DON'T LEAVE MONEY ON THE TABLE

A G.E.H.A Medicare Advantage Plan gives you money back for paying your Part B premium

How it works

G.E.H.A's Medicare Advantage Plans, UnitedHealthcare® Group Medicare Advantage (PPO) plans, include a generous subsidy each month toward your Part B premium. You will get the subsidy based upon how you pay your Medicare Part B premium.

If you pay your Part B premium through:	Then...
A deduction in your Social Security benefit	The subsidy will be applied to your Social Security benefit
A quarterly bill from Social Security/Medicare	Your Part B bill will be reduced by 3 times the subsidy amount on a quarterly basis
A deduction in your annuity check	The subsidy will be applied to your annuity benefit

It can take up to 90 days from when you enroll in a G.E.H.A Medicare Advantage Plan for the Part B premium subsidy to be applied for the first time. The first subsidy will be backdated to include any months missed.

The Part B premium subsidy may appear as a reduced Part B premium charge instead of a line-item credit on your statement.

High plan:

$185.00
Part B premium charge

-$100.00
Part B premium subsidy

$85.00
Part B premium charge to appear on your statement

Standard plan:

$185.00
Part B premium charge

-$75.00
Part B premium subsidy

$110.00
Part B premium charge to appear on your statement

Example above based on 2025 Part B premium amount. Amounts may vary if LEP or IRMAA applies.

Learn more

Visit **geha.com/MedicareAdvantage** or call **1-844-491-9898**, TTY 711, 8 a.m.–8 p.m., Monday–Friday.

G.E.H.A Government Employees Health Association | United Healthcare® Group Medicare Advantage

Important information

Medicare Part B Enrollment

Being enrolled in Medicare and a G.E.H.A Medicare Advantage Plan can help decrease your out-of-pocket health care expenses. Even though enrolling in Medicare Part B is not required in the Federal Employees Health Benefits (FEHB) Program, there are some advantages to having both Medicare and the G.E.H.A Medicare Advantage Plan. The decision to enroll in Medicare is entirely yours, but if you do choose to enroll, it is best to act quickly. If you choose to enroll in Medicare, visit **www.ssa.gov/locator** or call **1-800-772-1213, TTY 1-800-325-0778**, 7 a.m.–7 p.m., Monday–Friday. You must be enrolled in the G.E.H.A High or Standard medical plan and in Medicare Part B if you wish to enroll in a G.E.H.A Medicare Advantage Plan.

Medicare Part B Late Enrollment Penalty (LEP)

If you didn't get Medicare Part B when you were first eligible, your monthly premium may go up.

In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under this G.E.H.A-sponsored Medicare Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D Late Enrollment Penalty (LEP)

Should you become a G.E.H.A Medicare Advantage Plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. Please respond as quickly as possible to avoid an unnecessary penalty. If, at any time after your initial enrollment period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage, then your monthly premium may go up. Creditable coverage is prescription drug coverage that is at least as good as or better than what Medicare requires. The LEP is an amount added to your monthly Medicare premium and billed to you separately by UnitedHealthcare. **If you've been enrolled in an FEHB or PSHB plan since you became Medicare eligible, you have had creditable coverage and the LEP should not apply.** You will need to contact UnitedHealthcare, by calling the Customer Service number on the back of your ID card, within 90 days of enrollment, to confirm that you have had credible coverage so that the Late Enrollment Penalty can be removed.

Income-Related Monthly Adjustment Amount (IRMAA)

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and Part D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. This extra amount is paid directly to Social Security, not to your plan. Social Security will contact you if you have to pay IRMAA.

Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. If you qualify, Extra Help could help with the costs of your prescription drugs, like deductibles and copays. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free at **1-800-772-1213, TTY 1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday.

Postal Service Health Benefits (PSHB) Program

G.E.H.A participates in the Postal Service Health Benefits (PSHB) Program. As a G.E.H.A High or Standard medical plan member, enrolling in Medicare Part B gives you more choices in the PSHB program. Choices such as a G.E.H.A Medicare Advantage Plan, which includes a monthly Medicare Part B premium subsidy to reduce your Medicare premiums.

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.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

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