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.
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.

![Diagram showing Geisinger Marketplace Premier HMO 10 / 50 / 4500]

- **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.

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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 counties. 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.

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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 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.
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
- 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.
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.

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

<table>
<thead>
<tr>
<th>In-network services</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP copay</td>
<td>$20</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Specialist copay</td>
<td>$40</td>
<td>$60</td>
<td>$60</td>
</tr>
<tr>
<td>Deductible: Single/Family</td>
<td>$3,000/$6,000</td>
<td>$4,650/$9,300</td>
<td>$7,100/$14,200</td>
</tr>
<tr>
<td>Max. out-of-pocket: Single/Family</td>
<td>$7,350/$14,700</td>
<td>$7,350/$14,700</td>
<td>$8,150/$16,300</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>Inpatient services</td>
<td>$250 per stay after deductible</td>
<td>20% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Outpatient services</td>
<td>$250 after deductible</td>
<td>20% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250</td>
<td>$350 copay after deductible</td>
<td>0% after deductible</td>
</tr>
</tbody>
</table>

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

Out-of-network services

- **Deductible is combined with medical deductible.**
  - Tier 1-5: 0% after deductible
  - Tier 6: $0

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.

3Our 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

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.
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.
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. 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)。


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


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


ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 800-447-4000 (رقم هائل الفن والكمب: 711).

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


সুধীরা: জি তামে গুজরাতী বলা হয়, তো কিসুম সাধ্য কথ্য সত্ত্বেও তমাম মাত্র এরো ভাষায় হে। হোঁ কলে 800-447-4000 (TTY: 711).

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


पुष्पिज्ञा: भाषाप्रदेशीय मानचित्रण कानून, इतर भाषाप्रदेशीय मानचित्रण कानून की प्रशासनिक संदर्भ या यूरोपआयन 800-447-4000 (TTY: 711) के द्वारा मुक्त है।


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Y0032_16242_2 File and Use 9/2/16