

GEHA 2024 Medicare benefits



- 86+ years, started by Railway Mail Carriers
- 2+ million members worldwide
- One of the largest carriers in the FEHB
- Exclusively Federal / Postal / Annuitants
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- Your friend in federal

Today's presenter



Susan Duffy

Region Manager | GEHA

**Get in touch with a
FedViser benefits expert**

Schedule a private benefits session with a
FedViser benefits expert at geha.com/Meet



Agenda

- 1 Why it's important to shop for your health plan
- 2 How GEHA works with Medicare Parts A & B
- 3 Included benefits, discounts and wellness rewards
- 4 **+ New for 2024** two GEHA Medicare Advantage plans
- 5 Connect with GEHA for more helpful resources

Lowest vs. highest FEHB plan cost*

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

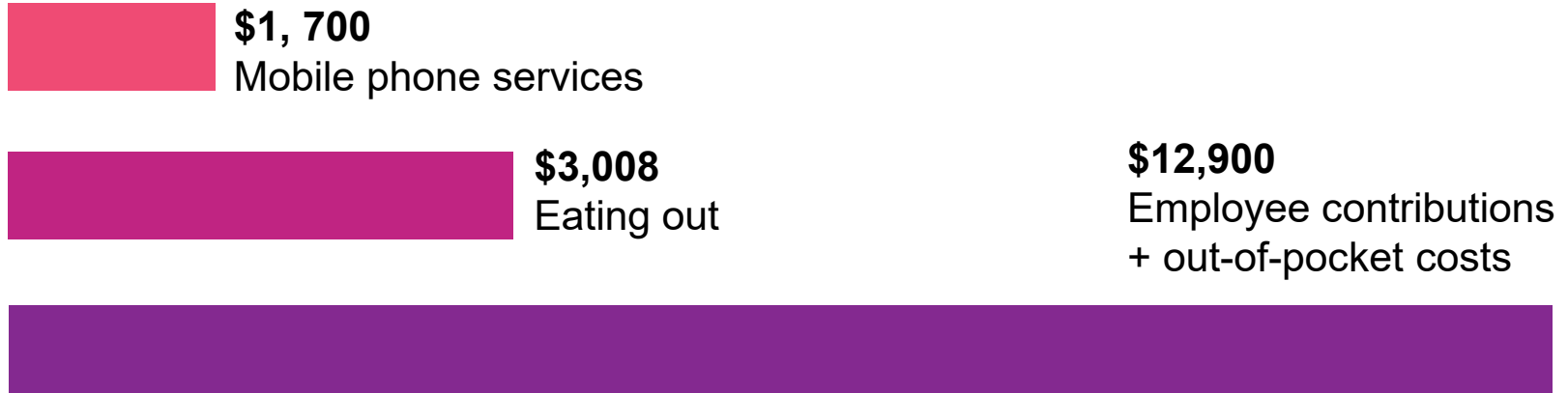
*2024 premiums for Self + One plans with 1,000+ subscribers, rounded down to nearest \$100

\$21,200
highest
FEHB plan
cost

\$2,800
lowest
FEHB
plan cost

\$18,400
difference

Average expenditures



Sources:

<https://www.federaltimes.com/fedlife/benefits/2022/10/17/shopping-around-may-save-money-in-federal-employee-health-plans/>

<https://www.allconnect.com/blog/average-cost-of-cellphone-plan#:~:text=According%20to%20JD%20Power%2C%20as,savings%20to%20trim%20that%20cost>

<https://blog.gitnux.com/americans-eat-out-statistics/>

<https://www.pgpf.org/blog/2023/07/why-are-americans-paying-more-for-healthcare>

Time spent shopping



15 minutes

Shopping for a medical plan



1 hour or less

Researching a doctor

10+ hours

Purchasing a car



How GEHA works with Medicare Parts A&B



NEW for 2024: GEHA's High and Standard plans now have the option of pairing with a GEHA Medicare Advantage Plan.

Both the GEHA High Medicare Advantage Plan and GEHA Standard Medicare Advantage Plan have prescription drug coverage.

FEHB coverage without Part B



Deductibles,
copays and
coinsurance
apply



Higher
out-of-pocket
expenses








Consider health
status preceding
age 65



Compare your
out-of-pocket
maximums to
your Part B
premiums

GEHA works with Medicare Parts A & B

Plan service	 Elevate and Medicare	 HDHP and Medicare	 Standard and Medicare	 Elevate Plus and Medicare	 High and Medicare
\$1,000 Medicare Part B premium reimbursement					✓
100% medical coverage (copays and deductibles waived) with Medicare Parts A & B primary			✓	✓	✓
Hearing aid benefit ¹			✓	✓	✓
Coverage for in-network and out-of-network care ²	✓	✓	✓	✓	✓
Coverage for care outside of the United States	✓	✓	✓	✓	✓
Non-preferred drug coverage ³		✓	✓	✓	✓
Mail service pharmacy		✓	✓	✓	✓
Choice of plan perk ⁴	✓				

¹ Learn more about hearing aid benefits at geha.com/Hearing

² Though the Elevate Plus plan on its own does not provide out-of-network medical coverage, when it's combined with Medicare and the provider accepts Medicare assignment, out-of-network cost shares are waived. There are no out-of-network pharmacy benefits for Elevate and Elevate Plus.

³ With High plan, when Medicare A & B is primary, you pay a lower coinsurance for preferred and non-preferred brand medications.

⁴ These products and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to eligible Subscribers who become members of the GEHA Elevate medical plan. Only Subscribers in the 50 United States and the District of Columbia are eligible at this time.



Standard and Medicare

Affordable premium and is a good choice for members who take generic prescriptions

What you pay with Medicare Parts A & B primary in-network:

- **\$0** for deductibles, copays and coinsurance
- **\$0** for inpatient and outpatient hospital services, surgeries and office visits
- **\$0** MDLIVE telehealth visits, including dermatologists and mental health services
- **\$0** for deductibles and copays outside the United States
- **\$10** / 30-day supply generic medication at retail and **40%** (max **\$250**) / 30-day preferred brand-name at retail
- **\$20** / 90-day supply generic medication mail service and **40%** (max **\$550**) / 90-day preferred brand-name mail service

You'll also get:

- **\$2,500** hearing aid benefit
- Up to **\$500** in Health Rewards; can spend on 213(d) qualified expenses



Standard premiums

Learn more at geha.com/Medicare

Premium and enrollment code	Monthly – Retired
314 Self Only	\$151.99
316 Self Plus One	\$326.79
315 Self and Family	\$403.76

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



High and Medicare

\$1,000 Medicare Part B Premium reimbursement, \$0 out-of-pocket medical and GEHA's lowest coinsurance on brand name medications

What you pay with Medicare Parts A & B primary in-network:

- **\$0** for deductibles, copays and coinsurance
- **\$0** for inpatient and outpatient hospital services, surgeries and office visits
- **\$0** MDLIVE telehealth visits, including dermatologists and mental health services
- **\$0** for deductibles and copays outside the United States
- **20%** (**\$150** max) preferred brand-name 30-day supply at retail,
35% (**\$200** max) non-preferred brand-name 30-day supply at retail

Save on 90-day mail order pharmacy benefit:

- **\$15** generic / **15%** (max **\$350**) preferred brand name / **30%** (max **\$500**) non-preferred brand name

You'll also get:

- **\$2,500** hearing aid benefit
- **\$1,000** in Medicare Part B premium reimbursements
geha.com/MRA



High premiums

Learn more at geha.com/Medicare

Premium and enrollment code	Monthly – Retired
311 Self Only	\$235.41
313 Self Plus One	\$540.95
312 Self and Family	\$663.56

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

Compare premiums for all plans

	 Elevate What you pay	 HDHP What you pay	 Standard What you pay	 Elevate Plus What you pay	 High What you pay
Self Only premium					
Enrollment code	254	341	314	251	311
Monthly – retired	\$113.13	\$154.81	\$151.99	\$222.19	\$235.41
Self Plus One premium					
Enrollment code	256	343	316	253	313
Monthly – retired	\$272.93	\$332.84	\$326.79	\$504.25	\$540.95
Self and Family premium					
Enrollment code	255	342	315	252	312
Monthly – retired	\$332.26	\$409.02	\$403.76	\$548.34	\$663.56

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






Medicare + GEHA Discounts

Additional discounts included
in GEHA medical plans
for no additional premium





Hearing aid benefits and discounts for GEHA plans

Plan service	 Elevate and Medicare	 HDHP and Medicare	 Standard and Medicare	 Elevate Plus and Medicare	 High and Medicare
Hearing aid allowance (plan pays)	\$0	\$0	\$2,500	\$1,500	\$2,500
Hearing aid discounts*	Yes	Yes	Yes	Yes	Yes

- Get discounts through TruHearing® on hearing aids.
- Save 30% to 60% off hearing aids.
- Some average more than \$2,600 in savings per pair.
- Learn more at geha.com/Hearing

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



Vision benefits and discounts for GEHA plans

- With all GEHA medical plans, you get low copays on an annual eye exam and discounts on frames and lenses through EyeMed®.
- The EyeMed network includes Independent Provider Network, LensCrafters, Pearle Vision, Target Optical and more.
- Members also save on LASIK at participating locations.

What you pay for an annual eye exam at a qualified EyeMed provider

\$0 copay
Elevate and Elevate Plus

\$5 copay
HDHP, Standard and High

For more information, visit geha.com/Vision

These benefits are neither offered nor guaranteed under contract with the FEHB Program but are made available to all Enrollees who become members of a GEHA medical plan and their eligible family members.

GEHA Government Employees
Health Association



Vision benefits & discounts for GEHA plans (continued)

Vision discounts in-network	  Elevate and Elevate Plus you pay	  Standard and High you pay	 HDHP you pay
Eye exams	\$0	\$5	\$5
Frames	60% of price	60% of price	\$0 under \$100 plus 80% over \$100
Eyeglass lenses, standard plastic, single vision	Up to \$50	Up to \$50	\$10
Contact lens, conventional	85% of price	85% of price	\$10 under \$110 plus 85% over \$110
Eyeglass lenses, standard plastic bifocal lens (retail price)	Up to \$70	Up to \$70	\$10
Eyeglass lenses, standard plastic progressive lens (retail price)	Up to \$135	Up to \$135	No more than \$75
Eyeglass lens options, UV treatment, tint (solid & gradient), standard plastic scratch coating	\$15	\$15	\$15
Eyeglass lenses, standard plastic progressive lens (retail price)	\$45	\$45	\$45

Learn more at geha.com/HDHPVision

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

Health Rewards

HDHP, Standard and High plans

Earn up to
\$250 per individual
or
\$500 annually
per household

Learn more at
geha.com/HealthRewards

Rewardable activity	Health Rewards reward
Cervical cancer screening (Pap) ¹	\$50
Colorectal cancer screening (colonoscopy) ¹	
Breast cancer screening (mammogram) ¹	
First trimester prenatal appointment	
MDLIVE telehealth visit	
Health assessment	\$75

¹ Restrictions may apply.

Use rewards funds for eligible health, dental and vision expenses

Learn more at geha.com/Rewards

Examples of eligible expenses:

- Prescription out-of-pocket costs
- Dental treatment, including oral surgery and dentures
- Eyeglasses and contact lenses
- Arch supports
- Select over-the-counter drugs
- Vitamins (if prescribed)

See a complete list at irs.gov/Pub502

HDHP members can use rewards only on dental and vision until their deductible is met, after which it can be used on other eligible expenses.

Additional resources

Contact	Information
retireefehb.opm.gov/Annuitant	OPM Open Season online system
800.332.9798	OPM Open Season Express
geha.com/Find-Care	Search our extensive nationwide network for a provider or an urgent care clinic near you
geha.com/Select-a-Plan	Answer a few easy questions and we'll recommend a plan for you
geha.com/Medicare	View GEHA's Medicare Benefits Guide and review how GEHA's five medical plans coordinate with Medicare.
geha.com/Prescriptions	Verify drug costs based on your benefit plan and prescription dosage
geha.com/OutsideUSA	Learn about your coverage when you're outside the United States
geha.com/Enroll	If you are a retired federal employee, you can sign up for a GEHA medical plan by completing OPM form 2809, available through the Office of Personnel Management

New in 2024

Starting in 2024, GEHA is offering Medicare Advantage Plans through UnitedHealthcare, a UnitedHealthcare® GEHA Group Medicare Advantage (PPO) Plan.

What does Medicare Advantage cover?

Medicare Advantage (Part C) offers enhanced coverage including all components of Medicare Parts A & B, plus many benefits from GEHA for Medicare Part D (prescription drug coverage).

Offering two plans:

- GEHA High Medicare Advantage Plan
- GEHA Standard Medicare Advantage Plan

Disclaimer: You will remain a GEHA Medical Plan member in the FEHB program if you elect the GEHA Medicare Advantage Plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan. If you suspend your coverage with the Office of Personnel Management (OPM), you will also be terminated from the GEHA Medicare Advantage Plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan.

Medicare Advantage Plan benefits

- **\$0** copay for covered medical services
- A generous Part B premium subsidy
- **\$40** quarterly over-the-counter items allowance
- Hearing and vision benefits
- Prescription drug coverage (Part D)
- National provider network
- Dental - **\$1,000** annual max for dental services
- One plan – no need to coordinate benefits

Disclaimer: You will remain a GEHA Medical Plan member in the FEHB program if you elect the UnitedHealthcare® GEHA Group Medicare Advantage (PPO) plan. If you suspend your coverage with the Office of Personnel Management (OPM), you will also be terminated from the GEHA Medicare Advantage Plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan.

GEHA Medicare Advantage Recap

GEHA Medicare Advantage Plans:

- Covers all the benefits of Medicare Parts A and B
- Includes Part D prescription drug coverage through Optum Rx[®] pharmacy
- Provides retiree-focused benefits, services and programs
- One plan — no need to coordinate primary and secondary payers
- Comes at no additional cost and can be selected at any time throughout the year

How to enroll in GEHA Medicare Advantage

Have questions? Talk to a FedViser benefits expert Monday–Friday, 7 a.m.–7 p.m. Central time for more information on the GEHA Standard or High medical plans.

- Call [833.262.GEHA \(4342\)](tel:833.262.GEHA.4342), or
- Schedule a private benefits session with a GEHA FedViser benefits expert at geha.com/GetInTouch

Once you are enrolled on the GEHA Standard or High medical plan with Medicare Parts A & B Primary, you qualify for the Medicare Advantage Plans. Call the dedicated GEHA UHC Customer Service line at [1.844.491.9898](tel:1.844.491.9898) to enroll.

GEHA's Medicare Benefits Guide



GEHA Medicare resources

View or download our 2024 virtual Medicare Benefits Guide at geha.com/Medicare

Medicare Advantage info:
[1.844.491.9898](tel:18444919898)
geha.com/MedicareAdvantage

Connect with GEHA, we're here to help.

Monday–Friday, 7 a.m.–7 p.m. Central time



Contact a GEHA FedViser
benefits expert
at geha.com/GetInTouch



Call us at
[800.262.4342](tel:800.262.4342)



Chat online with
our experts



Schedule a
1-on-1
meeting



Text from
your phone

Key takeaways review

- 1 Why it's important to shop for your health plan
- 2 How GEHA works with Medicare Parts A & B
- 3 Included benefits, discounts and wellness rewards
- 4 **+ New for 2024** two GEHA Medicare Advantage plans
- 5 Connect with GEHA for more helpful resources



Thank you!



Get in touch

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

This is a brief description of the features of GEHA's medical plans. Before making a final decision, please read the plan's Federal brochure available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

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Health Association