

# See if the GEHA Medicare Advantage Plan is **right for you**

If you are enrolled in the GEHA High medical plan, retired, and enrolled in Medicare Parts A & B, you may be eligible for the GEHA High Medicare Advantage Plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan. Review this side by side plan comparison to help you determine if the Medicare Advantage plan will meet your needs.

Plan comparison	GEHA High medical plan	GEHA High Medicare Advantage Plan
<b>Extras</b>		
National network	Yes	Yes <sup>1</sup>
Part B premium subsidy	Yes	Yes
Expanded foreign travel coverage	Yes	Yes
Dental coverage	Yes	Yes
Free gym membership	No	Yes <sup>2</sup>
Over-the-counter item allowance	No	Yes <sup>3</sup>
One-plan – no need to coordinate benefits	No	Yes
Remain in the FEHB program	Yes	Yes
Remain a GEHA medical plan member	Yes	Yes
<b>Medical Benefits</b>		
Annual medical deductible	None	None
Annual medical out-of-pocket maximum <sup>4</sup>	<b>\$5,000 / \$10,000</b>	None
Preventive services	<b>\$0</b>	<b>\$0</b>
Physician office visits (primary, specialist and virtual)	<b>\$0</b>	<b>\$0</b>
Hospital visits (inpatient and outpatient)	<b>\$0</b>	<b>\$0</b>
Emergency room or urgent care	<b>\$0</b>	<b>\$0</b>
Ambulance service	<b>\$0</b>	<b>\$0</b>
Acupuncture	<b>\$0 / 20 visits</b>	<b>\$0 / 50 visits</b>
Chiropractic care	<b>\$0 / 20 visits</b>	<b>\$0 / 20 visits</b>
Physical, speech and occupational therapy	<b>\$0 / 60 visits</b>	<b>\$0 / unlimited visits</b>

Durable medical equipment	\$0	\$0
Diabetic supplies	\$0	\$0
Routine podiatry	\$20	\$0
Hearing aid allowance — \$2,500 allowance every 3 years. Allowance is combined for both ears	Yes	Yes <sup>5</sup>
<b>Pharmacy – Retail 30 day supply</b>		
Tier 1 — Generic	\$10*	\$3
Tier 2 — Preferred brand	20% (\$150 max) <sup>6^</sup>	\$35
Tier 3 — Non-preferred brand	35% (\$200 max) <sup>6^</sup>	\$65
Tier 4 — Specialty tier	15% (\$150 max) generics & preferred 30% (\$200 max) non-preferred	15% (\$150 max)
<b>Pharmacy – Mail order 90 day supply<sup>7</sup></b>		
Tier 1 — Generic	\$15	\$6
Tier 2 — Preferred brand	15% (\$350 max) <sup>^</sup>	\$70
Tier 3 — Non-preferred brand	30% (\$500 max) <sup>^</sup>	\$130
Tier 4 — Specialty tier (limited to 30-day supply)	N/A	15% (\$150 max)

Call our dedicated GEHA UnitedHealthcare Customer Service Advocates to learn more about the GEHA High Medicare Advantage plan designed exclusively for federal retirees in the FEHB program at [1.844.491.9898](tel:18444919898), TTY 711, 8 a.m.–8 p.m. local time, 7 days a week, or visit [geha.com/MedicareAdvantage](https://geha.com/MedicareAdvantage)



<sup>1</sup>Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information.

<sup>2</sup>Renew Active<sup>®</sup> includes a standard fitness membership. The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market.

<sup>3</sup>OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

<sup>4</sup>Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

<sup>5</sup>The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

<sup>6</sup>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.

<sup>7</sup>Optum Home Delivery 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.

<sup>^</sup>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.

You must continue to pay your GEHA High premium if you elect to enroll in the Medicare Advantage Plan, but there is no additional premium for the GEHA Medicare Advantage plan.

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 GEHA Federal brochures which are available at [geha.com/Plan Brochure](https://geha.com/Plan%20Brochure). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.

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.