




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 health care 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 <u>deductible</u>?</b></p>	<p>\$350 Self Only \$700 Self Plus One or 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 Plan 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 <u>deductible</u>?</b></p>	<p>Yes. <u>Preventive care</u>, Office visits, <u>Urgent Care</u> visits, In-Network 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 <u>deductibles</u> 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 <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p><u>For participating providers</u> \$6,500 Self Only \$13,000 Self Plus One or Self and Family (one individual not to exceed \$6,500) <u>For non-participating providers</u> \$8,500 Self Only \$17,000 Self Plus One or Self and Family (one individual not to exceed \$8,500)</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> ?	<u>Premiums</u> , <u>balance-billed charges</u> , any penalties, non-covered drugs, the difference in price between generic and brand name, and services your health care plan 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">www.geha.com</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 plan's <u>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 plan 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 referral.

 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 health care <u>provider's</u> office or clinic	<u>Primary care</u> visit to treat an injury or illness	\$15 / visit Deductible does not apply.	35% after deductible	None
	<u>Specialist</u> visit	\$30 / visit Deductible does not apply.	35% after deductible	None
	Other practitioner office visit	15% after deductible for acupuncture. Manipulative therapy of the spine subject to <u>balance billing</u> .	35% after deductible for acupuncture. Manipulative therapy of the spine subject to <u>balance billing</u> .	Acupuncture limited to 20 visits/year with a licensed covered provider. Manipulative therapy of the spine limited to \$20/visit, 20 visits/year, and \$25/year for spinal manipulation related X-rays.
	<u>Preventive care/screening/immunization</u>	No charge	35% after deductible	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.

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 test	<u>Diagnostic test</u> (x-ray, blood work)	15% after deductible	35% after deductible	Outpatient lab work at Lab Card <sup>®</sup> locations is available at no charge.
	Imaging (CT/PET scans, MRIs)	15% after deductible	35% after deductible	Must be <u>pre-authorized</u> . If not, payment reduced by \$100; or care may not be covered.
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at <a href="http://www.geha.com">www.geha.com</a>	Generic drugs	<b>Retail</b> - \$10 or the cost of the drug whichever is less.  <b>Mail order</b> –\$20 or the cost of the drug whichever is less.	Same as in-network pharmacy, plus you pay excess over our in-network drug cost.	90 day supplies are available at a participating Extended Day Supply (EDS) network pharmacy or through mail order.  You pay in full at an out-of-network pharmacy and submit for reimbursement.  Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.
	Preferred brand drugs	<b>Retail</b> - 50%, not to exceed \$200 per 30 day supply.  <b>Mail order</b> – 50%, not to exceed \$500 per 90 day supply.	Same as in-network pharmacy, plus you pay excess over our in-network drug cost.	
	Non-preferred brand drugs	<b>Retail</b> - 50%, not to exceed \$300 per 30 day supply.  <b>Mail order</b> – 50%, not to exceed \$600 per 90 day supply.	Same as in-network pharmacy, plus you pay excess over our in-network drug cost.	
	<u>Specialty drugs</u>	From CVS Specialty Pharmacy <b>Generic or Preferred:</b> 50% up to a maximum of \$200 for up to a 30-day supply.  <b>Non-preferred:</b> 50% up to a maximum of \$300 for up to a 30-day supply.	Same as in-network pharmacy, plus you pay \$500 per fill and any difference between our allowance and the cost of the drug.	
				When <u>specialty drugs</u> are not dispensed by CVS Specialty Pharmacy, the additional \$500 <u>copayment</u> you pay is applied to your <u>out-of-pocket limit</u> .  Copayment based on days of therapy.  You pay in full at an out-of-network pharmacy and submit for reimbursement.  Brand name when generic available – same as generic drugs, plus the difference in cost of generic and brand name.

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)	15% after deductible	35% after deductible	Some services must be <u>pre-authorized</u> . If not, care may not be covered.
	Physician/surgeon fees	15% after deductible	35% after deductible	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>	15% after deductible. Nothing for accidental injury within 72 hours.	15% after deductible for medical emergency. 35% after deductible for other. Nothing for accidental injury within 72 hours.	<u>Coinsurance/deductible</u> applies to accidental injury care after 72 hours.
	<u>Emergency medical transportation</u>	15% after deductible. Nothing for accidental injury.	15% after deductible. Nothing 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 medically necessary treatment is available within 100 miles.
	<u>Urgent care</u>	\$35 / visit Deductible does not apply. Nothing for accidental injury within 72 hours.	35% after deductible. Nothing for accidental injury within 72 hours.	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% after deductible	35% after deductible	Semi-private room. Must be <u>pre-authorized</u> . If not, payment reduced by \$500; or care may not be covered.
	Physician/surgeon fees	15% after deductible	35% after deductible	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 need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 / visit for office visits. Deductible does not apply. 15% after deductible for other outpatient services.	35% after deductible	Psychological testing must be <u>pre-authorized</u> . If not, care may not be covered.
	Inpatient services	15% after deductible	35% after deductible	Semi-private room. Must be <u>pre-authorized</u> . If not, payment reduced by \$500; or care may not be covered.
If you are pregnant	Office visits	No charge	35% after deductible	None
	Childbirth/delivery professional services	No charge	35% after deductible	None
	Childbirth/delivery facility services	No charge	35% after deductible	None
If you need help recovering or have other special health needs	<u>Home health care</u>	15% after deductible	35% after deductible	Must be <u>pre-authorized</u> . If not, care may not be covered. Limited to 50 2-hour visits/year with an RN, LPN or MSW.
	<u>Rehabilitation services</u>	15% after deductible	35% after deductible	Outpatient only. Must be <u>pre-authorized</u> . If not, care may not be covered. Limited to 60 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	<u>Habilitation services</u>	15% after deductible	35% after deductible	Outpatient only. Must be <u>pre-authorized</u> . If not, care may not be covered. 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>Skilled nursing care</u>	Nothing, up to limit of \$700/day for the first 21 days.	Nothing, up to limit of \$700/day for the first 21 days. Subject to <u>balance-billing</u> .	Facility only. Must be <u>pre-authorized</u> . If not, care may not be covered. Limited to \$700/day for the first 21 days after transfer from an acute care hospital.
	<u>Durable medical equipment</u>	15% after deductible	35% after deductible	Must be <u>pre-authorized</u> . If not, equipment may not be covered.
	<u>Hospice services</u>	Nothing, up to \$15,000 limit. Deductible applies.	Nothing, up to \$15,000 limit. Deductible applies.	Coverage limited to \$15,000/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	Discounted eyewear available through EyeMed.
	Children's dental check-up	50% co-insurance; subject to <u>balance-billing</u> up to the provider's contracted amount.	50% co-insurance; subject to <u>balance-billing</u>	Coverage is limited to two exams, cleanings, and fluoride/year; dental X-rays are limited to \$75/year.

### Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Over-the-counter medications</li> <li>• Private-duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (adult)</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan's FEHB brochure.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> <li>• Dental care (adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Infertility treatment</li> <li>• Manipulative therapy of the spine</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care while traveling outside the U.S. (see <a href="http://www.geha.com/outsideusa">www.geha.com/outsideusa</a>).</li> <li>• Routine foot care for certain diagnoses</li> </ul>

**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/insure/health](http://www.opm.gov/insure/health). 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 receive 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 plan's FEHB brochure. If you need assistance, you can contact: GEHA at 1-800-821-6136.

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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 \$30
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$30
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$90</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 \$30
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

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>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$160
Copayments	\$420
Coinsurance	\$2,630
<i>What isn't covered</i>	
Limits or exclusions	\$30
<b>The total Joe would pay is</b>	<b>\$3,240</b>

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

- The plan's overall deductible \$350
- Specialist copayment \$30
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

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>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$350
Copayments	\$60
Coinsurance	\$40
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$450</b>