

SEE IF THE G.E.H.A MEDICARE ADVANTAGE PLAN IS RIGHT FOR YOU

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

Plan comparison	G.E.H.A High health plan	G.E.H.A High Medicare Advantage Plan
Extras		
National network	Yes	Yes ¹
Part B premium subsidy	Yes	Yes
Dental coverage	Yes	Yes
Free gym membership	No	Yes ²
Over-the-counter item allowance	No	Yes ³
Remain in the FEHB or PSHB program	Yes	Yes
Remain a G.E.H.A medical plan member	Yes	Yes
Medical benefits		
Annual medical deductible	None	None
Annual medical out-of-pocket maximum ⁴	\$6,000 Self / \$12,000 Self+1; Family	None
Preventive services	\$0	\$0
Physician office visits (primary, specialist and virtual)	\$0	\$0
Hospital visits (inpatient and outpatient)	\$0	\$0
Emergency room or urgent care	\$0	\$0
Ambulance service	\$0	\$0
Physical, speech and occupational therapy	\$0 / 60 visits	\$0 / unlimited visits
Diabetic supplies	\$0	\$0
Routine podiatry	\$20	\$0
Hearing aid allowance — \$2,500 allowance every 3 years. Allowance is combined for both ears	Yes ⁵	Yes ⁶

When you enroll in Medicare and are retired, G.E.H.A will auto enroll you into a G.E.H.A High + EGWP Prescription Drug Plan unless you elect the G.E.H.A Medicare Advantage plan or request to opt out of the auto enrollment into the G.E.H.A High + EGWP Prescription Drug Plan.

Please see the chart below for a side-by-side comparison of the prescription benefits available to you.

Plan comparison	G.E.H.A High + EGWP Prescription Drug Plan	G.E.H.A High health plan	G.E.H.A High Medicare Advantage Plan
Pharmacy — Retail 30-day supply			
Tier 1 — Generic	\$9	\$10*	\$3
Tier 2 — Preferred brand	20% (\$150 max)	20% (\$150 max) ^{7^A}	\$35
Tier 3 — Non-preferred brand	35% (\$200 max)	35% (\$200 max) ^{7^A}	\$65
Tier 4 — Specialty tier	15% (\$150 max)	15% (\$150 max) generics & preferred 30% (\$200 max) non-preferred	15% (\$150 max)
Pharmacy — Mail order 90-day supply⁸			
Tier 1 — Generic	\$15	\$15	\$6
Tier 2 — Preferred brand	15% (\$350 max)	15% (\$350 max) ^{7^A}	\$70
Tier 3 — Non-preferred brand	30% (\$500 max)	30% (\$500 max) ^{7^A}	\$130
Tier 4 — Specialty tier (limited to 30-day supply)	N/A	N/A	15% (\$150 max)



Call our dedicated G.E.H.A UnitedHealthcare Customer Service Advocates to learn more about the G.E.H.A High Medicare Advantage plan designed exclusively for retirees in the FEHB and PSHB programs at 1-844-491-9898, TTY 711, 8 a.m.–8 p.m., Monday–Friday, or visit geha.com/MedicareAdvantage



¹Out-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.

²The fitness benefit varies by plan/area and may not be available on all plans. The fitness benefit includes a standard fitness membership. The information provided 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 and plan.

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

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

⁵These 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.

⁶Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

⁷Costs 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.

⁸Optum[®] Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

⁹If 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 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. This is a brief description of the features of the GEHA High medical plan. Before making a final decision, please read the Plan's [Federal brochure RI 71-006](#). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

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.