

KEYNOTES

FALL 2020



As we look ahead to 2021, we want to thank you for being a GEHA member in 2020. With all that's happening in the world, we've worked hard this year to be your trusted health partner (see "From our president and CEO" on page 2).

WHAT'S NEW IN 2021

Dental plans

- ▶ **Lower premiums.** Nationally, on average, GEHA dental premiums are reduced slightly for the 2021 plan year. Members in some areas will see a premium increase to more accurately reflect the cost of services for those areas.
- ▶ **Update on adult cleanings.** High Option members with certain health conditions, such as pregnancy, diabetes and heart disease, can be eligible for a third cleaning in a calendar year if considered medically necessary.
- ▶ **37 new CDT dental procedures codes.**

This is not a full list of dental benefit changes. For full information, see our three plan brochures at gehadental.com/PlanBrochure

Medical plans

- ▶ Reduced out-of-pocket costs for preferred brand insulin obtained at network retail locations and mail service for Standard Option and HDHP plans.
- ▶ Coverage for advance care planning.
- ▶ Additional **100%** preventive drug coverage (generic exemestane and anastrozole) for breast cancer treatment.
- ▶ **100%** preventive drug coverage for HIV pre-exposure prophylaxis.
- ▶ **100%** coverage of two fills annually of generic Naloxone.
- ▶ No deductible for in-network laboratory tests for High and Standard Option plans.
- ▶ Accidental injury treatment will no longer be covered at **100%** for Standard; regular medical emergency cost share will apply.

This is not a full list of medical benefit changes. For full information, see our three plan brochures at geha.com/PlanBrochure

INCLUDED BENEFITS & DISCOUNTS

	Dental	Medical
Wellness rewards (medical members only)	not available	geha.com/Rewards
Vision coverage	gehadental.com/Vision	geha.com/Vision
Electric toothbrush	gehadental.com/Toothbrush	geha.com/Toothbrush
Teeth whitening	gehadental.com/Whitening	geha.com/Whitening
Hearing aid	gehadental.com/Hearing	geha.com/Hearing
Medical alert system	gehadental.com/LifeAlert	geha.com/LifeAlert
Gym discounts (medical members only)	not available	geha.com/Fitness

The included benefits listed are neither offered nor guaranteed under contract with the FEHB or FEDVIP programs, but are made available to all enrollees and their eligible family members who become members of GEHA.

FROM OUR PRESIDENT AND CEO



Dear GEHA members:

I ended my last letter in the Spring *Keynotes* by inviting you to join our Annual Member Meeting in April. It likely goes without saying, but that meeting was postponed, along with so many other aspects of our lives, as we navigate the COVID-19 pandemic. The challenges and uncertainty have been a lot to manage - all at a time when health and well-being is more important than ever.

And yet, I am inspired by the resiliency of our members and our GEHA team during these difficult times. For some, anxiety and stress levels are high. But I have witnessed countless examples of people coming together with patience and kindness to make the health and safety of those around them a priority - serving patients on the frontline, changing routines, wearing masks, working from home, postponing events and making sacrifices for the sake of family, friends and communities.

At GEHA, in alignment with our mission to empower our members to be healthy and well, we decided to reach out and make sure members are receiving the care and assistance needed. Since April, we have proactively contacted more than 300,000 members, including those who are particularly vulnerable to COVID-19's potential impact. We also made sure COVID-19 testing was covered, exceeded performance standards for claims response and processing, and connected many of you with virtual care resources when it wasn't possible or prudent to seek in-person care.

Your health and safety continue to be our top priority. While we are disappointed we cannot gather in person at an Annual Member Meeting in 2020, it is still important to stay connected. This year, Association updates and news will be covered in a video available to all members on the GEHA member portal. I invite you to log in and hear more about the last year from me and other members of our GEHA team. Visit geha.com/SignIn or gehadental.com/SignIn

Thank you for choosing GEHA and continuing to put your trust in us during such an extraordinary time. Remember, we are always here for you at **800.821.6136** for medical plan members or **877.434.2336** for dental plan members. We deeply value you as an Association member, and look forward to continuing our role as a partner in your health and well-being into the future.

Be well,

Darren Taylor

WHEN FINDING CARE, YOU HAVE CHOICES

FREE	Health Advice Line	888.257.4342
FREE*	Unlimited MDLIVE telehealth visits	888.912.1183
\$	Primary care provider	geha.com/Find-Care
\$	MinuteClinic	geha.com/Find-Care
\$\$	Urgent care	geha.com/MinuteClinic
\$\$\$\$	Emergency room	If the issue is life threatening, call 9-1-1

* HDHP members who have met their deductible will be charged by MDLIVE, but GEHA will then reimburse the member 100% of the Plan Allowance.

2021 MEDICAL PLAN 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 monthly	\$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 monthly	\$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 monthly	\$287.10	\$344.60	\$357.17	\$404.93	\$680.61

2021 DENTAL PLAN RATES: Visit gehadental.com/Rates to find the rates for your ZIP code.

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 benefits enrollment.

AVOID A POTENTIAL "TWINDEMIC" WITH A FLU SHOT

Health experts expect COVID-19 and influenza may become a "twindemic" this fall. The CDC projects nearly 25 million more flu shots will be available this year than last.

Influenza vaccinations are always important, but getting one is even more important this fall.

Because the flu and COVID-19 share several symptoms, it may be impossible to tell the difference between the two diseases without a COVID test.

To find a provider near you where you can get a flu shot, visit geha.com/Find-Care

For COVID-19 information, visit geha.com/COVID-19

GEHA COVERS MAMMOGRAMS AT 100%

The U.S. Preventive Services Taskforce recommends women between the ages of 50 and 74 get a mammogram every two years. GEHA covers this screening at **100%**.

A mammogram is a low-dosage X-ray of the breast that can help detect cancer. Research and results from the American Cancer Society show that women who have regular mammograms are more likely to detect breast cancer early, therefore less likely to need aggressive treatment.

GEHA also covers 3D mammography. This newer type of screening allows doctors to see breast tissue more clearly in three dimensions, lowering the need of follow-up testing. To read more about the importance of mammograms, please visit geha.com/Mammogram

Source: cdc.gov, cancer.org

FIND THE RIGHT PRIMARY CARE PHYSICIAN

A primary care physician will treat all of you, taking your medical history and current condition into consideration, as well as your values, beliefs and preferences. Visit geha.com/Find-Care to locate an in-network provider near you.

GEHA FEHB
medical plans
geha.com
800.821.6136

GEHA FEDVIP
dental plans
gehidental.com
877.434.2336

Connection Dental Plus
geha.com/CDPlus
800.793.9335

Network provider list
geha.com/Find-Care
800.296.0776

Mail-order pharmacy
caremark.com
844.4.GEHA.RX

[f](#) [t](#) [p](#) [v](#) [@](#) /gehahealth
[in](#) /company/gehahealth

This is a brief description of the features of Government Employees Health Association, Inc.'s FEHB and FEDVIP 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.



Follow @gehahealth on Instagram for inspiring wellness content and information about your health and dental benefits.



GEHA

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