

Let's get started.

WELCOME TO YOUR 2021
STANDARD OPTION MEDICAL
MEMBERSHIP GUIDE

GEHA[®]





Welcome to GEHA.

Thanks for choosing GEHA for your medical care coverage. We know choosing a medical plan is a big decision. From routine care to unexpected health events, we're dedicated to keeping you healthy and well every step of the way.

This guide gives you a quick overview of your exclusive medical plan benefits, care programs and rewards. At the end of this guide, you'll visit your plan page to set up your online account and learn even more about your GEHA medical plan benefits.

Navigating your packet.

Your enrollment packet contains:

- ▶ **Your GEHA member guide**, which you're reading right now. You're off to a great start!
- ▶ **A GEHA Benefit Plan brochure** that contains your full coverage and plan details.
- ▶ **A Notice of Privacy Practices** that explains how GEHA protects your private health information.
- ▶ **A GEHA Connection Vision brochure** that contains the full coverage details of your included vision benefits.
- ▶ **A yellow Enrollment Questionnaire** and prepaid reply envelope. After reading this guide, you can choose to complete this form by mail or online.

Navigating your guide.

Standard Option coverage.

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Your yearly deductible & out-of-pocket max.

What you pay for in-network benefits.¹

Plan type	Benefit	What you pay
Self Only	Yearly deductible Out-of-pocket max ²	\$350 \$6,500
Self Plus One	Yearly deductible Out-of-pocket max ²	\$700 \$13,000
Self and Family	Yearly deductible Out-of-pocket max ²	\$700 \$13,000

1 For out-of-network benefits, see GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure

2 The out-of-pocket max is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.



What is my yearly deductible?

Your yearly deductible is the amount you must pay out-of-pocket each year before your GEHA medical plan begins to pay benefits. Not all services are subject to the deductible. See your plan brochure to find services that are payable without deductible.



What is out-of-pocket max?

The out-of-pocket max is the maximum amount of coinsurance, copays and deductibles you pay for all family members before GEHA begins paying for **100%** of covered services. This is a combined maximum for both medical care and prescriptions.

Your medical benefits.

What you pay for common in-network services.¹

Benefit	What you pay
<ul style="list-style-type: none"> - Unlimited telehealth visits with MDLIVE geha.com/MDLIVE - Preventive care; adult routine screenings - Well-child visit; up to age 22 - Maternity; routine care - Hospital care; inpatient maternity - Lab Card services geha.com/LabCard 	\$0
- MinuteClinic® (where available) geha.com/MinuteClinic	\$10
- Primary physician office visit	\$15
- Specialist care; office visit	\$30
- Urgent care geha.com/Find-Care	\$35
- Lab services (non-Lab Card)	15%
<ul style="list-style-type: none"> - Emergency care - Hospital care; inpatient and outpatient - Professional surgical services - X-ray services - Other diagnostic services 	15% ²
- Preventive dental care; twice yearly	50%
- Chiropractic care; up to 20 visits per year (spinal manipulation therapy)	Balance after GEHA pays \$20 per visit
- Chiropractic X-rays	Balance after GEHA pays \$25 per year

¹ For out-of-network benefits, see GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure

² Calendar year deductible applies.



Your prescription benefits.

In-network prescription costs.¹ Visit geha.com/Prescriptions to learn more.²

Prescription	Type	What you pay
30-day retail	Generic	\$10
	Preferred brand-name	50% (\$200 max ³)
	Non-preferred brand-name	50% (\$300 max ³)
90-day mail service	Generic	\$20
	Preferred brand-name	50% (\$500 max ³)
	Non-preferred brand-name	50% (\$600 max ³)
30-day ⁴ specialty CVS exclusive	Generic	50% (\$250 max)
	Preferred brand-name	50% (\$250 max ³)
	Non-preferred brand-name	50% (\$400 max ³)

1 In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount. For out-of-network benefits, refer to GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure

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

3 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.

4 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.

Medicare + Standard Option.

Not Medicare primary?

Continue to **page 14**.

Find out how your GEHA plan works when Medicare Parts A & B are primary.



No cost to you.

- ▶ You pay **\$0** for deductibles, copays and coinsurance whether your provider is in- or out-of-network.
- ▶ You pay **\$0** for inpatient and outpatient hospital services, surgeries and office visits.
- ▶ You pay **\$0** for unlimited telehealth visits, including licensed behavioral health therapists and dermatologists, through MDLIVE.
- ▶ You pay **\$0** for deductibles and copays outside the United States.



Comprehensive prescription coverage.

GEHA's Standard Option plans include quality prescription coverage with mail service pharmacy.



Added coverage.

GEHA members get discounts on vision services and hearing aids. In addition, Standard Option members get a **\$2,500** hearing aid benefit per person every 36 months. Learn more at geha.com/Vision and geha.com/Hearing



Your out-of-pocket max.

Not Medicare primary?
Continue to **page 14**.

What you pay for in-network benefits.¹

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Self Only	Out-of-pocket max ²	\$6,500
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Your medical benefits.

Not Medicare primary?

Continue to **page 14**.

What you pay for common in- and out-of-network services.

Benefit	What you pay
<ul style="list-style-type: none">- Unlimited telehealth visits with MDLIVE geha.com/MDLIVE- Preventive care; adult routine screenings- Lab, X-ray and diagnostic test services- MinuteClinic® (where available) geha.com/MinuteClinic- Primary physician office visit- Specialist care; office visit- Urgent care geha.com/Find-Care- Emergency care- Hospital care; inpatient and outpatient- Professional surgical services; inpatient and outpatient	\$0
<ul style="list-style-type: none">- Chiropractic care; up to 20 visits per year (spinal manipulation therapy)	Balance after GEHA pays \$20 per visit
<ul style="list-style-type: none">- Chiropractic X-rays	Balance after GEHA pays \$25 per year
<ul style="list-style-type: none">- Preventive dental care; twice yearly	50% ¹

¹ In-network providers agree to limit what they will charge you. You pay a fixed dollar amount or a percentage of the provider's negotiated amount. For out-of-network benefits, refer to GEHA's 2021 plan brochure RI 71-006 (High and Standard) at geha.com/PlanBrochure



Your prescription benefits.

Not Medicare primary?

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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 70,000 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



Find an in-network pharmacy.

Our online pharmacy locator, hosted by CVS Caremark, can help you find a nearby in-network pharmacy.

info.caremark.com/GEHA



Estimate your medication costs.

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

info.caremark.com/GEHA



CVS ExtraCare Health Benefit.

- ▶ Receive a **20%** discount on eligible CVS Health Brand health-related items by using the ExtraCare Health Benefit at CVS pharmacy or online at CVS.com
- ▶ Visit caremark.com/ExtraCareHealth to activate your discount on an existing ExtraCare card or request a new digital card.



Download the CVS Caremark mobile app.

Scan prescriptions, compare prices and check your refills. Available on Google Play and the App Store.



Your included benefits & discounts.



Telehealth visits

Pay **\$0** for unlimited telehealth visits with certified doctors, including pediatricians, licensed behavioral health therapists and dermatologists through MDLIVE.

geha.com/MDLIVE



Vision discount¹

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.

geha.com/Vision



Hearing aid benefit & discount¹

Receive a hearing aid benefit of **\$2,500** per person every 36 months. When you combine with TruHearing discount pricing, you can save thousands of dollars off the retail price.

geha.com/Hearing



Gym membership discount¹

Access more than **10,000** Active&Fit DirectTM participating fitness centers. You can also access 1,500+ on-demand workout videos at home or on-the-go.

geha.com/Fitness



Electric toothbrush discount^{1,2}

Save more than **70%** off a premium electric toothbrush by cariPRO™.

geha.com/Toothbrush



Teeth whitening discount¹

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



Medical alert system discount¹

Get **free** activation, plus a **10%** monthly discount, for responsive emergency help.

geha.com/LifeAlert

Explore these benefits, discounts and more at geha.com/MyStandard

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

2 The cariPRO™ premium toothbrush removes seven times more plaque than a regular brush, is completely waterproof and comes with a two-year manufacturer's warranty. Replacement brush heads with high-quality DuPont™ bristles are also available at this exclusive, member-only price.

Your care options.

There are many different ways to get the care you need. Developing a relationship with a **primary care provider, or PCP**, can be key to your long-term health. By checking in with regular annual check-ups, your doctor will be better able to monitor your overall health and wellness.

Health Advice Line

Talk to a nurse 24/7/365.

888.257.4342

FREE

Telehealth

Unlimited visits with MDLIVE.

geha.com/MDLIVE

FREE

Primary and specialty 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

\$\$\$

Your dedicated care team.

Your care team¹ will help move you toward your health goals by assisting with lifestyle choices, medications, health care providers, educational materials and more.



Your care team can help you:

- ▶ Manage chronic conditions.
- ▶ Work with a pharmacist regarding medications.
- ▶ Follow up after a hospital stay to ensure home needs are met.
- ▶ Locate in-network providers and specialists.
- ▶ Connect with personal lifestyle and disease management coaches.
- ▶ Access and provide evidence-based educational materials, tools and resources.
- ▶ Maximize your medical plan benefits.

Call 888.216.8246, ext. 3100, to get personalized and proactive care.

¹ If Medicare or other coverage is your primary payer, you are not eligible for this program. Covered family members are still eligible if Medicare is not their primary payer.



\$0 unlimited telehealth visits with MDLIVE.

Your plan includes access to doctors, including pediatricians, dermatologists and licensed behavioral health therapists by phone, secure video or MDLIVE app.

Receive 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** 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.

Get moving with a gym membership.

Improve your health by kick-starting your workout routine with GEHA's Connection Fitness® powered by the Active&Fit Direct™ program¹. Whether you are working out at home or at the gym, this program can help keep you moving for a low enrollment and monthly fee².

Your Active&Fit Direct™ membership includes:

- ▶ Access to more than 10,000 nationwide participating fitness centers and more than 1,500 on-demand fitness classes.
- ▶ Activity tracking with 250+ wearable trackers, apps and exercise equipment.
- ▶ Unlimited one-on-one lifestyle coaching sessions in areas such as fitness, nutrition, stress and sleep.

geha.com/Fitness

¹ 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.

² Visit geha.com/Fitness for information on enrollment and monthly fees.



Growing your family?

Know what to expect.

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.

Explore more about this benefit at geha.com/Maternity



Order your breast pump.

GEHA's breast pump benefit covers one dual suction, double-channel electric breast pump at **100%**, with a physician's prescription, every two years through HOMELINK. A new prescription is required when requesting a new or replacement pump. Additional pumps may be obtained at your expense.

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



Order your free maternity resource kit.

GEHA's **free** maternity resource kit includes a wealth of knowledge about what to expect during each trimester of your pregnancy, including e-books and gifts for both you and your baby.

geha.com/Maternity



Earn GEHA Health Rewards.

Earn **\$50** for your first trimester prenatal appointment.

geha.com/HealthRewards



Earn GEHA Health Rewards.

\$250

Individual rewards

Annual maximum

\$500

Household rewards

Annual maximum



How it works.

This program gives two adult members per household (age 18+) the opportunity to earn up to **\$250** each (maximum **\$500** per household per year) in Health Rewards for participating in activities that promote healthy behavior.



Your Health Rewards card.

After completing your first eligible rewards activity, you'll automatically receive a Health Rewards card in the mail. You can use your rewards card at pharmacies and health care providers to pay for eligible goods, services and prescriptions.



Redeeming your rewards.

You can spend your available rewards on all 213(d) qualified medical expenses – such as eyeglasses or contacts, orthodontics, doctor visits and dental care – using your Health Rewards card. For more detailed information, visit geha.com/HealthRewards



Rewardable activities.

Activity	Reward
- Online wellness workshops healthbalance.geha.com	\$10 per workshop
- Flu shot	\$25
<ul style="list-style-type: none"> - Cervical cancer screening (Pap)¹ - Colorectal cancer screening (colonoscopy or in-home kit)¹ - Breast cancer screening (mammogram)¹ - First trimester prenatal appointment geha.com/Maternity - One MDLIVE telehealth visit per year geha.com/MDLIVE 	\$50
<ul style="list-style-type: none"> - Health risk assessment healthbalance.geha.com - Biometric screening geha.com/Screenings 	\$75
- Wellness portal activities and preventive services	\$10 - \$175

¹ Restrictions may apply.

Understanding your medical plan ID card.

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

GEHA medical plan ID cards are issued in the name of the subscriber who enrolled in the medical plan through the FEHB Program. 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 includes RiteAid, Walgreens, Walmart and more.

GEHA partners with three networks nationwide: Aetna Signature Administrators, UnitedHealthcare Options PPO and UnitedHealthcare Choice Plus. To confirm if your provider is in the GEHA network, please have your GEHA medical ID card nearby. 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

GEHA Government Employees Health Association, Inc. 800.821.6136
geha.com

HEALTH INSURANCE IDENTIFICATION CARD

JOHN SAMPLE

ID SMPL0001
Group ABCDEF
RxBIN 004336
RxPCN ADV
RxGRP RX1412
Issuer (80840) 9151014609

Date Printed: January 2021

GEHA
Connection
Dental Network

CVS caremark

GEHA Customer Service/Eligibility/Benefits/OP Dialysis Precertification..... 800.821.6136
Prescription Drug Benefits..... 844.443.4279
GEHA Health Advice Line..... 888.257.4342
Preferred Provider Network..... 800.296.0776
All Hospital & Intensive Outpatient Mental Health/Substance Abuse Precertification..... 800.242.1025
Radiology Precertification..... 866.879.8317
SNF/LTAC/Rehab Precertification..... 877.304.4419
Pharmacy Help Desk (For Pharmacist Use Only)..... 800.364.6331

Outpatient dialysis is accessed through GEHA's Preferred Outpatient Dialysis Network. This card is for identification only and is not a guarantee of coverage. Precertification is required for hospital admissions and many procedures. In an emergency, call to certify within 48 hours. See your Plan Brochure for specific benefits and requirements. Intentional misuse of this card is punishable by law. Providers - verify patient identity for all services.

1 Member ID

2 Group ID

3 Provider network logos

4 Customer service & prescription drug benefit phone numbers

5 Where to submit claims

Your next steps.

It's time to set up your medical plan online.



You will need:

- ▶ **Your GEHA medical plan ID** card, which you should have received in the mail.
- ▶ **Information on any other medical plans** you or your family have that will coordinate with your GEHA benefits.
- ▶ **Your mobile device** to download the GEHA app on the Apple Store or Google Play. Access your temporary ID card; find care; view claims, explanation of benefits (EOBs), plan information and more.



The process should take:

- ▶ **About 20-30 minutes** to complete. If you have any questions along the way, don't hesitate to call GEHA Customer Care at **800.821.6136** to get help setting up.



Your Enrollment Questionnaire:

- ▶ **Can be completed online or by mail** using the yellow form and envelope provided in your enrollment packet. By completing this form, we are able to process your claims quickly and efficiently.

Ready to go?

Get started at geha.com/MyStandard



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

geha.com/MyStandard



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