

FEDERAL EMPLOYEES HEALTH
BENEFITS (FEHB)

2026 G.E.H.A MEDICARE BENEFITS



Maximize your retirement
health benefits with G.E.H.A

GEHA.COM | [1-866-290-7017](tel:1-866-290-7017)

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

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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 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 8 a.m.–8 p.m. Eastern time in three easy ways:



Call [1-866-290-7017](tel:1-866-290-7017)



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



Chat live by visiting geha.com



RETIREMENT BENEFITS YOU CAN RELY ON

Trusted by millions of federal employees, retirees and their families since 1937.



Why G.E.H.A.?

We're member founded, member dedicated

- + Our dollars are reinvested in additional benefits and services exclusively for our members

Dedicated solely to federal workers since our founding in 1937

- + Founded by Postal workers 88 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 benefits¹ most demanded by federal employees to fit every lifestyle



**Open Season
for 2026 benefits**

November 10–December 8, 2025

**Coverage
effective date**

January 2026

Last day to enroll
DECEMBER 8, 2025,
at midnight ET

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 G.E.H.A health plan and their eligible family members.

G.E.H.A MAKES MEDICARE BETTER

G.E.H.A's Medicare plans are built to help 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 covered 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 Medicare services, optional Employer Group Waiver Plan (EGWP) Part D drug coverage, and valuable extras like a vision discount for glasses and contacts¹; a \$2,500 hearing aid benefit and more.

G.E.H.A MEDICARE ADVANTAGE



Enhance your coverage with the UnitedHealthcare® G.E.H.A Group Medicare Advantage (PPO) Plan, at no additional cost with a Part B premium subsidy, no deductible, \$0 copays on covered medical services and other benefits.

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 G.E.H.A health plan and their eligible family members.

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 maximize your coverage in retirement, along with access to Medicare Advantage.

Coverage Options	Elevate + Medicare	HDHP + Medicare	Elevate Plus + Medicare	Standard + Medicare	High + Medicare
\$1,000 Medicare Part B premium reimbursement					X
Offers enrollment in Medicare Advantage				X	X
100% coverage for all covered Medicare services with Medicare A & B primary			X	X	X
Hearing aid benefit ¹			X	X	X
Coverage for in-network and out-of-network medical services ²	X	X	X	X	X
Coverage for emergency 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 FEHB Program but are made available to all Enrollees who become members of a G.E.H.A health 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. There are no out-of-network pharmacy benefits for FEHB Elevate and Elevate Plus.

STANDARD + MEDICARE PARTS A & B

[GEHA.COM/MEDICARE](https://www.geha.com/Medicare)

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% coverage for all covered Medicare services with Medicare A & B primary	\$0	\$0
Yearly deductible (in-network)	\$0	\$0
Out-of-pocket maximum ¹ (in-network)	\$8,000 for Self Only; \$16,000 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 your UCard ²
Vision discount	Pay only \$20 for an eye exam, plus receive discounts on frames and contact lenses ³	Pay \$0 for an eye exam, plus receive an allowance toward 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	\$2,500	\$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 FEHB Program but are made available to all Enrollees who become members of a G.E.H.A Standard 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	\$0
Durable medical equipment and diabetic supplies	\$0	\$0
Chiropractic care	\$0 for 20 visits	\$0 unlimited visits
Physical, speech and occupational therapy	\$0 for 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)	\$40
Tier 3 – Non-preferred brand	50% (\$300 max)	\$70
Tier 4 – Specialty	33% (\$250 max)	33% (\$150 max)

Prescription drug benefits Mail 90-day supply	G.E.H.A Standard + EGWP Prescription Drug Plan	G.E.H.A Standard Medicare Advantage ²
Tier 1 – Generic	\$20 ¹	\$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)	33% (\$250 max)	33% (\$150 max)

¹ Cost share is more if using a non-preferred pharmacy.

² Optum[®] Home Delivery Pharmacy is a service of Optum Home Delivery Pharmacy, a home delivery pharmacy, pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for your maintenance medications. Other pharmacies are available in your network.

You must continue to pay your G.E.H.A Standard 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 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% coverage for all covered Medicare services with Medicare A & B primary	\$0	\$0
Yearly deductible (In-network)	\$0	\$0
Out-of-pocket maximum ¹ (In-network)	\$7,500 for Self Only; \$15,000 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 your UCard ²
Vision discount	Pay only \$20 for an eye exam, plus receive discounts on frames and contact lenses ³	Pay \$0 for an eye exam, plus receive an allowance toward 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	\$2,500	\$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 FEHB Program but are made available to all Enrollees who become members of a G.E.H.A High 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 for 20 visits	\$0 unlimited visits
Physical, speech and occupational therapy	\$0 for 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)	\$35
Tier 3 - Non-preferred brand	35% (\$200 max)	\$65
Tier 4 - Specialty	15% (\$150 max)	15% (\$150 max)

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

¹ Cost share is more if using a non-preferred pharmacy.

² Optum[®] Home Delivery Pharmacy is a service of Optum Home Delivery Pharmacy, a home delivery pharmacy, pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy 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

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

- + A \$2,100 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:



Most G.E.H.A retirees in the Federal Employees Health Benefits (FEHB) Program will have two options for Medicare prescription drug coverage.

G.E.H.A PRESCRIPTION DRUG PLAN

An optional Medicare PDP / EGWP that provides even greater drug benefits at no additional cost to your current G.E.H.A premiums. Visit geha.com/PDP to learn more.

G.E.H.A MEDICARE ADVANTAGE PLAN



Looking for even more 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 health plan extras for retirees. Visit geha.com/MedicareAdvantage to learn more.

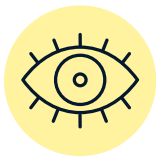
Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends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



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

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 discount

on annual eye exams, frames, lenses through EyeMed® and save on LASIK at participating U.S. Laser Network locations with every G.E.H.A plan. Vision is an included discount at no additional cost.¹



Hearing aid allowance of \$2,500

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.^{1,2}



Dental coverage

is embedded in Standard, High and HDHP plans, 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 FEHB Program but are made available to all Enrollees who become members of a G.E.H.A health plan and their eligible family members.

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



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

PREMIUM COMPARISON (MONTHLY)

PLAN OPTIONS	WITH MEDICARE	WITH G.E.H.A MEDICARE ADVANTAGE
Standard - Self Only	\$187.95	Zero additional premium for additional coverage and benefits.
Standard - Self Plus One	\$404.11	
Standard - Self and Family	\$501.47	
High - Self Only	\$423.13	
High - Self Plus One	\$938.06	
High - Self and Family	\$1,137.89	

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

OTHER PLAN OPTIONS	WITH MEDICARE	WITH G.E.H.A MEDICARE ADVANTAGE
Elevate - Self Only	\$168.83	Not compatible with upgraded G.E.H.A Medicare Advantage
Elevate - Self Plus One	\$407.31	
Elevate - Self and Family	\$495.85	
HDHP - Self Only	\$176.84	
HDHP - Self Plus One	\$380.18	
HDHP - Self and Family	\$467.19	
Elevate - Plus Self Only	\$444.45	
Elevate - Plus Self Plus One	\$974.09	
Elevate - Plus Self and Family	\$1,074.93	

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

MEDICARE FAQs

I already have Original 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 & B including covered medical deductibles, copays and coinsurance. Our High health 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 comprehensive coverage for those with Medicare Parts A & B, if your provider accepts Medicare.
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 the G.E.H.A Medicare Advantage plan cover?	Medicare Advantage (Part C) covers all components of Medicare Parts A & 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 FEHB 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 over-the-counter (OTC) and hearing aid allowances, in addition to all covered Medicare Parts A & B benefits.
Will I have prescription drug coverage with G.E.H.A?	Yes. If you are enrolled in G.E.H.A's Standard or High with Medicare, you receive prescription drug coverage. 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.



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

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

(Standard or High) that's right for you. Get help from a FedViser in navigating your options if needed by calling [1-866-290-7017](tel:1-866-290-7017).

3. ENROLL IN MEDICARE ADVANTAGE

to get even more from your G.E.H.A coverage.



Call [1-844-491-9898](tel:1-844-491-9898), TTY 711
Monday through Friday 8 a.m.–8 p.m. Central time

Enrollment is voluntary, and you may opt in or out of the G.E.H.A Medicare Advantage Plan enhanced level of benefits at any time. If you elect to opt out, you will be moved back to the G.E.H.A High or Standard health plan.

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 8 a.m.–8 p.m. Eastern time in three easy ways:



Call [1-866-290-7017](tel:1-866-290-7017)



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



Chat live by visiting geha.com



This is a brief description of the features of Government Employees Health Association, Inc.'s health 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 health plans, see our three plan brochures — RI 71-006 (High and Standard), RI 71-014 (HDHP) and RI 71-018 (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 Federal Employees Health Benefits (FEHB) 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 FEHB 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 1-800-821-6136.

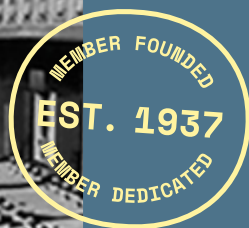
To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov/Insure

Visual representations do not imply endorsement by any government agency or department.

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FOUNDED BY FEDERAL EMPLOYEES 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. 88 years later, we honor our origin by delivering comprehensive coverage and benefits that go beyond for federal employees, retirees and their families.

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

As a member-built organization, our dollars are put back into expanding the coverage that supports and protects those who support and protect our country.