




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 healthcare 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 71-018) 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:
<b>What is the overall deductible?</b>	For <u>in-network providers</u> <b>\$ 500</b> /Self Only <b>\$ 1,000</b> /Self Plus One <b>\$ 1,000</b> /Self and Family For <u>out-of-network providers</u> <b>\$ 1,000</b> /Self Only <b>\$ 2,000</b> /Self Plus One <b>\$ 2,000</b> /Self and Family	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 <u>Plan</u> 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>In-network Preventive care</u> , Office visits, <u>Urgent Care</u> visits, Maternity care and <u>Prescription drugs</u> .	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> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <u>in-network providers</u> <b>\$ 8,500</b> / Self Only <b>\$ 17,000</b> / Self Plus One or Self and Family For <u>out-of-network providers</u> <b>\$ 17,000</b> / Self Only <b>\$ 34,000</b> / Self Plus One or Self and Family	The <u>out-of-pocket</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.



Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billed</u> charges, any penalties, non-covered drugs, and services your healthcare <u>plan</u> doesn't 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="https://www.geha.com/elevate-find-care">https://www.geha.com/elevate-find-care</a> or call 1-800-296-0776 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's</u> charge and what your <u>plan</u> 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 <u>referral</u> .

 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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most, plus you may be balance billed)	
If you visit a healthcare <u>provider's</u> office or clinic	<u>Primary care</u> visit to treat an injury or illness	\$10 / visit <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Specialist</u> visit	\$30 / visit <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	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)	
<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="https://info.caremark.com/geha">https://info.caremark.com/geha</a>	Generic drugs	<b>Retail</b> - \$4 or the cost of the drug, whichever is less, per 30-day supply.	Not covered. You pay 100%	90 day supplies are available at a participating Extended Day Supply (EDS) <u>network</u> pharmacy.  Limited pharmacy <u>network</u> with no out-of-network coverage.  No mail order benefit.
	Preferred brand drugs	<b>Retail</b> – 50% not to exceed \$500 per 30-day supply	Not covered. You pay 100%	
	Non-preferred brand drugs	Not covered. You pay 100%.	Not covered. You pay 100%	
	<u>Specialty drugs</u>	From CVS Specialty Pharmacy  <b>Generic and Preferred:</b> 50% up to a maximum of \$500 for up to a 30-day supply  <b>Non-preferred:</b> Not covered. You pay 100%.	Not covered. You pay 100%.	If <u>Specialty drugs</u> are obtained through other sources (physician’s office, <u>home health</u> agencies, outpatient hospitals), you will pay an additional <u>copayment</u> of \$500 and any difference between GEHA’s allowance and the cost of the drug. The additional \$500 <u>copayment</u> will go towards your <u>out-of-pocket limit</u> .  <u>Copayment</u> based on days of therapy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Some services must be <u>pre-authorized</u> . If not, care may not be covered.
	Physician/surgeon fees	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Some services must be <u>pre-authorized</u> . If not, care may not be covered.

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 immediate medical attention	<u>Emergency room care</u>	25% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Emergency medical transportation</u>	25% <u>coinsurance</u> after <u>deductible</u>	25% <u>coinsurance</u> after <u>deductible</u>	Air ambulance must be <u>pre-authorized</u> . If not <u>medically necessary</u> , services will not be covered.  Member is responsible for all charges over 100 miles when <u>medically necessary</u> treatment is available within 100 miles.
	<u>Urgent care</u>	\$50 / visit <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Semi-private room.  Must be precertified. If not precertified for <u>out-of-network</u> services, payment reduced by \$500; or care may not be covered.
	Physician/surgeon fees	\$250 / performing surgeon	50% <u>coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 / visit for office visits, <u>Deductible</u> does not apply. 25% <u>coinsurance</u> after <u>deductible</u> for other outpatient services.	50% <u>coinsurance</u> after <u>deductible</u>	Psychological testing may require <u>pre-authorization</u> . If not, care may not be covered.
	Inpatient services	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Semi-private room.  Must be precertified. If not precertified for <u>out-of-network</u> services, payment reduced by \$500; or care may not be covered.

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)	
<b>If you are pregnant</b>	Office visits	No charge	50% <u>coinsurance</u> after <u>deductible</u>	None
	Childbirth/delivery professional services	No charge for routine delivery	50% <u>coinsurance</u> after <u>deductible</u>	None
	Childbirth/delivery facility services	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> does not apply for preventive services. Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
<b>If you need help recovering or have other special health needs</b>	<u>Home healthcare</u>	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 50 2-hour visits/year with an RN, LPN or MSW.
	<u>Rehabilitation services</u>	\$30 / visit	50% <u>coinsurance</u> after <u>deductible</u>	Outpatient services limited to 30 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	<u>Habilitation services</u>	\$30 / visit	50% <u>coinsurance</u> after <u>deductible</u>	Outpatient services limited to 30 visits/year combined by qualified physical/occupational/speech therapist per person per year.
	<u>Skilled nursing care</u>	Not Covered You pay 100%	Not Covered You pay 100%	None
	<u>Durable medical equipment</u>	25% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Must be <u>pre-authorized</u> over \$1,000. If not, equipment may not be covered.
	<u>Hospice services</u>	No charge, up to \$30,000 limit. <u>Deductible</u> applies.	No charge, up to \$30,000 limit. <u>Deductible</u> applies.	Coverage limited to \$30,000/period of care for combined in-patient and out-patient care.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered You pay 100%	Not covered You pay 100%	Discount program available through EyeMed.
	Children's glasses	Not covered You pay 100%	Not covered You pay 100%	Discount program available through EyeMed.
	Children's dental check-up	Not covered You pay 100%	Not covered You pay 100%	Discount program available through Connection Dental

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)

- Acupuncture
- Bariatric surgery
- Chiropractic Care (manipulative therapy)
- Routine foot care
- Non-emergency care while traveling outside the U.S. (see [www.geha.com/outsideusa](http://www.geha.com/outsideusa)).

**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/healthcare-insurance/healthcare/](http://www.opm.gov/healthcare-insurance/healthcare/). 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 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 FEHB Plan brochure. If you need assistance, you can contact: GEHA at 1-800-821-6136.

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### 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 <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copayment</u>	\$30
■ <u>Hospital (facility) coinsurance</u>	25%
■ <u>Other coinsurance</u>	25%

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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1640
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2210</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copayment</u>	\$30
■ <u>Hospital (facility) coinsurance</u>	25%
■ <u>Other coinsurance</u>	25%

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>\$5,600</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$120
<u>Copayments</u>	\$210
<u>Coinsurance</u>	\$1950
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2280</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copayment</u>	\$30
■ <u>Hospital (facility) coinsurance</u>	25%
■ <u>Other coinsurance</u>	25%

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>\$2,800</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$150
<u>Coinsurance</u>	\$430
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1080</b>