Summary of Benefits 2027

UnitedHealthcare G.E.H.A Group Medicare Advantage (PPO) High Option

Group Name (Plan Sponsor): G.E.H.A
Group Number: 16611
H2001-828-000

Look inside to learn more about the plan and the health and drug services it covers.
Contact us for more information about the plan.

Download the **UnitedHealthcare app**

Visit **retiree.uhc.com/GEHA**

Call toll-free **1-844-491-9898**, TTY **711**
8 a.m.-8 p.m. local time, Monday-Friday

United Healthcare®
Group Medicare Advantage

Y0066_SB_H2001_828_000_2027_M

Summary of Benefits

January 1, 2027 - December 31, 2027

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online after signing into your member account at **retiree.uhc.com/GEHA** or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

UnitedHealthcare G.E.H.A Group Medicare Advantage (PPO)

Deductible and limits	
	In-network and out-of-network
Part B premium reduction	You will receive a monthly Part B credit of $100 monthly, per enrolled individual
Maximum out-of-pocket amount (does not include prescription drugs)	$0 for Medicare-covered services from any provider Please note that you will still need to pay your cost-sharing for your Part D prescription drugs. In addition, amounts you pay for some network and out-of-network services don't count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.

Medical benefits		
		In-network and out-of-network
Inpatient hospital care[1]		$0 copay per stay Our plan covers an unlimited number of days for an inpatient hospital stay.
Outpatient hospital[1]	Ambulatory surgical center (ASC)	$0 copay
	Outpatient surgery	$0 copay
	Outpatient hospital services, including observation	$0 copay
Doctor visits	Primary care provider (PCP)	$0 copay
	Virtual visit	$0 copay
	Specialist[1]	$0 copay

Medical benefits		
		In-network and out-of-network
Preventive services	Routine physical	$0 copay; 1 per plan year*
	Medicare-covered	$0 copay
	• Abdominal aortic aneurysm screening • Alcohol misuse counseling • Annual wellness visit • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screening • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings and monitoring • Diabetes – Self-Management training • Dialysis training • Glaucoma screening • Hepatitis C screening • HIV screening • Kidney disease education • Lung cancer with low dose computed tomography (LDCT) screening • Medical nutrition therapy services • Medicare Diabetes Prevention Program (MDPP) • Obesity screenings and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screenings and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 • "Welcome to Medicare" preventive visit (one-time)	
	Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100%.	
Emergency care		$0 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the emergency care copay. See the "Inpatient Hospital Care" section of this booklet for other costs.
Urgently needed services		$0 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the urgently needed services copay. See the "Inpatient Hospital Care" section of this booklet for other costs.
Diagnostic tests, lab and radiology services, and X-rays	Diagnostic radiology services (e.g. MRI, CT scan)[1]	$0 copay
	Lab services[1]	$0 copay
	Diagnostic tests and procedures[1]	$0 copay

Medical benefits			
		In-network and out-of-network	
	Therapeutic radiology[1]	$0 copay	
	Outpatient X-rays[1]	$0 copay	
Hearing services	Exam to diagnose and treat hearing and balance issues[1]	$0 copay	
	Routine hearing exam	$0 copay, 1 exam per plan year*	
	Hearing Aids	$0 copay for prescription hearing aids, combined for both ears, unlimited devices, every 3 years, up to the $2,500 allowance amount.	90% coinsurance for prescription hearing aids, combined for both ears, unlimited devices, every 3 years, up to the $2,500 allowance amount.*
Routine dental services See Evidence of Coverage for more details.	Oral exams	$0 copay, 2 procedures per plan year.	
	Routine cleaning	$0 copay, 2 procedures per plan year.	
	Dental bitewing X-rays	$0 copay, 1 procedure per plan year.	
	Minor services (Includes fillings and nitrous oxide)	20% coinsurance	
	Major Services (Includes Crowns, Root Canals, and other restorative services)	50% coinsurance	
	Benefit limit	$50 yearly deductible $1,000 combined in and out-of-network plan year maximum. Preventive and diagnostic procedures do not count toward this maximum. If you receive services from an out-of-network dentist, the plan pays according to a maximum allowable fee schedule. You pay all fees in excess of this amount.	
Vision services	Exam to diagnose and treat diseases and conditions of the eye[1]	$0 copay	
	Eyewear after cataract surgery	$0 copay	

Medical benefits		
		In-network and out-of-network
	Routine eye exam	$0 copay, 1 exam per plan year*
	Routine eyewear	Plan pays up to $130 for eyeglasses, or up to $175 for contact lenses instead of eyeglasses, every 24 months.*
Mental health	Inpatient visit[1]	$0 copay per stay Our plan covers an unlimited number of days for an inpatient hospital stay.
	Outpatient group therapy visit[1]	$0 copay
	Outpatient individual therapy visit[1]	$0 copay
	Outpatient therapy or office visit with a psychiatrist[1]	$0 copay
	Virtual behavioral visits	$0 copay
Skilled nursing facility (SNF)[1]		$0 copay per day: days 1-20 $0 copay per day: days 21-100 Our plan covers up to 100 days in a SNF per benefit period.
Outpatient Rehabilitation (physical, occupational, or speech/language therapy)[1]		$0 copay
Ambulance[2]		$0 copay
Ambulance, No Transport (Non-Medicare-Covered)		$0 copay
Medicare Part B Drugs Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Chemotherapy drugs[1]	$0 copay
	Other Part B drugs[1]	$0 copay

Prescription drugs	
Deductible	The plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage.

Prescription drugs		
Initial coverage	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of $2,400 you move to the Catastrophic Coverage stage.	
Tier drug coverage (After you pay your deductible, if applicable)	**Retail Cost-Sharing**	**Mail Order or CVS Retail Pharmacy Cost-Sharing**
	30-day supply	**90-day supply**
Tier 1: Preferred Generic	$3 copay	$6 copay
Tier 2: Preferred Brand ˜	$35 copay	$70 copay
Tier 3: Non-Preferred Drug ˜	$65 copay	$130 copay
Tier 4: Specialty Tier ˜	15% coinsurance, with a $150 copay maximum (limited to a 30-day supply)	15% coinsurance, with a $150 copay maximum (limited to a 30-day supply)
Catastrophic coverage	Once you're in this stage, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.	

˜ Subject to Medicare guidance, coinsurance may not apply to Part D insulin products. You will pay a maximum of $35 for a 1-month supply of each Part D insulin product covered by our plan. Most adult Part D vaccines are covered at no cost to you.

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

G.E.H.A offers drug coverage in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D benefit and your additional drug coverage. For more information, see your Additional Drug Coverage list. You can also view the Certificate of Coverage at **retiree.uhc.com/GEHA** or call Customer Service to have a hard copy sent to you.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.



You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. There's no penalty for applying, and you can re-apply every year. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- Your state Medicaid office

Additional plan benefits		
		In-network and out-of-network
Acupuncture services	Medicare-covered acupuncture (for chronic low back pain)	$0 copay
	Routine acupuncture services	$0 copay, up to 50 visits per plan year*
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)[1]	$0 copay
	Routine chiropractic services	$0 copay, up to 20 visits per plan year*
 **Diabetes manage-ment**	Diabetes monitoring supplies[1]	$0 copay We only cover Contour® and Accu-Chek® brands. Other brands are not covered by your plan. Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, Accu-Chek Guide Me and Accu-Chek Guide. Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus.
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies[1]	$0 copay
	Diabetes self-management training[1]	$0 copay
	Therapeutic shoes or inserts[1]	$0 copay
Durable medical equipment (DME) and related supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen)[1]	$0 copay
	Prosthetics (e.g., braces, artificial limbs)[1]	$0 copay

Additional plan benefits			
		In-network and out-of-network	
	Wigs	$0 copay The plan pays up to $350 per plan year for wigs for hair loss due to chemotherapy*	
	Fitness Program Renew Active, a health and fitness program designed for Medicare plan members. Renew Active includes a standard monthly membership at participating fitness locations. Sign in to your member site, look for My Coverage and select Access gym code or call the number on your UnitedHealthcare member ID card to obtain your code.	$0 copay	90% coinsurance if you use an out-of-network fitness provider
Foot care (podiatry services)	Foot exams and treatment[1]	$0 copay	
	Routine foot care	$0 copay, 6 visits per plan year*	
	UnitedHealthcare Healthy at Home Post-discharge program Benefits are available for up to 30 days following each inpatient hospital and skilled nursing facility (SNF) stay: • Meals: 28 home-delivered meals, referral required • Transportation: 12 one-way trips to medically related appointments and the pharmacy, up to 50 miles per trip, referral required • In-home Care: 6 hours of non-medical personal care services like companionship, meal prep, medication reminders and more with a professional caregiver, no referral required Call Customer Service for more information, to request a referral after each discharge and to use your benefits	$0 copay	90% coinsurance if you use an out-of-network provider
	Home health care[1]	$0 copay	

Additional plan benefits			
		In-network and out-of-network	
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.	
Opioid treatment program services[1]		$0 copay	
Outpatient substance use disorder services	Outpatient group therapy visit[1]	$0 copay	
	Outpatient individual therapy visit[1]	$0 copay	
Over-the-counter (OTC) credit $40 credit each quarter to buy covered OTC products from network retail locations or through the website. Credits expire the last day of each quarter.		$0 copay	90% coinsurance if you use an out-of-network store or provider. The credit applies to remaining balance, up to the quarterly limit.
Diabetes Prevention and Weight Management Program Call the number on the back of your ID card to get started today. *Weight Management is available to you if you have a BMI of 19 or higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program. Limitations and restrictions apply. **Diabetes Prevention is available to you if you have a BMI of 25 or higher (23 for those of Asian descent), have not previously been diagnosed with type 1 or type 2 diabetes, are not pregnant and have a pre-diabetes diagnosis, have a history of gestational diabetes, or receive a high-risk pre-diabetes test result.		$0 copay	90% coinsurance if you get services from an out-of-network provider
Renal dialysis[1]		$0 copay	
 **Medical nutrition therapy (non-Medicare-covered)**		$0 copay for each visit*	

[1]Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

[2]Authorization is required for non-emergency Medicare-covered ambulance air transportation. Authorization is not required for non-emergency Medicare-covered ambulance ground transportation. Emergency ambulance (ground or air) does not require authorization.

*Benefits are combined in and out-of-network.

About this plan

UnitedHealthcare G.E.H.A Group Medicare Advantage (PPO) is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).

Our service area includes the 50 United States, the District of Columbia and all U.S. territories.

About providers and network pharmacies

UnitedHealthcare G.E.H.A Group Medicare Advantage (PPO) has a network of doctors, hospitals, pharmacies and other providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare program. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **retiree.uhc.com/GEHA** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Required Information

UnitedHealthcare G.E.H.A Group Medicare Advantage (PPO) is 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.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your UnitedHealthcare UCard® or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su UCard® de UnitedHealthcare o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

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

Optum® 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. There may be other pharmacies in our network. Optum Home Delivery Pharmacy and Optum Rx affiliates are not available in all areas.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The Renew Active® Program and its gym network varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership at participating locations and other offerings. The participating locations and offerings may change at any time. Fitness membership equipment, classes and activities may vary by location. Certain classes are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or

information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. Gym network may vary in local market and plan.