

# GEHA<sup>®</sup>

geha.com

Your Guide  
to **2017**

## health rates and **benefits**

**Real-life scenarios**  
to help you choose a plan

Added benefits  
that help you **live**  
**healthier**



Dear Federal Employee:

Thank you for your interest in GEHA. As one of the first insurance carriers to provide health coverage to federal employees and retirees under the FEHB program almost 80 years ago, GEHA knows how to help you live healthier.

With three health plan options, one of the largest provider networks and money-saving wellness programs, GEHA helps take the worry out of finding quality, affordable health care for you and your family. GEHA's health plans include:

- preventive care, including covered lab services, with no deductible at in-network providers,
- low copays for in-network office visits and prescriptions,
- free biometric screenings to help you identify risk factors for certain diseases, and
- 24/7 access to a registered nurse who can help you find the right level of care.

GEHA offers great benefits and more in 2017, including:

- **Telemedicine.** Consult with a physician by computer, smartphone or tablet, 24/7.
- **Second opinion.** Free second-opinion service through Best Doctors helps you make confident medical decisions for all covered family members.
- **CVS MinuteClinic.** Visit the walk-in medical clinic inside CVS/pharmacy stores for a low \$10 copay.
- **Urgent care.** Visit an in-network center for a low \$35 facility copay.
- **Health Rewards.** Earn Health Rewards points worth up to \$250 in value.
- **Connection Fitness gym discounts.** Get preferred pricing at more than 9,000 gyms and fitness centers nationwide, plus discounts on home health and fitness products.
- **Vision coverage.\*** Get \$5 annual eye exams and discounts on eyewear for no additional premium at participating locations.

### **Make an informed decision about your health care and how much you pay**

As you think about your health care decisions for 2017, we encourage you to use our new online tool Keypath at [geha.com/switch](http://geha.com/switch). Let Keypath help you estimate your yearly costs, search for in-network providers and review our affordable plan options. With Keypath, you can make an informed decision about your health care and decide which GEHA plan is right for you.

### **Estimate your prescription costs**

In addition to Keypath, GEHA also provides a prescription cost estimator at [info.caremark.com/geha](http://info.caremark.com/geha). Simply visit this site, enter your prescription drug name and get an estimate of what you should pay, out-of-pocket, for your medication. This easy-to-use tool will show you the cost for mail service and retail prescriptions based on which GEHA plan option you choose.

If you have questions, please visit [geha.com](http://geha.com) or call us at 800.262.GEHA.

In good health,



Julie Browne  
President & CEO

\*GEHA supplemental benefits are neither offered nor guaranteed under contract with the FEHBP or FEDVIP programs, but are made available to all enrollees and family members who become members of GEHA.

# THE GEHA. SWITCH IS ON

Let  
**GEHA**  
Keypath  
show  
you the  
way.

- ▶ Compare plans based on your lifestyle.
- ▶ Estimate your yearly health care costs.
- ▶ Find providers in your network.

GEHA's Keypath is a new online tool that will help you choose a GEHA health plan for your family and show you how costs break down. Access Keypath at [geha.com/switch](http://geha.com/switch).

Calculate  
with confidence.

GEHA Keypath  
does the math for  
you when you're  
weighing plan  
options.



# Table of Contents

- Section 1** GEHA health plans [page 6]
- Section 2** How to be your own health advocate [page 12]
- Section 3** GEHA member benefits [page 18]

“  
The first  
wealth is  
health.  
”

- Ralph Waldo Emerson



# Welcome to the health plan that fits.

You deserve this. A quality plan that's affordable from an organization that's committed to offering members more than they expect. With GEHA, you have access to one of the largest national networks with more than a million providers, your choice of three health plans and personalized wellness programs that help you live healthier and save money.

All of this, and more, from an insurance company that gets you.



SECTION ONE

GEHA.  
**Health  
Plans**



# Manage your health on your terms.

**GEHA is a not-for-profit association that has been offering affordable health coverage for federal employees and their families since 1937.** Each year, more than 96 percent of members choose to stay with GEHA. Members appreciate our extensive provider network, affordable premiums, low copays, free in-network preventive care, wellness programs and excellent customer service. With GEHA, you don't need a referral to see a specialist, and your coverage goes with you no matter where you travel in the world.



To help you live healthier and manage expenses, GEHA offers the following benefits.

## Care when you need it

**Sometimes you can't wait for an appointment during regular business hours. Sometimes you just need answers. That's why GEHA lets you access quality health care when it's convenient for you.**

**Health Advice Line:** Get expert advice about non-emergency symptoms from a registered nurse, at no extra cost, 24/7/365.

**Telemedicine:** Call our Health Advice Line. Based on the urgency of your symptoms, our nurse will set up an appointment for you to consult a physician by computer, tablet or smartphone from home, work or wherever you are (where allowed by state law).

**MinuteClinic:** Where available, GEHA members can visit the walk-in MinuteClinic inside select CVS/pharmacy locations. No appointments are needed, and Standard Option and High Option members pay a low copay of just \$10 per visit. If you have Medicare Part A & Part B, your cost is \$0.

**Urgent care:** Get the care you need, anytime, at an in-network urgent care facility. A low facility copay of just \$35 for Standard Option and High Option members, helps keep your cost of care affordable. If you have Medicare Part A & Part B, your cost is \$0.

---

## Prescription benefits

**GEHA works with CVS/caremark™ as our prescription benefits manager. The nationwide network of pharmacies makes it easy to estimate costs and get your prescriptions filled. Our online drug cost tool will help you find the lowest-priced options.**

**Retail pharmacies:** Get your prescriptions at more than 70,000 nationwide in-network locations. That includes any CVS/pharmacy (including locations inside Target stores) and chains such as Rite Aid, Walmart and Walgreens, as well as independent pharmacies.

**Home delivery:** With CVS/caremark's Mail Service Pharmacy, you can save money and have maintenance medications delivered to your door. Many drugs qualify for 90-day refills.

**ExtraCare® Health Card:** The CVS/caremark ExtraCare Health Card can save you even more, with a 20 percent discount on CVS-brand health items, such as cold remedies, pain medications, first aid supplies, vitamins, skin care, baby care and more. You can use your ExtraCare card at any CVS pharmacy location or online at cvs.com.

## Wellness benefits

**GEHA's coverage extends beyond the doctor's office. We help our members feel better every day with wellness programs that promote a healthy lifestyle and focus on prevention.**

**Health Rewards:** Improved for 2017, our new Health Rewards program gives GEHA members the opportunity to earn a total of \$250 for participation in activities that promote healthy behaviors. This money can be used for qualified out-of-pocket medical expenses and health-related items at an online store. **Visit [geha.com/rewards](http://geha.com/rewards).**

**Free biometric screenings:** A biometric screening is an easy way to help you spot early warning signs of serious conditions such as heart disease and diabetes. You can have your confidential screening at home, at work or at one of 2,300 Quest Diagnostics locations nationwide.

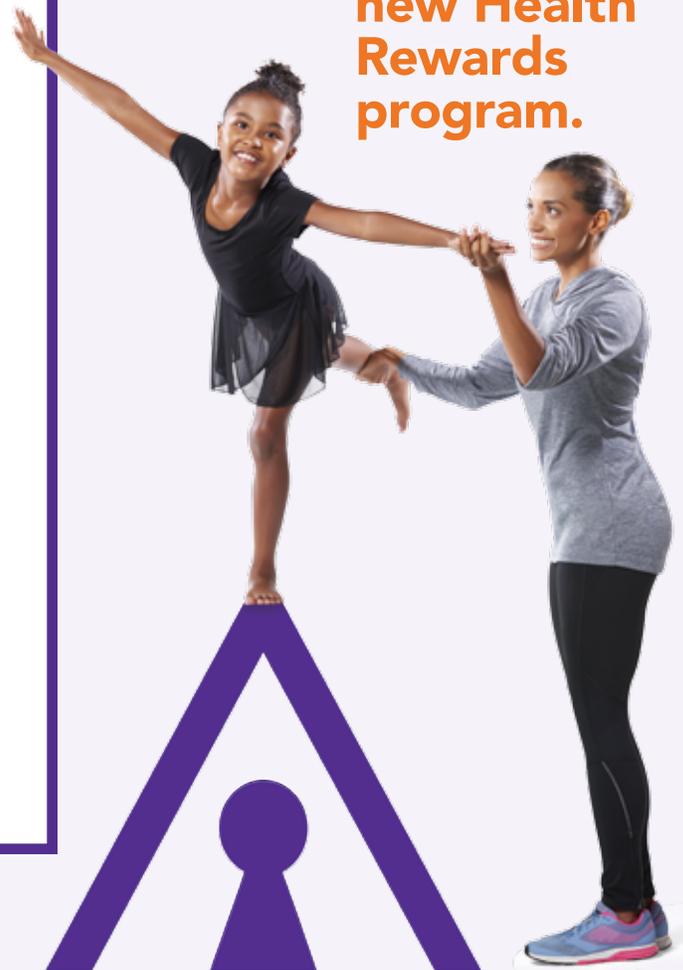
**Gym discounts:** Choose from more than 9,000 of GlobalFit's eligible fitness and studio locations across the country. Get preferred pricing on memberships, top-ranked healthy eating and weight-loss programs and personalized health coaching, as well as discounted home health and fitness products, including wearable fitness trackers.

**Free weight-loss program:** GEHA's partnership with Virtual Lifestyle Management (VLM) provides free online strategies for weight loss to qualified members. VLM's program focuses on helping you overcome your personal obstacles to losing weight.

### You get even more in 2017.

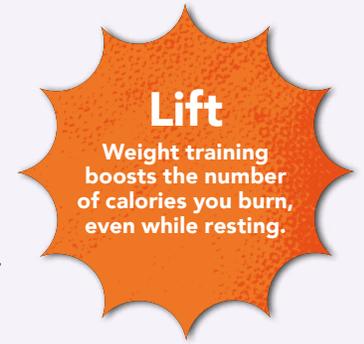
- ▶ Extensive provider network gives you even more options for affordable care.
- ▶ Preventive services now include diabetic screenings.
- ▶ Patients with certain chronic conditions, including obesity and cancer, have free access to a nurse or health coach.
- ▶ Hearing aid users can take advantage of increased benefits – up to \$2,500 per pair.
- ▶ Plan coverage now includes applied behavioral therapy for autism spectrum disorders.
- ▶ Exclusive discounts for Smile Brilliant's at-home teeth whitening treatment are now available for GEHA members. **(See page 19 for more details.)**
- ▶ Enhancements to our Health Rewards program make it easier for you to track healthy behaviors and earn up to \$250.
- ▶ Free second-opinion service through Best Doctors helps you make confident medical decisions. **Visit [geha.com/doctors](http://geha.com/doctors) to learn more.**

**You can  
earn up to  
\$250 with  
GEHA's  
new Health  
Rewards  
program.**



# How GEHA's three plan options work for you

GEHA offers a choice of health plans; all include vision for no extra premium.



## Standard Option

With affordable premiums and low copays, **this plan is the best value for healthy people who have predictable out-of-pocket expenses.** It's the most popular choice among new GEHA members.

A 30-day supply of generic medication costs just \$10, and you can visit your primary care doctor for only a \$15 copay.

## High Option

Get more comprehensive prescription coverage in exchange for higher premiums. **This plan is a good option if you take brand-name prescription drugs.**

Doctor visit copays are still affordable at \$20, and you can get 30-day supplies of generic drugs for just \$10. Once your deductible is met, GEHA pays a bigger share of the cost for hospital stays and outpatient care.

## Health Savings Advantage<sup>SM</sup>

This plan features a high-deductible health plan (HDHP) with lower premiums, combined with a health savings account (HSA) or a health reimbursement account (HRA) for those enrolled in Medicare. **This plan is a great choice for healthy people who typically don't have ongoing medical expenses.**

Like the Standard and High Option plans, Health Savings Advantage covers 100 percent of preventive care with in-network providers. You pay for the rest of your health care expenses until your deductible is met. After that, GEHA pays 95 percent of most in-network care.

Your HSA lets you use pre-tax dollars for out-of-pocket expenses. Any money you don't spend earns tax-free interest, allowing you to plan for future health expenses all the way through retirement. And, the HSA is funded monthly by GEHA. If you leave your current job, any money left in your account is yours to keep.

**Learn more about HDHPs, HSAs and HRAs on page 17.**

## Estimate your cost of health care

GEHA offers you several ways to estimate your cost of health care and prescriptions.

**Procedures:** Use GEHA's Keypath ([geha.com/switch](http://geha.com/switch)) to help you estimate your yearly health care costs – including finding providers and shopping for affordable care in your area. Keypath can help you make an informed decision about your health care and decide which GEHA health plan is right for you.

**Prescriptions:** Visit [info.caremark.com/geha](http://info.caremark.com/geha) to enter your prescription drug name and get an estimate of what you should pay, out of pocket, for your medication. This tool will show you the cost for mail service and retail based on which GEHA health plan option you choose.

<b>MEDICAL BENEFITS</b> IN-NETWORK	<b>STANDARD OPTION</b> WHAT YOU PAY	<b>HIGH OPTION</b> WHAT YOU PAY
<b>Physician care</b> Primary care physician  MinuteClinic (where available) Urgent Care facility Specialist Surgical care	<b>\$15</b> office visit copay (waived for preventive care exam) <b>\$10</b> copay <b>\$35</b> facility copay <b>\$30</b> office visit copay <b>15%</b> of allowance <input checked="" type="checkbox"/>	<b>\$20</b> office visit copay (waived for preventive care exam) <b>\$10</b> copay <b>\$35</b> facility copay <b>\$20</b> office visit copay <b>10%</b> of allowance <input checked="" type="checkbox"/>
<b>Preventive care</b> Covered lab services Well-child care Adult routine screenings Vision – annual eye exam Dental – diagnostic/preventive	<b>\$0</b> , through Lab Card® <b>\$0</b> , up to age 22 <b>\$0</b> , 100% coverage <b>\$5</b> copay through EyeMed <b>50%</b> of allowance, 2 times/year	<b>\$0</b> , through Lab Card® <b>\$0</b> , up to age 22 <b>\$0</b> , 100% coverage <b>\$5</b> copay through EyeMed <b>Balance</b> , after GEHA pays \$22 per visit, 2 times/year
<b>Maternity</b> Physician care Hospital care	<b>\$0</b> , 100% coverage <b>\$0</b> , 100% coverage	<b>\$0</b> , 100% coverage <b>\$0</b> , 100% coverage
<b>Accidental injury/outpatient care</b> Ambulance, physician, emergency room	<b>\$0</b> , if services within 72 hours	<b>\$0</b> , if services within 72 hours
<b>Hospital/facility care</b> Inpatient ( <i>you must pre-certify</i> )  Outpatient Emergency room Other charges	<b>15%</b> of allowance <input checked="" type="checkbox"/>  <b>15%</b> of allowance <input checked="" type="checkbox"/> <b>15%</b> of allowance <input checked="" type="checkbox"/> <b>15%</b> of allowance <input checked="" type="checkbox"/>	<b>\$100</b> per admission copay <b>10%</b> of other charges  <b>10%</b> of allowance <input checked="" type="checkbox"/> <b>10%</b> of allowance <input checked="" type="checkbox"/> <b>10%</b> of allowance <input checked="" type="checkbox"/>
<b>Spinal manipulative therapy</b>	<b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	<b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.
<b>Catastrophic limit**</b>	<b>\$6,000</b> Self Only <b>\$7,500</b> Self Plus One <b>\$7,500</b> Self and Family	<b>\$5,500</b> Self Only <b>\$7,000</b> Self Plus One <b>\$7,000</b> Self and Family
<input checked="" type="checkbox"/> <b>Calendar-year deductible applies</b>	<b>\$350</b> Self Only <b>\$700</b> Self Plus One <b>\$700</b> Self and Family	<b>\$350</b> Self Only <b>\$700</b> Self Plus One <b>\$700</b> Self and Family
<b>PRESCRIPTIONS^^ IN-NETWORK*</b>		
<b>Retail pharmacy – 30-day supply</b> Generic Preferred brand-name medication Non preferred brand-name medication	<b>\$10</b> copay <b>50%</b> , up to \$200 max <sup>o</sup> <b>50%</b> , up to \$300 max <sup>o</sup>	<b>\$10</b> copay <sup>†</sup> <b>25%</b> , up to \$150 max <sup>†p</sup> <b>40%</b> , up to \$200 max <sup>†p</sup>
<b>Mail service pharmacy – 90-day supply</b> Generic Preferred brand-name medication Non preferred brand-name medication	<b>\$20</b> <b>50%</b> , up to \$500 max <sup>o</sup> <b>50%</b> , up to \$600 max <sup>o</sup>	<b>\$20</b> <b>25%</b> , up to \$350 max <sup>o</sup> <b>40%</b> , up to \$500 max <sup>o</sup>

\* For out-of-network benefits, see the 2017 GEHA plan brochure, RI 71-006 (High and Standard), or the 2017 HDHP plan brochure, RI 71-014.  
 \*\* The catastrophic limit is the maximum amount of coinsurance and deductibles you pay for all family members before GEHA begins paying for 100% of your care. This is a combined maximum for both medical care and prescriptions.

<b>HEALTH SAVINGS ADVANTAGE HDHP</b> WHAT YOU PAY	<b>MEDICARE A &amp; B WITH STANDARD</b> WHAT YOU PAY	<b>MEDICARE A &amp; B WITH HIGH</b> WHAT YOU PAY
<p><b>\$0</b> for preventive care Other – <b>5%</b> of allowance <input checked="" type="checkbox"/></p> <p><b>5%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$0</b>, 100% coverage</p>	<p><b>\$0</b>, 100% coverage</p>
<p><b>\$0</b>, 100% coverage</p> <p><b>\$0</b>, up to age 22</p> <p><b>\$0</b>, 100% coverage</p> <p><b>\$5</b> copay through EyeMed</p> <p><b>\$0</b>, <b>100%</b> plan allowance, 2 times/year</p>	<p><b>\$0</b>, 100% coverage</p> <p><b>\$0</b>, 100% coverage</p> <p><b>\$5</b> copay through EyeMed</p> <p><b>50%</b> of allowance, 2 times/year</p>	<p><b>\$0</b>, 100% coverage</p> <p><b>\$0</b>, 100% coverage</p> <p><b>\$5</b> copay through EyeMed</p> <p><b>Balance</b>, after GEHA pays \$22 per visit, 2 times/year</p>
<p><b>\$0</b>, 100% coverage <input checked="" type="checkbox"/></p> <p><b>\$0</b>, 100% coverage <input checked="" type="checkbox"/></p>		
<p><b>5%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$0</b>, 100% coverage</p>	<p><b>\$0</b>, 100% coverage</p>
<p><b>5%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$0</b>, 100% coverage</p>	<p><b>\$0</b>, 100% coverage</p>
<p><b>Balance</b> after GEHA payment. <input checked="" type="checkbox"/> GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>	<p><b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>	<p><b>Balance</b> after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.</p>
<p><b>\$5,000</b> Self Only</p> <p><b>\$10,000</b> Self Plus One</p> <p><b>\$10,000</b> Self and Family</p>		
<p><b>\$1,500</b> Self Only</p> <p><b>\$3,000</b> Self Plus One</p> <p><b>\$3,000</b> Self and Family</p>	<p><b>\$0</b> deductible</p>	<p><b>\$0</b> deductible</p>
<p><b>25%</b> of allowance <input checked="" type="checkbox"/></p> <p><b>25%</b> of allowance <input checked="" type="checkbox"/></p> <p><b>25%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$10</b> copay</p> <p><b>50%</b>, up to \$200 max<sup>o</sup></p> <p><b>50%</b>, up to \$300 max<sup>o</sup></p>	<p><b>\$10</b> copay<sup>f</sup></p> <p><b>20%</b>, up to \$150 max<sup>tp</sup></p> <p><b>35%</b>, up to \$200 max<sup>tp</sup></p>
<p><b>25%</b> of allowance <input checked="" type="checkbox"/></p> <p><b>25%</b> of allowance <input checked="" type="checkbox"/></p> <p><b>25%</b> of allowance <input checked="" type="checkbox"/></p>	<p><b>\$20</b></p> <p><b>50%</b>, up to \$500 max<sup>o</sup></p> <p><b>50%</b>, up to \$600 max<sup>o</sup></p>	<p><b>\$15</b></p> <p><b>15%</b>, up to \$350 max<sup>o</sup></p> <p><b>30%</b>, up to \$500 max<sup>o</sup></p>

+ Costs for initial prescription and first refill. You pay 50% for additional refills at retail. For long-term prescriptions, use mail order or your local retail CVS/pharmacy store (90-day supply) for greater cost savings.

o If you choose a brand name medication when a generic is available, you will be charged the generic copay plus the difference in cost between the brand name and the generic.

^^ Refer to [geha.com/prescriptions](http://geha.com/prescriptions) for formulary and specialty coverage, for specific medications.

# Be Your own Health Advocate.



# Taking charge starts with knowing.

We want to help you understand some of the terms commonly found in insurance and provider documents.



**Breathe**  
Breathing deeply detoxifies your body and releases tension.

## **Allowance**

The actual cost of health care goods and services for insured patients after applying the insurance company's negotiated discount. This amount is lower than providers' initial billed rates. Sometimes called an "allowed amount," "eligible expense," "payment allowance" or "negotiated rate."

## **Calendar-year deductible**

The amount your plan requires you to pay out of pocket each year before your plan begins to make payments for claims.

## **Copay**

The amount your plan requires you to pay for a specific service or prescription. For example, with the GEHA Standard Option, you pay only a \$15 copay to visit your primary care physician, after which GEHA pays the remainder of the allowable charges.

## **Coinsurance**

The percentage of costs of a covered health care service you pay after you've met your deductible. For example, 10 percent of allowance for GEHA High Option. When Medicare Part A & Part B are primary, deductibles are waived and many services are paid at 100 percent.

## **Catastrophic limit**

The maximum amount you will pay each year for coverage. It includes copays, deductibles and coinsurance but not premiums. Once you have reached this limit, insurance pays the remainder of your health care expenses for the rest of the year.

## **PPO**

A preferred provider organization. GEHA is a nationwide PPO plan. PPOs offer members the freedom to choose the doctors, hospitals and other health services they use as long as they are within the organization's network of providers. GEHA will also cover services from a non-PPO provider. However, your cost may be lower when you visit an in-network provider.

## **Premium**

This is the total amount paid to an insurance company for coverage, typically paid monthly or twice-monthly. For federal employees, the premium is paid in part by the government, with the remainder deducted from your paycheck.

## **Prescription benefits**

Depending on the medication, you will pay a set amount as a copay or a percentage of cost. Generic drugs typically cost less than brand-name medications. Your copay amount could be reduced by getting a 90-day supply through mail order or preferred pharmacies. If you're taking brand-name maintenance prescription drugs, you may want to consider GEHA's High Option Plan.

# The forces controlling the cost of health care

Health care costs are rising at a predicted rate of 6.5 percent through next year. Though they've slowed from the days of double-digit spikes, they're still outpacing inflation and costing more for employers and consumers. As a result, it's important to re-examine your plan each year to compare deductibles, copays, prescription coverage and your total out-of-pocket expenses.

## Stand

Sitting for long periods increases your risk of heart disease, diabetes and cancer.

**Ultimately, two factors influence health care costs:** the price of prescriptions and services, and increased use of health care. Two areas that have been driving up the use of health care in recent years are the needs of an aging population and an increased focus on mental health care.

**To keep costs as affordable as possible,** it's vital for employers, insurance companies, health care providers and consumers to work together.

**One way is to encourage healthy behaviors.** Many employers and insurers, like GEHA, provide programs such as health risk assessments, biometric screenings and wellness initiatives designed to help members take control of their health.

**Another way is to become a smart consumer of health care.** Talk to your doctor and other providers about their fees. Shop around for services, and ask about procedures and medications to see whether lower-cost options are available.

**By working with your health care providers to understand** as much as you can about your medical situation and treatment options, you gain control of your medical expenses, while taking steps to ensure the highest quality of care.

## Maximize your coverage with free screenings.

**To help members take charge of their health,** GEHA has partnered with ExamOne, a Quest Diagnostics company, to offer biometric screenings at no charge. This simple screening includes readings for weight, blood pressure, cholesterol, hemoglobin A1C (a diabetes-related test) and blood creatinine (a kidney function test). This is a great way to spot potential problems early.

**It's convenient, too.** You can have your screening at a Quest Diagnostics service center, at work or even at home, and visits can be scheduled on evenings and weekends.

# Earn money through **Healthy Behavior.**

GEHA's Health Rewards program is available for two adult members per household. Health Rewards provides incentives for members who complete simple and convenient health screenings. This includes rewards up to a total of \$250 for the following activities:

- ▶ **Completion of the yearly health risk assessment:** \$75 Health Rewards Mastercard
- ▶ **Completion of the yearly biometric screening:** \$75 in Health Rewards points
- ▶ **Completion of wellness portal classes and activities such as weight management, stress management or smoking cessation and tracking fitness activities:** \$100 in Health Rewards points

*Your Health Rewards savings card can be used for qualified out-of-pocket medical expenses and health-related items, at an online store.*

**Get support  
at [geha.com](http://geha.com)  
when you want  
to lose weight,  
conquer stress  
or quit smoking.**



# How your coverage works in real-life situations

So how much will you really pay if you choose one of GEHA's plans? Say you need to have a procedure and you have selected one of GEHA's Self Only options. In this hypothetical\* situation, the billed charge for the procedure at an outpatient PPO (in-network) facility is \$2,750.

	<b>STANDARD OPTION (SELF ONLY)</b> <i>Biweekly premium \$53.86</i>	<b>HIGH OPTION (SELF ONLY)</b> <i>Biweekly premium \$101.46</i>
<b>Billed charge</b>	<b>\$2,750</b>	<b>\$2,750</b>
<b>PPO allowable</b>	<b>\$2,300</b> (This is the amount GEHA has negotiated with the provider to pay for this service.)	<b>\$2,300</b> (This is the amount GEHA has negotiated with the provider to pay for this service.)
<b>Annual deductible</b>	<b>\$350</b>	<b>\$350</b>
<b>Balance</b>	<b>\$2,300 (PPO allowable) - \$350 (deductible) = \$1,950</b>	<b>\$2,300 (PPO allowable) - \$350 (deductible) = \$1,950</b>
<b>GEHA payment</b>	GEHA pays 85 percent of \$1,950 balance: <b>\$1,657.50</b>	GEHA pays 90 percent of \$1,950 balance: <b>\$1,755</b>
<b>Member out-of-pocket (OOP)</b>	Member pays 15 percent of \$1,950 balance: <b>\$292.50</b>	Member pays 10 percent of \$1,950 balance: <b>\$195</b>
<b>Full member responsibility</b>	<b>\$350 (deductible) + \$292.50 (OOP) = \$642.50</b> Deductible is now satisfied for the remainder of the year. For subsequent allowable medical expenses, you would pay 15 percent of the balance until your \$6,000 catastrophic limit is reached.	<b>\$350 (deductible) + \$195 (OOP) = \$545</b> Deductible is now satisfied for the remainder of the year. For subsequent allowable medical expenses, you would pay 10 percent of the balance until your \$5,500 catastrophic limit is reached.

	<b>HEALTH SAVINGS ADVANTAGE (SELF ONLY)</b> <i>Biweekly premium \$56.70</i>
<b>Billed charge</b>	<b>\$2,750</b>
<b>PPO allowable</b>	<b>\$2,300</b> (This is the amount GEHA has negotiated with the provider to pay for this service.)
<b>Annual deductible</b>	<b>\$1,500</b> (After paying \$1,500 for this claim, your deductible is satisfied.)
<b>Balance</b>	<b>\$2,300 (PPO allowable) - \$1,500 (deductible) = \$800</b>
<b>GEHA payment</b>	GEHA pays 95 percent of \$800 balance after deductible is met: <b>\$760</b>
<b>Member out-of-pocket (OOP)</b>	Member pays 5 percent of \$800 balance after deductible is met: <b>\$40</b>
<b>Full member responsibility</b>	<b>\$1,500 (deductible) + \$40 (OOP) = \$1,540</b>

For Self Only, GEHA contributes \$750 annually to your HSA, \$1,500 annually for Self Plus One and Self and Family, to be used as you wish. After you meet your deductible, GEHA pays 95 percent of most costs until you reach your \$5,000 catastrophic limit.

\* These examples show how these plans might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if covered under different plans. The actual care you receive will be different from these examples, and the cost of that care will also be different.

# What you need to know about HDHPs and HSAs/HRAs

Have you ever wondered about a high-deductible health plan with a health savings account, but weren't sure how it worked? For many people who are in overall good health or just want to save for future medical expenses, these plans can be a great choice.

GEHA's Health Savings Advantage<sup>SM</sup> plan combines a high-deductible health plan (HDHP) with a health savings account (HSA) or health reimbursement account (HRA) for those enrolled in Medicare. Your HSA is funded by GEHA, along with any additional contributions you wish to make. Members can use the funds in their HSAs to pay for qualified health care expenses until their deductibles are met. Once your balance reaches a certain amount, your HSA can also function as an investment vehicle, so your unused funds can grow, tax-free, and act as a nest egg for future medical needs or even retirement.

## Advantages to GEHA's Health Savings Advantage plan

- ▶ Preventive care is covered at 100 percent when you use in-network providers.
- ▶ Money in your HSA can grow, tax-free, over time.
- ▶ GEHA's contributions to your HSA are not taxed.
- ▶ You are eligible to take a tax deduction on your personal HSA contributions.
- ▶ You do not pay taxes on HSA withdrawals for eligible medical expenses.
- ▶ GEHA pays to set up your HSA, along with any monthly bank fees.

## How does it work?

You pay a monthly premium, part of which is deposited by GEHA into your HSA or HRA (\$750 a year for Self Only; \$1,500 for Self Plus One or Self and Family). You can also make additional deposits from your own money into the account. Your savings continue to grow until you decide to use them.

For ongoing health care needs, you pay with funds from your HSA. Once you meet your annual deductible (\$1,500 for individuals; \$3,000 for couples and families), GEHA pays for 95 percent of most in-network care.

## How do I decide if this is the right plan for me?

For people in overall good health, an HDHP can make good financial sense. However, if you anticipate extensive medical care in the next year, you might want to consider either GEHA's Standard Option or High Option plan.

The IRS limits how much you can contribute to an HSA. To help you determine whether an HSA is right for you, consult with a tax adviser and review IRS Publications 502 and 969.

**For more ways to compare GEHA's health plans, use our Keypath tool at [geha.com/switch](http://geha.com/switch).**

## What happens when I turn 65?

You can continue to use your HSA funds tax-free for eligible medical expenses. You may also use funds in your HSA for any reason, even for non-medical expenses. You will pay taxes on these withdrawals at your normal tax rate.

When you enroll in Medicare, you are no longer eligible for contributions to an HSA. You will automatically transition to an HRA the month prior to the month of your 65th birthday, unless you notify GEHA that you will not be enrolled in Medicare Part A, B or D.

GEHA.  
**Member  
Benefits**



# Your plan goes beyond health care.

All GEHA members receive year-round benefits that will keep you and your family smiling – and seeing, hearing and feeling secure – with discounts offered only to our members. This year, we've partnered with Smile Brilliant to add professional teeth whitening to your supplementary benefits. So your family's smiles can be brighter than ever.

## Floss

Flossing cleans between teeth where a toothbrush can't reach.

## New for 2017: An exclusive teeth-whitening offer for GEHA members from Smile Brilliant

- ▶ Simple, affordable whitening is easier than ever with Smile Brilliant. Whiten your teeth with a custom-made system from the comfort of home. All GEHA members will receive a 20 percent discount off the lowest published price on all Smile Brilliant products – custom-fitted trays, teeth whitening gel and desensitizing gel.
- ▶ Smile Brilliant's lab-direct system replicates the results dentists have been providing for years, with both in-office treatments and custom-fitted teeth whitening trays, at a 70 percent discount. For your convenience, your Smile Brilliant kit is mailed to your home.
- ▶ Make your upper and lower dental impressions – a simple process that takes about 10 minutes – and mail them back to the lab in the postage-prepaid envelope provided. Your handcrafted, customized trays are mailed back within eight business days.
- ▶ A 100 percent refund is guaranteed within the first 45 days if you are not completely satisfied. Learn more at [smilebrilliant.com/geha](http://smilebrilliant.com/geha).

# Clearly, your eyesight deserves the best.

## Connection Vision *powered by EyeMed*

As a GEHA member, your vision coverage is included for no extra premium. You and covered family members can get annual eye exams for only a \$5 copay, when you visit a qualified EyeMed provider. For eye exams at out-of-network providers, EyeMed will reimburse you up to \$45 per covered member.

### Benefits include:

- ▶ Access to thousands of network providers, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and private practitioners.
- ▶ Preferred pricing with fixed discounts for lenses, lens options, frames and contact lenses, at participating EyeMed providers.
- ▶ No limit on the number of discounted glasses or contacts purchased each year, High Option and Standard Option only.
- ▶ Savings on surgical procedures, including LASIK, at participating locations.



OTHER DISCOUNTS INCLUDE	WHAT YOU PAY*
<b>Eye exam</b>	\$5 copay
<b>Eyeglass lenses (pair):</b>	
Standard plastic single vision	Up to \$50
Standard plastic bifocal	Up to \$70
Standard plastic trifocal	Up to \$105
Standard progressive lens	Up to \$135
Premium progressive lens	80% of the retail price
<b>Eyeglass lens options:</b>	
UV treatment	\$15
Tint (solid and gradient)	\$15
Standard plastic scratch coating	\$15
Standard polycarbonate	\$40
Standard anti-reflective coating	\$45
Photochromatic / transitions plastic	80% of the retail price
Premium anti-reflective	80% of the retail price
Other add-ons	80% of the retail price
<b>Contact lenses:</b>	
Conventional	85% of the retail price
Disposable	100% of the retail price (no discount on disposable)
<b>Additional pairs:</b>	
Eyeglasses (complete pair)	Up to 60% of the retail price
Contacts (conventional lenses)	85% of the retail price

\* High Option and Standard Option when you visit an EyeMed provider

# Get connected to the lifestyle you want.

Year-round benefits for all GEHA members keep you in charge of feeling great.

## Connection Hearing *powered by TruHearing*

GEHA members get exclusive access to low prices on TruHearing hearing aids through our Connection Hearing program. Most members see savings of 30 to 60 percent off their hearing devices, an average of more than \$1,960 per pair. Best of all, this benefit can be shared with extended family members.

TruHearing offers more than 100 options selected from the newest models from top companies such as Starkey, Phonak, ReSound, Oticon and Widex. With more than 4,800 nationwide hearing care providers, TruHearing has a 95 percent customer satisfaction rate.

### Here's how it works.

- ▶ **Call TruHearing at 844.224.2711.** A consultant will answer all your questions, check your GEHA enrollment, and set up an appointment with an affiliated audiologist or hearing instrument specialist near you.
- ▶ **At your appointment, you'll receive a comprehensive hearing exam.** Your audiologist or specialist will recommend hearing aids that fit your level of hearing loss, budget and lifestyle needs. Your choice will be ordered from TruHearing.
- ▶ **When your hearing aids arrive, your audiologist or specialist will have them programmed and customized.** After that, you'll receive full support from TruHearing, including a 45-day trial period, 3-year warranty, 48 free batteries per device, and professional follow-up visits to ensure your satisfaction.

STANDARD OPTION BENEFIT SAVINGS EXAMPLES (PER PAIR)				
SAMPLE PRODUCT	RETAIL PRICE	TRUHEARING PRICE	BENEFIT	YOU PAY
ReSound Alera 5W	\$3,720	\$1,790	-\$2,000	\$0
Oticon Nera Pro	\$5,900	\$3,100	-\$2,000	\$1,100
Phonak Audeo Q50	\$3,920	\$2,190	-\$2,000	\$190

HIGH OPTION BENEFIT SAVINGS EXAMPLES (PER PAIR)				
SAMPLE PRODUCT	RETAIL PRICE	TRUHEARING PRICE	BENEFIT	YOU PAY
ReSound Alera 5W	\$3,720	\$1,790	-\$2,500	\$0
Oticon Nera Pro	\$5,900	\$3,100	-\$2,500	\$600
Phonak Audeo Q50	\$3,920	\$2,190	-\$2,500	\$0



## Life Alert® *Emergency Response*

You can't put a price on round-the-clock peace of mind, but all GEHA members and their extended family (including adult children, parents and grandparents) can receive discounted emergency response services from Life Alert, a leader in responsive emergency care.

### Life Alert protects all family members in a home health emergency.

- ▶ Using Life Alert can help seniors remain independent because they're never alone, even if they're still living alone.
- ▶ Every 10 minutes, Life Alert responds to calls that range from medical emergencies to falls, fires, home invasions and carbon monoxide exposure.
- ▶ Life Alert provides access to emergency help, 24/7, even if you can't reach a phone. To receive this exclusive GEHA discount (free activation plus a 10 percent monthly discount), call **800.638.5002** and request a free Life Alert brochure. A representative will follow-up after the brochure arrives to discuss your options.

## Connection Fitness *gym discounts*

Get your exercise at one of GlobalFit's 9,000-plus nationwide fitness centers and studios. You'll be eligible for discounts on memberships, individualized coaching, and healthy eating and weight-loss programs. You can also take advantage of preferred pricing on wearable fitness trackers and other home health products.

## Dental *coverage*

Every GEHA health plan includes dental benefits. Additional services may also be covered, up to your plan's allowance.

### Find it at your fingertips.

GEHA's web-based resources let you take a more active role in your health care wherever you are – at home, at work or on the go. Connect with us and learn more on your computer or mobile device at [geha.com](http://geha.com).

- ▶ **GEHA Keypath:** Our new, user-friendly tool lets you choose the best coverage for your family based on a few simple lifestyle questions. You can also search for in-network doctors and estimate your health care costs for the year under different plans – all in one convenient place. [geha.com/switch](http://geha.com/switch).
- ▶ **Member information:** Get a summary of benefits for every family member covered under your plan. Track your spending by seeing the amounts applied toward your calendar-year deductible and out-of-pocket maximum.
- ▶ **Provider search:** Find nearby doctors by entering names, locations and specialties. You also get full access to Healthgrades reports on cost and quality.
- ▶ **Answers about claims:** Access claims from the past 18 months to see dollar amounts for out-of-pocket expenses, GEHA's negotiated amount and what we paid on your behalf.
- ▶ **Electronic EOBs:** Subscribe to receive your Explanation of Benefits (EOB) by email.
- ▶ **Healthy living tools:** Our member portal helps you stay informed with a variety of tools that include an online health assessment and your personal health record.
- ▶ **Temporary ID cards:** If you lose your card or just need an extra copy for you or a covered family member, we make it simple to go online and print a temporary card.



# GEHA + Medicare

Combine your coverage for even better protection.

If you are age 65 or older, or otherwise entitled to Medicare, GEHA can offer additional protection. A sudden hospital stay, a prolonged illness or a major surgical procedure can overwhelm even a carefully balanced budget. However, GEHA can help pay for many expenses not covered by Medicare. Medicare limits your coverage for:

- ▶ Deductibles and coinsurance
- ▶ Extended hospital stays
- ▶ Fees higher than the Medicare-approved amount
- ▶ Routine dental work
- ▶ Health care administered outside the United States

With GEHA as your secondary insurance, you can be assured that your plan is complete.

## How GEHA works with Medicare A & B

**When you're enrolled in GEHA's High Option or Standard Option plan, GEHA will help with some out-of-pocket costs if Medicare Part A or Part B is your primary insurer, such as:**

- ▶ **Inpatient hospital benefits:** We waive the deductible and coinsurance if you're enrolled in Part A.
- ▶ **Medical and surgery benefits and mental health/substance abuse care:** We waive the deductible and coinsurance if you're enrolled in Medicare Part B.
- ▶ **Office visits with in-network providers:** we waive your copay for in-network office visits if you are enrolled in Medicare Part B.
- ▶ **Prescription drugs:** For covered prescriptions at participating retail pharmacies or through the CVS/caremark Mail Service Pharmacy, you'll have a reduced copay and coinsurance if you're enrolled in GEHA's High Option plan.

**GEHA will also pay, up to plan limits, for:**

- ▶ Routine physicals and checkups
- ▶ Routine dental exams
- ▶ Immunizations and covered self-administered drugs (See plan brochure for pharmacy guidelines.)
- ▶ Medical and hospital services provided outside the United States

*Note: If you choose GEHA's Health Savings Advantage plan and have Medicare, you are not eligible for a health savings account, or HSA. However, you will be eligible for an HRA, or health reimbursement arrangement. Review the GEHA plan brochure for more information.*

## More helpful resources

**Health:** 800.821.6136 | [geha.com](http://geha.com) | [csgehainbox@geha.com](mailto:csgehainbox@geha.com)

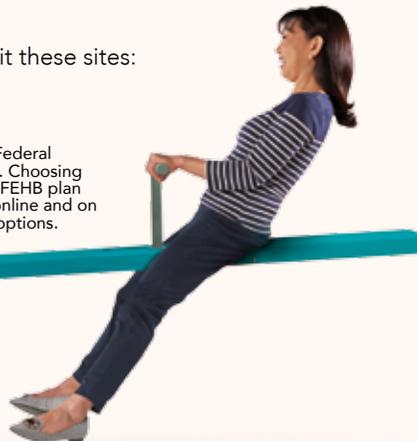
**Outside the United States:** 1.877.320.9469 | [overseas@geha.com](mailto:overseas@geha.com)

For more about federal health insurance, Medicare and general wellness, visit these sites:

**U.S. Office of Personnel Management:** [opm.gov/insure](http://opm.gov/insure)

**National Active and Retired Federal Employees Association:** [narfe.org](http://narfe.org)

**Notice of Summary of Benefits and Coverage (SBC):** Availability of Summary Health Information The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and on paper. The SBC summarizes important information in a standard format to help you compare plans and options.





P.O. Box 4665  
Independence, MO 64051-4665

PRESORTED  
STANDARD  
U.S. POSTAGE  
**PAID**  
GEHA

## 2017 GEHA Health Plan Rates

*These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to your special FEHB Guide or contact the agency or Tribal Employer that maintains your health benefits enrollment.*

<b>STANDARD OPTION (AFFORDABLE PREMIUMS)</b>					
		<b>Non-Postal Premium</b>		<b>Postal Premium</b>	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
<b>Self Only</b>	<b>314</b>	<b>\$53.86</b>	<b>\$116.70</b>	<b>\$46.86</b>	<b>\$44.71</b>
<b>Self Plus One</b>	<b>316</b>	<b>\$115.80</b>	<b>\$250.90</b>	<b>\$100.75</b>	<b>\$96.12</b>
<b>Self and Family</b>	<b>315</b>	<b>\$127.38</b>	<b>\$275.98</b>	<b>\$110.82</b>	<b>\$105.72</b>

<b>HIGH OPTION (MORE COMPREHENSIVE BENEFITS)</b>					
		<b>Non-Postal Premium</b>		<b>Postal Premium</b>	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
<b>Self Only</b>	<b>311</b>	<b>\$101.46</b>	<b>\$219.83</b>	<b>\$92.23</b>	<b>\$89.15</b>
<b>Self Plus One</b>	<b>313</b>	<b>\$235.09</b>	<b>\$509.36</b>	<b>\$215.26</b>	<b>\$208.66</b>
<b>Self and Family</b>	<b>312</b>	<b>\$262.57</b>	<b>\$568.91</b>	<b>\$241.51</b>	<b>\$234.50</b>

<b>HEALTH SAVINGS ADVANTAGE<sup>SM</sup> (HIGH DEDUCTIBLE HEALTH PLAN)</b>					
		<b>Non-Postal Premium</b>		<b>Postal Premium</b>	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
<b>Self Only</b>	<b>341</b>	<b>\$56.70</b>	<b>\$122.85</b>	<b>\$49.33</b>	<b>\$47.06</b>
<b>Self Plus One</b>	<b>343</b>	<b>\$121.91</b>	<b>\$264.14</b>	<b>\$106.06</b>	<b>\$101.19</b>
<b>Self and Family</b>	<b>342</b>	<b>\$134.10</b>	<b>\$290.54</b>	<b>\$116.66</b>	<b>\$111.30</b>

For complete information, see GEHA Plan Brochures RI 71-006, RI 71-014 or go to [geha.com](http://geha.com).

800.262.GEHA / [geha.com](http://geha.com)

/gehahealth