

GEHA 2023 benefit plans

GEHA offers five unique health plans and two dental plans tailored to the unique needs of federal employees.



GEHA®

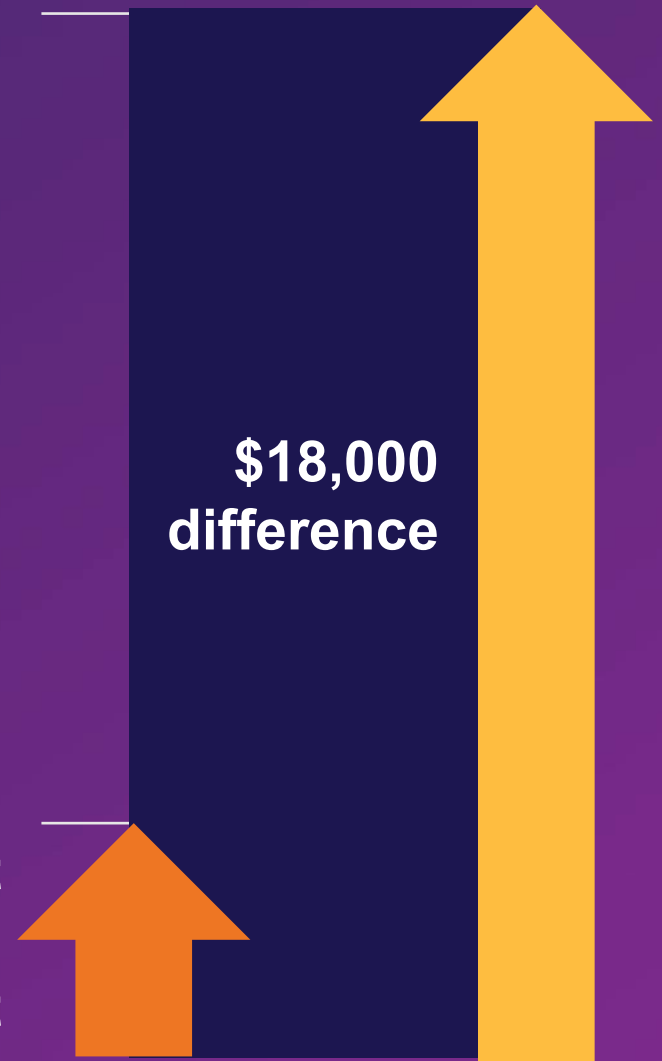
Lowest vs highest FEHB plan cost¹

- 271 plans in FEHB; includes regional and nationwide plans
- 19 to 40 plans to choose from depending on where you live
- Important to shop for the best plan options and price

1. 2023 premiums for Self and Family plans with 1,000+ subscribers

\$20,800
highest
FEHB plan
cost

\$2,800
lowest
FEHB plan
cost



We are the Government Employees Health Association

- **85+** years, started by Railway Mail Carriers
- Exclusively Federal / Postal / Annuitants / Military retirees
- **2+ million** members worldwide
- One of the largest carriers in the FEHB and FEDVIP
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- Nonprofit association; focused on federal employees

Today's presenter



Susan Duffy




Sales Manager | DC, MD, VA



Get in touch at geha.com



Key takeaways

-  Shopping makes good sense and good CENTS
-  GEHA is not one-size-fits-all; benefit plans for all stages of your life
-  Connect with us via chat, text, call or by virtual appointment

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/PlanBrochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.

Shopping makes good “cents”

Shopping for your health plan, like other large expenses, makes good sense.



Time spent shopping



15 minutes

Shopping for a medical plan



1 hour or less

Researching a doctor

10+ hours

Purchasing a car



Where to begin

Consider individual or family medical needs.

- Surgeries
- Regular medications
- Pregnancies

Which will fit your family budget?

- Higher deductible
- Lower monthly premiums
- Long-term savings in an HSA?

What are the most important factors for you and your family?

- Specific doctors
- Prescription costs
- Wellness programs
- Availability of tools like virtual care

Connect with GEHA, we're here to help

Monday – Friday, 7 a.m. – 7 p.m. Central time



Call us at
[800.262.4342](tel:800.262.4342)



Schedule a 1-on-1 meeting



Chat online



Text from your phone



Get in touch.
Visit [geha.com](https://www.geha.com)

GEHA 2023 medical plans

Choose from five medical plans that are designed to meet you where you are in life.



GEHA®

GEHA medical plans offer

- Extensive nationwide network
- No referrals
- **\$0** copay, unlimited telehealth visits with MDLIVE, including mental health*
- **\$0** copay, in-network preventive care
- Worldwide coverage
- Generous wellness rewards

*If deductible is met, high deductible health plan (HDHP) members will be charged by MDLIVE but GEHA will then reimburse the member 100% of the billed charge.



2023 GEHA Medical Plans

Choose from five unique medical plans designed to meet you where you are in life.

GEHA

geha.com | 800.262.4342

The advertisement features a woman with short grey hair, wearing a dark blue polo shirt and a bright yellow high-visibility safety vest with reflective stripes. She is holding a black tablet computer. The background is a vibrant pink with faint white icons of a cross, a tooth, and a person. The GEHA logo is written vertically on the left side of the image. At the bottom, the website and phone number are listed.

Plans that meet you where you are in life



Elevate

GEHA's lowest premium and lowest doctor visit copays. Generous wellness rewards.



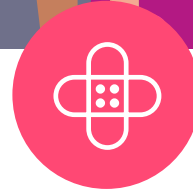
HDHP

HSA-compatible, tax advantages, low out-pocket-costs after deductible.



Standard

Comprehensive and affordable coverage, low doctor visit copays and 100% maternity.



Elevate Plus

In-network only, lower deductible. Copay for preferred brand name medication.



High

Lower medical and prescription costs. \$1,000 Medicare Part B reimbursement.

Included benefits and savings with no additional premium



\$5 or less, annual eye exam discounts on lens and frames

Other savings on:

- Electronic toothbrushes
- Teeth whitening
- Hearing aids
- Medical alert systems



\$25/month gives you access to over 11,600 fitness centers nationwide

Learn more at geha.com/Savings

GEHA supplemental benefits are neither offered nor guaranteed under contract with the FEHB, but are made available to all enrollees and family members who become members of a GEHA medical plan.



GEHA



Elevate

Why pay for benefits you may never use?

- GEHA's lowest premium plan
- Low copays for convenient and immediate care
- Solid protection for the unexpected
- **900,000** physicians and health care professionals
- **5,600+** hospitals
- Generous wellness rewards help reduce your out-of-pocket expenses
- **BONUS:** annual plan perk valued at **\$125**

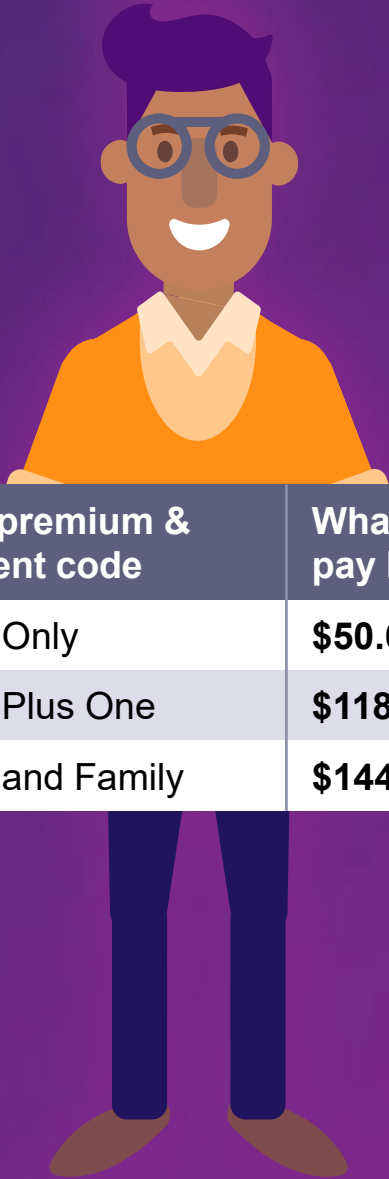
Plan use



Low

Average

High



Elevate premium & enrollment code	What you pay biweekly
254 Self Only	\$50.69
256 Self Plus One	\$118.63
255 Self and Family	\$144.67

Elevate

Our lowest premium, low copays, generous rewards

Elevate 2023 benefits	You pay
MDLIVE telehealth visits, including mental health	\$0
Primary office visit & mental health visits Chiropractic (12 visits), acupuncture (20 visits) MinuteClinic®	\$10
Specialist office visit, unlimited	\$30
Urgent care	\$50
Other care, emergency and hospitalization, after annual deductible of \$500 Self / \$1,000 Self +	25%
Prescriptions Generic, 30-day retail supply	\$4
Preferred brand-name, 30-day retail supply	50% (\$500 max)
Mail order pharmacy Non-preferred brand medication	100% (no benefit)
Wellness rewards, yearly Self / Self +	Earn up to \$500 / \$1,000

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 benefit enrollment.

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Wellness Pays rewards

Elevate plans

Earn up to **\$500** Self or **\$1,000** Family annually

Roll over unused funds up to **\$2,500** Self or **\$5,000** Family

Learn more at geha.com/WellnessPays

Rewardable activity	Wellness Pays plan reward
Achieve your Stride step goal	\$10 per month
Use of the medical cost estimate tool	\$10 per month, \$30 max
Rally Missions	
Wellness quizzes	\$50
Flu shot	
MDLIVE telehealth or mental health visit	
Rally health survey	\$75
Annual physical	
Breast cancer screening (mammogram)	
Cervical cancer screening (Pap)	
Colorectal cancer screening (colonoscopy)	\$100
Digital wellness coaching	
First trimester prenatal appointment	
Complete Real Appeal or Quit for Life	\$200

Use Wellness Pays funds like an FSA

Unused funds roll over

Funds roll over up to
\$2,500/person or
\$5,000 for two people

Learn more at
geha.com/WellnessPays



Copays



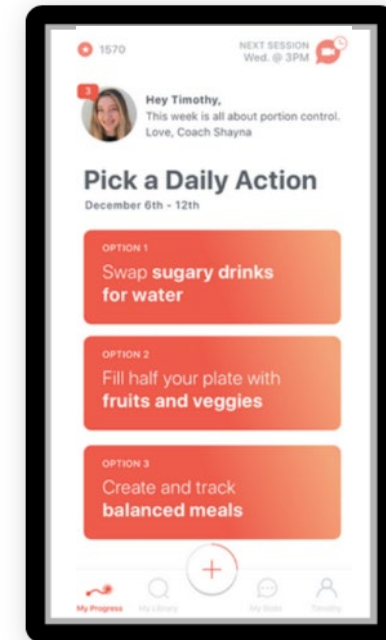
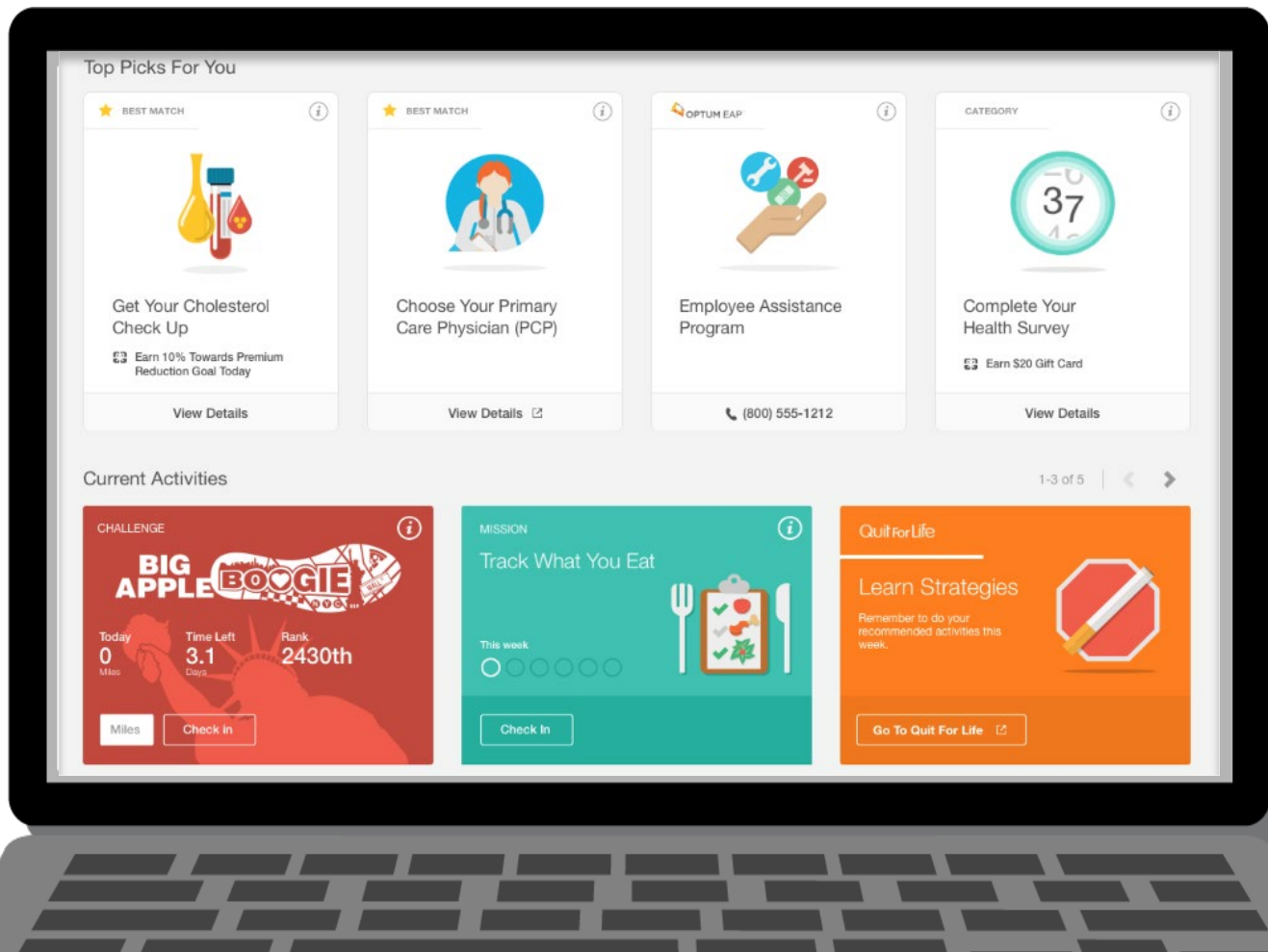
Eyeglasses



Orthodontia



GEHA's digital platform powered by Rally[®] Health puts digital tools at your fingertips





Exclusive plan perk for Elevate

Elevate plan subscribers are eligible annually to choose one plan perk from the following options:



Fitbit wearable device including monthly Fitbit Premium Membership



\$125 gift card for REI or DICK'S Sporting Goods



Daily Burn virtual fitness subscription

Claim your plan perk after January 1, 2023. Just sign up for a [geha.com](https://www.geha.com) account (or log into your existing account) and update your contact preferences.

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 GEHA medical plan and their eligible family members.



Elevate recap

- GEHA’s lowest premium
- Low copays for doctor visits & alternative care
- Earn up to **\$500** or **\$1,000** in rewards
- **BONUS \$125** plan perk
- Learn more at geha.com/Elevate

2023 Elevate premiums

Premium & enrollment code	Biweekly	Monthly
254 Self Only	\$50.69	\$109.83
256 Self Plus One	\$118.63	\$257.47
255 Self and Family	\$144.67	\$313.46

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 benefit enrollment.



Get in touch.
Visit geha.com





HDHP

Comprehensive medical coverage
+ GEHA funded health savings account (HSA)

- An HSA is triple-tax advantaged
 - 1) Tax-free contributions from GEHA and you
 - 2) Tax-free interest or investment gains
 - 3) Tax-free withdrawals for qualified expenses
- No use-it-or-lose it; save for future expenses
- **\$47 million**, GEHA contributions to member-owned HSAs in 2022
- **\$250 million**, the combined amount GEHA HDHP members have in their HSA's
- Visit [irs.gov/Pub969](https://www.irs.gov/Pub969) for HSA eligibility

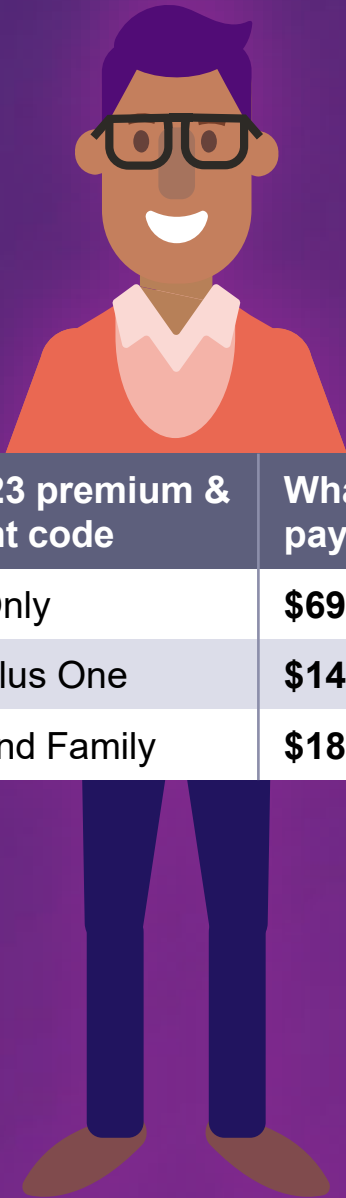
Plan use



Low

Average

High



HDHP 2023 premium & enrollment code	What you pay biweekly
341 Self Only	\$69.37
343 Self Plus One	\$149.15
342 Self and Family	\$183.28

HDHP

The #1 HDHP choice for federal employees

Self Only example	In-network
Deductible, you pay	\$1,500
GEHA contributes \$75/month into HSA	\$900 annually
Net-deductible after GEHA contribution, you pay	\$600
Out-of-pocket annual maximum, you pay (includes annual deductible)	\$5,000
HDHP 2023 benefits	You pay
Medical care, after deductible	5% (not a typo!)
Generics & preferred brand-name, after deductible	25%
Preventive care, no deductible	\$0
Preventive dental, no deductible	\$0, twice yearly
Vision coverage, geha.com/HDHPvision	Included
Wellness rewards, can be used for additional dental and vision expenses, Self/Self+	Earn up to \$250/\$500 yearly

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Boost your retirement savings with an HSA

- Investment options¹, tax-free savings
- +**\$1,000** catch-up contributions, at age 55+
- Use funds for anything at age 65, no penalties²
- Use for Medicare Part B premiums, tax-free
- Continue to use funds tax-free for qualifying expenses



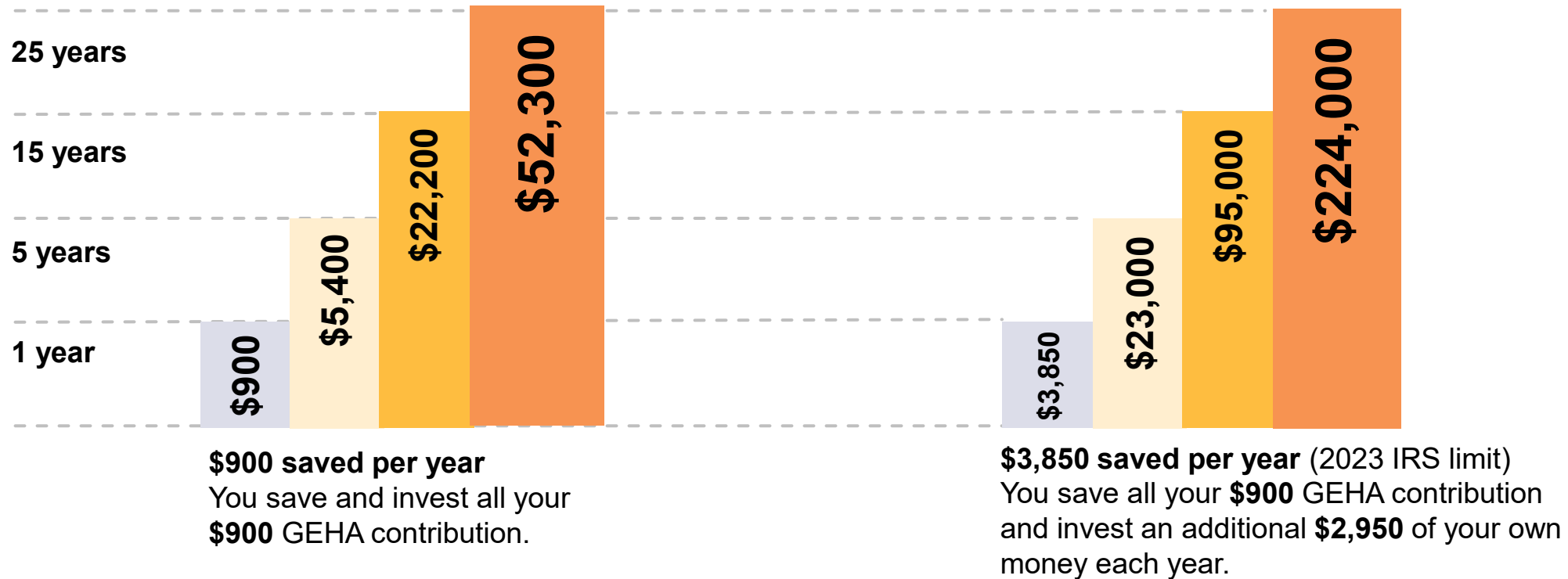
¹ Investment returns not guaranteed. Investment products are not FDIC insured, are not a deposit or other obligation or guaranteed by HSA Bank and are subject to investment risks. The information provided is for informational purposes only. It should not be considered legal or financial advice. Consult with a professional to determine what may be best for your individual needs.

² See IRS Publications 502 and 969 for more information regarding qualified medical expenses and health savings accounts.



HDHP: HSA funds can be invested

If you don't use your GEHA HSA contribution for qualified medical expenses, you can invest the funds in stocks, bonds and mutual funds, with the added benefit of tax-free growth.¹



¹ Growth projections based on 6% annual rate of return with a 24% federal tax bracket, for example only. No guarantee on returns. Visit HSA Bank's Savings Calculator at hsabank.com/hsabank/learning-center/hsa-savings-calculator



You qualify for an HSA if you:

- Are covered under a qualifying HDHP like GEHA's HDHP
- Have no other group health coverage
- Are not enrolled in Medicare A or B or TRICARE
- Have not received non-service-related care from the VA in the last 3 months; have not received care from IHS in last 3 months
- Are not covered by an FSA or an HRA, including on your spouse's plan, unless it's a limited expense FSA for dental and vision only
- Cannot be claimed as a dependent on someone else's tax return
- Visit [irs.gov/Pub969](https://www.irs.gov/pub969) for complete details on eligibility





HDHP recap

- Comprehensive medical coverage
- HSA-qualified, triple tax-advantages
- **100%** preventive dental, also includes vision coverage
- Learn more at geha.com/HDHP and geha.com/HSA

HDHP 2023 premiums

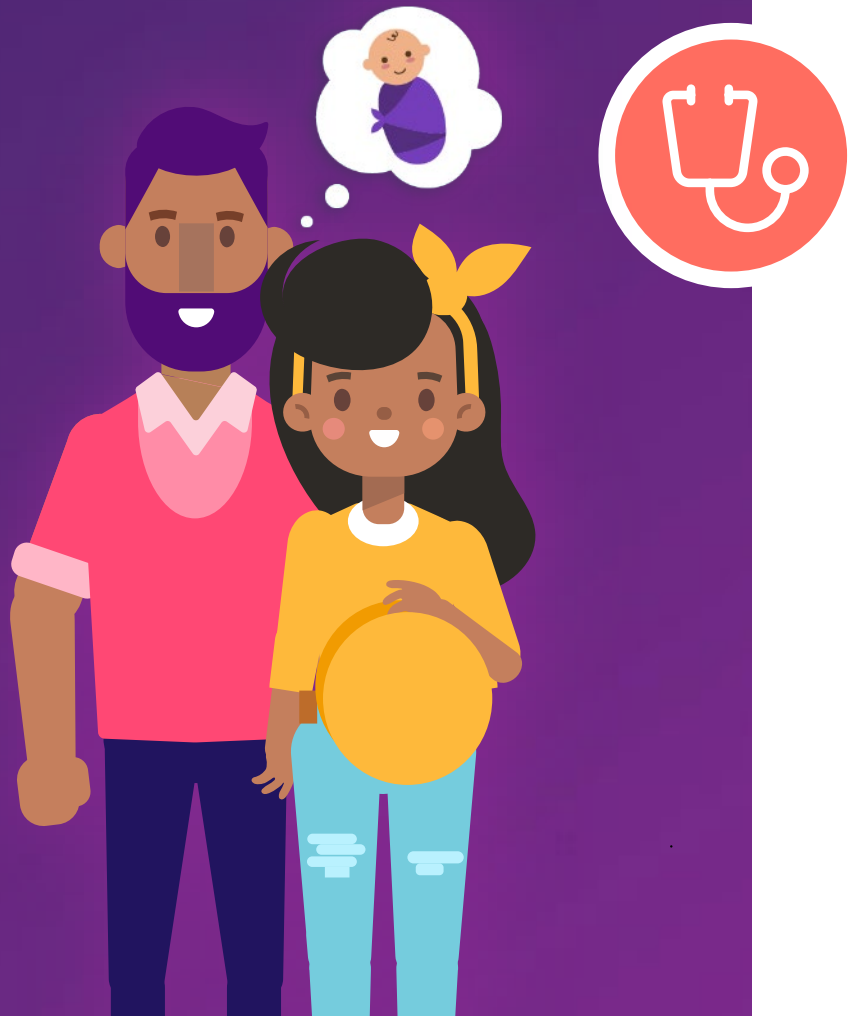
Premium & enrollment code	Biweekly	Monthly
341 Self Only	\$69.37	\$150.30
343 Self Plus One	\$149.15	\$323.15
342 Self and Family	\$183.28	\$397.11

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 benefit enrollment.



Get in touch. Visit geha.com





Standard

GEHA's most popular medical plan

- Comprehensive and affordable coverage
- Low doctor visit and urgent care copays
- **100%** maternity coverage, includes inpatient
- Generous wellness rewards

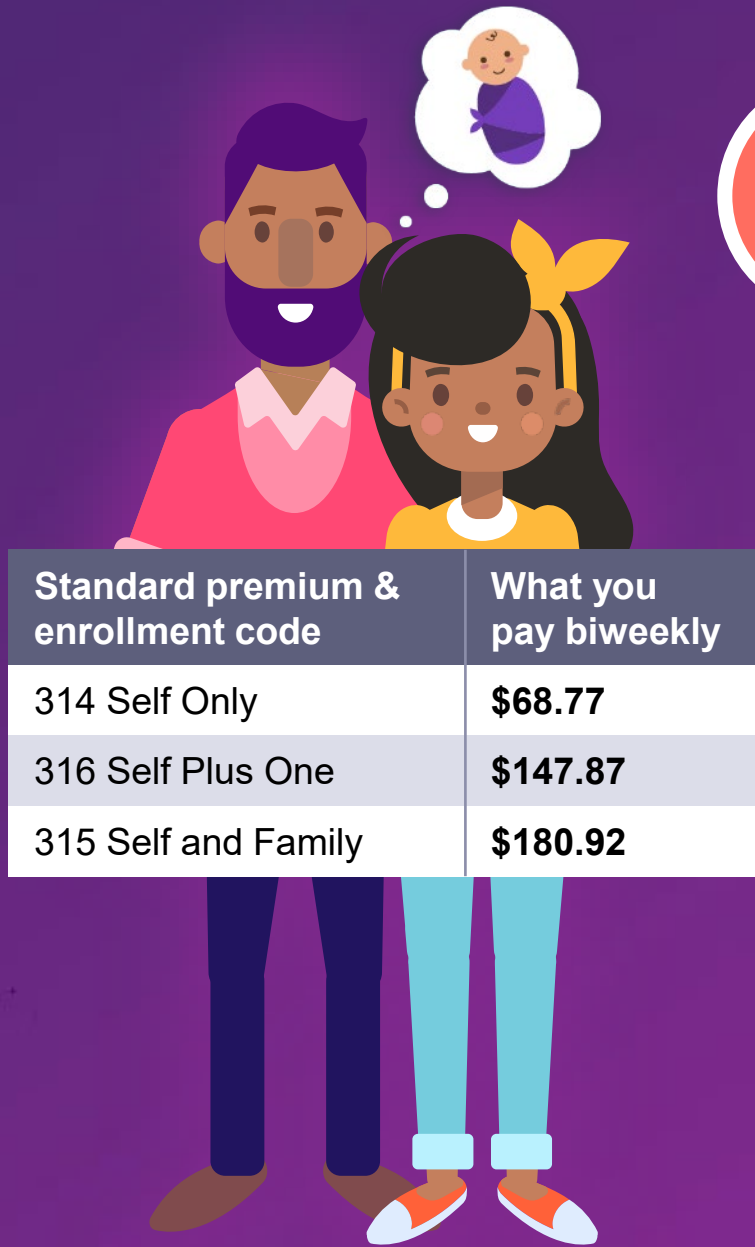
How often you use your plan



Low

Average

High



Standard premium & enrollment code	What you pay biweekly
314 Self Only	\$68.77
316 Self Plus One	\$147.87
315 Self and Family	\$180.92

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 benefit enrollment.

Standard

Traditional coverage and affordable premiums

Standard 2023 benefits	You pay
MDLIVE tele-health visits, includes mental health Routine maternity care, includes inpatient QuestSelect™ Lab Benefit (formerly Lab Card®)	\$0
Primary office visit Mental health office visit	\$20
Urgent care Specialist office visit Chiropractic (20 visits)	\$35
Other care, emergency and hospitalization, after annual deductible of \$350 Self / \$700 Self+	15%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply	50% (\$200 max)
Preferred brand-name, 90-day mail order	50% (\$500 max)
Wellness rewards, yearly Self / Self+	Earn up to \$250 / \$500

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Health Rewards



HDHP¹, Standard and High plans

Earn up to **\$250** per individual or **\$500** annually per household.

Roll over unused funds up to **\$1,250** Self or **\$2,500** Family.

1. HDHP members enrolled in an HSA may only use funds for qualified dental and vision expenses until the yearly plan deductible has been satisfied.

Learn more at
geha.com/HealthRewards

Rewardable activity	Rewardable amount
Online wellness workshops	\$10 per workshop
Flu shot	\$25
Cervical cancer screening (Pap) Colorectal cancer screening (colonoscopy) Breast cancer screening (mammogram)	\$50
First trimester prenatal appointment MDLIVE telehealth or mental health visit	
Health risk assessment	\$75
Participation in a targeted health program (by invitation)	\$50–\$250



Standard recap

- Comprehensive coverage and affordable premiums for all life stages
- **100%** maternity coverage
- Learn more at geha.com/Standard

Standard premiums

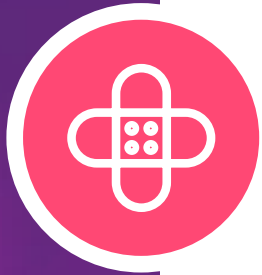
2023 Premium & enrollment code	Biweekly	Monthly
314 Self Only	\$68.77	\$149.01
316 Self Plus One	\$147.87	\$320.39
315 Self and Family	\$180.92	\$392.00



Get in touch. Visit geha.com



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Elevate Plus

GEHA's lowest annual deductible,
in-network only plan

- **\$150/\$300** Self Only/Self+ annual deductible
- **15%** coinsurance for some services
- Copay for preferred brand medications
- Generous wellness rewards

How often you use your plan

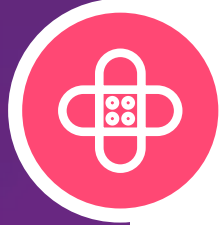


Low

Average

High





Elevate Plus

Low deductible, in-network only plan

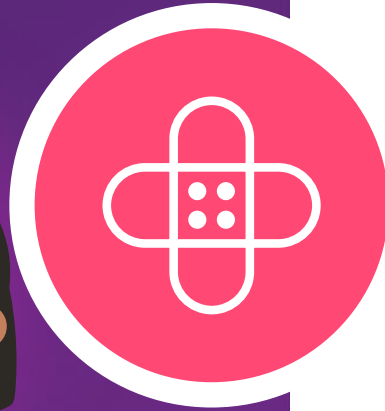
Elevate Plus premium and enrollment code	What you pay biweekly
251 Self Only	\$85.77
253 Self Plus One	\$187.64
252 Self and Family	\$209.83

Elevate Plus 2023 benefits	You pay
MDLIVE tele-health visits, includes mental health Lab services	\$0
Primary office visit Mental health office visit Chiropractic (15 visits), acupuncture (20 visits)	\$30
Specialist office visit	\$45
Urgent care	\$50
Other care, emergency and hospitalization, after annual deductible of \$150 Self / \$300 Self+	15%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply	\$80
Preferred brand-name, 90-day mail order	\$200
Wellness rewards, annually Self / Self+	Earn up to \$500/\$1,000

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GEHA



Elevate Plus recap

- Low deductible + **15%** coinsurance on some medical services
- In-network only
- Generous rewards

Elevate Plus premiums

2023 Premium & enrollment code	Biweekly	Monthly
251 Self Only	\$85.77	\$185.84
253 Self Plus One	\$187.64	\$406.55
252 Self and Family	\$209.83	\$454.64



Get in touch.
Visit geha.com



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 benefit enrollment.



High

Traditional coverage with lower out-of-pocket costs

- Your cost is lower for brand-name and specialty medications
- You pay only **10%** coinsurance for things like ER and outpatient treatments
- Low specialist doctor copays
- Generous wellness rewards

How often you use your plan



Low

Average

High



High premium and enrollment code	What you pay biweekly
311 Self Only	\$105.74
313 Self Plus One	\$243.49
312 Self and Family	\$304.39

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 benefit enrollment.

High

Comprehensive brand-name Rx coverage, lower cost-sharing

High 2023 benefits	You pay
MDLIVE tele-health visits, includes mental health Outpatient accidental injury treatment Maternity coverage, including in-patient Lab services	\$0
Primary office visit and mental health office visit Specialist office visit Chiropractic (20 visits)	\$20
Urgent care	\$35
Other care, emergency and outpatient, after annual deductible of \$350 Self / \$700 Self+	10%
Hospital care; inpatient	\$100/admission + 10%
Generic, 30-day retail supply / 90-day mail order	\$10 / \$20
Preferred brand-name, 30-day retail supply	25% (\$150 max)
Preferred brand-name, 90-day mail order	25% (\$350 max)
Wellness rewards, annually Self / Self+	Earn up to \$250 / \$500

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High + Medicare A & B

geha.com/Medicare

- **NEW \$1,000**/person Medicare Part B premium reimbursement, visit geha.com/MRA
- You pay **\$0** for deductibles, copays and coinsurance whether your provider is in-network or out-of-network
- Even lower costs for preferred and non-preferred brand-name prescriptions





High recap

- Lower out-of-pocket costs overall
- **\$1,000** Medicare Part B reimbursement
- To learn more visit geha.com/High

High premiums

2023 Premium & enrollment code	Biweekly	Monthly
311 Self Only	\$105.74	\$229.10
313 Self Plus One	\$243.49	\$527.56
312 Self and Family	\$304.39	\$659.52

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 benefit enrollment.








Get in touch.
Visit geha.com



GEHA works with Medicare A & B

geha.com/Medicare






Plan service	Elevate + Medicare 	HDHP + Medicare 	Standard + Medicare 	Elevate Plus + Medicare 	High + Medicare 
\$1,000 Medicare Part B reimbursement					✓
100% medical coverage (copays, coinsurance & deductibles waived) with Medicare A & B primary			✓	✓	✓
Hearing aid benefit			✓	✓	✓
Non-preferred drug coverage ¹		✓	✓	✓	✓
Mail service pharmacy		✓	✓	✓	✓
Coverage in- and out-of-network ²	✓	✓	✓	✓	✓
Coverage outside of the United States	✓	✓	✓	✓	✓

1. With High plan, when Medicare A & B is primary, you pay a lower coinsurance for preferred and non-preferred brand medications.
2. Though the Elevate Plus plan on its own does not provide out-of-network medical coverage, when it is combined with Medicare and the provider accepts Medicare, out-of-network cost shares are waived. There are no out-of-network pharmacy benefits for Elevate and Elevate Plus.

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Hearing aid benefits and discounts for GEHA plans

Plan service	Elevate 	HDHP 	Standard 	Elevate Plus 	High 
Hearing aid benefit (plan pays)	\$0	\$0	\$2,500	\$1,500	\$2,500
Hearing aid discounts ¹	Yes	Yes	Yes	Yes	Yes

Get discounts through TruHearing on hearing aids.

Save up to **30% to 60%** off hearing aids.

Some average more than **\$2,600** in savings per pair.

Learn more at geha.com/Hearing

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 GEHA and their eligible family members.

Compare 2023 premiums for all plans

geha.com/Rates

Self Only premium and enrollment code	Biweekly – employed	Monthly - retired
254 Elevate	\$50.69	\$109.83
341 HDHP	\$69.37	\$150.30
314 Standard	\$68.77	\$149.01
351 Elevate Plus	\$85.77	\$185.84
311 High	\$105.74	\$229.10

Self Plus One premium and enrollment code	Biweekly – employed	Monthly - retired
254 Elevate	\$118.83	\$257.47
341 HDHP	\$149.15	\$323.15
314 Standard	\$147.87	\$320.39
351 Elevate Plus	\$187.64	\$406.55
311 High	\$243.49	\$527.56

Self and Family premium and enrollment code	Biweekly – employed	Monthly - retired
254 Elevate	\$144.67	\$313.46
341 HDHP	\$183.28	\$397.11
314 Standard	\$180.92	\$392.00
351 Elevate Plus	\$209.83	\$454.64
311 High	\$304.39	\$659.52

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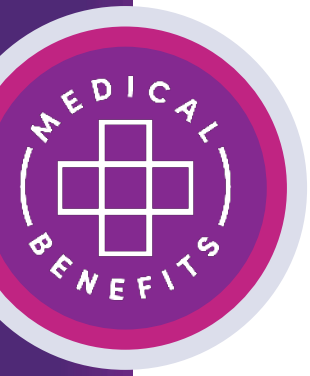
Shopping for your plan makes perfect CENTS

- Shop at any stage of life, even retirement
- A little time can save you hundreds or more
- Five unique medical plans, as unique as you

GEHA has a plan for you, right now, at this stage in your life



GEHA.



GEHA's online resources

Find in-network providers

geha.com/Find-Care

Compare medical plans

geha.com/Plan-Compare

Plan recommender tool

geha.com/Select-A-Plan

Research drug costs for all GEHA plans

info.caremark.com/geha

Watch on-demand benefits webinars

geha.com/BenefitsWebinars



Connect with GEHA, we're here to help

Monday – Friday, 7 a.m. – 7 p.m. CT



Call us at
[800.262.4342](tel:800.262.4342)



Schedule a 1-on-1 meeting



Chat online



Text from your phone



Get in touch.
Visit [geha.com](https://www.geha.com)

GEHA 2023 dental plans

The #1 dental plan choice
for federal employees.



GEHA®



GEHA Standard and High dental

geha.com/Dental

- No waiting periods
- No in-network deductibles
- **400,000+** in-network provider locations nationwide geha.com/Find-Care
- Worldwide coverage
- Child and adult orthodontia
- No premium increases in 2023!

2023 GEHA Dental Plans

Choose from two comprehensive dental plans with a large, nationwide network and worldwide coverage.

GEHA.

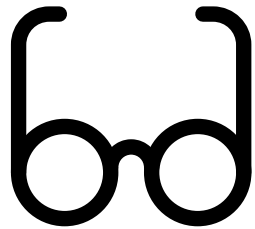
geha.com | 877.590.4342

This is a brief description of services covered under the GEHA Connection Dental Federal plan. For a complete list of plan limitations and exclusions, please refer to the GEHA Connection Dental Federal Plan Brochure available online at geha.com/PlanBrochureDental

GEHA.



Included benefits and savings with no additional premium



\$5 annual eye exam through EyeMed[®], discounts on eyewear
geha.com/Vision

Other savings on:

- Electronic toothbrushes
- Teeth whitening
- Hearing aids
- Medical alert systems

Learn more at geha.com/Savings

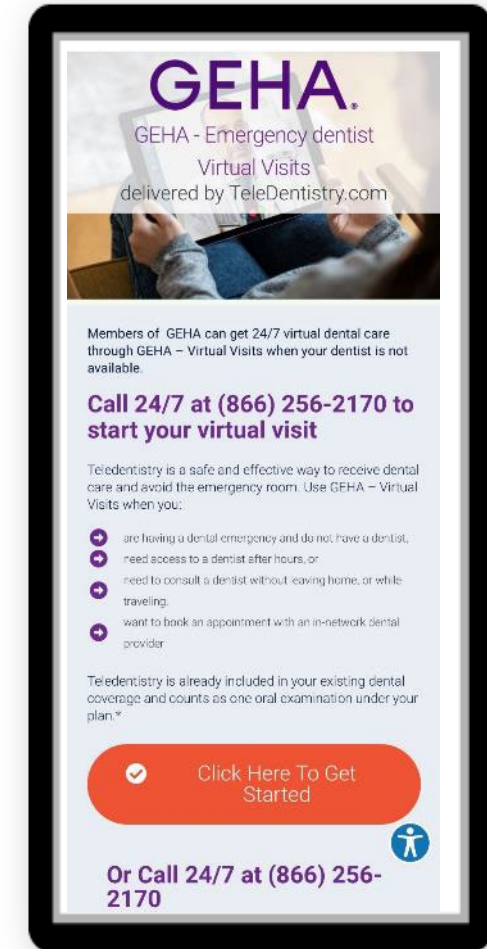
These benefits are neither offered nor guaranteed under contract with the FEDVIP program, but are made available to all enrollees who become members of GEHA and their eligible family members.



Emergency dentist virtual visit

Teledentistry.com/GEHA

- **24/7** virtual dental care when your dentist is not available
- One limited oral evaluation, problem focused (D0140) will be allowed per patient in a 12 consecutive month period
- Use a GEHA virtual dental visit when you:
 - Are having a dental emergency and do not have a dentist
 - Need access to a dentist after hours
 - Need to consult a dentist without leaving home or while traveling



This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



Standard dental

About this plan:

- GEHA's lowest premium dental plan
- Provides no-cost in-network preventive dental coverage
- **\$2,500** orthodontia coverage for both children and adults, with no waiting period
- Includes an in-network annual maximum of **\$2,500** per person

Get plan details at
geha.com/StandardDental

Who should consider Standard dental?

- People concerned with their overall health and wellness
- People looking for the peace of mind that comes with additional dental coverage beyond what's included in their medical plan

How often you use your plan





GEHA 2023 Standard dental plan

Out-of-network deductible, **\$25** Self Only, **\$50** Self Plus One and **\$75** Standard Self and Family. In-network deductible is **\$0**. geha.com/StandardDental

Benefit description	Standard In-network you pay	Standard Out-of-network ¹ you pay
Basic - Class A. Two exams, two cleanings and one set of bitewing X-ray per calendar year	Nothing	25%
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	45%	50%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	65%	70%
Orthodontics - Class D. Adults and children No waiting period	50% \$2,500 lifetime max	50% \$1,500 lifetime max
Calendar year maximum Class A, B and C services only	\$2,500 per person	\$2,000 per person

1 Out-of-network: You pay any difference between the allowance and the billed amount.
 2 Implants limited to **\$2,500/person/yr.** in-network or out-of-network on High dental plan.

This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



High dental

About this plan:

- Includes three dental cleanings per year
- **\$3,500** orthodontia lifetime maximum with no waiting periods
- Unlimited annual maximum benefit per person
- Provides GEHA's greatest coverage for intermediate and major dental care services

Get plan details at geha.com/HighDental

Who should consider High dental?

- Expecting intermediate to major dental care in the coming year
- Adults and children who want a lower out-of-pocket cost for orthodontia
- Have a medical condition that can affect dental health
- Looking for peace of mind that comes with comprehensive coverage

How often you use your plan



Low

Average

High



GEHA 2023 High dental plan

No deductibles, in-network or out-of-network geha.com/HighDental

Benefit description	High In-network you pay	High Out-of-network ¹ you pay
Basic - Class A. Two exams, three cleanings and one set of bitewing X-ray per calendar year Covers a third cleaning	Nothing	Nothing
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	20%	20%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	50%	50%
Orthodontics - Class D. Adults and children No waiting period	30% \$3,500 lifetime max	30% \$3,500 lifetime max
Calendar year maximum Class A, B and C services only	Unlimited per person	Unlimited per person

1 Out-of-network: You pay any difference between the allowance and the billed amount.




2 Implants limited to **\$2,500**/person/yr. in-network or out-of-network on High dental plan.

This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Compare GEHA 2023 dental plans

Class B and C services out-of-network deductible is \$0 for High, \$25 Standard Self Only, \$50 Standard Self Plus One and \$75 Standard Self and Family.

geha.com/DentalCompare

Benefit description	 High In-network or out-of-network ¹ you pay	 Standard In-network you pay	 Standard Out-of-network ¹ you pay
Basic - Class A. Two exams, two cleanings and one set of bitewing X-ray per calendar year	Nothing	Nothing	25%
Basic - Class A. Covers a third cleaning	Nothing	No benefit	No benefit
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	20%	45%	50%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	50%	65%	70%
Orthodontics - Class D. Adults and children No waiting period	30% \$3,500 lifetime max	50% \$2,500 lifetime max	50% \$1,500 lifetime max
Calendar year maximum Class A, B and C services only	Unlimited per person	\$2,500 per person	\$2,000 per person

1 Out-of-network: You pay any difference between the allowance and the billed amount.

2 Implants limited to **\$2,500/person/yr.** in- or out-of-network on High. Standard, implants limited to **\$2,500/person/yr.** in-network or **\$2,000/person/yr.** out-of-network.

This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Find your premium. Step 1: Use your ZIP code to find rate code

Zip code based on subscriber's primary state of residence. Find state, then first three digits of ZIP code to determine rate code. geha.com/DentalRates

State	First 3 digits of ZIP code	Rate code
AL, AR, GU, IA, MS, ND, NE, PR, VI	Entire state or territory	1
ID, LA, MO, MT, NC, OK, SC, SD, TN, UT, VT	Entire state	2
DE, HI, NM, OR	Entire state or territory	3
CO, DC, NH, RI	Entire state	4
AK	Entire state	5
AZ	850-853, 864	3
AZ	Rest of state	2
CA	900-931, 933-935, 939-952, 954, 956-959	5
CA	Rest of state	4
CT	064-069	5
CT	Rest of state	4
FL	329-334, 349	3
FL	Rest of state	2
GA	300-303, 305, 306, 311, 399	3
GA	Rest of state	2
IL	600-609, 613	3
IL	620, 622	2
IL	Rest of state	1

State	First 3 digits of ZIP code	Rate code
IN	460-462, 470, 472, 473	2
IN	463, 464	3
IN	Rest of state	1
KS	660-662, 666	2
KS	Rest of state	1
KY	410	2
KY	Rest of state	1
MA	012	2
MA	Rest of state	4
MD	205-212, 214, 216, 217	4
MD	219	3
MD	Rest of the state	2
ME	039-042	4
ME	Rest of state	3
MI	480-485	3
MI	Rest of state	2
MN	550-555, 563	3
MN	Rest of state	2
NJ	080-084	3
NJ	Rest of state	5
NV	897	5
NV	Rest of state	3
NY	005, 100-119, 124-126	5
NY	063	4

State	First 3 digits of ZIP code	Rate code
NY	127, 129-139, 144-149	1
NY	Rest of state	2
OH	430-433, 437, 440-443, 446, 447, 450-455, 459	2
OH	Rest of state	1
PA	172-174	4
PA	180, 181, 183	5
PA	189-196	3
PA	Rest of state	1
TX	755-759, 763-769, 776-779, 783-785, 788-799, 885	1
TX	733, 786-787	3
TX	Rest of state	2
VA	201, 203, 205, 220-227	4
VA	Rest of state	2
WA	980-985	5
WA	986	3
WA	Rest of state	4
WI	540	3
WI	Rest of state	2
WV	254	4
WV	Rest of state	1
WY	834	2
WY	Rest of state	1
INTL	All International	5

Step 2: Use your rate code to find your 2023 premium

Rate based on subscriber's primary state of residence.

geha.com/DentalRates

High premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$17.25	\$19.40	\$21.21	\$23.70	\$25.69
Self Plus One	\$34.50	\$38.79	\$42.42	\$47.40	\$51.39
Self and Family	\$51.76	\$58.19	\$63.63	\$71.10	\$77.08
Standard premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$9.53	\$10.69	\$11.71	\$13.07	\$14.15
Self Plus One	\$19.07	\$21.37	\$23.37	\$26.10	\$28.30
Self and Family	\$28.59	\$32.06	\$35.06	\$39.16	\$42.44

High premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$37.38	\$42.03	\$45.96	\$51.35	\$55.66
Self Plus One	\$74.75	\$84.05	\$91.91	\$102.70	\$111.35
Self and Family	\$112.15	\$126.08	\$137.87	\$154.05	\$167.01
Standard premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$20.65	\$23.16	\$25.37	\$28.32	\$30.66
Self Plus One	\$41.32	\$46.30	\$50.64	\$56.55	\$61.32
Self and Family	\$61.95	\$69.46	\$75.96	\$84.85	\$91.95

Enroll in a GEHA federal dental plan

- To enroll, visit benefeds.com or call BENEFEDS at [877.888.3337](tel:877.888.3337)
- Coverage begins on January 1
- Already enrolled in a GEHA dental plan? Your enrollment will automatically renew
- If you want to change GEHA dental plan options, visit benefeds.com or call BENEFEDS at [877.888.3337](tel:877.888.3337)



Enrollment eligibility for retired service members

- Most retirees are eligible for dental coverage
- Premiums are paid post-tax
- Initial enrollment allowed within **31 days prior** to and up to **60 days after** military retirement
- If you miss the initial enrollment window, you will have to wait until Federal Open Season to enroll; coverage would then begin January 1
- No dual FEDVIP enrollment allowed. Cannot be enrolled in FEDVIP as a federal employee and retired service member



Check eligibility and enroll at benefeds.com or call BENEFEDES at [877.888.3337](tel:877.888.3337)

Eligibility for retired service members' spouses and eligible dependents

- Spouses and eligible dependents may enroll without the sponsor having to enroll if one of three criteria apply:
 - The sponsor is receiving Veterans Affairs (VA) dental services
 - The sponsor has dental insurance through their employer that doesn't cover family members
 - The sponsor is unable to receive dental services due to a medical or dental condition

Dependents of retired service members are eligible until age 21; full-time students are eligible until age 23.

Orthodontic treatment for children and adults

- Orthodontic services for dependents previously started under the TRICARE Dental Program (TDP) will be covered for ongoing orthodontic care under GEHA's Standard and High dental plans.
- GEHA High and Standard dental both offer adult and child orthodontia **with no waiting periods.**





GEHA dental resources

Compare plans

Easily compare GEHA's High and Standard dental plans.

geha.com/CompareDental

Find a provider

Find a dentist or see if yours is in-network.

geha.com/Find-Care

Check rates for 2023

geha.com/DentalRates

Estimate costs

See if a dental service is covered and estimate how much you will pay for those services.

geha.com/DentalPricing

The information contained herein is for informational and educational purposes only. This information is not a substitute for professional medical advice and if you have questions regarding a medical condition, regimen or treatment you should always seek the advice of a qualified health care provider. Never disregard or delay seeking medical advice from a qualified medical professional because of information you have read herein.

GEHA



Connection Dental Plus

Stand alone dental coverage for dependents age 22+

- Covers **100%** for in-network preventive care services
- Covers **80%** for in-network restorations, extractions and periodontal maintenance
- Covers **50%** for in-network root canals, crowns, bridges and gum surgery
- Year-round enrollment with eligibility until age 26
- Dependents of GEHA members pay lower premiums than non-GEHA members
- **398,500+** in-network locations
- Questions? Call **800.793.9335** or visit **geha.com/CDPlus**

This is a brief description of services covered under the GEHA Connection Dental Plus plan. For a complete list of plan limitations and exclusions, please refer to the GEHA Connection Dental Plus Plan Brochure, available at geha.com/CDPlus

Note: Connection Dental Plus is not offered by the Office of Personnel Management (OPM) and is not part of the Federal Employees Health Benefits Program (FEHBP). For information on our OPM-approved Federal Employees Dental and Vision Insurance Program (FEDVIP) dental plan, go to GEHA Connection Dental Federal® or call 877.GEHA.DEN (877.434.2336).



Connection Dental Discount

Stand alone dental discount plan for dependents age 22+

- Save **20%-60%** on routine, major and specialty dental treatment
- Published fee schedules that offer cost transparency, so there won't be any surprises
- Year-round enrollment with eligibility until age 26
- Included vision discounts at VSP providers
- Questions? Call [800.797.7222](tel:800.797.7222) or visit gehadentaldiscount.com

Note: Connection Dental Discount is not offered by the Office of Personnel Management (OPM) and is not part of the Federal Employees Health Benefits Program (FEHBP). For information on our OPM-approved Federal Employees Dental and Vision Insurance Program (FEDVIP) dental plan, go to GEHA Connection Dental Federal® or call 877.GEHA.DEN (877.434.2336).

Thank you



Get in touch

Let us help you choose a GEHA plan that can work for you. Visit [geha.com](https://www.geha.com)



GEHA®