



A smart way for small businesses to self-insure

Our Geisinger Funding Alternative¹ (GFA) level-funded plan options are available to groups with 10-99 enrolled subscribers. These products are ideal for small businesses that have a generally healthy pool of employees and expect a low number of high-cost claims.

Our GFA products offer:

- Stability with flexible plan designs, cost-efficient pricing and predictable payments
- Savings opportunities for surplus return if claims paid are less than claims funded
- Protection against claims that are larger than funded with stop-loss coverage
- Predictability with monthly payments based on your employees' health trends

Product designs with robust benefits

Product designs include HMO and PPO options, both with no referrals and the ability to choose your network. Plans also include health reimbursement accounts, health savings accounts, and the benefits below:

Pharmacy options

- Plan A:
\$0/\$20/\$40/\$60
- Plan B:
\$0/\$25/\$50/\$70

Included benefits

- Mental health and substance abuse
- Impacted wisdom teeth
- Manipulative Treatment Services
- Eye refraction
- Healthy Rewards program
- Domestic partner with dependents

Wellness programs

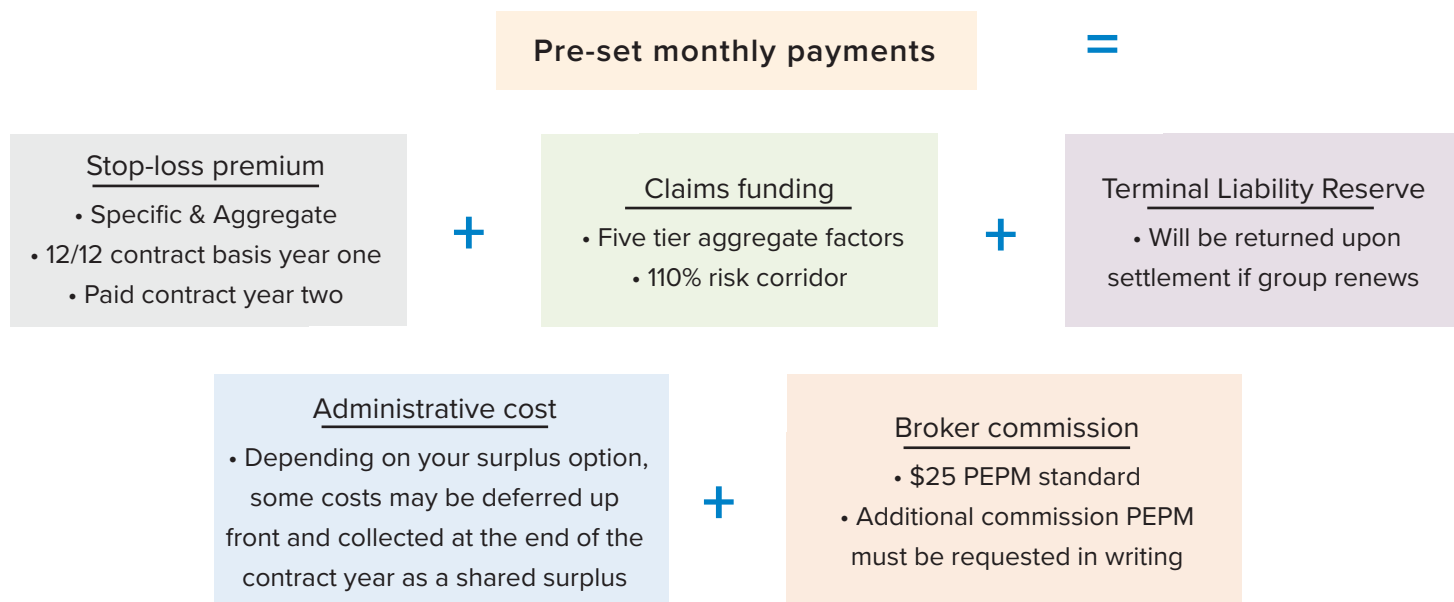
- On-site health education
- On-site screenings
- Health coaching
- Health fairs
- Online health assessment
- Online tools

To learn more about self-funding options for your business, call [800-554-4907](tel:800-554-4907).

Geisinger
Health Plan

¹ The GFA product services are provided by Geisinger Indemnity Insurance Company.

How it works



**The maximum expected claims are funded. If exceeded, it will immediately be reimbursed by GHP.

Learn about our network options

All-Access

What is it?

The All-Access network includes all participating network providers across the entire service area.

What are the benefits?

With All-Access, members enjoy access to our entire provider network all with a single level of cost-share.

Premier¹

What is it?

The Premier network is made up of the highest performing, most exclusive providers.

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.

Choices¹

What is it?

The Choices network splits all participating providers into two tiers, offering members a more selective choice on receiving care.

What are the benefits?

The highest value providers, designated by Tier 1, will provide members with the highest quality of care at the lowest cost to them.

¹GFA Premier and Choices plans are only available in the following counties: Adams, Carbon, Centre, Columbia, Lackawanna, Lebanon, Lehigh, Luzerne, Mifflin, Monroe, Montour, Northumberland, Northampton, Schuylkill, Snyder, Union, Wayne, and York. To ensure a majority of employees and dependents have access to the highest performing providers, 70 percent of the enrolling employees must reside within the available 18 counties or within 20 minutes/30 miles of a Premier or Choices network provider. Premier and Choices plans cannot be offered alongside one another.

Geisinger Health Plan may refer collectively to Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted.

This benefit highlight is intended as an information source and does not constitute a coverage document. The Summary Plan Description (SPD) is controlling as to any issues of benefits coverage, limitations and exclusions. This managed care plan may not cover all your healthcare expenses. Read your SPD carefully to determine which healthcare services are covered.

All benefits follow fully-insured plan benefit changes. The Geisinger Funding Alternative product is the client's health plan. Geisinger Health Plan provides administrative services only. Underwriting reserves the right to re-rate if enrollment changes +/- 15% during the plan year. The client is responsible for administration/ERISA compliance. The client is responsible for any tax filings. The financial proposal does not include Affordable Care Act taxes, fees, or any future government assessments.

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)。