



***Welcome to
your 2020
medical plan.***

YOUR HIGH DEDUCTIBLE HEALTH PLAN (HDHP) MEMBERSHIP GUIDE





**Thank you for choosing GEHA.
We're glad you're here.**

Welcome to GEHA.

This guide gives you an introduction to your exclusive GEHA member-only benefits and programs.

Thank you for choosing GEHA's High Deductible Health Plan (HDHP) for your medical care coverage. We know you have many choices, and we truly appreciate the trust you've placed in GEHA.

By selecting GEHA's High Deductible Health Plan, you're set to take advantage of a lower-than-expected deductible, comprehensive coverage and funds you can use to pay for future health care expenses.

Do your possible in 2020.



WHAT'S NEW *IN 2020*

- ▶ Expanded online doctor visits by MDLIVE now includes coverage for dermatology care in addition to previously available coverage for non-emergency medical and behavioral health consultations.
- ▶ No preauthorization required for physical, occupational or speech therapy.
- ▶ Please refer to Section 2 in the 2020 GEHA HDHP plan brochure for a full list of changes.

This is a brief description of the features of the GEHA High Deductible Health Plan (HDHP). Please read the Plan's Federal brochure RI 71-014 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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WHAT'S INSIDE | 800.821.6136

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Get started with GEHA.

Take advantage of your benefits starting on your eligibility date.

1

Watch for your ID cards

- ▶ Look for your GEHA **medical/prescription plan ID card** in an envelope from CVS Caremark.
- ▶ Look for your GEHA **vision plan ID card** in an envelope from EyeMedSM.

2

Create your GEHA account at geha.com/Register

- ▶ Your account gives you access to member-only services.
- ▶ Print ID cards.
- ▶ Track claims and deductibles, update communication preferences and more.
- ▶ Select how to receive your Explanation of Benefits (EOB) under Update Info & Preferences. Choose from U.S. mail or email.

3

Watch for your HSA Bank or HRA account mailing

If you qualify for a health savings account (HSA), you will get an HSA mailing from HSA Bank. If you qualify for a health reimbursement arrangement (HRA), you will get a mailing from GEHA. To find out which one you are eligible for, check your eligibility at: geha.com/IRS969

4

Complete your enrollment questionnaire

To help us process your claims quickly and efficiently, please complete the yellow enrollment questionnaire included in this packet. You can mail it to GEHA in the enclosed postage-paid envelope. You can also complete it online.

geha.com/EQ

A quick guide to your medical plan ID cards.

Check your mailbox. Your GEHA medical plan ID card will come from CVS Caremark.

GEHA medical plan ID cards are issued in the name of the subscriber who enrolled in the medical plan through FEHB. All members covered by this plan will use the card with the subscriber's name. Use this medical ID card for medical care at a doctor's office or hospital as well as for prescriptions at a CVS Caremark network pharmacy, which include: RiteAid, Walgreens, Walmart and more.

GEHA partners with a number of medical networks across the country. If you call your provider to confirm that they are in the GEHA network, please have your GEHA ID card handy. You'll want to ask the provider if their specific location(s) participate in the network indicated on your card.

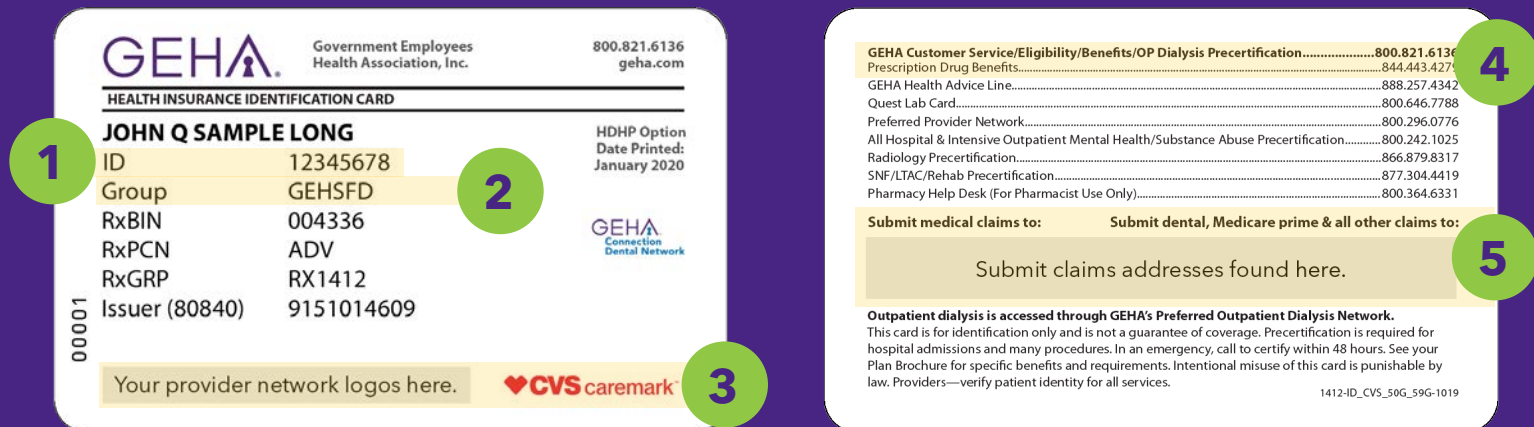
Find an in-network provider at geha.com/Find-Care



Estimate your medication costs

Visit our Check Drug Costs tool, hosted by CVS Caremark, at:

info.caremark.com/GEHA



1. Member ID
2. Group ID
3. Provider network logos
4. Customer service & prescription drug benefit phone numbers
5. Where to submit claims



Know your care options.



Health Advice Line

Talk to a nurse 24/7/365.

888.257.4342

FREE



MinuteClinic®

Local care for minor issues.

geha.com/MinuteClinic

\$



Online doctor visits

24/7 doctor access with MDLIVE.

geha.com/MDLIVE

\$*



Urgent care

Convenient local care option.

geha.com/Find-Care

\$\$



Primary care

Non-emergency doctor care.

geha.com/Find-Care

\$



Emergency room

Life threatening issues.

Call 9-1-1

\$\$\$\$

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

Free 24/7 online doctor visits with MDLIVE.

Health care on your terms. Get online access to doctors, including pediatricians, dermatologists and licensed therapists.

Get non-emergency care now or schedule an appointment later, without having to travel to the doctor's office – at **\$0** cost to you*.

Register your account now, so it's ready to go when you need it.

There are two ways to activate your account:

- ▶ Call MDLIVE at **888.912.1183**
- ▶ Visit **geha.com/MDLIVE** for a link to activate your account online.

Covered conditions include, but are not limited to, allergies, cold or flu, ear problems, sore throat, constipation or diarrhea, pink eye, acne or eczema.

Behavioral health conditions include depression, eating disorders, panic disorders, addiction, postpartum depression and more.

**Access care
anytime from your
smartphone**

Download the MDLIVE app.
**Available on the App Store
and Google Play**

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



geha.com/MDLIVE



Expecting? Know what to expect.

Know your maternity resources and support.

We're here to help with your growing family. Count on GEHA's maternity program for answers to your questions about pregnancy, prenatal care and your GEHA benefits.

Breast pump benefit

GEHA covers one dual suction, double-channel electric breast pump, at **100%**, with a physician's prescription, every two years through HOMELINK.

**To order your breast pump, call HOMELINK at
800.482.1993.**

A new prescription is required when requesting a new or replacement pump. Additional pumps may be obtained at your expense.

Explore more about this benefit at geha.com/Maternity



**Order your free
maternity resource kit**

geha.com/Maternity

Get help coordinating your care, step by step.



GEHA's Care Management department offers you personalized help with your health care.

Whether you are newly diagnosed, facing an acute health care episode, or living with a chronic condition, you have access to one-on-one attention with a personal health care nurse functioning as your health care partner.

Our goal is to keep you in the best possible health, so you can live your best life.

If you have a serious health concern and need assistance with services, please call **800.821.6136** and ask for the Care Management department.

Your personal health care nurse can help you:

- ▶ Communicate effectively with your health care providers
- ▶ Understand your medications and treatment plan
- ▶ Identify appropriate health care services and community resources
- ▶ Find tools to self-monitor your symptoms
- ▶ Implement healthy lifestyle changes and medical therapies
- ▶ Maximize your GEHA medical plan benefits



Do you need a second opinion?

GEHA has a team of professionals who can help you understand your options. Our second opinion program provides you the opportunity to get a thorough assessment of your diagnosis by GEHA nurses. We then guide you to an in-network provider who specializes in your condition.

geha.com/SecondOpinion

What you pay for medical benefits in-network^{1,2}

Nothing^{3,4} for online doctor visits with MDLIVE

Nothing for preventive care; adult routine screenings

Nothing for a well-child visit; up to age 22

Nothing for preventive dental care, twice yearly

Nothing³ for routine maternity provider care

Nothing³ for inpatient maternity hospital care

Nothing for preventive lab services

5% of allowance³ for primary physician office visit

5% of allowance³ specialist care; office visit

5% of allowance³ urgent care visit

5% of allowance³ MinuteClinic®, where available

5% of allowance³ for emergency medical care

5% of allowance³ for inpatient and outpatient hospital care

Balance after GEHA payment of **\$20** per visit for chiropractic care. Up to 20 visits per year (spinal manipulation therapy).³

Balance after GEHA payment for chiropractic X-rays. GEHA pays **\$25** for X-rays.³

¹ For out-of-network benefits, see GEHA's 2020 HDHP plan brochure RI 71-014 (HDHP).

² This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Please read the GEHA federal brochure RI 71-014 available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

³ Calendar year deductible applies.

⁴ If deductible is met, HDHP member will be charged by MDLIVE but GEHA will then reimburse the member 100% of the billed charge.

⁵ The out-of-pocket maximum is the maximum amount of coinsurance, copays 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.

What you pay for in-network benefits.

Deductible & out-of-pocket maximum

What you pay in-network ¹	Self Only	Self Plus One	Self and Family
Calendar year deductible	\$1,500	\$3,000	\$3,000
GEHA pass-through contribution	<u>-\$900</u>	<u>-\$1,800</u>	<u>-\$1,800</u>
Your net deductible	\$600	\$1,200	\$1,200
Out-of-pocket maximum ⁵	\$5,000	\$10,000	\$10,000

A closer look at health savings accounts.

When you qualify for an HSA you will receive an HSA welcome kit in the mail from HSA Bank. Most people qualify for an HSA.

Reduce your taxable income while you save for your future.

Investing your HSA money not only helps you save for future financial security, it offers some major tax advantages, too. All HSA contributions are pre-tax and are not taxed when you withdraw them for qualified medical expenses.¹

- ▶ **Tax-free contributions** lower your yearly federal taxable income.
- ▶ **Tax-free interest** is earned in your account, growing your investment over time.
- ▶ **Tax-free withdrawals** for qualified medical expenses.

How an HSA is funded

Premium pass-through contributions are based on the effective date of your enrollment in the HDHP.

**Learn more about HDHP
HSA accounts. Watch videos at
geha.com/HDHP**

¹ See IRS Publications 502 and 969 for more information regarding qualified medical expenses, health savings accounts and health reimbursement arrangements.

Investment products are not FDIC insured, are not a deposit or other obligation of or guaranteed by HSA Bank, and are subject to investment risks. The information provided is for informational purposes only. It should not be considered legal or financial advice. You should consult with a professional to determine what may be best for your individual needs.

Features of a health savings account (HSA)

GEHA monthly contribution (premium pass-through)

- ▶ **\$900** annual max for Self Only
- ▶ **\$1,800** annual max for Self Plus One or Self and Family

You own your account and can take it with you if you retire or change jobs.

Unused money rolls over year to year.

You have access to savings and investment services through HSA Bank, and your money can grow, tax-free, over time. You can also make additional tax-free contributions to your HSA.

Find resources at hsabank.com

Tax-free withdrawals for qualified medical expenses.

GEHA pays your account setup fee and monthly maintenance fee.

For a list of qualified medical expenses visit: irs.gov/Pub502

Features of a health reimbursement arrangement (HRA)

GEHA lump sum contribution (premium pass-through)¹

- ▶ **\$900** for Self Only
- ▶ **\$1,800** for Self Plus One or Self and Family

Unused money rolls over year to year.

No additional personal contributions are allowed.

Tax-free withdrawals for qualified medical expenses.

No account fees.

You do not own the account. If you leave federal employment or change to another FEHB plan, including one of GEHA's other medical plans, the money in the HRA is forfeited.

For a list of qualified medical expenses visit: irs.gov/Pub502

¹ If you join outside of Open Season the lump sum is prorated.

Health reimbursement arrangements.



If you do not qualify for an HSA, you will receive a health reimbursement arrangement (HRA) notification in the mail from GEHA.

As you receive medical care, available funds in your HRA can be used tax-free to reimburse qualified out-of-pocket expenses, including Medicare premiums.

Our plan allows unused HRA funds to carry over from year-to-year. You will forfeit the money in your HRA if you leave federal employment or switch health insurance plans. If you retire, or remain covered under your HDHP, you may continue to accumulate and use funds in your HRA.

Learn more about HRAs and watch videos at
geha.com/HDHP

How an HRA is funded

For those who don't qualify for an HSA, the full annual HRA deposit is available for qualified medical expenses incurred on or after your effective date.

**Determine if you are eligible
for an HRA or HSA at**
geha.com/IRS969

Vision coverage is included with your plan.

Keep your vision health a priority with Connection Vision powered by EyeMed.

High Deductible Health Plan (HDHP) members pay a **\$5** copay for routine eye exams at in-network EyeMedSM providers. This benefit includes up to a **\$45** allowance for an eye exam at an out-of-network provider. Save on lenses, frames, and specialty items such as tints, scratch coating and polycarbonate lenses.

HDHP members receive an enhanced vision benefit. For a complete schedule of benefits, refer to pages 44-46 in plan brochure RI 71-014 at geha.com/PlanBrochure

Vision benefits include:

- ▶ Access to thousands of providers including: LensCrafters®, Pearle Vision®, Target Optical®, JCPenney Optical and private practitioners.
- ▶ No limit on the number of discounted glasses or contacts purchased each year.
- ▶ Savings on surgical procedures, including LASIK and PRK, at participating locations.



**It's easy to find an
in-network vision
provider near you**

geha.com/Find-Care

What you pay in-network for vision

Eye exams & frames

\$5 eye exam with dilation as necessary

\$100 allowance. **80%** of balance over **\$100** for frames.

Eyeglass lenses (pair)

\$10 material copay plastic single vision

\$10 material copay plastic bifocal / trifocal

\$10 material copay plastic lenticular

\$75 standard progressive

Refer to the plan brochure for premium progressive pricing. geha.com/PlanBrochure

Additional pairs

40% off the retail price for eyeglasses (complete pair)

15% off the retail price for conventional contact lenses

Eyeglass lens options

\$15 UV treatment

\$15 tint (solid and gradient)

\$15 standard plastic scratch coating

\$40 standard polycarbonate

\$45 standard anti-reflective coating

\$75 photochromatic / transitions plastic lenses

Price based on manufacturer pricing for premium anti-reflective

80% of retail for other add-ons

Contact lenses

\$10 copay. **\$110** allowance. **85%** of balance over **\$110** for conventional lenses.

\$10 copay. **\$110** allowance. **100%** of balance over **\$110** for disposable lenses.

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's HDHP medical plan and their eligible family members.

What you pay in-network for hearing aids

Product examples	Average retail price	Your price with TruHearing
Starkey Livio 1000	\$3,440	\$1,790
ReSound Quattro 5	\$5,560	\$2,740
Widex Evoke 330	\$5,570	\$3,450
Signia Nx 7	\$6,500	\$4,190
Phonak Audeo M30 R	\$3,570	\$2,500

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's High Deductible Health Plan (HDHP) and their eligible family members.

A hearing aid discount is included with your plan.

- ▶ Get exclusive pricing on hearing aids purchased through TruHearing™ with your HDHP GEHA medical plan.
- ▶ Most members see savings of **30% to 60%**, averaging more than **\$2,100** per pair.
- ▶ Choose from more than 100 of the latest hearing aid models from top companies.
- ▶ This discount can be shared with extended family members, even those not covered under your plan.



**Learn more about
your hearing benefit**
geha.com/Hearing

Your pharmacy benefits.

GEHA offers discounts on prescriptions to help you save on medical costs. Generic drugs typically cost less than brand-name medications.

Retail pharmacy

- ▶ Fill your prescriptions at more than 68,000 in-network pharmacies nationwide including CVS, RiteAid, Walgreens, Walmart and more.

Mail service pharmacy

- ▶ Have medications delivered to your door with CVS Caremark Mail Service Pharmacy.
- ▶ Many non-specialty drugs qualify for 90-day refills.

geha.com/Prescriptions



Estimate your medication costs

Visit our Check Drug Costs tool, hosted by CVS Caremark, to evaluate your medication cost.

info.caremark.com/GEHA



It's easy to find an in-network pharmacy

info.caremark.com/GEHA



CVS Caremark mobile app

Scan prescriptions, compare prices and check your refills.

[Download on Google Play & the App Store](#)



CVS ExtraCare Health Card

Receive a **20% discount** on thousands of eligible CVS-brand health items by using the CVS ExtraCare Health Card in-store or online.

- ▶ First, register at Caremark.com/StartNow
- ▶ Second, visit Caremark.com/ExtraCareHealth to activate your discount on an existing ExtraCare card or request a new card.

What you pay for prescription medications in-network³

Retail pharmacy; 30-day supply^{4,5}

25% of allowance for generic prescriptions¹

25% of allowance or preferred brand-name medication^{1,2}

40% of allowance for non-preferred brand-name medication^{1,2}

Mail service pharmacy; 90-day supply^{4,5}

25% of allowance for generic prescriptions¹

25% of allowance for preferred brand-name medication^{1,2}

40% of allowance for non-preferred brand-name medication^{1,2}

Specialty prescription CVS exclusive^{4,5}; 30-day supply⁶

25% of allowance for generic and preferred brand-name medication¹

40% of allowance for non-preferred brand-name medication^{1,2}

¹ Calendar year deductible applies.

² 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.

³ For out-of-network benefits, see GEHA's 2020 High Deductible Health Plan brochure RI 71-014 (HDHP) at geha.com/PlanBrochure.

⁴ Refer to geha.com/Prescriptions for formulary and specialty coverage for specific medications.

⁵ This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Please read the GEHA federal brochure RI 71-014 available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

⁶ Over 30-day specialty copay based on days of therapy. The drug cost share is two times the copay for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.



Even more discounts & savings await.



Gym membership

Access more than 10,000 Active&Fit Direct™ participating fitness centers nationwide for **\$25** a month.

geha.com/Fitness



Teeth whitening

Receive a **20% discount** on the lowest published price on all Smile Brilliant home teeth whitening products. Includes custom-fitted trays, whitening gel and desensitizing gel.

geha.com/Whitening



Electric toothbrush

GEHA members can save more than **70% off** a premium electric toothbrush by cariPRO™.

geha.com/Toothbrush



Medical alert system

GEHA members and extended family members are eligible for discounted services from Life Alert®, the industry leader in responsive emergency care. Members receive **free activation**, plus a **10% monthly discount**.

geha.com/LifeAlert

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's High Deductible Health Plan (HDHP) and their eligible family members.

Earn up to **\$250** in **GEHA Health Rewards.**

Create your account

Visit healthbalance.geha.com and click the Register New Account button to create your username and password. Once you've signed up, start earning rewards by completing activities. It's that simple.

How it works

This program gives two adult members per household (age 18+) the opportunity to earn up to **\$250** in rewards for participating in activities that promote healthy behavior. The money you earn can be used for qualified medical expenses and health-related items at WellDeserved, an online FSA store. How to redeem rewards:

- ▶ **Get a prepaid Mastercard** with **\$75** in Health Rewards by completing your yearly health risk assessment. Please allow 6-8 weeks for delivery of your Mastercard.
- ▶ **Earn rewards up to \$175 for additional activities.** You can redeem directly at WellDeserved, an online FSA store. Please allow 4-6 weeks for delivery of your reward email(s).

Learn more at geha.com/HB-Rewards

How to use your GEHA Health Rewards prepaid Mastercard

Use your GEHA Health Rewards prepaid Mastercard for qualified out-of-pocket medical expenses and qualified health-related items. You can redeem your health rewards at vision centers such as Discover Vision Centers or LensCrafters, or to purchase mail-order medications with CVS. **The card cannot be used at retailers such as CVS, Target or Walmart.**

It's easy to earn GEHA Health Rewards.



Earn a prepaid
Mastercard with **\$75**
in Health Rewards for
completing your yearly
health risk assessment.



Earn **\$75** in Health
Rewards to use at
WellDeserved, an online
FSA store, for completing
your yearly biometric
screening.



Earn **\$100** in Health
Rewards to use at
WellDeserved, an online
FSA store, for completing
wellness portal classes
& activities.



Benefit resources.

Online doctor visits by MDLIVE

geha.com/MDLIVE

Vision coverage by EyeMedSM

geha.com/HDHPVision
877.808.8538

Hearing aid discounts by TruHearingTM

geha.com/Hearing
844.224.2711

Gym discount by Active&Fit DirectTM

geha.com/Fitness
800.821.6136

Premium electric toothbrush by cariPROTM

geha.com/Toothbrush
855.944.8361

Teeth whitening by Smile Brilliant

geha.com/Whitening
855.944.8361

Medical alert system by Life Alert[®]

geha.com/LifeAlert
800.638.5002

Prescription resources.

Prescription services

**geha.com/Prescriptions
844.443.4279**

Specialty Customer Care

800.237.2767

Specialty prior authorization

866.814.5506

Check drug costs

info.caremark.com/GEHA



Helpful resources.

Find a provider	geha.com/Find-Care 800.296.0776
GEHA wellness portal	healthbalance.geha.com
HSA Bank	hsabank.com
HSA and HSA eligibility	geha.com/IRS969
Download the GEHA app	On the App Store & Google Play
Frequently asked questions	geha.com/FAQs

Contact GEHA.



GEHA Customer Care

Call or email with questions about your plan or membership benefits.

Hours

7 a.m. to 7 p.m. Central time
Monday - Friday

800.821.6136

TTY: **800.735.2966**

geha.com/Contact



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Lee's Summit, MO 64064-6707



***WE HELP YOU
DO YOUR POSSIBLE.***

geha.com

Questions? Call **800.821.6136**



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