Coverage for: Individual and Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-866-379-4489 or visit <a href="https://www.GeisingerHealthPlan.com">www.GeisingerHealthPlan.com</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary.com">www.healthcare.gov/sbc-glossary.com</a> or call 1-866-379-4489 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	Preferred <u>provider</u> s: \$3,500 / individual or \$7,000 / family Non-preferred <u>provider</u> s: \$10,000 / individual or \$20,000 / family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.  But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Preferred providers: \$7,350 individual / \$14,700 family Non-preferred providers: \$15,000 individual / \$30,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See  www.GeisingerHealthPlan.com or call 1-866-379-4489 for a list of network providers.	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022)(HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

		What You	Will Pay:	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	Important Information
If you visit a health care	Primary care visit to treat an injury or illness	Extra Site: \$20 copay / visit \$60 copay / visit  Deductible does not apply.	40% coinsurance	To qualify for the lower copay, you must select a primary care site designated as an Extra site. Click on the Plan Brochure link for a list of Extra sites or go to <a href="https://www.geisingerhealthplan.com/">www.geisingerhealthplan.com/</a> <a href="providersearch">providersearch</a> .
provider's office or clinic	Specialist visit	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply.	40% coinsurance	None.
	Preventive care / screening / immunization	No charge  Deductible does not apply.	Not covered	Limited to 1 routine exam per year. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% coinsurance	Diagnostic: None. Imaging: Precertification/prior-
	Imaging (CT/PET scans, MRIs)	No charge	40% coinsurance	authorization required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Generic drugs: (Tier 1- Preferred)	Retail / Mail Order: \$10  copay / prescription 90 Day Retail: \$20 copay / prescription  Deductible does not apply.	Not covered	Tier 1-3: Covers up to a 34 day supply (retail); Covers between an 82-102 day supply (90 day retail/mail order).
www.GeisingerHealthPlan.	(Tier 2- Non-Preferred)	Retail / Mail Order: \$20 copay / prescription 90 Day Retail: \$40 copay / prescription Deductible does not apply.	Not covered	
	Preferred brand drugs: (Tier 3)	Retail / Mail Order: \$40 <u>copay</u> / prescription  90 Day Retail: \$80 <u>copay</u> / prescription <u>Deductible</u> does not apply.	Not covered	

		What You Will Pay:		Limitations, Exceptions, &	
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	Other Important Information	
If you need drugs to treat your illness or condition More information about prescription drug coverage	Non-preferred brand drugs (Tier 4)	Retail / Mail Order: \$80 <a href="mailto:sopay">copay</a> / prescription  90 Day Retail: \$160 <a href="mailto:sopay">copay</a> / prescription <a href="mailto:Deductible">Deductible</a> does not apply.	Not covered	Tier 4: Covers up to a 34 day supply (retail); Covers between an 82-102 day supply (90 day retail/mail order).  Specialty drugs (Tier 5) have no mail	
is available at  www.GeisingerHealthPlan.  com	Specialty drugs (Tier 5)	400/	Not covered	order option. Tier 6 is limited to \$0 copay/prescription.  Deductible does not apply.	
If you have outpatient surgery	Facility fee (e.g.,ambulatory surgery center)	No charge	40% coinsurance	Precertification/prior authorization may be required.	
	Physician/surgeon fees	No charge	40% coinsurance		
If you need immediate	Emergency room care	\$250 copay / visit Deductible does not apply.	\$250 copay / visit Deductible does not apply.	Emergency services: Copay waived if admitted to the hospital. Emergency medical transportation: None.	
medical attention	Emergency medical transportation	No charge Deductible does not apply.	No charge Deductible does not apply.	Urgent care: None.	
	<u>Urgent care</u>	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply.	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply.		
If you have a hospital stay	Facility Fee (e.g.,hospital room)	No charge	40% coinsurance	Precertification/prior authorization required.	
	Physician/surgeon fees	No charge	40% coinsurance		
If you need mental health, behavioral health, or	Outpatient services	\$60 copay / visit Deductible does not apply.	40% coinsurance	Outpatient Services: None. Inpatient Services: Precertification/	
substance abuse services	Inpatient services	No charge	40% coinsurance	prior authorization required.	
	Office visits	No charge Deductible does not apply.	40% coinsurance	Pregnancy office visits: None. <u>Cost sharing</u> does not apply for	
If you are pregnant	Childbirth/delivery professional services	No charge	40% coinsurance	preventive services. Maternity care may include tests and services as described elsewhere in the SBC (i.e., ultrasound).	
ii you alo program	Childbirth/delivery facility services	No charge	40% coinsurance	Depending on the type of services, a copayment, coinsurance or deductible may apply.  Inpatient professional and facility services; Precertification/prior authorization required.	

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		What You Will Pay :		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	Important Information
	Home health care	No charge Deductible does not apply.	40% coinsurance	Limited to 60 visits / member / benefit period.
If you need help recovering	Rehabilitation services	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply.	40% coinsurance	None.
or have other special health needs	Habilitation services	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply.	40% coinsurance	
	Skilled nursing care	No charge	40% coinsurance	120 days / benefit period / person.
	Durable medical equipment	No charge	Not covered	None.
	Hospice services	Residential: \$60 copay/visit Facility: \$100 copay/day Deductible does not apply.	40% coinsurance	None.
If your child needs dental or eye care	Children's eye exam	\$60 <u>copay</u> <u>Deductible</u> does not apply.	Not covered	Limited to 1 exam / benefit period / up to age 19.
·	Children's glasses	50% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% <u>coinsurance</u> <u>Deductible</u> does not apply.	Up to age 19 only. 1 frame every 12 months.
	Children's dental check-up	No charge Deductible does not apply.	Not covered	1 exam per 6 months up to age 19.

# Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
<ul> <li>Acupuncture</li> <li>Bariatric Surgery</li> <li>Cosmetic Surgery</li> <li>Dental Care (Adult)</li> </ul>	<ul> <li>Hearing Aids</li> <li>Long Term Care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private Duty Nursing</li> </ul>	<ul> <li>Routine eye care (Adult)</li> <li>Routine Foot Care</li> <li>Weight Loss Programs</li> </ul>		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Chiropractic Care	Infertility Treatment		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: The U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov.ebsa/healthreform">www.dol.gov.ebsa/healthreform</a>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov.ebsa/healthreform</u>, or the Pennsylvania Insurance Department at 1-877-881-6388 or <u>www.insurance.pa.gov/Consumers</u>.

### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the premium tax credit.

### Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services: To access our Language helpline, please call 1-800-447-4000.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$3,500	
Copayments	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$3,510	

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$300	
Copayments	\$1,200	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,500	

### **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$3,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$300	
Copayments	\$600	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$900	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - · Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator Geisinger Health Plan Appeals Department 100 North Academy Avenue, Danville, PA 17822-3220

Phone: 866-577-7733, TTY: 711 Fax: 570-271-7225

GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F HHH Building, Washington, DC 20201 Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 800-447-4000(TTY:711)。

CHÚ Ý: Nếu ban nói Tiếng Việt, có các dịch vu hỗ trơ ngôn ngữ miễn phí dành cho ban. Goi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4000-447-800 (رقم هاتف الصم والبكم: 711.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung, Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្លួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 71)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Lique para 800-447-4000 (TTY: 711).