

Geisinger

Health Plan

The Premier network:
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.

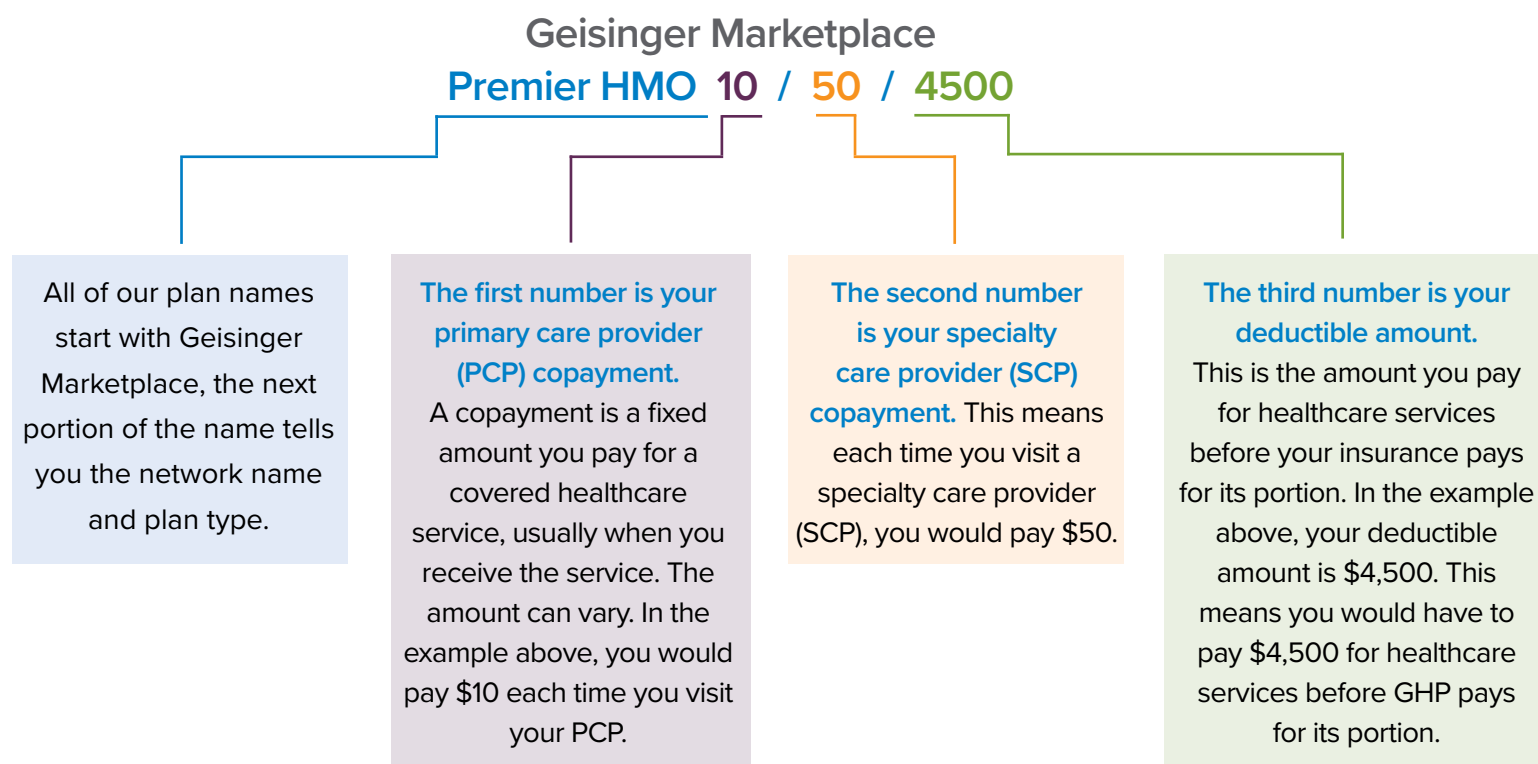
At Geisinger Health Plan (GHP), we know healthcare reform has changed the way you purchase health insurance. What hasn't changed is our dedication to helping you find the perfect plan to fit your needs and budget. Our specially-trained staff is here to answer your questions.

While our entire individual Marketplace catalog includes plans with a variety of network types, this brochure is focused on our new network: Premier. Because we know you're price-focused, Premier was designed to be the most cost-effective of our networks.

But what is a network, anyway? Simply put, it's the group of physicians, hospitals, and other health care providers that have agreed to provide medical services to our members. We go through a rigorous analysis to select the providers who give the best care for their patients, and we make sure you have access to their services.

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.



What you need to know about the Premier network

What is it?

The Premier network is made up of the highest performing providers, meaning that they have a proven track record of delivering excellent care.

What are the benefits?

Created using quality, efficiency and cost metrics leading to a highly integrated care delivery, this network generally has a lower cost than our other network options.

Key consideration?

This network is available in 13 counties¹. Any services completed out-of-network will result in a higher out-of-pocket cost for the member.

How do I find a provider in my network?

Go to **GeisingerHealthPlan.com/providersearch**. Enter your location and select your plan, which will include the name of your network. 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.

¹The Premier network is only available in the following counties: Carbon, Centre, Columbia, Lackawanna, Luzerne, Mifflin, Monroe, Montour, Northumberland, Schuylkill, Snyder, Union and Wayne.

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 through 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](https://www.healthcare.gov) or call 800-318-2596 to see if you qualify.**

Medical Assistance coverage

Persons in family	You may qualify if your 2019 income is below:
1	\$12,490
2	\$19,910
3	\$21,330
4	\$25,750
5	\$30,170

Exchange coverage

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

*Geisinger Health Plan is not the original source of this information. Please visit [HealthCare.gov](https://www.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.

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 15,000 healthcare providers
- More than 30 hospitals
- More than 210 urgent and convenient care facilities



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 and include the following services:

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

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.

Our plans

In 2020, GHP is offering Gold, Silver and Bronze plans within the Premier network. With a Gold plan, you'll generally have higher monthly premiums and less out-of-pocket costs. With a Silver plan, you'll generally pay less in monthly premiums and more out-of-pocket. With a Bronze plan, you'll generally pay the least in monthly premiums and the most out-of-pocket for medical care.

For all plan benefit details and to confirm if you're eligible for financial help, please visit [HealthCare.gov](https://www.healthcare.gov).

Geisinger Marketplace Premier HMO plans are only available in certain counties. See page 4 for details.

	Gold	Silver	Bronze
	Geisinger Marketplace Premier HMO 20/40/3000 ³	Geisinger Marketplace Premier HMO 30/60/4650 ^{1,3}	Geisinger Marketplace Premier HMO 30/60/7100 ³
In-network services			
PCP copay	\$20	\$30	\$30
Specialist copay	\$40	\$60	\$60
Deductible: Single/Family	\$3,000/\$6,000	\$4,650/\$9,300	\$7,100/\$14,200
Max. out-of-pocket: Single/Family	\$7,350/\$14,700	\$7,350/\$14,700	\$8,150/\$16,300
Coinsurance	20%	20%	0%
Inpatient services	\$250 per stay after deductible	20% after deductible	0% after deductible
Outpatient services	\$250 after deductible	20% after deductible	0% after deductible
Emergency room	\$250	\$350 copay after deductible	0% after deductible
Prescription drug	Deductible: \$0/\$0 Tier 1: \$3 Tier 2: \$15 Tier 3: \$35 Tier 4: \$55 Tier 5: 40% coinsurance up to \$150 Tier 6: \$0 ²	Deductible: \$500/\$1,000 Tier 1: \$3 Tier 2: \$20 Tier 3: \$50 after deductible Tier 4: \$85 after deductible Tier 5: 50% coinsurance after deductible up to max. out-of-pocket Tier 6: \$0 ²	Deductible is combined with medical deductible. Tier 1-5: 0% after deductible Tier 6: \$0 ²
Out-of-network services			
Deductible: Single/Family	No out-of-network benefits available	No out-of-network benefits available	No out-of-network benefits available
Coinsurance			
Max. out-of-pocket: Single/Family			

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](https://www.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.

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® Quality Initiatives website at: <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>.

Participating hospitals in the Premier network

Adams

Gettysburg Hospital

Berks

St. Joseph Medical Center

Bradford

Guthrie Towanda Memorial Hospital

Robert Packer Hospital

Troy Community Hospital

Bucks

St. Luke's Hospital Upper Bucks Campus

St. Luke's Quakertown Hospital

Carbon

St. Luke's Hospital - Gnaden Huetten Campus

St. Luke's Hospital - Palmerton Campus

Centre

Mount Nittany Medical Center

Columbia

Geisinger Bloomsburg Hospital

Cumberland

Geisinger Holy Spirit Hospital

Dauphin

Penn State Milton S Hershey Medical Center

Lackawanna

Geisinger Community Medical Center

Lancaster

WellSpan Ephrata Community Hospital

Lebanon

Good Samaritan Hospital

Lehigh

St. Luke's Hospital - Allentown Campus

St. Luke's Hospital - Sacred Heart Campus

Luzerne

Geisinger Wyoming Valley Medical Center

Lycoming

Geisinger Jersey Shore Hospital

Mifflin

Geisinger Lewistown Hospital

Monroe

St. Luke's Hospital - Monroe Campus

Montour

Geisinger Medical Center

Northampton

St. Luke's Hospital - Anderson Campus

St. Luke's Hospital - Bethlehem

Northumberland

Geisinger Shamokin Area Community Hospital

Philadelphia

Wills Eye Hospital

Schuylkill

Geisinger St. Luke's Hospital

St. Luke's Miners Memorial Hospital

Somerset

Somerset Hospital

Union

Evangelical Community Hospital

Wayne

Wayne Memorial Hospital

York

York Hospital

Out-of-state participating hospitals

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

Out-of-state participating hospitals

New Jersey

Atlantic

AtlantiCare Regional Medical Center - City Campus

AtlantiCare Regional Medical Center - Mainland Campus

Warren

St. Luke's Warren Hospital

New York

Steuben

Corning Hospital

Warren

St. Luke's Warren Hospital

New York

Steuben

Corning Hospital

How do I find my provider online?

1. Go to [geisingerhealthplan.com providersearch](https://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.

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company 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.

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)

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 bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi 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 800-447-4000 (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: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

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

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