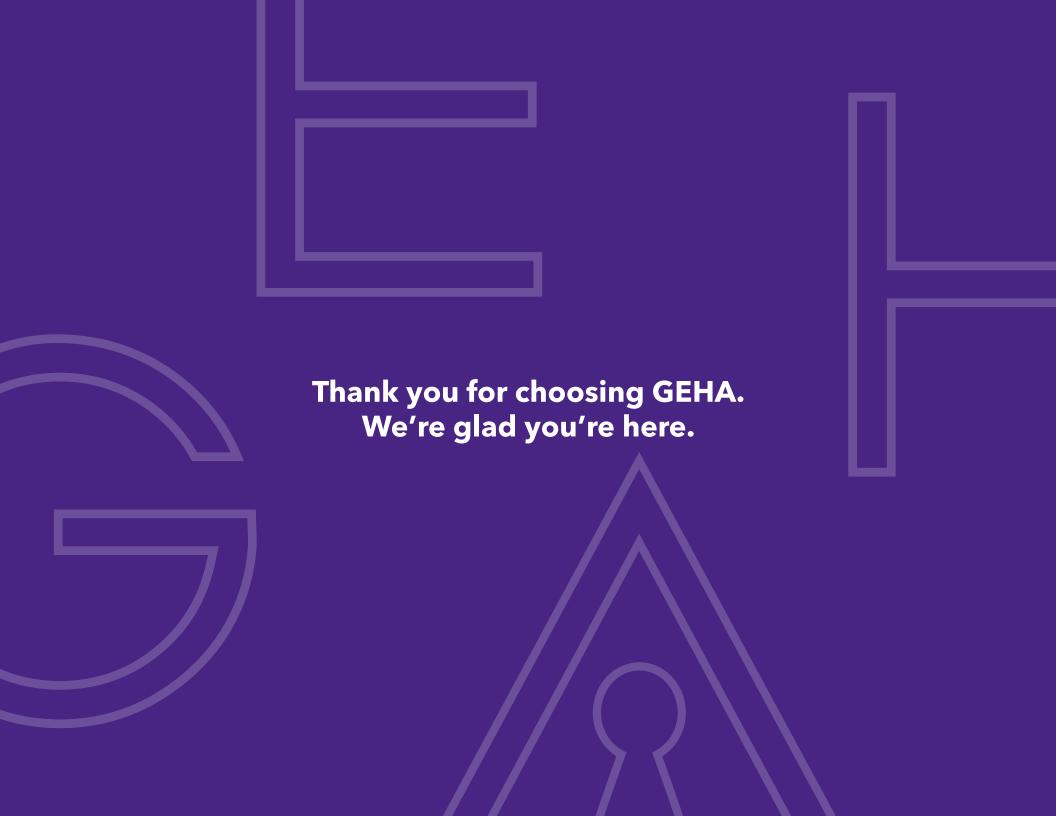


Welcome to your 2020 medical plan.

YOUR HIGH OPTION MEMBERSHIP GUIDE



Welcome to GEHA.

This guide gives you an introduction to your exclusive GEHA memberonly benefits and programs.

Thank you for choosing GEHA's High Option medical plan for your medical care coverage. We know you have many choices, and we truly appreciate the trust you've placed in GEHA.

Established in 1937, GEHA provides federally focused and affordable medical and dental plans designed exclusively for federal employees.

It is our goal to serve you with only the utmost trust, transparency, honor and integrity every step of the way.

Do your possible in 2020.

This is a brief description of the features of Government Employees Health Association, Inc.'s High Option medical plan. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

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WHAT'S NEW IN 2020

- ▶ Up to \$600 in reimbursements per calendar year. High Option plan members enrolled in Medicare Parts A & B can use this amount on Medicare Part B premium payments. Learn more at geha.com/MRA
- 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 High and Standard Option plan brochure for a full list of changes.

What's inside.

Get started with GEHA.

- Welcome to GEHA.
- Get started with GEHA.
- A quick guide to your medical plan ID cards.

Find care.

- Know your care options.
- 12 Free 24/7 online doctor visits with MDLIVE.
- Expecting? Know what to expect.
- Get help coordinating your care, step by step.

Understand your benefits.

- What you pay for in-network benefits.
- 20 Your pharmacy benefits.
- Medicare benefits + GEHA.

- Medicare pharmacy benefits.
- Vision coverage is included with your plan.
- A hearing aid benefit & discount is included with your plan.
- Free lab testing benefit.
- 31 Even more discounts & savings await.

Earn wellness rewards.

Earn up to \$250 in GEHA Health Rewards.

Contact & resources.

- Benefit resources.
- Prescription resources.
- Helpful resources.
- Contact GEHA.





Get started with GEHA.

Take advantage of your benefits starting on your eligibility date.

1

Watch for your ID cards

- Your GEHA medical/prescription plan ID card will come in an envelope from CVS Caremark with information about your prescription benefits.
- Your GEHA vision plan ID card will come in an envelope from EyeMedsM.
- Your GEHA lab ID card will come in an envelope from Lab Card and Quest Diagnostics.

2

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



Create your GEHA web 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.

A quick guide to your medical plan ID cards.

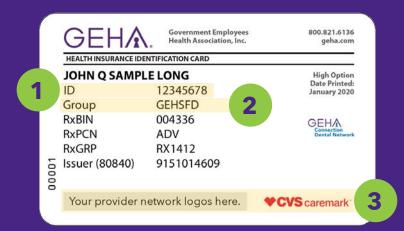
Check your mailbox. Your GEHA medical plan ID card will come from CVS Caremark.

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





	y/Benefits/OP Dialysis Precertification800.821.613
GEHA Health Advice Line	888.257.4342
	800.646.7788
Preferred Provider Network	800.296.0776
	Mental Health/Substance Abuse Precertification800.242.1025
harmacy Help Desk (For Pharmacis	st Use Only)800.364.6331
Submit medical claims to:	Submit dental, Medicare prime & all other claims to:
Submit cla	aims addresses found here.
This card is for identification only an hospital admissions and many proc	rough GEHA's Preferred Outpatient Dialysis Network. d is not a guarantee of coverage. Precertification is required for edures. In an emergency, call to certify within 48 hours. See your and requirements. Intentional misuse of this card is punishable by

- 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.

FREE



Health Advice Line

Talk to a nurse 24/7/365.

888.257.4342

FREE

Online doctor visits

24/7 doctor access with MDLIVE.

geha.com/MDLIVE

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Primary care

Non-emergency doctor care.

geha.com/Find-Care



MinuteClinic*

Local care for minor issues.

geha.com/MinuteClinic



Urgent care

Convenient local care option.

geha.com/Find-Care

\$\$\$\$

\$\$



Emergency room

Life threatening issues.

Call 9-1-1

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



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



Get help coordinating your care, step by step.

GEHA's Care Management department offers 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}

(Non-Medicare fees)

Nothing 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 outpatient accidental emergency care if services within 72 hours

Nothing for routine maternity provider care

Nothing for inpatient maternity hospital care

Nothing for preventive lab services

\$20 primary physician office visit

\$20 specialist care; office visit

\$35 urgent care visit

\$10 MinuteClinic®, where available

10% of allowance³ for emergency medical care

\$100 per admission copay plus **10%** of allowance for inpatient hospital care

10% of allowance³ for outpatient hospital care

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

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

Balance after GEHA payment of **\$22** / visit, twice yearly for preventive dental care.

¹ For out-of-network benefits, see GEHA's 2020 High Option plan brochure RI 71-006 (High and Standard Options).

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 71-006 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 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	\$350	\$700	\$700
Out-of-pocket maximum ⁴	\$5,000	\$10,000	\$10,000

^{*} There is no deductible for Medicare recipients.

Your pharmacy benefits.

GEHA offers discounts on prescriptions to help you save on your 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

Fees listed do not apply to Medicare. See page 23 or visit **geha.com/Medicare** for more information.



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-network

(Non-Medicare fees)

Retail pharmacy; 30-day supply^{1,2}

\$10 copay⁵ for generic prescriptions

25% (\$150 max^{4,5}) for preferred brandname medication

40% (\$200 max^{4,5}) for non-preferred brandname medication

Specialty prescription CVS exclusive^{1,2}; 30-day supply³

25% (\$150 max⁴) for generic and preferred brand-name medication

40% (\$200 max⁴) for non-preferred brandname medication

Mail service pharmacy; 90-day supply^{1,2}

\$20 for generic prescriptions

25% (\$350 max⁴) for preferred brandname medication

40% (\$500 max⁴) for non-preferred brandname medication

- 1 Refer to **geha.com/Prescriptions** for formulary and specialty coverage for specific medications.
- 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 71-006 available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.
- 3 Over 30-day specialty copay based on days of therapy. The drug cost share is two times for drugs that provide 60 days' worth of therapy and three times the copay for drugs that provide 90 days' worth of therapy.
- 4 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.
- 5 Costs for initial prescription and first refill. You pay 50% for third and additional refills at retail for 30-day supply. For long-term prescriptions, use mail order or your local retail CVS Pharmacy store (90-day supply) for greater cost savings.

What you pay for medical care with Medicare A & B with GEHA

Nothing for preventive adult routine screenings

Nothing for preventive lab services

Nothing for primary care physician office visit

Nothing for specialist care office visit

Nothing for online doctor visits with MDLIVE

Nothing for urgent care

Nothing for MinuteClinic® (where available)

Nothing for emergency care

Nothing for inpatient and outpatient hospital care

Balance after GEHA pays **\$22** / visit, twice yearly for preventive dental care

This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Please read the GEHA medical plan RI 71-006 (High and Standard Options) federal brochure available at **geha.com/PlanBrochure.** All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

Medicare benefits + GEHA.

GEHA works with Medicare A & B.

With GEHA's High Option plan, a sudden hospital stay, a prolonged illness or a major surgical procedure won't overwhelm your budget.

- ➤ Waived deductibles, copays and coinsurance: GEHA waives deductibles, copays and coinsurance whether your provider is in- or out-of-network.
- No cost to you: For covered inpatient and outpatient hospital services, surgeries and office visits, your cost is nothing.
- ► Care wherever you are: If you need medical care while you're outside the United States, copays and deductibles are still waived.
- ▶ Comprehensive prescription coverage: GEHA's High Option plans include quality prescription coverage. High Option members have reduced copays for covered prescriptions.
- ▶ **Added coverage:** GEHA members also get vision coverage and **\$2,500** toward hearing aids every three years.

\$600 Medicare Part B premium reimbursement

New for 2020, when you have Medicare A & B, GEHA helps you with your Medicare Part B premium payments.

geha.com/MRA

Learn more with free e-books and videos

Learn more about your options with Medicare and GEHA.

geha.com/Medicare

Medicare pharmacy benefits.

GEHA offers discounts on prescriptions to help you save on your 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-network when Medicare A & B is primary

Retail pharmacy; 30-day supply¹

\$10 copay⁴ for generic prescriptions

20% (\$150 max^{2,4}) for preferred brandname medication

35% (\$200 max^{2,4}) for non-preferred brandname medication

Specialty prescription CVS exclusive¹; 30-day supply³

15% (\$150 max²) for generic and preferred brand-name medication

30% (\$200 max²) for non-preferred brandname medication

Mail service pharmacy; 90-day supply¹

\$15 for generic prescriptions

15% (\$350 max²) for preferred brandname medication

30% (\$500 max²) for non-preferred brandname medication

- 1 For out-of-network benefits, see GEHA's High and Standard Option plan brochure RI 71-006, available online at **geha.com/PlanBrochure**
- 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 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.
- 4 Costs for initial prescription and first refill. You pay 50% for third and additional refills at retail for 30-day supply. For long-term prescriptions, use mail order or your local retail CVS Pharmacy store (90-day supply) for greater savings.

This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Please read the GEHA medical plan RI 71-006 (High and Standard Options) federal brochure available at **geha.com/PlanBrochure**. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

What you pay in-network for vision

Eye exams & frames

\$5 eye exam with dilation as necessary

60% of the retail price for eyeglass frames

Eyeglass lenses (pair)

Up to \$50 standard plastic single vision

Up to \$70 standard plastic bifocal

Up to \$105 standard plastic trifocal

Up to \$135 standard progressive

80% of retail for premium progressive

Additional pairs

Up to **60%** of retail for eyeglasses (complete pair)

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 Higi Option medical plan and their eligible family members.

Eyeglass lens options

\$15 UV treatment

\$15 tint (solid and gradient)

\$15 standard plastic scratch coating

\$40 standard polycarbonate

\$45 standard anti-reflective coating

80% of retail for photochromatic / transitions plastic lenses

80% of retail for premium anti-reflective

80% of retail for other add-ons

Contact lenses

85% of retail for conventional

No discount for disposable

Vision coverage is included with your plan.

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

High Option members pay a \$5 copay for routine eye exams at in-network EyeMedSM providers, and save on lenses, frames, and specialty items such as tints, scratch coating and polycarbonate lenses.

This benefit includes up to a \$45 allowance for an eye exam at an out-of-network provider.

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.



A hearing aid benefit & discount is included with your plan.

Your GEHA High Option plan includes a hearing aid benefit of \$2,500.

- This benefit can be combined with exclusive pricing on hearing aids purchased through TruHearing™.
- ► 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.



What you pay in-network for hearing aids

Product examples	Average retail price	TruHearing price	High Option benefit	What you pay
Starkey Livio i1000	\$3,440	\$1,790	\$2,500	Nothing
ReSound Quattro 5	\$5,560	\$2,740	\$2,500	\$240
Widex Evoke 330	\$5,570	\$3,450	\$2,500	\$950
Signia Nx 7	\$6,500	\$4,190	\$2,500	\$1,690
Phonak Audeo M30 R	\$3,570	\$2,500	\$2,500	Nothing

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 Option medical plan and their eligible family members.

Free lab testing benefit.

Get free in-network outpatient lab testing with Lab Card® at Quest locations.

Each non-Medicare High Option member will receive a Lab Card following enrollment in the medical plan.

When you use your Lab Card, GEHA pays non-hospital outpatient laboratory testing at **100%**. You pay **nothing** including no deductible, no copay and no coinsurance.

Find a Quest Diagnostics location near you at labcard.com

To receive Lab Card coverage:

- You must be enrolled in a GEHA High Option medical plan
- You must not be enrolled in Medicare Part B
- A physician must order your laboratory testing
- You must ask your provider for the Lab Card benefit
- You must show your Lab Card to the provider at each visit

Even more discounts & savings await.



Gym membership

Access more than 10,000 Active&Fit Direct^T 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 $^{\text{TM}}$.

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 Option medical plan 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 discounts by EyeMed [™]	geha.com/Vision 877.808.8538
Hearing aid discounts by TruHearing™	geha.com/Hearing 844.224.2711
Gym discount by Active&Fit Direct™	geha.com/Fitness 800.821.6136
Premium electric toothbrush by cariPRO™	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
Lab Card® program	geha.com/LabCard 800.646.7788
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
The National Active and Retired Federal Employees Association	narfe.org
Medicare plans	geha.com/Medicare
Download the GEHA app	On the App Store & Google Play
Overseas information	geha.com/OutsideUSA
Frequently asked questions	geha.com/FAQs
GEHA FEDVIP dental plan	gehadental.com 877.434.2336

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



P.O. Box 6707 Lee's Summit, MO 64064-6707

DO YOUR POSSIBLE.

geha.com

Questions? Call 800.821.6136













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