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The GHI FEHB Program

Standard Option Plan

This is our in-network plan, which means you can get care from our large network of quality doctors, including specialists, without a referral. Simply choose one of our network doctors and make an appointment.

In most cases, your only out-of-pocket cost will be a copay. For dependent children under age 26, copays are eliminated for all office visits, including but not limited to allergy, physical and speech therapy, specialist, laboratory and radiology services.

Quick Links

[Find a Doctor](#) >

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Enrollment: **1-800-624-2414, (TDD: 711)**, Monday to Friday, 8 a.m. to 6 p.m. (closed on weekends.)

Customer Service: call the number on the back of your member ID

card, Monday to Friday, 8 a.m. to 6 p.m. (closed on weekends.)

Enrollment Codes and Rates 2019

The **Standard Option Plan** serves New York City plus most New York counties, as well as Northern New Jersey.

These plans are only available to individuals who live or work in certain counties. Please see [Federal RI 73-007](#) for the counties included in the service area.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Cat 2 Yr Sha

All of New York and Northern New Jersey

Standard Option Self Only	804	\$230.18	\$197.19	\$498.72	\$427.25	\$193.99	\$18.
	806	\$492.27	\$501.81	\$1,066.59	\$1,087.25	\$494.97	\$47

Standard Option Self Plus One							
Standard Option Self and Family	805	\$525.32	\$511.51	\$1,138.19	\$1,108.28	\$504.21	\$48

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, refer to the *Guide to Federal Benefits* for that category or contact the agency that maintains your health benefits enrollment.

Postal Category 1 rates apply to career employees covered by the National Postal Mail Handlers Union (NPMHU), National Association of Letter Carriers (NALC) and Postal Police bargaining units.

Postal Category 2 rates apply to other non-APWU, non-PCES, non-law enforcement Postal Service career employees, including management employees, and employees covered by the National Rural Letter Carrier’s Association bargaining unit.

Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI 20-2A) including Material Distribution Center, Operating Services and Information Technology/ Accounting Services employees and Nurses; Postal Service Inspectors and Office of Inspector General (OIG) law enforcement employees (RI 70-2IN); Postal Career Executive Service (PCES) employees (see RI 70- 2EX); and non-career employees (see RI 70-8PS).





Career APWU employees hired before May 23, 2011 will have the same rates as the Category 2 rates shown below. In the Guide to Benefits for APWU Employees (RI 70-2A) this will be referred to as the “Current” rate; otherwise, “New” rates apply.

For further assistance, Postal Service employees should call:

Human Resources, Shared Service Center, **1-877-477-3273**, option 5 (TTY: **1-866-260-7507**)

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable *Guide to Federal Benefits*.

Plan Details

- What the Plan Costs and Covers 2019**  
- Provider Network** 
- Enrollment information and resources** 

Plan Documents

Brochure

Last updated: 9/5/2019

Download PDF 



Summary of Benefits and Coverage - Standard Option

Last updated: 9/5/2019



Federal RI 73-001

Last updated: 9/5/2019



Provider Coverage

With our robust network of quality doctors, you can get care from many of the region's leading doctors, clinicians and facilities, including hospitals and urgent care centers.

A PARTNER IN WELLNESS

The Right Care, Right in Your Neighborhood

AdvantageCare Physicians are the newest addition to the EmblemHealth family and are now one of the largest primary and specialty care practices in New York City. With 37 locations throughout New York City and Long Island, you can find a convenient location near home or work.

Already a member?

Need assistance?

Find a doctor or medical office

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Also, this information is not intended to imply that services or treatments described in the information are covered benefits under your plan. Please refer to your Membership Agreement, Certificate of Coverage, Benefit Summary, or other plan documents for specific information about your benefits coverage.

