

# Geisinger

## Gold

We'll help you choose the Medicare  
Advantage Plan that's right for you



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CMS Approved 8/30/16

## We'll help you every step of the way

If you want to lower your healthcare expenses, look no further than Geisinger Gold. We make it easy for you to get the affordable healthcare protection you need.

You can speak with a Geisinger Gold Representative on the phone, at a community meeting, or in person at a location of your choice. They will listen to your needs and concerns and give you the kind of straightforward information you need to make the best decision. There's no obligation.

Call us today, and we can help you enroll right over the phone! For your convenience, you can also enroll online at [GeisingerGold.com](http://GeisingerGold.com).

**To find out more, call 800-823-9633 today!**

**TDD: 711**

**8 a.m. to 8 p.m., (7 days a week, Oct 1. - Feb. 14)**

**8 a.m. to 8 p.m., (Mon. - Fri., Feb. 15 - Sept. 30)**

**[GeisingerGold.com](http://GeisingerGold.com)**



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# What makes Geisinger Gold a smart choice for me?



Started in 1994, Geisinger Gold serves more than 82,000 members. Geisinger Gold has held the highest accreditation level from the National Committee for Quality Assurance (NCQA) since 2006.



## Dedicated to Better Health

"Providing quality healthcare coverage at affordable costs is Geisinger Gold's primary mission. For more than 20 years, we've been dedicated to working with physicians and hospitals to provide superior healthcare coverage to the residents in the counties we serve. Our programs and results are proof of our dedication to our members."

*Steven R. Youso  
President and CEO  
Geisinger Health Plan*



## Get more for your money.

When you join a Geisinger Gold Medicare Advantage plan, you continue to get all of your Medicare Part A and B benefits. Geisinger Gold Medicare Advantage plans also include a wide range of cost-saving features and wellness programs not available with Medicare Parts A and B.

	Medicare Parts A and B	Geisinger Gold Medicare Advantage plans
Low Cost	You must pay your Part B premium	Plans starting at \$0 a month; you must continue to pay your Part B premium.
Prescription Drug	No	Prescription drug coverage is available, with generic drug copays as low as \$3.
Out-of-Pocket Protection	No	Yes. Plans have an annual limit on how much you pay in deductibles and copays.
Routine Dental Services	No	Yes. Included with some plans, optional with others.
Hearing Aid Benefit	No	Yes. Included with some plans, optional with others.
Routine Vision/ Eyewear Benefits	No	Yes. Included with some plans, optional with others.
Fitness Benefits	No	Yes. Included with some plans, optional with others.
Care Management Programs for heart conditions, diabetes, blood pressure, kidney disease and much, much, more!	No	Yes
Coverage of preventive services, including certain health screenings and immunizations	Yes	Yes. Services covered with \$0 copay for all Geisinger Gold plans.



## Choosing the best plan for you

Geisinger Gold offers health plans to fit your unique needs, including traditional Health Maintenance Organization (HMO) plans, Preferred Provider Organization (PPO) plans, and a Special Needs Plan (SNP).

While each of the plans we offer will provide you with outstanding healthcare coverage, finding the right plan for you is too important to leave to guesswork. That's why Geisinger Gold Representatives provide expertise and guidance to make it easy for you to get the affordable health coverage you want. In fact, we can walk you through the entire process, answering all your questions and helping you enroll in a plan that fits both your needs and budget.

Geisinger Gold offers a variety of choices. To get started, think about what's important to you.

If you want a high-quality plan that's easy on your budget, consider one of our Medicare Advantage HMO or PPO plans. They offer broad coverage, low out-of-pocket costs and a provider network that includes over 27,000 providers and over 100 hospitals.

If you have full Medicaid benefits in addition to Medicare, our Special Needs Plan, Secure Rx, may be right for you.



# Geisinger Gold Plan Overview

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## Geisinger Gold Classic (HMO) plans

**Geisinger Gold Classic** plans are HMO plans where members select a Primary Care Physician who works to coordinate your medical care. You are required to use providers and hospitals within the plan's network. As a new plan feature for 2017, referrals to see specialists are no longer required. **Classic Advantage** offers rich benefits with low, fixed copays and no deductible. It is available with or without prescription drug coverage. **Classic Complete Rx** offers a \$0 monthly plan premium and no deductible. It is only available with prescription drug coverage.

## Geisinger Gold Secure (HMO SNP) plan

**Geisinger Gold Secure Rx** is a Special Needs HMO plan designed for individuals who are eligible for Medicare Part A, enrolled in Part B and receive full Medicaid coverage.

**Secure Rx** offers \$0 cost-sharing for all medical benefits, plus supplemental benefits. Prescription drug coverage is included.

## Geisinger Gold Preferred (PPO) plans

**Geisinger Gold Preferred** plans are PPO plans where members have the freedom to choose any doctor or hospital and referrals are not required to see specialists (in or out-of-network). Covered services can be obtained from either in-network or out-of-network providers at the same cost. **Preferred Advantage Rx** offers rich benefits with low, fixed copays and no deductible. **Preferred Complete Rx** offers a \$0 monthly plan premium and no deductible. Both plans include prescription drug coverage.



# Geisinger Gold Medicare Advantage

## Answers to frequently asked questions

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### What is a Medicare Advantage plan?

Medicare Advantage plans were created to give Medicare recipients greater benefits than original Medicare (Medicare Parts A & B) alone. They follow guidelines set by Medicare, but may offer a wide variety of additional benefits and plan options. When you're insured with a Medicare Advantage plan, you still have Medicare. But your coverage is administered by a private company, rather than by the government. So instead of presenting your Medicare card for services, you'll use the ID card issued by your Medicare Advantage plan.

### Are prescription drugs covered?

Yes! With Geisinger Gold, you can get all your coverage from a single source, with generic drug copays as low as \$3.

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call: 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week; The Social Security Administration at 1-800-772-1213 between 7:00 a.m. and 7:00 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or your state Medicaid office.

### What if I spend time outside the Geisinger Gold service area?

Medical emergency services, as well as urgently needed services, are covered worldwide under all of our HMO and PPO plans. Geisinger Gold Preferred (PPO) plans

have in- and out-of-network coverage, with no referrals required. With Preferred, your costs are the same both in- and out-of-network.

### Are my doctors in the network?

Visit [GeisingerGold.com](https://www.GeisingerGold.com) for the most up-to-date information about our network. There you will find information about the Health Plan's participating primary care physicians, specialists, mental health providers, hospitals and other services, including durable medical equipment vendors, radiology facilities and more. You can also call a Geisinger Gold Representative who will help you find a doctor and answer any questions you may have.

### Who is eligible?

You are eligible to join a Geisinger Gold Medicare Advantage plan as long as you have Medicare Parts A and B; live in the health plan's service area; and do not have End-Stage Renal Disease (ESRD).

### To Find Out More ...

**Call 800-823-9633 today!**

**TDD: 711**

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(7 days a week, Oct 1. - Feb. 14)

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# Geisinger Gold Medicare Advantage

## Answers to frequently asked questions

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### When can I enroll?

Medicare beneficiaries can enroll in Geisinger Gold Medicare Advantage coverage at certain times of the year.

### Annual Election Period - Oct. 15 - Dec. 7

You can enroll in or switch to a new Medicare Advantage plan or Medicare Advantage prescription drug plan during the Annual Election Period (AEP). For 2017 coverage, the AEP is from **October 15 to December 7, 2016**.

### Initial Coverage Election Period

When you turn 65 (or when you retire) or otherwise become eligible for Medicare, you qualify for an Initial Election Period. This is usually a seven-month period that begins three months before your birthday month, the month of, and 3 months after you are first eligible for both Medicare Part A and Part B.

Beyond your Initial Election Period, certain circumstances may make you eligible to enroll for coverage at any time. Eligibility for these Special Election Periods include a change in residence, delayed retirement, disability, loss of benefits if your existing plan's contract is not renewed by Medicare, loss of low income subsidy or special needs status. Please call for more information.

### Do I qualify for Extra Help?

If you have limited resources and income, you may be eligible for Extra Help. This subsidy provides help with monthly

premiums, annual deductibles, and prescription drug copayments related to a Medicare prescription drug plan. Incremental and full subsidies are awarded, based on income and asset testing using federal guidelines. Help is administered by the Social Security Administration and the Center for Medicare and Medicaid Services.

### How do I enroll?

We make enrollment easy. Our local Geisinger Gold Representatives offer personalized advice and assistance. Once you decide what plan is right for you, the Representative can complete your enrollment right over the phone! You can also visit [GeisingerGold.com](http://GeisingerGold.com) for plan information and to enroll online. In-person enrollment meetings may also be available.

### When will my coverage become effective?

If you enroll between October 15 and December 7, 2016, your coverage will become effective on January 1, 2017.

### What if I change my mind?

Between January 1 and February 14, you can disenroll from a Medicare Advantage plan and return to Original Medicare. As a result of this change, you would be eligible to enroll in a stand-alone Prescription Drug Plan (PDP). You will not be able to make any further changes until the next Annual Election Period (unless you qualify for a special election period during the year).

## Classic Advantage Rx & Classic Complete Rx

	Classic Advantage Rx (HMO)	Classic Complete Rx (HMO)
Deductible	\$0	\$0
Out of Pocket Max (cap on annual medical expenses)	\$3,400	\$5,900
PCP	\$0	\$5
Physician Specialist	\$20	\$35
Inpatient Hospital - Acute	\$150/day (days 1-5) \$0/day (days 6-90)	\$175/day (days 1-5) \$0/day (days 6-90)
SNF	\$0/day (days 1-20) \$160/day (days 21-42) \$0/day (days 43-100)	\$0/day (days 1-20) \$160/day (days 21-57) \$0/day (days 58-100)
Cardiac/Pulmonary Rehab	\$10 per day	\$10 per day
Emergency Care (Waive if Admitted)	\$75	\$75
Urgent Care (Waive if Admitted)	\$20	\$35
Worldwide Coverage (Waive if Admitted)	\$75 \$25,000 benefit limit	\$75 \$25,000 benefit limit
Home Health Services	\$0	\$0
Chiropractic Services	\$20	\$20
Podiatry	\$20	\$35
Podiatry - Routine Nail Trimming	\$0 / 4 every year	\$0 / 4 per year
Occupational/Physical/Speech Therapy	\$20 per day	\$35 per day
Outpatient All Other Diagnostic Procedures/ Tests	\$5 per day	\$5 per day
Outpatient Lab	\$5 per day	\$5 per day
Outpatient X-Rays	\$25 per day	\$30 per day
Outpatient MRI, CT, PET Scans	\$150 per day	\$225 per day
Outpatient Standard Radiation Therapy	\$25 per day	\$30 per day
Outpatient All Other Therapeutic Radiology	\$60 per day	\$60 per day
Other Diagnostic/General Imaging	\$150 per day	\$225 per day
Outpatient Hospital/ASC Services	\$200	\$265
Outpatient Mental Health	Individual Session: \$25 Group Session: \$10	Individual Session: \$25 Group Session: \$10
Ambulance (Waived if Admitted)	\$100	\$200
Part B Drugs	20%	20%
Durable Medical Equipment (DME)	20%	20%
Prosthetics and Related Supplies	20%	20%

## Benefits Overview

	Classic Advantage Rx (HMO)	Classic Complete Rx (HMO)
Annual Routine Physical Exams	\$0	\$5
Diabetic Supplies	\$0 for preferred brand glucometers every 2 years; 20% for non-preferred brand glucometers; 0% for preferred brand test strips & all lancets & lancet devices; 20% for non-preferred brand test strips (prior auth required for non-preferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 for preferred brand glucometers every 2 years; 20% for non-preferred brand glucometers; 20% for preferred & non-preferred brand test strips; 20% for all lancets & lancet devices (prior auth required for non-preferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)
Diabetic Supplies - Therapeutic Shoes or Inserts	20%	20%
Health Club	\$90 / every 3 months	Available with optional Health+
Nursing Hotline	\$0	\$0
Dental Services (Preventive): Oral Exam with or without cleaning	\$20 / 2 per year	Available with optional Health+
Dental Services (Preventive): Dental X-Rays (1 per year)	\$20 bitewing only; \$30 panoramic & all other types; 1 per year	Available with optional Health+
Comprehensive Dental (Original Medicare-covered)	\$20	\$35
Vision Exam (Medical): \$0 for glaucoma screen	\$20	\$35
Vision Exam (Routine)	\$20 / 1 per year	Available with optional Health+
Original Medicare-Covered Eyewear (Post-Cataract Surgery)	\$0 (basic frames & lenses)	\$0 (basic frames & lenses)
Eyewear (Routine) Non-Medicare Covered	\$200 benefit limit / every 2 years	Available with optional Health+
Hearing Exams - Diagnostic Only	\$20	\$35
Routine Hearing Exams	\$20 / 1 per year	Available with optional Health+
Hearing Aids/Fitting for Hearing Aids	\$800 benefit limit /every 3 years	Available with optional Health+
Medicare Part D Prescription Drug Coverage	Included with Classic Advantage Rx; not included with Classic Advantage	Included
Geisinger Gold Health+ Optional Benefits	Not available	Health+ optional benefits available with this plan. Please see page 16 for details.



## Secure Rx

	Secure Rx (HMO SNP)*
Deductible	None to member Medicare FFS Part A deductible billed to Medicaid
Out of Pocket Max (cap on annual medical expenses)	\$6,700
PCP	\$0 to member
Physician Specialist	\$0 to member
Inpatient Hospital - Acute	\$0 to member
SNF	\$0 to member
Cardiac/Pulmonary Rehab	\$0 to member
Emergency Care (Waived if Admitted)	\$0 to member
Urgent Care (Waived if Admitted)	\$0 to member
Worldwide Coverage (Waived if Admitted)	\$0 to member
Home Health Services (includes related medical supplies)	\$0 to member
Chiropractic Services	\$0 to member
Podiatry	\$0 to member
Podiatry - Routine Nail Trimming	\$0 to member
Occupational/Physical/Speech Therapy	\$0 to member
Outpatient All Other Diagnostic Procedures/ Tests	\$0 to member
Outpatient Lab	\$0 to member
Outpatient X-Rays	\$0 to member
Outpatient MRI, CT, PET Scans	\$0 to member
Outpatient Standard Radiation Therapy	\$0 to member
Outpatient All Other Therapeutic Radiology	\$0 to member
Other Diagnostic/General Imaging	\$0 to member

\*Secure Rx (HMO SNP) premiums and costs based on Medicaid eligibility. Members must be eligible for Medicare Part A, Medicare Part B, and be receiving full Medicaid benefits and assigned a qualifying category and program code as defined by Medicaid (Medical Assistance)

## Benefits Overview

	Secure Rx (HMO SNP)*
Outpatient Hospital/ASC Services	\$0 to member
Outpatient Mental Health	\$0 to member
Ambulance (Waived if Admitted)	\$0 to member
Part B Drugs	\$0 to member
Durable Medical Equipment (DME)	\$0 to member
Prosthetics and Related Supplies	\$0 to member
Diabetic Supplies	\$0 Preferred Brand Glucometer every 2 years; 20% strips, lancets & non-preferred brand meters (prior auth required for non-preferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)
Diabetic Supplies - Therapeutic Shoes or Inserts	\$0 to member
Annual Routine Physical Exams	\$0 to member
Health Club	\$120 per quarter
Nursing Hotline	\$0 to member
Dental Services (Preventive & Comprehensive): Non-Medicare Covered	\$0 to member; \$3,000 maximum benefit per year; includes simple fillings, extractions, dentures, and 2 visits per year for exams, cleanings, fluoride treatments, x-rays
Comprehensive Dental (Original Medicare-Covered)	\$0 to member
Vision Exam (Medical): \$0 for glaucoma screen	\$0 to member
Vision Exam (Routine)	\$0 to member; 1 per year
Original Medicare-Covered Eyewear (Post-Cataract Surgery)	\$0 to member
Eyewear (Routine) Non-Medicare Covered	\$0 to member \$250 maximum benefit every 2 years
Hearing Exams - Diagnostic Only	\$0 to member
Routine Hearing Exams	\$0 to member; 1 per year
Hearing Aids/Fitting for Hearing Aids	\$0 to member \$1,000 maximum benefit every 3 years
Medicare Part D Prescription Drug Coverage	Part D drugs covered with appropriate LIS cost-sharing & premium subsidies
Over-the-Counter Drugs	\$25 allowance per month

## Preferred Advantage Rx & Preferred Complete Rx

	Preferred Advantage Rx (PPO)	Preferred Complete Rx (PPO)
	in-network or out-of-network	in-network or out-of-network
Deductible	\$0	\$0
Out of Pocket Max	\$5,900 (combined in & out)	\$6,700 (combined in & out)
PCP	\$5	\$5
Physician Specialist	\$25	\$40
Inpatient Hospital - Acute	\$175/day (days 1-5) \$0/day (days 6-90)	\$200/day (days 1-5) \$0/day (days 6-90)
SNF	\$0/day (days 1-20) \$160/day (days 21-57) \$0/day (days 58-100)	\$0/day (days 1-20) \$160/day (days 21-62) \$0/day (days 63-100)
Cardiac/Pulmonary Rehab	\$10 per day	\$10 per day
Emergency Care (Waive if Admitted)	\$75	\$75
Urgent Care (Waive if Admitted)	\$25	\$40
Worldwide Coverage (Waive if Admitted)	\$75 \$25,000 benefit limit	\$75 \$25,000 benefit limit
Home Health Services	\$0	\$0
Chiropractic Services	\$20	\$20
Podiatry	\$25	\$40
Podiatry - Routine Nail Trimming	\$0 / 4 every year	\$0 / 4 every year
Occupational/Physical/Speech Therapy	\$25 per day	\$40 per day
Outpatient All Other Diagnostic Procedures/Tests	\$15 per day	\$20 per day
Outpatient Lab	\$15 per day	\$20 per day
Outpatient X-Rays	\$25 per day	\$35 per day
Outpatient MRI, CT, PET Scans	\$200 per day	\$265 per day
Outpatient Standard Radiation Therapy	\$25 per day	\$35 per day
Outpatient All Other Therapeutic Radiology	\$60 per day	\$60 per day
Other Diagnostic/General Imaging	\$200 per day	\$265 per day
Outpatient Hospital/ASC Services	\$225	\$350
Outpatient Mental Health	Individual Session: \$25 Group Session: \$10	Individual Session: \$25 Group Session: \$10
Ambulance (Waived if Admitted)	\$200	\$200
Part B Drugs	20%	20%
Durable Medical Equipment (DME)	20%	20%
Prosthetics and Related Supplies	20%	20%



## Benefits Overview

	Preferred Advantage Rx (PPO)	Preferred Complete Rx (PPO)
	in-network or out-of-network	in-network or out-of-network
Diabetic Supplies	\$0 for preferred brand glucometers every 2 years; 20% for non-preferred brand glucometers; 20% for preferred & non-preferred brand test strips; 20% for all lancets & lancet devices (prior auth required for non-preferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 for preferred brand glucometers every 2 years; 20% for non-preferred brand glucometers; 20% for preferred & non-preferred brand test strips; 20% for all lancets & lancet devices (prior auth required for non-preferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)
Diabetic Supplies - Therapeutic Shoes or Inserts	20%	20%
Annual Routine Physical Exams	\$5	\$5
Nursing Hotline	\$0	\$0
Comprehensive Dental (Original Medicare-Covered)	\$25	\$40
Vision Exam (Medical): \$0 for glaucoma screen	\$25	\$40
Original Medicare-Covered Eyewear (Post-Cataract Surgery)	\$0 (basic frames & lenses)	\$0 (basic frames & lenses)
Hearing Exams - Diagnostic Only	\$25	\$40
Medicare Part D Prescription Drug Coverage	Included	Included
Geisinger Gold Health+ Optional Benefits	Coverage for preventive dental, routine vision and hearing care, and fitness center benefits. Please see page 16 for details on this valuable benefits package.	Coverage for preventive dental, routine vision and hearing care, and fitness center benefits. Please see page 16 for details on this valuable benefits package.

# Here's what you'll pay with Geisinger Gold

## Medicare Prescription Drug Coverage (Part D)

Classic Advantage Rx, Classic Complete Rx, Preferred Advantage Rx, Preferred Complete Rx		
Annual Deductible	\$0	
Initial Coverage  (Until total yearly drug costs reach \$3,700)	30-day retail copay: <ul style="list-style-type: none"> <li>• Tier 1 - \$3</li> <li>• Tier 2 - \$20</li> <li>• Tier 3 - \$47</li> <li>• Tier 4 - \$100</li> <li>• Tier 5 – 33%</li> </ul>	90-day retail copay: <ul style="list-style-type: none"> <li>• Tier 1 - \$7.50</li> <li>• Tier 2 - \$50</li> <li>• Tier 3 - \$117.50</li> <li>• Tier 4 - \$250</li> <li>• Tier 5 – Not available</li> </ul>
Coverage Gap  (After total yearly drug costs reach \$3,700, but before member out-of-pocket reaches \$4,950)	Member pays: <ul style="list-style-type: none"> <li>• \$3 copay for Tier 1 generics</li> <li>• 51% of costs for Tier 2 generics</li> <li>• 40% of costs for Tier 3 &amp; above brands*</li> </ul>	
Catastrophic Coverage  (After \$4,950 is paid out-of-pocket)	Member pays the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance; or</li> <li>• \$3.30 copay for generics</li> <li>• \$8.25 copay for brands</li> </ul>	

Secure Rx	
Annual Deductible	Member pays \$0*
Depending on level of Extra Help, member pays the following: <ul style="list-style-type: none"> <li>• \$0, \$1.20, or \$3.30 copays for generic drugs**</li> <li>• \$0, \$3.70, or \$8.25 copays for brand drugs**</li> </ul>	
After \$4,950 is paid out-of-pocket, member pays: <ul style="list-style-type: none"> <li>• \$0 copay for generic and brand drugs**</li> </ul>	

\*Generally, members in Secure Rx will not be subject to a deductible or the coverage gap

\*\*Actual cost-sharing depends on the level of Extra Help (LIS) the member receives

## Geisinger Gold Health +

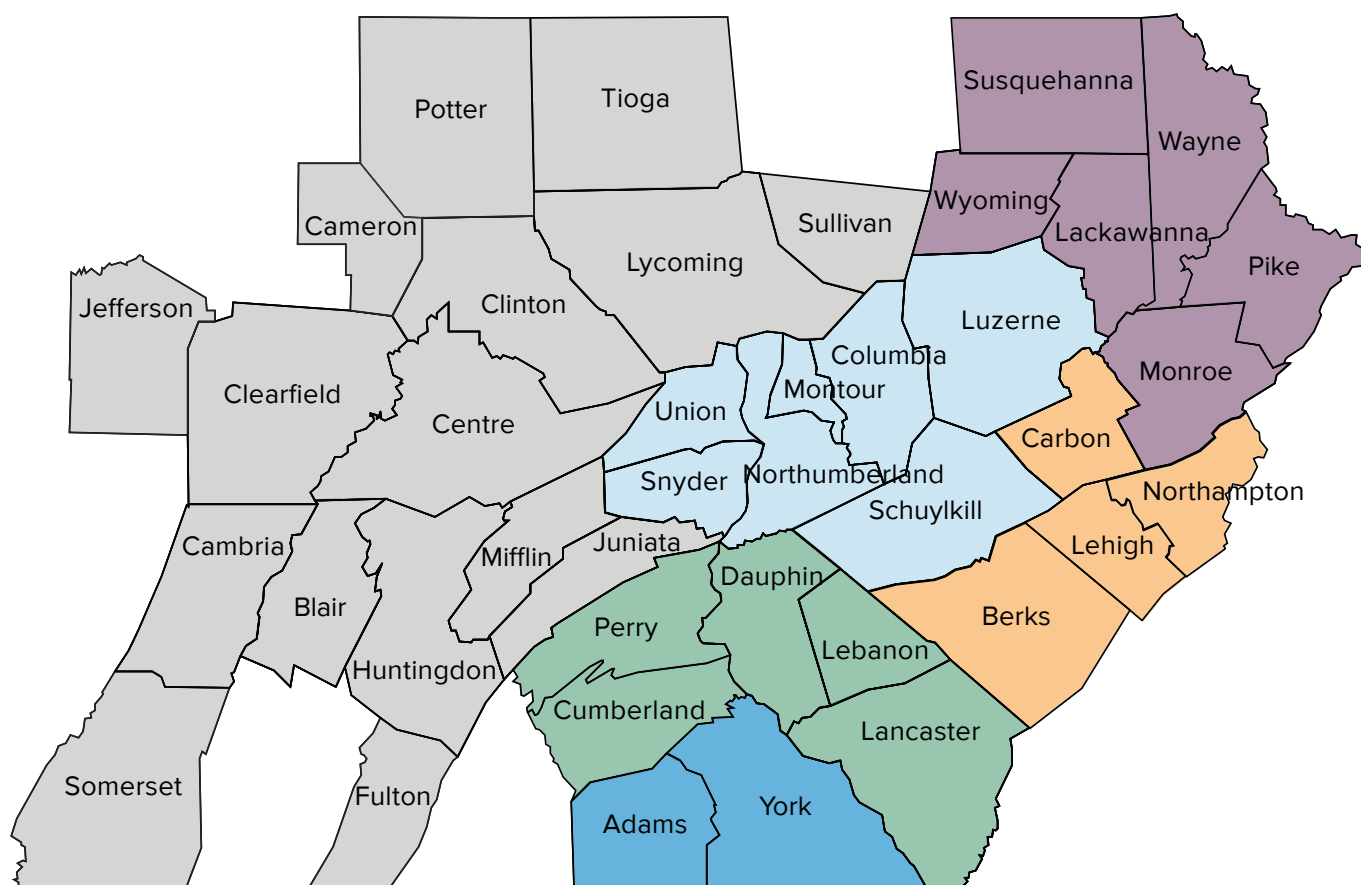
Geisinger Gold Health+ is an optional supplemental benefits package available for purchase by members enrolled in:

- [Classic Complete Rx](#)
- [Preferred Advantage Rx](#)
- [Preferred Complete Rx](#)

Premium	<ul style="list-style-type: none"><li>• \$38 per month</li></ul>
Dental	<ul style="list-style-type: none"><li>• \$500 max benefit per year that includes:<ul style="list-style-type: none"><li>– 2 routine exams per year (with or without cleaning)</li><li>– 1 set of x-rays per year (bitewing &amp; panoramic)</li><li>– Simple fillings, simple extractions and dentures</li><li>– See any provider</li></ul></li></ul>
Vision	<ul style="list-style-type: none"><li>• \$20 copay</li><li>• 1 routine exam per year</li><li>• \$100 hardware allowance per year (contacts, glasses, lenses, frames)</li><li>• See any provider</li></ul>
Hearing	<ul style="list-style-type: none"><li>• \$20 copay</li><li>• 1 routine exam per year</li><li>• \$500 hearing aid &amp; fitting allowance per year</li><li>• See any provider</li></ul>
Fitness	<ul style="list-style-type: none"><li>• \$90 allowance per quarter</li><li>• Access to facilities of your choice</li><li>• Can be applied to any fitness service the facility offers (excludes food &amp; beverage)</li></ul>



## 2017 Geisinger Gold Monthly Premiums



	Central Region	Northeast Region	South Region	Southeast Region	Southwest Region	West Region
Plan Name						
Classic Advantage	\$90	\$75	\$70	\$30	\$70	\$80
Classic Advantage Rx	\$147	\$137	\$122	\$117	\$122	\$127
Classic Complete Rx	\$0	\$0	\$0	\$0	\$0	\$0
Secure Rx*	\$0	\$0	\$0	\$0	\$0	\$0
Preferred Advantage Rx	\$75	\$75	\$75	\$75	\$75	\$75
Preferred Complete Rx	\$0	\$0	\$0	\$0	\$0	\$0

\*Secure Rx (HMO SNP) premiums and costs based on Medicaid eligibility



## What else should I know about Medicare Advantage plans?

Geisinger Gold Medicare Advantage HMO, PPO, and HMO SNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company, health plans with a Medicare contract. Continued enrollment in Geisinger Gold depends on annual contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. Secure Rx (HMO SNP) members must meet certain eligibility requirements. Secure Rx (HMO SNP) costs may vary based on the level of Extra Help you receive. Please contact the plan for further details.

A sales person will be present at meetings with information and applications. For accommodation of persons with special needs at sales meetings call 800-823-9633 (TDD users should call 711).

Out-of-network/non-contracted providers are under no obligation to treat Geisinger Gold members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive

the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Members must get their prescriptions from network pharmacies. In case of emergency, members may go to a non-network pharmacy. You may only enroll in one prescription drug plan at a time. If you are enrolled in a Medicare Advantage plan which offers prescription drug coverage, you must take your prescription drug coverage from that plan.

Prescription drug coverage from Geisinger Gold is offered exclusively to Geisinger Gold members. You cannot enroll in a standalone prescription drug plan, unless you disenroll from your Medicare Advantage plan. If you are enrolled in a Medicare Supplement or Medical Savings Account plan, you can enroll in any stand-alone prescription drug plan.

Geisinger Gold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation, genetic information, or health status.

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).

## Talk to us about the many options available to you

Geisinger Gold Representatives are offering free consultations by phone, at community meetings, or in person at a location of your choice, without any obligation.

Call us today, and we can help you enroll right over the phone! For your convenience, online enrollment is also available at [GeisingerGold.com](https://www.GeisingerGold.com).

To find out more, call 800-823-9633 today!

TDD: 711

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