Geisinger Health Plan

Quality coverage for you and your family
We’ll help you every step of the way.

Call 800-918-5154 or visit the Geisinger Community Place to speak to our dedicated team of trained advisors.

2266 Wilkes Barre Township Marketplace
Wilkes Barre, PA 18702

November 1 through December 15
Hours: Monday—Friday, 8 a.m. to 7 p.m.; Saturday, 10 a.m. to 2 p.m.

December 16 through October 31
Hours: Monday—Friday, 8 a.m. to 6 p.m.

Or, you can visit GeisingerMarketplace.com.

Geisinger Marketplace plans for individuals are sold through Geisinger Health Plan and Geisinger Quality Options, Inc., which are referred to collectively as “Geisinger Health Plan” or “GHP,” unless otherwise noted.

This brochure is not a contract or policy and is intended as an easy-to-read summary only. Specific benefits, limitations, exclusions and terms are set forth in your benefit documents.

This managed care plan may not cover all your health care expenses. Read your Subscription Certificate carefully to determine which health care services are covered. For more information, please call 800-918-5154.
Why Geisinger Health Plan?
We give you more.

At Geisinger Health Plan (GHP), we know healthcare reform has changed the way you purchase health insurance. What hasn’t changed is our dedication to helping you find the perfect plan to fit your needs and budget. Our specially-trained staff is here to answer your questions.

Our Geisinger Marketplace plans include options with a variety of monthly premiums and out-of-pocket costs. In addition, you can choose among HMO and PPO, as well as Geisinger Extra - which is a unique plan designed to save you money. We also offer a catastrophic option that provides the most basic coverage to people under the age of 30, called Geisinger Marketplace Value. To learn more about our plan options, review page 5 of this booklet.

Our plan offerings and benefit details are listed on pages 8-11. Some individuals and families may qualify for financial help. See page 7 for additional details.

More perks for you

Local discounts program
Receive discounts on health-related products and services you use every day.
- Fitness center memberships
- Eyeglasses
- Contact lenses
- Chiropractic care
- Massage therapy and more
- Local amusement parks and activities

Health management programs
We offer a number of award-winning health management programs to help our members with chronic conditions. Programs include asthma, diabetes, heart failure, chronic obstructive pulmonary disease (COPD), tobacco cessation, weight management and more.
- Enroll at no cost
- Work with one of our health managers to better manage your condition

Wellness coaching and support
Our members have access to certified wellness coaches who support your efforts to quit tobacco, manage weight, increase physical activity, decrease stress and improve your lifestyle. There are also numerous online tools that members can access and complete at their own pace, including wellness workshops, fitness trackers and a meal planner.

Customer service
Geisinger Health Plan (GHP) prides itself on the service we provide our members. Let us help you get the answers you need while shopping at Geisinger Marketplace. We’re here to guide you to the best plan for your needs, family and budget.

Network of providers
As a member, you can select from our large provider network that includes Geisinger hospitals and physicians, as well as thousands of other providers throughout the service area.
- More than 38,000 healthcare providers
- More than 120 hospitals
- More than 230 urgent and convenient care facilities
You can find providers, hospitals and other facilities in our network by visiting geisingerhealthplan.com/providersearch.
Things to know before you shop

Our plans have distinct names and numbers. To make shopping easier for you, we outlined what those mean in the example below.

**Geisinger Marketplace**

**All-Access HMO 10 / 50 / 4500**

All of our plan names start with Geisinger Marketplace, the next portion of the name tells you the network name and plan type.

The first number is your primary care provider (PCP) copayment. A copayment is a fixed amount you pay for a covered healthcare service, usually when you receive the service. The amount can vary. In the example above, you would pay $10 each time you visit your PCP.

The second number is your specialty care provider (SCP) copayment. This means each time you visit a specialty care provider (SCP), you would pay $50.

The third number is your deductible amount. This is the amount you pay for healthcare services before your insurance pays for its portion. In the example above, your deductible amount is $4,500. This means you would have to pay $4,500 for healthcare services before GHP pays for its portion.

What are the different plan types?

**HMO (health maintenance organization)**
With an HMO plan, you select a primary care physician (PCP) who will help manage your health and wellness. HMOs generally cost less because you use in-network providers.

**PPO (preferred provider organization)**
With a PPO, you do not need to select a PCP. You can see other healthcare providers—in or out of our network. Just keep in mind, you will pay more for services received from providers outside our network.

**Geisinger Marketplace Extra**
With our Geisinger Marketplace Extra plans, if you visit a primary care site designated as a “Geisinger Extra” site, you will pay lower office visit copays. Some Geisinger Extra sites are also ProvenHealth Navigator® locations, where extra care is provided because the office is staffed with a GHP nurse. To find a Geisinger Extra site near you, visit GeisingerHealthPlan.com/providersearch. Geisinger Marketplace Extra plans are only available in certain counties within our service area. You can find a list of these counties and participating locations on pages 12-15 of this brochure.

**Geisinger Marketplace Value**
Our Value plan is an option that provides the most basic coverage to people under the age of 30.
What network options do we offer?

<table>
<thead>
<tr>
<th>All-Access</th>
<th>Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is it?</strong></td>
<td><strong>What is it?</strong></td>
</tr>
<tr>
<td>The All-Access network includes all participating network providers across the entire service area.</td>
<td>The Premier network is made up of the providers with proven track records of providing great care.</td>
</tr>
<tr>
<td><strong>What are the benefits?</strong></td>
<td><strong>What are the benefits?</strong></td>
</tr>
<tr>
<td>With All-Access, members enjoy access to our entire provider network all with a single level of cost-share.</td>
<td>Created using quality, efficiency and cost metrics leading to highly integrated care delivery, plans using this network generally have a lower cost.</td>
</tr>
<tr>
<td><strong>Key consideration?</strong></td>
<td><strong>Key consideration?</strong></td>
</tr>
<tr>
<td>With broader access and one cost-share level, premiums may be higher than with other network options.</td>
<td>This network is available in 13 counties(^1). Only services obtained through Premier network providers will be covered.</td>
</tr>
</tbody>
</table>

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The Premier network is only available in the following counties: Carbon, Centre, Columbia, Lackawanna, Luzerne, Mifflin, Monroe, Montour, Northumberland, Schuylkill, Snyder, Union and Wayne.

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Pediatric dental coverage through Avesis

Dental coverage for children under the age of 19 is embedded in our Geisinger Marketplace plans. All pediatric dental benefits are provided by Avesis.

**Pediatric dental plans from Avesis include coverage for the following services:**

- Routine oral exams and cleanings
- X-rays
- Fillings
- Fluoride treatments
- Extractions
- Repairs and maintenance
- Anesthesia
- Root canal
- Orthodontia

Please review your Schedule of Benefits for a more detailed list of covered services.

Call us at **800-918-5154** with questions about your pediatric dental benefits.
Financial help: do I qualify?

Depending on your income, you may be eligible for financial help for health insurance. Individuals or families with an income under 400% of the federal poverty level (FPL) are eligible. If you do not qualify for financial help from the Federal Exchange, you may have other options. Pennsylvania’s Medical Assistance program has expanded, which means more financial help is available to more people. Eligibility is based on your 2019 household income and family size. The charts below highlight the income levels at which Medical Assistance coverage and Exchange financial help is granted. Visit HealthCare.gov or call 800-318-2596 to see if you qualify.

<table>
<thead>
<tr>
<th>Persons in family</th>
<th>You may qualify if your 2019 income is below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,490</td>
</tr>
<tr>
<td>2</td>
<td>$19,910</td>
</tr>
<tr>
<td>3</td>
<td>$21,330</td>
</tr>
<tr>
<td>4</td>
<td>$25,750</td>
</tr>
<tr>
<td>5</td>
<td>$30,170</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Persons in family</th>
<th>You may qualify if your 2019 income is below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,236 - $49,960</td>
</tr>
<tr>
<td>2</td>
<td>$23,335 - $67,640</td>
</tr>
<tr>
<td>3</td>
<td>$29,435 - $85,320</td>
</tr>
<tr>
<td>4</td>
<td>$35,535 - $103,000</td>
</tr>
<tr>
<td>5</td>
<td>$41,634 - $120,680</td>
</tr>
</tbody>
</table>

*Geisinger Health Plan is not the original source of this information. Please visit HealthCare.gov to verify.

Key terms to know:

**Deductible**
The amount you pay for healthcare services before your insurance starts to pay its portion of costs for covered health expenses.

**Copayment or copay**
A fixed amount you pay for a covered healthcare service, usually paid at the time you receive the service. The amount can vary depending on your plan and the type of service you are receiving.

**Coinsurance**
Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. Your insurance plan pays for the rest of the allowed amount.

**Maximum out-of-pocket**
The maximum out-of-pocket (MOOP) amount includes all member cost sharing, such as deductibles, coinsurance and copays, for all covered services within a policy period. An important note to remember, MOOP does not include your monthly premium. Once your maximum out-of-pocket costs are met, your insurance plan will pay 100% of costs for covered services.
Our plans

In 2020, GHP is offering Gold, Silver and Bronze plans, along with a Value plan. With Gold plans, you'll generally have higher monthly premiums and less out-of-pocket costs. With Silver plans, you'll generally pay less in monthly premiums and more out-of-pocket. With Bronze plans, you'll generally pay the least in monthly premiums and the most out-of-pocket for medical care. Our Value plan is only available to people under the age of 30.

For all plan benefit details and to confirm if you're eligible for financial help, please visit HealthCare.gov.

Geisinger Marketplace Premier HMO and Geisinger Marketplace Extra plans are only available in certain counties. See page 6 for details on Premier plans and page 12 for details Extra plans.

<table>
<thead>
<tr>
<th>Gold</th>
<th>Gold</th>
<th>Gold</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geisinger Marketplace Extra HMO 10/50/500&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Geisinger Marketplace All-Access HMO 20/40/3000&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Geisinger Marketplace All-Access PPO 20/40/3000</td>
<td>Geisinger Marketplace Premier HMO 20/40/3000&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

### In-network services

<table>
<thead>
<tr>
<th></th>
<th>Gold</th>
<th>Gold</th>
<th>Gold</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP copay</td>
<td>$50</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Extra Site: $10&lt;sup&gt;1&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist copay</td>
<td>$50</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Deductible: Single/Family</td>
<td>$500/$1,000</td>
<td>$3,000/$6,000</td>
<td>$3,000/$6,000</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td>$5,000/$10,000</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Inpatient services</td>
<td>$300 per stay after deductible</td>
<td>$250 per stay after deductible</td>
<td>$250 per stay after deductible</td>
<td>$250 per stay after deductible</td>
</tr>
<tr>
<td>Outpatient services</td>
<td>$400 after deductible</td>
<td>$250 after deductible</td>
<td>$250 after deductible</td>
<td>$250 after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$200</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
</tbody>
</table>

### Prescription drug

| Deductible: $500/$1,000 | Deductible: $0/$0 | Deductible: $0/$0 | Deductible: $0/$0 |
| Tier 1: $3 | Tier 1: $3 | Tier 1: $3 | Tier 1: $3 |
| Tier 2: $20 | Tier 2: $15 | Tier 2: $15 | Tier 2: $15 |
| Tier 3: $45 after deductible | Tier 3: $35 | Tier 3: $35 | Tier 3: $35 |
| Tier 4: $80 after deductible | Tier 4: $55 | Tier 4: $55 | Tier 4: $55 |
| Tier 5: 50% coinsurance after deductible up to max. out-of-pocket | Tier 5: 40% coinsurance up to $150 | Tier 5: 40% coinsurance up to $150 | Tier 5: 40% coinsurance up to $150 |
| Tier 6: $0<sup>2</sup> | Tier 6: $0<sup>2</sup> | Tier 6: $0<sup>2</sup> | Tier 6: $0<sup>2</sup> |

### Out-of-network services

<table>
<thead>
<tr>
<th>Deductible: Single/Family</th>
<th>No out-of-network benefits available</th>
<th>$10,000/$20,000</th>
<th>No out-of-network benefits available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coinsurance</td>
<td></td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td>No out-of-network benefits available</td>
<td>$15,000/$30,000</td>
<td></td>
</tr>
</tbody>
</table>

<sup>1</sup>Notes your PCP copay amount if you use a Geisinger Extra site.

<sup>2</sup>Tier 6 prescription drug benefit covers generic and select brands of oral contraceptives, as well as the flu and shingles vaccines at no cost.

<sup>3</sup>Our HMO plans have been 4-star certified by CMS in the state of Pennsylvania.
<table>
<thead>
<tr>
<th></th>
<th>Silver</th>
<th>Silver</th>
<th>Silver</th>
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</thead>
<tbody>
<tr>
<td><strong>Geisinger Marketplace</strong></td>
<td><strong>All-Access HMO</strong></td>
<td><strong>All-Access PPO</strong></td>
<td><strong>Extra HMO</strong></td>
<td><strong>All-Access HMO</strong></td>
</tr>
<tr>
<td></td>
<td>30/60/4600</td>
<td>30/50/5000</td>
<td>10/50/4500</td>
<td>30/60/4650</td>
</tr>
<tr>
<td></td>
<td><em>(see below for guidelines)</em></td>
<td><em>(see below for guidelines)</em></td>
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<td><em>(see below for guidelines)</em></td>
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### In-network services

<table>
<thead>
<tr>
<th></th>
<th>Silver</th>
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<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PCP copay</strong></td>
<td>$30</td>
<td>$30</td>
<td>$50</td>
<td>Extra Site: $10¹</td>
</tr>
<tr>
<td><strong>Specialist copay</strong></td>
<td>$60</td>
<td>$50</td>
<td>$50</td>
<td>$60</td>
</tr>
<tr>
<td><strong>Deductible:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$4,600/$9,200</td>
<td>$5,000/$10,000</td>
<td>$4,500/$9,000</td>
<td>$4,650/$9,300</td>
</tr>
<tr>
<td><strong>Max. out-of-pocket:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
<td>30%</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Inpatient services</strong></td>
<td>20% after deductible</td>
<td>30% after deductible</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Outpatient services</strong></td>
<td>20% after deductible</td>
<td>30% after deductible</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Emergency room</strong></td>
<td>$350 copay after deductible</td>
<td>$250 copay after deductible</td>
<td>$300 copay after deductible</td>
<td>$350 copay after deductible</td>
</tr>
</tbody>
</table>

**Prescription drug**

<table>
<thead>
<tr>
<th></th>
<th>Silver</th>
<th>Silver</th>
<th>Silver</th>
<th>Silver</th>
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<tbody>
<tr>
<td><strong>Deductible:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500/$1,000</td>
<td>Tier 1: $3</td>
<td>Tier 2: $20</td>
<td>Tier 1: $3</td>
<td>Tier 2: $20</td>
</tr>
<tr>
<td>Tier 3: $50 after deductible</td>
<td>Tier 3: $45 after deductible</td>
<td>Tier 3: $45 after deductible</td>
<td>Tier 4: $80 after deductible</td>
<td></td>
</tr>
<tr>
<td>Tier 4: $85 after deductible</td>
<td>Tier 5: $50 coinsurance after deductible up to max. out-of-pocket Tier 6: $0²</td>
<td>Tier 5: $50 coinsurance after deductible up to max. out-of-pocket Tier 6: $0²</td>
<td>Tier 5: $50 coinsurance after deductible up to max. out-of-pocket Tier 6: $0²</td>
<td></td>
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</tbody>
</table>

### Out-of-network services

<table>
<thead>
<tr>
<th></th>
<th>Silver</th>
<th>Silver</th>
<th>Silver</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No out-of-network benefits available</td>
<td>$10,000/$20,000</td>
<td>No out-of-network benefits available</td>
<td>No out-of-network benefits available</td>
<td>No out-of-network benefits available</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Max. out-of-pocket:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$15,000/$30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹Notes your PCP copay amount if you use a Geisinger Extra site.
²Tier 6 prescription drug benefit covers generic and select brands of oral contraceptives, as well as the flu and shingles vaccines at no cost.
³If you are eligible for financial help you may pay less for some of these benefits. You will find additional details on HealthCare.gov.
⁴Our HMO plans have been 4-star certified by CMS in the state of Pennsylvania.

*Please note: The Geisinger Marketplace HMO and PPO plans highlighted in gray above are not available on HealthCare.gov. Financial help is not available to members with these plans.
Our plans continued

<table>
<thead>
<tr>
<th></th>
<th>Silver</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Geisinger Marketplace All-Access PPO 30/60/4650¹</td>
<td>Geisinger Marketplace Premier HMO 30/60/4650¹,³</td>
</tr>
<tr>
<td><strong>In-network services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP copay</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Specialist copay</td>
<td>$60</td>
<td>$60</td>
</tr>
<tr>
<td>Deductible: Single/Family</td>
<td>$4,650/$9,300</td>
<td>$4,650/$9,300</td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Inpatient services</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Outpatient services</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$350 copay after deductible</td>
<td>$350 copay after deductible</td>
</tr>
<tr>
<td><strong>Prescription drug</strong></td>
<td><strong>Deductible: $500/$1,000</strong></td>
<td><strong>Deductible: $500/$1,000</strong></td>
</tr>
<tr>
<td></td>
<td>Tier 1: $3</td>
<td>Tier 1: $3</td>
</tr>
<tr>
<td></td>
<td>Tier 2: $20</td>
<td>Tier 2: $20</td>
</tr>
<tr>
<td></td>
<td>Tier 3: $50 after deductible</td>
<td>Tier 3: $50 after deductible</td>
</tr>
<tr>
<td></td>
<td>Tier 4: $85 after deductible</td>
<td>Tier 4: $85 after deductible</td>
</tr>
<tr>
<td></td>
<td>Tier 5: 50% coinsurance after deductible up to max. out-of-pocket</td>
<td>Tier 5: 50% coinsurance after deductible up to max. out-of-pocket</td>
</tr>
<tr>
<td></td>
<td>Tier 6: $0²</td>
<td>Tier 6: $0²</td>
</tr>
<tr>
<td><strong>Out-of-network services</strong></td>
<td><strong>Deductible: $10,000/$20,000</strong></td>
<td>No out-of-network benefits available</td>
</tr>
<tr>
<td></td>
<td><strong>Deductible: Single/Family</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$10,000/$20,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Coinsurance</strong></td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td><strong>Max. out-of-pocket: Single/Family</strong></td>
<td>$15,000/$30,000</td>
</tr>
</tbody>
</table>

¹ If you are eligible for financial help you may pay less for some of these benefits. You will find additional details on HealthCare.gov.
² Tier 6 prescription drug benefit covers generic and select brands of oral contraceptives, as well as the flu and shingles vaccines at no cost.
³ Our HMO plans have been 4-star certified by CMS in the state of Pennsylvania.
## Our plans continued

<table>
<thead>
<tr>
<th>Bronze</th>
<th>Bronze</th>
<th>Bronze</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geisinger Marketplace All-Access HMO 30/60/7100&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Geisinger Marketplace All-Access PPO 30/60/7100</td>
<td>Geisinger Marketplace Premier HMO 30/60/7100&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Geisinger Marketplace All-Access Value&lt;sup&gt;1&lt;/sup&gt; (for people under the age of 30)</td>
</tr>
</tbody>
</table>

### In-network services

<table>
<thead>
<tr>
<th></th>
<th>Bronze</th>
<th>Bronze</th>
<th>Bronze</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP copay</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
<td>0% after deductible Note: 3 PCP visits covered before deductible</td>
</tr>
<tr>
<td>Specialist copay</td>
<td>$60</td>
<td>$60</td>
<td>$60</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Deductible: Single/Family</td>
<td>$7,100/$14,200</td>
<td>$7,100/$14,200</td>
<td>$7,100/$14,200</td>
<td>$8,150/$16,300</td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td>$8,150/$16,300</td>
<td>$8,150/$16,300</td>
<td>$8,150/$16,300</td>
<td>$8,150/$16,300</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Inpatient services</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Outpatient services</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Prescription drug</td>
<td>Deductible is combined with medical deductible.</td>
<td>Deductible is combined with medical deductible.</td>
<td>Deductible is combined with medical deductible.</td>
<td>Deductible is combined with medical deductible.</td>
</tr>
<tr>
<td></td>
<td>Tier 1-5: 0% after deductible Tier 6: $0&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Tier 1-5: 0% after deductible Tier 6: $0&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Tier 1-5: 0% after deductible Tier 6: $0&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Tier 1-5: 0% after deductible Tier 6: $0&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

### Out-of-network services

<table>
<thead>
<tr>
<th></th>
<th>Bronze</th>
<th>Bronze</th>
<th>Bronze</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible: Single/Family</td>
<td>No out-of-network benefits available</td>
<td>$10,000/$20,000</td>
<td>No out-of-network benefits available</td>
<td>$10,000/$20,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
<td>40%</td>
<td></td>
<td>40%</td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td></td>
<td>$15,000/$30,000</td>
<td></td>
<td>$15,000/$30,000</td>
</tr>
</tbody>
</table>

<sup>1</sup> This plan does not meet the CMS creditable coverage requirements. For more information, call 800-918-5154.

<sup>2</sup> Tier 6 prescription drug benefit covers generic and select brands of oral contraceptives, as well as the flu and shingles vaccines at no cost.

<sup>3</sup> Our HMO plans have been 4-star certified by CMS in the state of Pennsylvania.

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CMS rates qualified health plans (QHPs) offered through the Exchanges using the Quality Rating System (QRS), which is based on third-party validated clinical measure data and QHP Enrollee Survey response data. CMS calculates ratings annually on a 5-star scale, and ratings may change from one year to the next. For more information, please see CMS’s Health Insurance Marketplace<sup>®</sup> Quality Initiatives website at: http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html.
Geisinger Extra: Care you need at a lower cost

Geisinger Extra provides an innovative way to receive care. If you select a primary care site designated as an Extra site, you will pay lower office visit copays.

Some Geisinger Extra sites are also ProvenHealth Navigator® (PHN) locations. At these offices you’ll receive “extra” care because PHN sites include a Geisinger Health Plan nurse who works closely with physicians and office staff to provide additional services.

Service area & eligibility

Eligible Geisinger Extra counties are listed below.

- Carbon
- Centre
- Clinton
- Columbia
- Cumberland
- Dauphin
- Juniata
- Lackawanna
- Lehigh
- Luzerne
- Lycoming
- Mifflin
- Monroe
- Montour
- Northampton
- Northumberland
- Perry
- Schuylkill
- Snyder
- Susquehanna
- Union
- Wayne
- Wyoming

Find a location online

Visit GeisingerHealthPlan.com/providersearch and select “Find a doctor or location.” In the search area, enter your location and choose your plan. Click the search button to see a list of providers based on the location you entered.

To show only Geisinger Extra providers, check the “Geisinger Extra” or “ProvenHealth Navigator” boxes under the Tiered Networks filter on the left side of the search results.

Please note: It is important to ensure a provider is accepting new patients before scheduling an appointment. For ease, you can filter your search results to only show providers that are accepting new patients.
Receive a lower copay at Geisinger Extra sites

You will receive lower office visit copays if you select a physician at one of the sites listed. The sites marked with an asterisk (*) are the practices that qualify for the lower copay but do not offer the extra PHN services listed on the first page. Please note this flier is accurate as of December 1, 2019. Visit GeisingerHealthPlan.com/providersearch for the most recent information and to check if a provider is accepting new patients.

Berks
• St. Luke’s Hamburg Primary Care*

Bucks
• Daniel J. Stauffer, M.D.*
• Riegelsville Family Practice*
• St. Luke’s Internal Medicine*
• St. Luke’s Quakertown Internal Medicine Associates*
• St. Luke’s Upper Bucks Family Medical Center*

Carbon
• St. Luke’s Albrightsville Primary Care*
• St. Luke’s Lehighton Family Practice*
• St. Luke’s Miners Health Center - Nesquehoning*
• St. Luke’s Palmerton Internal Medicine*
• St. Luke’s Palmerton Pediatrics*
• St. Luke’s Primary Care Nesquehoning*

Centre
• Geisinger Bellefonte
• Geisinger Grays Woods
• Geisinger Philipsburg
• Geisinger Philipsburg Pediatrics*
• Geisinger Scenery Park
• Mount Nittany Physician Group - Bellefonte
• Mount Nittany Physician Group - Blue Course Dr
• Mount Nittany Physician Group - Greentech Dr
• Mount Nittany Physician Group - Park Ave
• Mount Nittany Physician Group - Peds Bellefonte*
• Mount Nittany Physician Group - Peds Boalsburg*
• Mount Nittany Physician Group - Penns Valley
• Mount Nittany Physician Group - Philipsburg

• Oasis Lifecare, LLC*

Clinton
• Family Practice Center PC - Mill Hall
• Geisinger Avis
• Susquehanna Health Family Medicine at Lock Haven

Columbia
• Geisinger Benton
• Geisinger Berwick
• Geisinger Bloomsburg
• Geisinger Bloomsburg East First St
• Geisinger Bloomsburg Pediatrics*
• Geisinger Catawissa
• Geisinger Millville
• Susquehanna Valley Medical Specialities

• Family Practice Center PC - Hershey
• Family Practice Center PC - Lykens
• Family Practice Center PC - Main St Lykens
• Family Practice Center PC - Millersburg
• Family Practice Center PC - Steelton
• Geisinger Holy Spirit Harrisburg*

Hunterdon (NJ)
• St. Luke’s Family Practice - Milford*
• St. Luke’s North Hunterdon Physicians*

Huntingdon
• Geisinger Huntingdon

Juniata
• Family Practice Center PC - Mifflintown
• Geisinger Mifflin
• Geisinger Mifflintown

Lackawanna
• Anders P. Nelson, M.D.*
• Blondek Center For Pediatric Health & Wellness PC*
• Carbondale Family Health Center*
• Geisinger Moosic
• Geisinger PrimeMed - Clarks Summit
• Geisinger PrimeMed - Dunmore
• Geisinger PrimeMed - Jessup
• Geisinger PrimeMed - Moosic
• Geisinger PrimeMed - Olyphant
• Geisinger PrimeMed - Peckville
• Geisinger PrimeMed - Scranton
• Geisinger Scranton
• Geisinger Scranton Pediatrics*
• Paul A. Tomczykoski, DO*
• Pediatrics of Northeastern Pennsylvania*
• Physicians Health Alliance* (pediatric sites only)
• The Wright Center Medical Group PC*
Lancaster
• Family Practice Center PC - Elizabethtown

Lehigh
• Bub and Associates Medical Center*
• Connelly Family Practice*
• Coopersburg Center Valley Family Practice*
• McGorry & Matta Family Medicine*
• North Whitehall Family Practice*
• South Mountain Family Practice Center*
• St. Luke’s Allentown Pediatrics*
• St. Luke’s Bethlehem Internal Medicine*
• St. Luke’s Coopersburg Pediatrics*
• St. Luke’s Emaus Family Practice*
• St. Luke’s Hospital - SH Allentown Family Practice*
• St. Luke’s Internal Medicine*
• St. Luke’s Internal Medicine - Allentown*
• St. Luke’s Internal Medicine Hamilton Court*
• St. Luke’s Kids Care*
• St. Luke’s Macungie Medical Group*
• St. Luke’s Northern Valley Primary Care*
• St. Luke’s Walbert Avenue Medical Center*
• Total Family Health Care*
• Valley Family Practice*

Luzerne
• Bassam F. Bittar, M.D.*
• CommunityCare Hazleton*
• CommunityCare Kistler*
• CommunityCare Kistler - Pediatrics*
• Geisinger Dallas
• Geisinger Hazleton
• Geisinger Hazleton Pediatrics*
• Geisinger Kingston
• Geisinger Kistler Clinic
• Geisinger Kistler Clinic Pediatrics*
• Geisinger Mountain Top
• Geisinger Mountain Top Pediatrics*
• Geisinger Nanticoke
• Geisinger Nanticoke Pediatrics*
• Geisinger Pittston
• Geisinger Pittston Pediatrics*
• Geisinger South Wilkes Barre
• Geisinger Wilkes Barre Pediatrics*
• Partners in Pediatrics - Dallas*
• Partners in Pediatrics - Forty Fort*
• Pediatric Associates of Kingston LLC*
• Rubina A. Zaman, M.D., LLC*
• The Wright Center Medical Group PC*
• Valley Pediatrics*
• Wyoming Valley Pediatrics*

Lycoming
• Family Medicine Residency Center
• Family Practice Center PC - Hughesville
• Family Practice Center PC - Montoursville
• Family Practice Center PC - Muncy
• Family Practice Center PC - River Ave 1st Fl
• Family Practice Center PC - River Ave 2nd Fl
• Family Practice Center PC - Southside
• Geisinger Jersey Shore
• Geisinger Williamsport
• SPS Savoy - Rodriguez Lopez
• SPS Savoy Family Medicine - Klucka
• SPS Savoy Family Medicine - Mullarkey
• Susquehanna Health Family Medicine at Duboistown
• Susquehanna Health Family Medicine at Loyalsock
• Susquehanna Health Family Medicine at Montoursville
• Susquehanna Health Family Medicine at Warren Ave
• Susquehanna Health Internal Medicine
• Susquehanna Health Internal Medicine & Pediatrics
• Susquehanna Pediatrics at South Williamsport*
• UPMC Family Medicine at Muncy
• UPMC Susquehanna Health Family Medicine

Mifflin
• Geisinger Big Valley
• Geisinger Family Health Associates - Highland Ave
• Geisinger Lewistown
• Geisinger Lewistown Pediatrics*
• Mount Nittany Physician Group - Reedsville

Monroe
• Geisinger Mt. Pocono
• Geisinger Mt. Pocono Pediatrics*
• Pocono Pediatric and Adolescent Medicine*
• St. Luke’s Brodheadsville Family Practice*
• St. Luke’s Internal Medicine*
• St. Luke’s Internal Medicine Bartonsville*
• St. Luke’s Kresgeville Family Practice*
• St. Luke’s Medical Associates of Monroe County*
• St. Luke’s Monroe Family Practice*
• St. Luke’s Pocono Pediatric Associates*
• St. Luke’s Stroudsburg Internal Medicine*
• St. Luke’s Zahra Pediatrics*

Montgomery
• Pennsburg Family Practice*

Montour
• Geisinger Woodbine - Family Medicine
• Geisinger Woodbine - General Pediatrics*
• GMC General Internal Medicine
• GMC General Pediatrics*

Northampton
• Bushkill Family Practice*
• Medical Associates of Bethlehem*
• Nazareth Family Practice*
• Saucon Valley Family Practice*
• St. Luke’s Anderson Pediatrics*
• St. Luke’s Family Medicine Nazareth*
• St. Luke’s Family Practice - Forks*
• St. Luke’s Family Practice - Palmer*
• St. Luke’s Family Practice at Walnutport*
St. Luke’s Family Practice Wind Gap*
St. Luke’s Internal Medicine*
St. Luke’s Internal Medicine - Allentown*
St. Luke’s Internal Medicine at Tamaqua*
St. Luke’s Internal Medicine Bath*
St. Luke’s Kids Care*
St. Luke’s Northern Valley Primary Care*
St. Luke’s Pediatric Associates*
St. Luke’s Riverside Internal Medicine*
St. Luke’s Southside Medical Center*
William Penn Family Practice*

Northumberland
Alakananda Chakrabarty, M.D., PC*
Family Medicine of Evangelical - Milton
Family Medicine of Evangelical - Northumberland
Family Practice Center PC - Elysburg
Family Practice Center PC - Herndon
Family Practice Center PC - Pagana-DeFazio
Family Practice Center PC - Sunbury
Family Practice Center PC - Watsontown
Geisinger Elysburg
Geisinger Kulpmont
Geisinger Milton
Geisinger Shamokin Pediatrics*
Geisinger Sunbury
Miller Donmoyer Family Health Center*
Peter E. McNeil, M.D.*
St. Joseph’s Internal Medicine PC*
Wardeh-Agha Medical Center, LLC*

Pike
Pinnacle Family Health Center*

Schuylkill
Family Practice Center PC - Valley View
Geisinger Frackville
Geisinger Frackville Family Practice
Geisinger Mahanoy City
Geisinger Orwigsburg
Geisinger Orwigsburg Pediatrics*
Geisinger Pottsville
Geisinger Pottsville Pediatrics & Specialties*
Integrated Medical Group PC - Adukaitis*
Integrated Medical Group PC - Blue Mtn Peds*
St. Luke’s Ashland Family Practice*
St. Luke’s Internal Medicine*
St. Luke’s Internal Medicine at Tamaqua*
St. Luke’s Miners Health Center - Hometown*
St. Luke’s Miners Health Center - Ringtown*
Tamaqua Family Practice*

Snyder
Family Medicine of Evangelical - Middleburg
Family Medicine of Evangelical - Selinsgrove
Family Practice Center PC - Middleburg
Family Practice Center PC - Mt. Pleasant Mills
Family Practice Center PC - Selinsgrove
Family Practice Center PC - Shamokin Dam
Geisinger Selinsgrove
GMC at Susquehanna University*

Susquehanna
Forest City Family Health Center*

Union
Family Medicine of Evangelical - Lewisburg
Family Medicine of Evangelical - Lewisburg POB

Warren (NJ)
Coventry Family Practice*
Warren Hills Family Practice*

Wayne
Geisinger PrimeMed - Honesdale
Guthertz Family Health Center*
Hamlin Family Health Center*
Highland Physicians Family Health Center*
Honesdale Family Health Center*
Honesdale Pediatric Center*
Northern Wayne Family Health Center*
Pike County Medical Center*
Waymart Pediatric Center*
Wayne Memorial Community Health Centers*

Wyoming
Geisinger Nicholson
Geisinger Tunkhannock

York
Family Practice Center PC - Ameigh
Family Practice Center PC - Lewisberry
Geisinger Holy Spirit Dillsburg*
Participating hospitals

All-Access network

Adams
Gettysburg Hospital

Allegheny
Allegheny General Hospital
Allegheny Valley Hospital
UPMC Children’s Hospital of Pittsburgh
Western Pennsylvania Hospital
Western Pennsylvania Hospital-Forbes Regional Campus

Berks
St. Joseph Medical Center
Surgical Institute of Reading

Blair
Conemaugh Nason Medical Hospital
Tyrone Hospital
UPMC Altoona

Bradford
Guthrie Towanda Memorial Hospital
Robert Packer Hospital
Troy Community Hospital

Bucks
Jefferson Health Northeast - Bucks Campus
St. Luke’s Quakertown Hospital

Cambria
Conemaugh Memorial Medical Center
Conemaugh Memorial Medical Center - Lee Campus
Conemaugh Miners Medical Center

Carbon
St. Luke’s Hospital - Gnaden Huetten Campus
St. Luke’s Hospital - Palmerton Campus

Centre
Mount Nittany Medical Center

Chester
Paoli Hospital

Clearfield
Penn Highlands Clearfield Hospital
Penn Highlands DuBois

Clinton
Bucktail Medical Center
UPMC Susquehanna Lock Haven

Columbia
Berwick Hospital Center
Geisinger Bloomsburg Hospital

Cumberland
Geisinger Holy Spirit Hospital
UPMC Carlisle

Dauphin
Penn State Milton S Hershey Medical Center

Delaware
Riddle Memorial Hospital

Elk
Penn Highlands Elk

Fayette
Uniontown Hospital

Fulton
Fulton County Medical Center

Huntingdon
Penn Highlands Huntingdon Memorial Hospital

Jefferson
Penn Highlands Brookville

Lackawanna
Geisinger Community Medical Center
Moses Taylor Hospital
Regional Hospital of Scranton

Lancaster
Ephrata Community Hospital
Lancaster General Hospital
Lancaster General Women & Babies Hospital
UPMC Littitz

Lebanon
Good Samaritan Hospital

Lehigh
Lehigh Valley Health Network - Tilden
Lehigh Valley Hospital
St. Luke’s Hospital - Allentown Campus
St. Luke’s Hospital - Sacred Heart Campus

Luzerne
Geisinger Wyoming Valley Medical Center
Wilkes-Barre General Hospital

Lycoming
Geisinger Jersey Shore Hospital
UPMC Susquehanna Muncy
Williamsport Regional Medical Center

Mifflin
Geisinger Lewistown Hospital

Monroe
Lehigh Valley Hospital - Pocono
St. Luke’s Hospital - Monroe Campus

Montgomery
Abington Lansdale Hospital
Abington Memorial Hospital
Bryn Mawr Hospital
Lankenau Hospital

Montour
Geisinger Medical Center

Northampton
Lehigh Valley Hospital - Muhlenberg
St. Luke’s Hospital - Anderson Campus
St. Luke’s Hospital - Bethlehem
Steward Easton Hospital, Inc.

Northumberland
Geisinger Shamokin Area Community Hospital
How do I find my provider online?

1. Go to geisingerhealthplan.com/providersearch.
2. Enter your location.
3. Select your plan.
4. Select a category to search from our entire library of applicable providers, or narrow your search by searching for doctors, specialties, locations or types of places.

UPMC Susquehanna Sunbury
Philadelphia
Children’s Hospital of Philadelphia
Fox Chase Cancer Center
Hospital of the University of Pennsylvania
Jeanes Hospital
Jefferson Health Northeast - Frankford Campus
Jefferson Health Northeast - Torresdale Campus
Pennsylvania Hospital
Presbyterian Medical Center of the UPHS
Temple University Hospital
Thomas Jefferson University Hospital
Thomas Jefferson University Hospital - Methodist Campus
Wills Eye Hospital
Potter
Charles Cole Memorial Hospital
Schuylkill
Geisinger St. Luke’s Hospital
Lehigh Valley Hospital - Schuylkill East Norwegian St.
Lehigh Valley Hospital - Schuylkill South Jackson St.
St. Luke’s Miners Memorial Hospital
Somerset
Chan Soon-Shiong Medical Center at Windber
Conemaugh Meyersdale Medical Center
Somerset Hospital
Susquehanna
Barnes-Kasson Hospital
Endless Mountains Health Systems
Tioga
Soldiers + Sailors Memorial Hospital
Union
Evangelical Community Hospital
Washington
Canonsburg Hospital
Wayne
Wayne Memorial Hospital
Wyoming
Tyler Memorial Hospital
York
OSS Orthopaedic Hospital LLC
UPMC Hanover
UPMC Memorial
York Hospital
Out-of-state participating hospitals
District of Columbia
Sibley Memorial Hospital
Delaware
New Castle
Alfred I duPont Hospital for Children
Maryland
Baltimore
Mt. Washington Pediatric Hospital
UM Rehabilitation & Orthopaedic Institute
Baltimore City
Johns Hopkins Bayview Medical Center
Johns Hopkins Hospital
UPMC Memorial
UMMC Midtown Campus
University of Maryland Medical Center
Howard
Howard County General Hospital
Montgomery
Suburban Hospital
Washington
Meritus Medical Center
New Jersey
Atlantic
AtlantiCare Regional Medical Center - City Campus
AtlantiCare Regional Medical Center - Mainland Campus
Burlington
Virtua Memorial Hospital of Burlington County
Virtua West Jersey Hospital Marlton
Camden
Virtua West Jersey Hospital Voorhees
Warren
St. Luke’s Warren Hospital
New York
Chemung
Arnot Ogden Medical Center
St. Joseph’s Hospital
Orange
Bon Secours Community Hospital
Orange Regional Medical Center
St. Anthony Community Hospital
Rockland
Good Samaritan Hospital
Steuben
Corning Hospital
Ira Davenport Memorial Hospital
Sullivan
Catskill Regional Medical Center
Catskill Regional Medical Center - Grover Hermann
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)


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. Líame 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）。


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

警告：如果您讲汉语，请注意，我们提供免费的语言援助服务。请致电 800-447-4000 （TTY：711）。

ATTENTION: If you speak French, the services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).


सूचना: हर तरह के भाषानि भाषा के होटो के सूचनाएं सहायता सेवा में उपलब्ध है। फोन करें 800-447-4000 (TTY: 711).

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


पुस्तकालय विभाग के परिवार के लिए, यदि आप हिंदी में नहीं बाझर, हमारे सुपरविंशियल हिंदी के संपादक के साथ संपर्क में आ सकते हैं। हमारे फोन 800-447-4000 (TTY: 711)


HMP 50 alb: Nondiscrimination dev. 9.12.16
Y0032_16242_2 File and Use 9/2/16