

Solutions

Solutions today for a secure financial tomorrow.



are what it's always been about!

Special Open Enrollment Edition

Open Enrollment is November 9 - December 18, 2020

It's Time to Enroll - Affordable Dental Choices for the Whole Family.

It's that time of year! With GEBA dental insurance, we make it easy to choose only the coverage you need so you don't pay more than you have to. With clear-to-understand coverage benefits and options, it's simple to find your perfect dental insurance plan at a great price. This year, our new website will make signing up even easier!

GEBA's plans are available to members, all federal employees and retirees, all active military and retirees and contractors assigned to NSA-W. Members' extended family, including siblings, parents, adult children and grandchildren, are eligible to enroll in our plans at the same competitive rates as you.

GEBA's Dental Plan is Simple.

We know you have plenty of options with the FEDVIP program but their coverage details are confusing and overwhelming. We've developed a brand new website with you in mind, so you can easily compare plans and enroll.

Here's a simple breakdown of GEBA's dental benefits:

Comprehensive Coverage – We offer a choice between two plans so you can choose what fits your dental needs.

- Free preventive care for exams, X-rays and cleaning twice a year
- Basic Restorative Care
 - Standard Plan: 50% In-or Out-Of-Network
 - Enhanced Plan: 80% PPO, 60% Premier or Out-of-Network
- Major Restorative Care
 - Standard Plan – 35% PPO, 20% Premier or Out-of-Network
 - Enhanced Plan, 50% PPO, 60% Premier or Out-of-Network
- High Annual Maximums
 - Standard Plan: \$4,000
 - Enhanced Plan: \$35,000
- No deductible

GEBA Advantages over FEDVIP Plans

- **Dependent Child Coverage up to age 26** – FEDVIP plans only cover dependents up to age 22. And even better, when your adult child reaches age 26, he/ she can enroll in his own GEBA dental plan through our Sponsored Family Program with the same pricing and service you enjoy.
- **Take Your Plan With You** – You can keep the plan if you retire or resign from the federal government or your employer.
- **Choose from the largest nationwide dental network.** With over 348,000 dentist locations, it'll be easy to find a participating dentist near your home or work.
- **We're Here to Help** - With FEDVIP plans, you are alone with dealing with the insurance company. We have a dedicated team ready and waiting to help you through anything from basic questions you may have regarding your plan to walking you through specific claims.



Who is Covered	Standard Plan		Enhanced Plan	
	Biweekly*	Monthly	Biweekly*	Monthly
Member	\$ 13	\$ 28.17	\$ 22	\$ 46.67
Member Plus One	\$ 25	\$ 54.17	\$ 41	\$ 88.83
Member Plus Family	\$ 32	\$ 69.33	\$ 59	\$ 127.83

* NSA/DIA payroll deduction.

Enroll Now – Our New Website Makes it Quick & Easy

Just go to www.GEBA.com/openenrollment to enroll securely online. You must enroll by Friday, December 18. Please note that if you want to cancel your FEDVIP dental plan, you must do so by Monday, December 14, 2020 at www.benefeds.com.

Vision Insurance for today's overworked eyes

Remember vision insurance isn't just for people who wear contacts and glasses. Modern vision technology and preventative care help to protect you from the ever growing "screen time" in the digital world. Routine exams play a crucial role in detecting eye diseases such as cataracts, glaucoma, diabetes, multiple sclerosis, and high blood pressure. During open enrollment, many federal employees overlook the need to review their vision insurance, or lack thereof. Our team is here to help our members review and find the best vision insurance for you and your family.

We have two plan options to choose from: Standard or Enhanced. Both plans cover dependent children to age 26 at over 51,000 participating in-network providers nationwide. The plan highlights below include benefits that are covered once every plan year.

- Vision exam (Covered 100% at Participating Providers under Standard Plan. \$10 co-pay applies to Enhanced Plan.)
- New lenses (covered 100% at Participating Providers)
- New eyeglass frames (\$150 towards new frames at Participating Providers)
- Contact lenses in lieu of glasses
- Coverage for standard progressive, transition, and other specialty glass lenses options in the Enhanced Plan
- Lasik discounts

Coverage for blue light coatings and lenses

Sponsored Family Member Program



Your WHOLE FAMILY Can Get GEBA's Great Coverage, too!

Your family members can apply for GEBA's Dental and Vision Insurance during Open Enrollment just like you. GEBA members can sponsor adult family members, such as parents, siblings, and children (including stepfamily and in-laws) to sign up for their own Dental and Vision Plans. Sponsored Family Members get the same affordable prices as members.

They can apply online at www.GEBA.com/openenrollment. As a member, you must have one plan with GEBA to sponsor a family member, and the plan can be any of GEBA's products. Once the Sponsored Family Member has a plan, he/she is eligible for many of the other insurance plans:

- Individual Life Insurance
- Long Term Care options
- Auto and Home
- Veterinary Pet Insurance

Sponsored Family Members can also take advantage of the financial planning services offered by GEBA Wealth Management. Everyone has their own financial dreams and goals, the GEBA team has the expertise and experience to get you there. Financial planning services include retirement planning, life insurance review, portfolio management, college planning and more!

www.GEBAWealth.com

Visit www.GEBA.com/family to learn more about the Sponsored Family Member Program.

Already Have a GEBA Dental Plan?

If you want to keep your current plan, simply do NOTHING. Your GEBA plan will automatically renew.

If you want to change your plan, you have the opportunity to upgrade or downgrade your plan during Open Enrollment. GEBA has mailed out letters to all current members with dental plans summarizing their coverage. The mailing includes the form to change your plan. You can also download it at www.GEBA.com/MemberServices.

Epic Hearing Service Plan

National Vision Administrators (NVA), GEBA's Vision Insurance provider, also offers a discount plan for your hearing aids. This service plan is included at no additional cost to you if you enroll in a GEBA Vision plan. EPIC (Ear Professionals International Corporation) Hearing Service Plan is the nation's first specialty care plan devoted to hearing care and hearing aids. With EPIC, you will receive up to 30-60% off retail at participating provider locations. Learn more about this added benefit at www.GEBA.com/EPIC.

For more information on our Vision Insurance plans and to enroll online, please visit: www.GEBA.com/openenrollment. You can enroll during Open Enrollment or anytime of the year. Please note that if you have a FEDVIP vision plan, you must cancel by Monday, December 14, 2020 at www.benefeds.com.



Its virtual enrollment time, welcome to the new GEBA website

Open Enrollment Begins on November 9 and the GEBA team is ready to help you with virtual tools and events to make this open enrollment season safe, quick and easy for you.



Welcome to the new GEBA Website

The GEBA team is proud to announce a newly design website that has been created with member feedback. In order to create an easier more streamlined experience, especially during open enrollment, we listened to your needs. You'll be able to easily access plan coverage information, download tools and resources, live chat with our team and applying online is simpler than ever.

Virtual Booth

While you may not have as many opportunities for enrollment fairs, we're bringing the event to you with our "virtual booth." Visit and explore all the tools, resources and materials you'll need to navigate this year's open enrollment period.

www.geba.com/virtualbooth

Webinar

With so many decisions to be made, OPM's Open Enrollment process can seem like a daunting task. We're here to help. GEBA has financial expertise in many benefit types, including the OPM's Benefit Plans. In this presentation, we will help you sift through the mounds of paperwork regarding your dental insurance and vision insurance.

Scholarship and Member Education Award Program Update

The GEBA Board of Directors voted unanimously to offer the same number of scholarships and Member Educational Award Program (MEAP) for the 2021/2022 academic year as this year.

- Up to 40 merit-based scholarships, each valued at \$2,500.
- Up to 10 Member Educational Award Program, each valued at \$2,500.



We are proud to have a historically diverse pool of applicants from 14 agencies, 21 states and overseas. There are three categories of Scholarships: Academic, Community, and Career Training. An applicant can only apply for one scholarship

category per year. To sponsor themselves or an eligible family member, members must have one plan for three years or more. There is no limit to the number of family members that a member can sponsor. Previous winners can win up to 4 times.

www.geba.com/about-us/the-geba-scholarship-foundation/scholarship-awards

Sign Up for GEBA and Be Eligible for Our Award Program!

Those who sign up for GEBA coverage through open enrollment are qualified to enter our Member Educational Award Program. The MEAP program is a member-only benefit. You must be a member as of January 15, 2021. The award can be used for part-time studies that are not reimbursed by your employer or to pay off student loan debt in your name for your own education. We will post the information on both programs in early January 2020 on www.GEBA.com. International Scholarship & Tuition Services (ISTS) administers these two programs and selects the winners. Applications are submitted online.

Invite others to Join the GEBA family

Here at GEBA, we strive to deliver the very best to our members and value your feedback. If you have had a positive experience with us, the best gift you can give is to refer our services to someone else. If you know someone who qualifies for GEBA benefits and would be interested in our services, we would greatly appreciate and warmly welcome any referrals and new members to the GEBA family.



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Discover GEBA Wealth Management

GEBA Wealth Management provides the most sought after financial products in the marketplace, including options not widely available. With more than 46 years experience, our team is ready to help you with your insurance and financial planning. With GEBA Wealth Management you're working in partnership with Chartered Federal Employee Benefits ConsultantsSM. Combining your financial strategy and investments with your federal benefits can be challenging. GEBA Wealth Management Financial Advisors can holistically bring context to the "big picture" of your federal benefits to meet your financial goals. GEBA Wealth Management Provides Expertise With:

- Investment and Retirement Planning
- TSP and Retirement Plan Allocation and Disbursement
- Long Term Care Insurance and Alternatives
- Personalized and Comprehensive Financial Plans

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