

POSTAL SERVICE HEALTH
BENEFITS (PSHB)

2025 G.E.H.A PSHB MEDICARE BENEFITS



Maximize your Medicare
benefits with G.E.H.A.

GEHA.COM | 1-888-789-6809

 **G.E.H.A** Government
Employees Health
Association

What's inside

- 3 The largest federal benefits association in the country
- 4 G.E.H.A and Medicare
- 5 Plan compatibility
- 6 Standard options
- 8 High options
- 10 More about pharmacy
- 11 Additional benefits
- 12 Premium comparison
- 13 Medicare FAQs
- 14 What's next
- 15 Contact information
- 16 Our story

YOU'VE WORKED HARD FOR THIS

Retirement comes with many exciting changes, and G.E.H.A will always be here to support you in your health care journey.

Our FedViser Medicare benefit experts are available year-round to help answer questions and assist you in choosing the right plan to fit this new stage of life.

CONTACT US

Reach a FedViser Monday – Friday
from 7 a.m. – 7 p.m. Central time
in three easy ways:

Chat live by visiting geha.com



Call 1-888-789-6809

Meet one-on-one with a
FedViser at geha.com/MeetMedicare



JOIN THE LARGEST FEDERAL EMPLOYEE BENEFITS ASSOCIATION

Trusted by 2+ million federal employees,
retirees and their families.



Why G.E.H.A.?

We're member founded, member dedicated

- + Every dollar is reinvested in additional benefits and services exclusively for our members

Dedicated solely to federal workers since our founding in 1937

- + Founded by Postal workers 87 years ago to protect the health and well-being of federal employees and retirees, as well as their families

Benefits that go beyond

- + Our plans include the extra benefits most demanded by federal employees to fit every lifestyle



**Open Season
for 2025 benefits**

November 11 - December 9, 2024

**Coverage
effective date**

January 2025

**Last day to enroll
DECEMBER 9, 2024**

G.E.H.A MAKES MEDICARE BETTER

G.E.H.A's Medicare plans are built to maximize your coverage and benefits.

YOUR RETIREMENT COVERAGE CHOICES:

ORIGINAL MEDICARE PARTS A & B

This coverage is provided by the government to give annuitants baseline coverage for hospital (Part A) and medical (Part B) services. Benefits are limited, with beneficiaries responsible for 20% of hospital and medical costs.

G.E.H.A + MEDICARE

Combine Medicare with G.E.H.A's Standard or High plans to get 100% coverage for all covered medical services, optional EGWP Part D drug coverage, and valuable extras like vision benefits for glasses and contacts; a \$2,500 hearing aid benefit and more.

G.E.H.A MEDICARE ADVANTAGE



Upgrade your coverage with G.E.H.A's Medicare Advantage Plan, a UnitedHealthcare® G.E.H.A Group Medicare Advantage (PPO) Plan at no additional cost to receive a Part B premium subsidy of up to \$1,200, an allowance for over-the-counter medications, enhanced vision, dental and prescription benefits and much more.

ALREADY A G.E.H.A PLAN MEMBER?

While all G.E.H.A plans work with Medicare Parts A & B, enrolling in G.E.H.A’s Standard or High plan will help ensure you get the most coverage in retirement, along with access to Medicare Advantage.

	Elevate + Medicare	HDHP + Medicare	Elevate Plus + Medicare	Standard + Medicare	High + Medicare
\$1,000 Medicare Part B premium reimbursement					X
Compatible with Medicare Advantage coverage				X	X
100% medical coverage (copays, deductibles, coinsurance) with Medicare Parts A & B primary			X	X	X
Hearing aid benefit ¹			X	X	X
Coverage for in-network and out-of-network care ²	X	X	X	X	X
Coverage for care outside of the United States	X	X	X	X	X
Non-preferred drug coverage ³		X	X	X	X

1 These benefits are neither offered nor guaranteed under contract with the PSHB Program but are made available to all Enrollees who become members of a G.E.H.A medical plan and their eligible family members.
 2 Though the Elevate Plus plan on its own does not provide out-of-network medical and pharmacy benefits, when combined with Medicare and the provider accepts Medicare assignment, out-of-network cost share are waived. There are no out-of-network pharmacy benefits for Elevate and Elevate Plus.
 3 With the High plan, when Medicare A & B are primary, you pay a lower coinsurance for preferred and non-preferred brand medications.

STANDARD + MEDICARE PARTS A & B

[GEHA.COM/MEDICAREPSHB](https://www.geha.com/MedicarePSHB)

STANDARD MEDICARE ADVANTAGE

Plan basics	G.E.H.A Standard with Medicare	G.E.H.A Standard Medicare Advantage
Part B premium subsidy	\$0	Receive up to \$900 per year
100% medical coverage (copays, deductibles waived)	You pay nothing	You pay nothing
Calendar year deductible (In-network)	\$0	\$0
Out-of-pocket maximum ¹ (In-network)	\$6,500 for Self Only, \$13,000 for Self Plus One or Self and Family enrollment	\$0
Plan extras	You get	You get
Over-the-counter medication benefit	\$0	Receive \$40 per quarter on a Healthy Benefits card ²
Vision benefits ³	Pay only \$5 for an eye exam, plus receive discounts on frames and contact lenses	Pay \$0 for an eye exam, plus receive an allowance towards eyeglasses or contact lenses
Dental benefits	G.E.H.A pays 50% of the cost for two preventive dental visits per year	100% coverage for preventive and diagnostic services, plus additional coverage for other minor and major dental services
Hearing aid allowance ³	\$2,500 ⁴	\$2,500 ⁴

¹ Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

² OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

³ These benefits are neither offered nor guaranteed under contract with the PSHB Program but are made available to all Enrollees of a G.E.H.A plan and their eligible family members.

⁴ Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

Medical benefits	G.E.H.A Standard with Medicare — You pay	G.E.H.A Standard Medicare Advantage — You pay
Preventive care	\$0	\$0
Primary care office visits	\$0	\$0
Mental health office visits	\$0	\$0
Specialist office visit	\$0	\$0
Urgent care facility visit	\$0	\$0
Emergency room visit	\$0	\$0
Hospital care; outpatient / inpatient	\$0 / \$0	\$0 / \$0
Labs, X-rays and other diagnostic services	\$0 / unlimited visits	\$0 / unlimited visits
Durable medical equipment and diabetic supplies	\$0	\$0
Chiropractic care	\$0 / 20 visits	\$0 / 20 visits
Physical, speech, and occupational therapy	\$0 / 60 visits	\$0 / unlimited visits

Prescription drug benefits Retail 30-day supply	G.E.H.A Standard + EGWP Prescription Drug Plan	G.E.H.A Standard Medicare Advantage
Tier 1 - Generic	\$9 ¹	\$8
Tier 2 - Preferred brand	25% (\$200 max) ¹	\$40
Tier 3 - Non-preferred brand	50% (\$300 max) ¹	\$70
Tier 4 - Specialty	33% (\$250 max)	33% (\$150 max)

Prescription drug benefits Retail 90-day supply ³	G.E.H.A Standard + EGWP Prescription Drug Plan	G.E.H.A Standard Medicare Advantage
Tier 1 - Generic	\$20	\$16
Tier 2 - Preferred brand	25% (\$500 max) ¹	\$80
Tier 3 - Non-preferred brand	50% (\$600 max) ¹	\$140
Tier 4 - Specialty (limited to 30-day supply)	N/A	33% (\$150 max)

1 Costs for initial prescription and first fill. You pay 50% for the third and additional fills 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.

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 Optum® Home Delivery Pharmacy is a service of Optum Rx, a home delivery pharmacy, pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Rx for your maintenance medications. Other pharmacies are available in your network. You must continue to pay your G.E.H.A High premium if you elect to enroll in the Medicare Advantage Plan, but there is no additional premium for the G.E.H.A Medicare Advantage plan. Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

HIGH + MEDICARE PART A & B

GEHA.COM/MEDICAREPSHB

HIGH MEDICARE ADVANTAGE

Plan basics	G.E.H.A High with Medicare	G.E.H.A High Medicare Advantage
Part B premium subsidy	Receive up to \$1,000 per year	Receive up to \$1,200 per year
100% medical coverage (copays, deductibles waived)	You pay nothing	You pay nothing
Calendar year deductible (In-network)	\$0 for Self Only, \$0 for Self Plus One or Self and Family enrollment	\$0
Out-of-pocket maximum ¹ (In-network)	\$6,000 for Self Only, \$12,000 for Self Plus One or Self and Family enrollment	\$0
Plan extras	You get	You get
Over-the-counter medication benefit	\$0	Receive \$40 per quarter on a Healthy Benefits card ²
Vision benefits ³	Pay only \$5 for an eye exam, plus receive discounts on frames and contact lenses	Pay \$0 for an eye exam, plus receive an allowance towards eyeglasses or contact lenses
Dental benefits	G.E.H.A pays \$22 per visit for two preventive dental visits per year	100% coverage for preventive and diagnostic services, plus additional coverage for other minor and major dental services
Hearing aid allowance ³	\$2,500 ⁴	\$2,500 ⁴

¹ Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

² OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

³ These benefits are neither offered nor guaranteed under contract with the PSHB Program but are made available to all Enrollees of a G.E.H.A plan and their eligible family members.

⁴ Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

Medical benefits	G.E.H.A High with Medicare — You pay	G.E.H.A High Medicare Advantage — You pay
Preventive care	\$0	\$0
Primary care office visits	\$0	\$0
Mental health office visits	\$0	\$0
Specialist office visit	\$0	\$0
Urgent care facility visit	\$0	\$0
Emergency room visit	\$0	\$0
Hospital care; outpatient / inpatient	\$0 / \$0	\$0 / \$0
Labs, X-rays and other diagnostic services	\$0	\$0
Durable medical equipment and diabetic supplies	\$0	\$0
Chiropractic care	\$0 / 20 visits	\$0 / 20 visits
Physical, speech, and occupational therapy	\$0 / 60 visits	\$0 / unlimited visits

Prescription drug benefits Retail 30-day supply	G.E.H.A High + EGWP Prescription Drug Plan	G.E.H.A High Medicare Advantage
Tier 1 - Generic	\$9 ¹	\$3
Tier 2 - Preferred brand	20% (\$150 max) ^{1,2}	\$35
Tier 3 - Non-preferred brand	35% (\$200 max) ^{1,2}	\$65
Tier 4 - Specialty	15% (\$150 max)	15% (\$150 max)

Prescription drug benefits Retail 90-day supply ³	G.E.H.A High + EGWP Prescription Drug Plan	G.E.H.A High Medicare Advantage
Tier 1 - Generic	\$15	\$6
Tier 2 - Preferred brand	15% (\$350 max) ²	\$70
Tier 3 - Non-preferred brand	30% (\$500 max) ²	\$130
Tier 4 - Specialty (limited to 30-day supply)	N/A	15% (\$150 max)

1 Costs for initial prescription and first fill. You pay 50% for the third and additional fills 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.

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 Optum[®] Home Delivery Pharmacy is a service of Optum Rx, a home delivery pharmacy, pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Rx for your maintenance medications. Other pharmacies are available in your network. You must continue to pay your G.E.H.A High premium if you elect to enroll in the Medicare Advantage Plan, but there is no additional premium for the G.E.H.A Medicare Advantage plan. Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

A LITTLE MORE ON OUR PHARMACY BENEFITS

Exciting pharmacy benefit changes are here for 2025 that impact our Medicare Advantage plans.

G.E.H.A's Standard and High Medicare Advantage plans now benefit from these new enhancements:

- + A \$2,000 annual out-of-pocket cap for prescriptions. This eliminates what was previously known as the Medicare "donut hole", which left beneficiaries potentially exposed to higher cost share. G.E.H.A's Medicare Advantage plans are designed to cover 100% of your Part D prescription drugs once you've reached the out-of-pocket cap.
- + Enjoy a \$35 cap on insulin monthly
- + \$0 copay for vaccinations and preventive medications

YOUR PHARMACY BENEFIT CHOICES:



Starting in 2025, most G.E.H.A retirees in the Postal Service Health Benefits (PSHB) Program will have two options for Medicare prescription drug coverage.

G.E.H.A PRESCRIPTION DRUG PLAN

A Medicare PDP / EGWP that provides even greater drug benefits. Many G.E.H.A retirees will be auto-enrolled into this plan after enrollment. Visit geha.com/PDP to learn more.

G.E.H.A MEDICARE ADVANTAGE PLAN



Looking for even greater coverage? This plan includes G.E.H.A's most comprehensive pharmacy coverage and benefits, with lower copays and cost sharing, along with other valuable medical plan extras for retirees. Visit geha.com/MedicareAdvantage to learn more.



Questions on which option is right for you? Contact a FedViser to learn more at geha.com

Benefits, features, and/or devices vary by plan/ area. Limitations, exclusions and/or network restrictions may apply. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

COVERAGE FOR YOUR WHOLE HEALTH

G.E.H.A gives our Medicare members additional benefits to make sure you have whole person care and health.



Vision coverage includes \$0 – \$5 copays

for annual exams and includes significant discounts on frames, lenses and contact lenses through EyeMed. Members also save on LASIK at participating U.S. Laser Network locations.¹



Our hearing aid benefit pays \$2,500¹

with Standard or High plans and \$1,500 with Elevate Plus, in addition to discounted pricing with TruHearing with any of our five G.E.H.A plans.²



Dental coverage^{1,3}

is embedded on High, Standard and HDHP, and even richer benefits with our G.E.H.A Medicare Advantage plan, including 100% coverage on Class A Preventive & Diagnostic, and low member costs on Class B (Minor) and Class B (Major).

¹ These benefits are neither offered nor guaranteed under contract with the PSHB Program but are made available to all enrollees who become members of a G.E.H.A medical plan and their eligible family members.

² Learn more about hearing aid benefits at geha.com/Hearing.

³ 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.



Check out more benefits and discounts for you at geha.com/Savings

PREMIUM COMPARISON (MONTHLY)

		WITH MEDICARE	WITH G.E.H.A MEDICARE ADVANTAGE
STANDARD	Self Only	\$161.11	Zero additional premium for additional coverage and benefits.
	Self Plus One	\$346.41	
	Self and Family	\$427.99	

HIGH	Self Only	\$277.75	Zero additional premium for additional coverage and benefits.
	Self Plus One	\$634.92	
	Self and Family	\$791.31	

		OTHER PLAN OPTIONS		Not compatible with upgraded G.E.H.A Medicare Advantage
ELEVATE	Self Only	\$147.63		
	Self Plus One	\$356.17		
	Self and Family	\$433.60		
HDHP	Self Only	\$170.29		
	Self Plus One	\$366.13		
	Self and Family	\$449.92		
ELEVATE PLUS	Self Only	\$352.50		
	Self Plus One	\$790.12		
	Self and Family	\$880.01		

MEDICARE FAQs

I already have Medicare. What does a G.E.H.A plan do for me?

Quite a bit. G.E.H.A has two plans (Standard, High) that provide 100% coverage for those with Medicare Parts A and B including waiving medical deductibles, copays and coinsurance. Our High medical plan even provides an annual \$1,000 Medicare Part B premium reimbursement.

If I become a G.E.H.A member, can I keep my current provider?

G.E.H.A Standard and High provide 100% coverage for those with Medicare Parts A and B, if your provider accepts Medicare. If your provider accepts Medicare, you can keep that provider.

Is my spouse also covered through G.E.H.A?

Yes. G.E.H.A provides options for Self Only, Self Plus One and Self and Family plans.

What does Medicare Advantage cover?

Medicare Advantage (Part C) covers all components of Medicare Parts A and B, with additional benefits from G.E.H.A for Medicare Part D (prescription drug coverage). After enrolling in the G.E.H.A Medicare Advantage plan, the member pays the Medicare Part B premium and their monthly G.E.H.A Standard or High plan premium.

How do I maximize my PSHB and Medicare benefits?

To receive extra coverage and peace of mind from both Original Medicare and G.E.H.A, enroll in G.E.H.A's Standard or High plan with Medicare Advantage to receive plan extras such as a Part B premium reimbursement, vision and dental benefits, as well as, OTC and hearing aid allowances on top of Medicare Parts A and B.

Will I have prescription drug coverage with G.E.H.A?

Yes. If you are enrolled in a G.E.H.A PSHB plan with Medicare, you are auto enrolled into the G.E.H.A Prescription Drug Plan (PDP). The Standard and High Medicare Advantage plans offer drug coverage through a Part D plan, which includes some additional benefits and cost savings opportunities. Find full details on the drug coverage of each plan on pages 7 and 9 of this guide.

SO WHAT'S NEXT?

When the time is right and you're ready for this new stage of life, take these steps to make sure your benefits and coverage are something you never have to worry about.

1. SIGN UP FOR MEDICARE PARTS A&B

if you haven't already. You have a seven-month window beginning three months before the month you turn 65 to sign up for Medicare before any penalties are applied. Remember, if you sign up with a penalty, it never goes away.



Learn more at [medicare.gov](https://www.medicare.gov)

2. CHOOSE THE G.E.H.A PLAN

(Standard or High) that's right for you. Get help from a FedViser in navigating your options if needed.

3. ENROLL IN MEDICARE ADVANTAGE

to get even more from your G.E.H.A coverage. Enrollment can be completed by calling



Call 1-833-973-4342 (GEHA)
to access our support line
Monday through Friday 7 a.m.–7 p.m. Central time.

4. ENJOY RETIREMENT

Once enrolled in Medicare Advantage, like other G.E.H.A plans, you always have access to our support line. We're here to help with any questions so you can get back to enjoying retirement.

G.E.H.A IS HERE TO HELP

Get expert support in choosing the perfect plan for you.

Our FedViser benefits experts are available to help you find your best-fit plan, provide additional plan details and answer any questions you may have.

CONTACT US

Reach a FedViser Monday – Friday from 7 a.m. – 7 p.m. Central time in three easy ways:

Chat live by visiting geha.com



Call 1-888-789-6809



Meet one-on-one with a FedViser at geha.com/MeetMedicare

This is a brief description of the features of Government Employees Health Association, Inc.'s medical plans. Before making a final decision, please read the G.E.H.A Federal brochures which are available at geha.com/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.

For information and changes to G.E.H.A's medical plans, see our three plan brochures – RI 71-021 (High and Standard), RI 71-026 (HDHP) and RI 71-022 (Elevate and Elevate Plus) – which are available at geha.com/PlanBrochure.

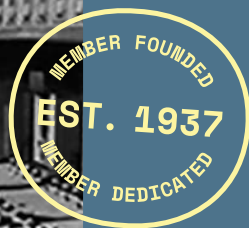
Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information: The Postal Workers Health Benefit (PSHB) program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each PSHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. G.E.H.A's SBCs are available on the internet at geha.com/SBC. Paper copies are also available, free of charge, by calling 800-821-6136.

To find out more information about plans available under the PSHB program, including SBCs for other PSHB plans, please visit opm.gov/Insure.

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FOUNDED BY POSTAL WORKERS IN 1937



Our spirit of service dates back nine decades to our founding by railway postal clerks who “passed the hat” to cover each other in times of need. We’ve built upon that legacy as the largest nonprofit, government employees health benefits association in the country.

Get the coverage that millions of federal employees have counted on through the years

87 years later, we honor our origin by delivering comprehensive coverage and benefits that go beyond for federal employees, retirees and their families. As a member-built organization, every dollar is put back into expanding the coverage that supports and protects those who support and protect our country.