

# GEHA 2015

A complete guide to GEHA Health Plans

(800) 262-GEHA • [geha.com](http://geha.com)

The Benefits of Better Health

Your choice of three health plans,  
with more doctors and hospitals  
and member cost savings for:

- **Doctor office visits**
- **Preventive care exams**
- **Lab tests**
- **Routine screenings**
- **Well-child care**
- **Eye exams**
- **Generic drugs**
- **Gym memberships**



The Benefits of Better Health

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# GEHA delivers the answer to better health.

## Better health

GEHA is the second-largest national health plan for federal employees and their families. We continue to grow and gain market share and we're proud to maintain rock-solid member loyalty. **More than 96% of members stay with GEHA at Open Season.** With affordable premiums, low copays, free in-network preventive care and other helpful benefits and programs, GEHA helps you enjoy the Benefits of Better Health.

## GEHA delivers

Special GEHA wellness programs help you make better choices for healthy living.

### Connection Vision

Get annual eye exams for just \$5 and discounts on eyeglasses and conventional contacts, all at no additional premium. See details on page 7.

### Discounted Fitness Memberships

#### GlobalFit - Nationwide Network of Gyms

GlobalFit provides you and your family members with preferred pricing and access to 10,000 gyms and fitness centers across the country. The program guarantees the lowest rates for all clubs in the network. Plus, through the GlobalFit Store, you'll get exclusive member savings on a variety of home health and fitness products, including Zumba® Fitness, Total Gym®, Schwinn®, StairMaster® and more! Go to [globalfit.com/geha](http://globalfit.com/geha) or call 1-800-294-1500 to register for your benefit.

### Get healthy and get rewarded with GEHA.

#### You can earn gift cards and merchandise up to \$250 in value when you participate in GEHA Health Rewards!

You'll receive a **\$75 gift card** for taking 20 minutes to evaluate your general health with the online Health Assessment. Earn an additional 100 points (equivalent to \$100) for completing a biometric screening in the privacy of your home, at work, or at an available testing site. An additional 75 points (equivalent to \$75) can be earned by completing online classes, tracking activity on [onlifehealth.com](http://onlifehealth.com), or participating in a targeted health program. Redeem points for merchandise like juicers, power toothbrushes, exercise equipment and more. Join GEHA Health Rewards today by logging on to [onlifehealth.com](http://onlifehealth.com) and clicking "Get started." When prompted to enter a code, type "GEHA" and click "Submit."

### Health e-Report

Subscribe to our free monthly newsletter and get wellness news delivered to your email inbox every month. Our healthy, delicious recipes are a big hit with federal employees.

*More information on these and other programs is online at [geha.com](http://geha.com).*



## Online tools let you compare costs

Go to [geha.com/Rx2015](http://geha.com/Rx2015). You can check your 2015 drugs costs and compare GEHA plans' prescription benefits to find the best fit for you.

### More savings with Medicare

If you have Medicare Parts A & B as your primary insurance, GEHA pays 100% of covered doctor and hospital expenses after Medicare. You pay **no deductibles or copays** for surgical and medical benefits with GEHA Standard Option or High Option. For more details, see the chart on pages 4 and 5.

# Which GEHA plan is right for me?

Your GEHA health plan should be the right fit for your needs, both medical and financial. Here's more information to help you better understand GEHA's options.

## Standard Option

Affordable premiums make Standard Option the top choice for new GEHA members. This plan features low \$15 copays for primary care visits and low \$10 copays for up to a 30-day supply of generic drugs. If you take brand-name drugs, you'll pay 50% of the cost.

## High Option

Compared with Standard, High Option has a higher premium, a \$20 copayment for all doctors, and a \$10 copay for up to a 30-day supply of generics. The big difference with High Option is GEHA pays a greater percentage (and you pay less out-of-pocket) for hospital stays, brand-name drugs, and outpatient care after you have met the deductible.

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

GEHA's newest plan option has two parts, an HDHP and a tax-advantaged HSA.

### High Deductible Health Plan (HDHP)

Under this plan, you get unlimited preventive care paid at 100% with in-network doctors. For most other health care, you pay the first \$1,500 each year (or \$3,000 for Self + Family). After you pay that deductible, GEHA pays 95% of most in-network care.

### Health Savings Account (HSA)

Your plan comes with a savings account, funded through monthly deposits from GEHA. When you enroll at Open Season and stay in the plan all year, GEHA will contribute \$750 (Self Only) or \$1,500 (Self + Family) during the year. You can withdraw HSA funds as needed to pay for doctor visits, prescriptions and other health care costs. Unused HSA funds roll over and earn tax-free interest.

Members with Medicare or other coverage are not eligible for an HSA but can get a health reimbursement arrangement (HRA). For details, including eligibility and tax advantages, visit [geha.com](http://geha.com) or call (800) 262-GEHA and ask for an HSA enrollment kit.

*This is a brief description of the features of GEHA. For complete information on benefits, see GEHA's Plan Brochures, RI 71-006 and RI 71-014. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.*

*These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of GEHA.*

# Better plans for better health: GEHA 2015 b

Medical Benefits In-Network*	Standard Option What you pay	High Option What you pay
<b>Physician care</b> Primary care physician Specialist Surgical care	\$15 office visit copay (waived for adult preventive care exam) \$30 office visit copay 15% of allowance <input checked="" type="checkbox"/>	\$20 office visit copay (waived for adult preventive care exam) \$20 office visit copay 10% 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	Nothing, through LabCard® Nothing, up to age 22 Nothing, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	Nothing, through LabCard® Nothing, up to age 22 Nothing, 100% coverage \$5 copay through EyeMed Balance, after GEHA pays \$22 per visit, 2 times/year
<b>Maternity</b> Physician care Hospital care	Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage Nothing, 100% coverage
<b>Accidental injury/Outpatient care</b> Ambulance, physician, emergency room	Nothing, if services within 72 hours	Nothing, if services within 72 hours
<b>Hospital/Facility care</b> Inpatient (you must precertify) Outpatient Emergency room Other charges	15% of allowance <input checked="" type="checkbox"/>  15% of allowance <input checked="" type="checkbox"/> 15% of allowance <input checked="" type="checkbox"/> 15% of allowance <input checked="" type="checkbox"/>	\$100 per admission deductible Nothing for room and board 10% of other charges 10% of allowance <input checked="" type="checkbox"/> 10% of allowance <input checked="" type="checkbox"/> 10% of allowance <input checked="" type="checkbox"/>
<b>Manipulative Therapy (spinal manipulation)</b>	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.
<b>Catastrophic limit**</b>	\$6,000 in-network	\$5,500 in-network
<input checked="" type="checkbox"/> <b>Calendar-year deductible applies</b>	\$350 Self Only \$700 Self + Family	\$350 Self Only \$700 Self + Family
Prescriptions In-Network*	Standard Option What you pay	High Option What you pay
<b>Retail pharmacy – 30-day supply</b> Generic Preferred brand medication Non-preferred brand medication	\$10 copay 50%, up to \$200 max 50%, up to \$200 max	\$10 copay <sup>†</sup> 25%, up to \$150 max <sup>‡□</sup> 40%, up to \$200 max <sup>‡□</sup>
<b>Mail order pharmacy – 90-day supply</b> Generic Preferred brand medication Non-preferred brand medication	\$20 50%, up to \$500 max 50%, up to \$500 max	\$20 25%, up to \$350 max <sup>□</sup> 40%, up to \$500 max <sup>□</sup>
<p>* For out-of-network benefits, see the 2015 GEHA plan brochure, RI 71-006 (High and Standard), or the 2015 HDHP plan brochure, RI 71-014.</p> <p>** 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 costs.</p> <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/ Walgreens.</p> <p>□ If you choose a brand medication when a generic is available, you will be charged the generic copay plus the difference in cost between the brand and generic.</p>		

# Benefits

<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
Nothing for preventive care Other – 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage  Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage  Nothing, 100% coverage Nothing, 100% coverage
Nothing, 100% coverage Nothing, up to age 22 Nothing, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	Nothing, 100% coverage  Nothing, 100% coverage \$5 copay through EyeMed 50% of allowance, 2 times/year	Nothing, 100% coverage  Nothing, 100% coverage \$5 copay through EyeMed Balance, after GEHA pays \$22 per visit, 2 times/year
5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>		
5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage	Nothing, 100% coverage
5% of allowance <input checked="" type="checkbox"/>  5% of allowance <input checked="" type="checkbox"/> 5% of allowance <input checked="" type="checkbox"/>	Nothing, 100% coverage  Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage	Nothing, 100% coverage  Nothing, 100% coverage Nothing, 100% coverage Nothing, 100% coverage
Balance after GEHA payment. <input checked="" type="checkbox"/> GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.	Balance after GEHA payment. GEHA pays \$20 per visit, 12 times/year and \$25 for X-rays.
\$6,000 single/\$12,000 family		
\$1,500 Self Only \$3,000 Self + Family	No deductible	No deductible
<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
25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/>	\$10 copay 50%, up to \$200 max 50%, up to \$200 max	\$10 copay <sup>†</sup> 20%, up to \$150 max <sup>†□</sup> 35%, up to \$200 max <sup>†□</sup>
25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/> 25% of allowance <input checked="" type="checkbox"/>	\$20 50%, up to \$500 max 50%, up to \$500 max	\$15 15%, up to \$350 max <sup>□</sup> 30%, up to \$500 max <sup>□</sup>

our care. This is a combined maximum for both medical care and prescriptions.  
 pharmacy store (90-day supplies) for greater cost savings.  
 the generic.

# Is my doctor in the network?



GEHA members have access to one of the largest provider networks in the nation. And you never need to get a referral to see a specialist. GEHA's nationwide provider network includes more than 6,500 hospitals and nearly 2 million provider locations throughout the United States. Yours is probably one of them.

Finding a doctor is quick and easy; just log in to our website, **geha.com**. You can search for all network providers in your area or narrow your search by provider name or specialty. More than 100 specialties are included, from adult medicine and allergists to urgent care and vascular medicine.

The GEHA provider network helps members save money. You'll pay less (and GEHA will pay more) of your health care expenses when you use network providers. That's because network providers have agreed to discount their rates for GEHA members, and we pass those savings along to you. If you get care from a doctor or hospital not in the GEHA network, you still get coverage, although you'll pay a higher percentage of the overall costs.

If you travel out of the country, your GEHA plan travels with you. For your convenience, providers outside the United States are paid at the GEHA in-network rate for medically necessary covered services.

## More savings with Medicare

Remember: If you have Medicare, you can choose any provider for your care. Medicare and GEHA together will pay 100% of covered costs for doctor visits, surgical care, lab services and hospitalization, in- or out-of-network.



# Vision benefits – no additional premium!

Members in all GEHA plans\* get great vision benefits through Connection Vision Powered by EyeMed.

- EyeMed includes thousands of network providers including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and private practitioners.
- Preferred pricing with fixed discounted pricing for lenses and lens options.
- No limit on the number of discounted glasses or contacts purchased each year.
- A free EyeMed Members app is available through the Apple® iTunes® store for iPhone®, iPad® and iPod Touch® users.

Your options for eye care	Preferred pricing What you pay at EyeMed locations
<b>Complete Pair of Eyeglasses Purchase Discounts:</b> Frame, lenses and lens options must be purchased in same transaction to receive full discount.	
<b>Eye exam:</b> 1 every 12 months (Includes dilation if needed)	\$5
<b>Frames:</b> Any available frame at in-network provider location	60% of the retail price
<b>Eyeglass Lenses (pair):</b> Standard Plastic Single Vision Standard Plastic Bifocal Standard Plastic Trifocal Standard Progressive Lens Premium Progressive Lens	\$50 \$70 \$105 \$135 80% of the retail price
<b>Eyeglass Lens Options:</b> UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate Standard Anti-Reflective Coating Photochromatic / Transitions Plastic Premium Anti-Reflective Other Add-Ons	\$15 \$15 \$15 \$40 \$45 80% of the retail price 80% of the retail price 80% of the retail price
<b>Contact Lenses:</b> Conventional Disposable	85% of the retail price Full retail price
<b>Additional Pairs:</b> Eyeglasses (complete pair) Contacts (conventional lenses)	60% of the retail price 85% of the retail price

For more information about Connection Vision, including online provider search, go to [geha.com/vision](http://geha.com/vision). GEHA members receive a separate vision ID card and vision benefit brochure, with complete information on the vision program. Connection Vision benefits are not part of the FEHB or FEDVIP contract or premium.

\*GEHA Health Savings Advantage HDHP members get additional vision benefits. See the HDHP brochure.

Frame, Lens & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive a 20% discount off the retail price. Member receives a 20% discount on items not covered by the plan at network Providers, which cannot be combined with any other discounts or promotional offers. Discount does not apply to EyeMed Provider's professional services or contact lenses. Limitations and exclusions apply. There are certain brand name Vision Materials in which the manufacturer imposes a no-discount practice. Underwritten by Combined Insurance Company of America, 5050 Broadway, Chicago, IL 60640, except in New York.

These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of GEHA.



The Benefits of Better Health

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# GEHA plan rates for 2015.

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 which maintains your health benefits enrollment.

Standard Option – AFFORDABLE PREMIUMS					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	314	\$49.04	\$106.26	\$38.75	\$49.04
Self + Family	315	\$111.53	\$241.65	\$88.11	\$111.53

High Option – MORE COMPREHENSIVE BENEFITS					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	311	\$94.25	\$204.21	\$80.22	\$94.25
Self + Family	312	\$225.23	\$488.00	\$194.08	\$225.23

Health Savings Advantage <sup>SM</sup> – HIGH-DEDUCTIBLE HEALTH PLAN					
		Non-Postal Premium		Postal Premium Biweekly	
	Code	Biweekly	Monthly (Retirees)	Category 1	Category 2
Self Only	341	\$50.87	\$110.21	\$40.19	\$50.87
Self + Family	342	\$116.18	\$251.72	\$91.78	\$116.18

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

Get all the facts at [geha.com](http://geha.com) or call (800) 262-GEHA.

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