitals), you will pay an additional <u>copayment</u> of \$300 and any difference between GEHA’s allowance and the cost of the drug. The additional \$300 <u>copayment</u> will go towards your <u>out-of-pocket limit</u>.</p> <p><u>Copayment</u> based on days of therapy.</p> <p>Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.</p>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Some services must be <u>pre-authorized</u> . If not, care may not be covered.
	Physician/surgeon fees	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Some services must be <u>pre-authorized</u> . If not, care may not be covered.
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u> after <u>deductible</u> No charge for accidental injury with 72 hours.	10% <u>coinsurance</u> after <u>deductible</u> for medical emergency 25% <u>coinsurance</u> after <u>deductible</u> for other. No charge for accidental injury within 72 hours	<u>Coinsurance/deductible</u> applies to accidental injury care after 72 hours.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u> after <u>deductible</u> No charge for accidental injury	10% <u>coinsurance</u> after <u>deductible</u> No charge for accidental injury.	Air ambulance must be <u>pre-authorized</u> . If not <u>medically necessary</u> , services will not be covered. <u>Coinsurance/deductible</u> applies to accidental injury care after 72 hours. For ground transportation, member is responsible for all charges over 100 miles when <u>medically necessary</u> treatment is available within 100 miles.
	<u>Urgent care</u>	\$35 / visit <u>Deductible</u> does not apply No charge for accidental injury within 72 hours	25% <u>coinsurance</u> after <u>deductible</u> No charge for accidental injury within 72 hours	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> and \$100 per admission <u>copayment</u>	25% <u>coinsurance</u> and \$300 per admission <u>copayment</u>	Semi-private room. Must be precertified. If not, payment reduced by \$500/admission ( <u>in-network</u> ) or \$500/day ( <u>out-of-network</u> ); or care may not be covered.
	Physician/surgeon fees	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 / visit for office visits, <u>Deductible</u> does not apply. 10% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	25% <u>coinsurance</u> after <u>deductible</u>	Psychological testing requires <u>pre-authorization</u> . If not, care may not be covered.
	Inpatient services	10% <u>coinsurance</u> and \$100 per admission <u>copayment</u>	25% <u>coinsurance</u> after <u>deductible</u>	Semi-private room. Must be precertified. If not, payment reduced by \$500/admission ( <u>in-network</u> ) or \$500/day ( <u>out-of-network</u> ); or care may not be covered.
If you are pregnant	Office visits	No charge	25% <u>coinsurance</u> after <u>deductible</u>	None
	Childbirth/delivery professional services	No charge	25% <u>coinsurance</u> after <u>deductible</u>	None
	Childbirth/delivery facility services	No charge	25% <u>coinsurance</u> and \$300 per admission <u>copayment</u>	None
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Limited to 50 2-hour visits/year with an RN, LPN or MSW.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Outpatient services limited to 60 visits/year combined by qualified physical/occupational/speech therapist per person per year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need help recovering or have other special health needs	<u>Habilitation services</u>	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Outpatient services limited to 60 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Facility only. Must be precertified. If not, payment reduced by \$500/admission ( <u>in-network</u> ) or \$500/day ( <u>out-of-network</u> ); or care may not be covered. Limited 50 days per calendar year.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Must be <u>pre-authorized</u> over \$1,000. If not, equipment may not be covered.
	<u>Hospice services</u>	No charge, up to \$30,000 limit. <u>Deductible</u> applies.	No charge, up to \$30,000 limit. <u>Deductible</u> applies.	Coverage limited to \$30,000/period of care for combined in-patient and out-patient care.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	One routine eye exam per calendar year. Additional benefits available through EyeMed. Frequency and dollar limits apply.
	Children's glasses	Not covered	Not covered	Discount program available through EyeMed.
	Children's dental check-up	Subject to <u>balance-billing</u> up to the provider's contracted amount	Subject to <u>balance-billing</u>	Coverage is limited to two payments of \$22/year.

### Excluded Services & Other Covered Services:

#### Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)

- |                    |                                |                            |
|--------------------|--------------------------------|----------------------------|
| • Cosmetic surgery | • Over-the-counter medications | • Routine eye care (Adult) |
| • Long-term care   | • Private-duty nursing         | • Weight loss programs     |

#### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)

- |  |                         |  |
|--|-------------------------|--|
| • Acupuncture                              | • Dental care (adult)   | • Non-emergency care while traveling outside the U.S. (see <a href="http://www.geha.com/outsideusa">www.geha.com/outsideusa</a> ). |
| • Bariatric surgery                        | • Hearing aids          | • Routine foot care for certain diagnoses  |
| • Chiropractic care (manipulative therapy) | • Infertility treatment |  |

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-821-6136 or visit [www.opm.gov/healthcare-insurance/healthcare](http://www.opm.gov/healthcare-insurance/healthcare). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your FEHB Plan brochure. If you need assistance, you can contact: GEHA at 1-800-821-6136.

**Does this plan provide Minimum Essential Coverage? Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-821-6136.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-821-6136.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-821-6136.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-821-6136.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

**About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible                    \$350
- Specialist copayment                                 \$20
- Hospital (facility) coinsurance                    10%
- Other coinsurance                                         10%

**This EXAMPLE event includes services like:**

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$70</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible                    \$350
- Specialist copayment                                 \$20
- Hospital (facility) coinsurance                    10%
- Other coinsurance                                         10%

**This EXAMPLE event includes services like:**

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$250
<u>Coinsurance</u>	\$980
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,230</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible                    \$350
- Specialist copayment                                 \$20
- Hospital (facility) coinsurance                    10%
- Other coinsurance                                         10%

**This EXAMPLE event includes services like:**

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$350
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$450</b>