

Geisinger Gold Classic Advantage (HMO) offered by Geisinger Health Plan

Annual Notice of Changes for 2019

You are currently enrolled as a member of Geisinger Gold Classic Advantage (HMO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 1.4 for information about benefit and cost changes for our plan.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."

- Review the list in the back of your Medicare & You handbook.
- Look in Section 3.2 to learn more about your choices.

Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. **CHOOSE: Decide whether** you want to change your plan

- If you want to **keep** Geisinger Gold Classic Advantage (HMO), you don't need to do anything. You will stay in Geisinger Gold Classic Advantage (HMO).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2018**

- If you **don't join another plan by December 7, 2018**, you will stay in Geisinger Gold Classic Advantage (HMO).
- If you join another plan by December 7, 2018, your new coverage will start on January 1, 2019.

Additional Resources

- Please contact our Member Services number at 1-800-498-9731 for additional information. TTY users should call PA Relay 711 or 1-800-654-5984 (This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking). Calls to these numbers are free.

Hours of operation are:

October 1– March 31
8 a.m. – 8 p.m. seven days a week

April 1 – September 30
8 a.m. – 8 p.m. Monday – Friday
8 a.m. – 2 p.m. Saturday

- Member Services has free language interpreter services available for non-English speakers (phone numbers are in Section 7.1 of this booklet). We can also give you plan information in Braille, audio, large print, or other alternate formats if you need it.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Geisinger Gold Classic Advantage (HMO)

- Geisinger Gold Classic Advantage (HMO) is a Medicare Advantage HMO with a Medicare contract. Continued enrollment in Geisinger Gold depends on annual contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Classic Advantage (HMO).

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Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Geisinger Gold Classic Advantage (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes* and review the *Evidence of Coverage* to see if other benefit or cost changes affect you.**

Cost	2018 (this year)	2019 (next year)
Monthly plan premium (See Section 1.1 for details.)	\$30	\$30
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,400	\$3,400
Doctor office visits	Primary care visits: \$0 per visit Specialist visits: \$20 per visit	Primary care visits: \$0 per visit Specialist visits: \$20 per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$150 per day, days 1-5 \$0 per day, days 6-90	\$175 per day, days 1-6 \$0 per day, days 7-90

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$30	\$30

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

Our network has changed more than usual for 2019. An updated Provider Directory is located on our website at www.GeisingerGold.com. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **We strongly suggest that you review our current Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are still in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2019 Evidence of Coverage.

Cost	2018 (this year)	2019 (next year)
Dental Comprehensive	\$500 annual benefit limit <i>combined</i> for comprehensive <ul style="list-style-type: none"> • Dentures • Simple Extractions • Simple Fillings 	\$500 annual benefit limit <i>combined</i> for comprehensive and preventive <ul style="list-style-type: none"> • Crowns • Dentures • Endodontics • Periodontics • Simple Extractions • Simple Fillings
Dental Preventive	You pay \$0 copayment for: <ul style="list-style-type: none"> Bitewing and other X-rays (1 per year) Oral Exam (2 per year) Prophylaxis (cleaning) (2 per year) \$0 annual benefit limit for preventive	You pay \$0 copayment for: <ul style="list-style-type: none"> Bitewing and other X-rays (1 per year) Oral Exam (2 per year) Prophylaxis (cleaning) (2 per year) \$500 annual benefit limit <i>combined</i> for comprehensive and preventive
Emergency Care	You pay a \$100 copayment (waived if admitted to hospital)	You pay a \$120 copayment (waived if admitted to hospital)
Fitness Benefit	Fitness Benefit of \$90 every calendar quarter for a membership at a gym, fitness center or exercise facility of your choice	Combined Fitness Benefit of \$90 every calendar quarter for a membership at a gym, fitness center or exercise facility of your choice or fees for certain fitness/exercise classes

Cost	2018 (this year)	2019 (next year)
Hearing Aid and Hearing Aid Fitting	You pay a \$0 copayment \$800 benefit limit for <i>both ears</i> . Benefit includes hearing aid(s), hearing aid testing and fitting every three years	You pay a \$500 copayment <i>per ear</i> \$3,000 benefit limit <i>per ear</i> . Benefit includes hearing aid(s), hearing aid testing and fitting every three years
Inpatient hospital stays	\$150 per day, days 1-5 \$0 per day, days 6-90	\$175 per day, days 1-6 \$0 per day, days 7-90
Inpatient Psychiatric (Hospital)	\$150 per day, days 1-5 \$0 per day, days 6-90	\$175 per day, days 1-6 \$0 per day, days 7-90
Medicare Part B Drugs	You pay 20% of the total cost May require prior authorization	You pay 20% of the total cost May require prior authorization and/or step therapy
Outpatient Hospital Observation	You pay a \$0 copayment	You pay a \$200 copayment
Supervised Exercise Therapy (SET)	Supervised Exercise Therapy is <u>not</u> covered	You pay a \$0 copayment

Cost	2018 (this year)	2019 (next year)
Worldwide Coverage	<p>*Worldwide Emergency Coverage You pay a \$100 copayment (waived if admitted to hospital)</p> <p>*Worldwide Emergency Transportation Coverage You pay a \$100 copayment (waived if admitted to hospital)</p> <p>Worldwide Emergency Transportation Coverage-Air Ambulance is <u>not</u> covered</p> <p>*Worldwide Urgent Care Coverage You pay a \$20 copayment (waived if admitted to hospital)</p> <p>*\$25,000 combined service limit</p>	<p>*Worldwide Emergency Coverage You pay a \$120 copayment (waived if admitted to hospital)</p> <p>*Worldwide Emergency Transportation Coverage You pay a \$100 copayment (waived if admitted to hospital)</p> <p>*Worldwide Emergency Transportation Coverage-Air Ambulance You pay a \$1,000 copayment (waived if admitted to hospital)</p> <p>*Worldwide Urgent Care Coverage You pay a \$20 copayment (waived if admitted to hospital)</p> <p>*\$100,000 combined service limit</p>

SECTION 2 Administrative Changes

Process	2018 (this year)	2019 (next year)
Electronic Evidence of Coverage (EOC)	EOC mailed to all Geisinger Gold members	<p>EOC can be viewed by all Geisinger Gold members at GeisingerGold.com/benefits</p> <p>To request an EOC paper copy:</p> <ul style="list-style-type: none"> • Visit us online at GeisingerGold.com/EOC • Return the enclosed request form • Call (800) 498-9731

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Geisinger Gold Classic Advantage (HMO)

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2019.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- *OR*-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Review and Compare Your Coverage Options.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Geisinger Health Plan offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change to a **different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Geisinger Gold Classic Advantage (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Geisinger Gold Classic Advantage (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).

- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2019.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2019, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2019. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Pennsylvania, the SHIP is called Apprise.

Apprise is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Apprise counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Apprise at 1-800-783-7067. You can learn more about Apprise by visiting their website at www.aging.pa.gov/aging-services/insurance.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage

gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Pennsylvania has a program called PACE and PACENET that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
 - **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Special Pharmaceutical Benefits Program (SPBP) customer service at 1-800-922-9384. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. For information please call the State Pharmaceutical Benefits Program (SPBP) customer service at 1-800-922-9384.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the State Pharmaceutical Benefits Program (SPBP) Customer Service number at 1-800-922-9384 or send questions to SPBP@pa.gov.

SECTION 7 Questions?

Section 7.1 – Getting Help from Geisinger Gold Classic Advantage (HMO)

Questions? We are here to help. Please contact our Member Services number at 1-800-498-9731 for additional information. TTY users should call PA Relay 711 or 1-800-654-5984 (This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking). Calls to these numbers are free.

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Read your 2019 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2019. For details, look in the 2019 *Evidence of Coverage* for Geisinger Gold Classic Advantage (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is available to download on our website at www.GeisingerGold.com. The website will also list additional options on how to request a copy of the *Evidence of Coverage*.

Visit Our Website

You can also visit our website at www.GeisingerGold.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Find health & drug plans.”)

Read Medicare & You 2019

You can read *Medicare & You 2019* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov>) or 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.