

## Geisinger All-Access HMO Direct Summary of Benefits

### SERVICES covered when medically necessary You Pay

SERVICES covered when medically necessary		You Pay
<b>Outpatient Services</b>		
Routine office visits.		\$10
Specialist office visit.		\$25
Periodic health assessments/routine physicals.		\$0
Outpatient surgery.		0% after deductible
<b>Telehealth (virtual visit)</b>		
Primary care physician		\$5
Specialist Physician		\$10
Behavioral health and substance abuse therapy		\$5
<b>Preventive Services: For a Full list of preventive services refer to <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>. All PPACA Preventive Services including but not limited to:</b>		
Mammograms.		\$0
Immunizations covered in accordance with accepted medical practices, excluding immunizations necessary for international travel.		\$0
Pap smears.		\$0
Chlamydia screening.		\$0
Dexa scan.		\$0
Fecal occult blood testing.		\$0
Cholesterol screening.		\$0
Diabetes care including HbA1c testing, LDL-C screening and nephropathy screening.		\$0
Lipid panel.		\$0
Newborn screening: one hematocrit and hemoglobin screening for infants under 24 months.		\$0
<b>Colorectal Cancer Screening</b>		
Colorectal cancer screening, limited to flexible sigmoidoscopy, colonoscopy and related services covered 100%. Note: preparation medication is not covered under the medical benefit. However, preparation medication may be covered under your pharmacy benefit, which will be subject to your normal pharmacy benefit cost-sharing.		\$0
<b>Well-Child Services</b>		
Well-child office visits (age 0-21)		\$0
<b>Testing Services</b>		
X-rays, laboratory and other diagnostic tests.		\$0
Computed Axial Tomography (CAT Scan), Magnetic Resonance Imaging (MRI), and Position Emission Tomography (PET Scan), Magnetic Resonance Angiography (MRA) and nuclear		0% after deductible

cardiology.	
<b>All Other Diagnostic Services</b>	
Ostomy supplies.	\$0
Medically necessary urological supplies.	\$0
Other diagnostic services.	\$0
<b>Well-Woman Care</b>	
Annual gynecological examination, including pelvic examination and routine pap smears. Includes appropriate follow-up care and referrals for diagnostic testing and treatment services relating to gynecological care.	\$0
<b>Maternity Care</b>	
Maternity care by your physician before and after the birth of your baby.	\$0
Maternity hospitalization.	0% after deductible
<b>Hospitalization...</b>	
Medical and surgical specialist care, including anesthesia.	\$0
Care in a semi-private room at a participating facility. Includes intensive care, cardiac care unit services, obstetrical care, newborn care, medications, diagnostic tests and transplant services.	0% after deductible
<b>Surgery for Correction of Obesity</b>	
Facility charges.	\$2,000
<b>Emergency Services</b>	
Emergency care.	\$75 (waived if admitted to hospital)
Emergency ambulance transportation.	\$0
Critical response air transport.	\$0
Urgent care.	\$10
<b>Rehabilitation Services..</b>	
Physical therapy for back pain, limited to 2 series of 5 visits each, per benefit period.	\$25 per series
Spinal injections for back pain	30% coinsurance
Physical, Occupational and Speech Therapy	\$25
Cardiac rehabilitation, outpatient, up to 36 sessions/benefit year.	\$0
Pulmonary rehabilitation benefit, outpatient, limit to 36 sessions per benefit year	\$0
<b>Diabetes Services and Supplies <sup>1</sup></b>	
Diabetic eye examination.	\$0
Prescription/supply coverage: Lifescan test strips (One-Touch, One-Touch Ultra, Surestep and FastTake) and lancets are covered. The following may be limited to specific vendors: insulin, syringes and needles for the administration of insulin only, oral agents used to control blood sugar (1 copayment/34 day supply) and Glucagon emergency kit (two per copayment). Mail order discount does not apply.	\$0 single \$0 family deductible which must be met first then Tier 1: \$10 for 34-day supply Tier 2: \$20 for 34-day supply Tier 3: \$35 for 34-day supply
Diabetic foot orthotics.	\$0

Home blood glucose monitors: Lifescan brand diabetic supplies only. Must be purchased at a participating pharmacy.	\$0
Diabetic medical equipment: The following may be limited to specific vendors: injection aids, insulin pumps, syringe reservoirs and infusion sets.	\$0
<sup>1</sup> The Plan reserves the right to restrict vendors and apply quantity limitations.	
<b>Skilled Nursing/Home Health Services.</b>	
Short-term, non-custodial medical care in a licensed, skilled nursing facility, as approved by a Plan physician and the Plan, for up to 60 days.	\$0
Home health care	\$0
Hospice care: home and inpatient care including home health aide and homemaker services, counseling and medical social services.	\$0
<b>Implanted Devices (medical and contraceptive)</b>	
Drug delivery.	50%
Contraceptives	\$0
<b>Specialty Drugs</b>	
For select high-cost specialty drugs. \$1,500 maximum out-of-pocket per benefit year.	\$150 per injection/infusion
<b>Durable Medical Equipment</b>	
Equipment which can stand repeated use, such as wheelchairs, hospital beds and oxygen equipment. Standard equipment is covered when prescribed by a participating provider, purchased from a participating vendor. The Plan reserves the right to restrict vendor.	\$0
<b>Prosthetic Devices</b>	
Externally worn appliance or apparatus which replaces a missing body part, such as artificial limbs. Must be prescribed by participating provider. Medically necessary replacements covered every 5 years.	\$0
<b>Orthotic Devices</b>	
Rigid appliance used to support, align or correct bone and muscle deformities. Must be prescribed by participating provider.	50% coinsurance
<b>Alcohol and Drug Abuse Treatment...</b>	
Inpatient detoxification.	0% after deductible
Non-hospital residential inpatient rehabilitation.	0% after deductible
Outpatient rehabilitation at an alcoholism/drug abuse facility.	\$10/individual therapy session \$10/group therapy session
<b>Outpatient Opioid Detoxification Treatment...</b>	
Subutex and Suboxone are covered as part of this treatment if the member has a GHP drug rider. If the member does not have a GHP drug rider, the detox sessions are covered but Subutex or Suboxone are not covered.	\$0
<b>Mental Health...</b>	
Mental health care by psychiatrist, licensed clinical psychologist or other licensed behavioral health professional.	\$10/individual therapy session \$10/group therapy session
<b>Serious Mental Illness (SMI) Services...</b>	
Care provided for the following serious mental illnesses: schizophrenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizo-affective disorder and delusional disorder. Care for these conditions by a participating provider facility.	0% after deductible/inpatient facility \$0/inpatient professional visit \$0/partial hospitalization day

Non-Serious Mental Illness Services...	
Non-Serious mental illnesses that exclude schizophrenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizo-affective disorder and delusional disorder. Care for acute short-term psychiatric conditions in a participating provider facility.	0% after deductible inpatient facility \$0/inpatient professional visit \$0/partial hospitalization day

## Additional Services

## You Pay

Impacted Wisdom Teeth Extraction	
Oral surgery by participating provider for extraction of partially or totally bony impacted third molars. Service covered in the physician's office. Hospital and ambulatory surgical center services are not covered.	\$0
Triple Choice Option for Outpatient Prescription Drugs <sup>2</sup>	
34-day supply per copayment for outpatient prescription drugs from a participating pharmacy. Most covered drugs are listed on the formulary, a continually updated list of commonly covered drugs. Each drug assigned to a tier. Tier 1: most generic drugs; prior authorization is generally not required. Tier 2: certain generic drugs and formulary brand name drugs with no generic equivalent; prior authorization may be required. Tier 3: some formulary brand name drugs with generic equivalents and other brand name drugs, including some not listed on the formulary; it may include certain generic drugs; prior authorization may be required. Provider must request prior authorization. For information call Pharmacy Services at (800) 988-4861.	\$0 single \$0 family deductible which must be met first then Tier 1: \$10 for 34-day supply Tier 2: \$20 for 34-day supply Tier 3: \$35 for 34-day supply
Contraceptives; includes diaphragms.	Copayment amount depends on tier for 30-day supply
Mail Order Pharmacy. Prescriptions can be received through the mail by using the Plan's mail order pharmacy program. A doctor's prescription, copayment and completed form is required.	2 flat copays amount(s) depending on tier/3-month supply
<sup>2</sup> The Plan reserves the right to restrict vendors and apply quantity limitations.	
Please review individual rider documents for limitations and exclusions.	

## Additional Discounts

Through our Accessories Program, you have access to money-saving discounts on a host of health-related products and services, with no referral necessary.

## Member Information

We want our members to be well informed. The following information is available by contacting our Customer Service Team at (800) 447-4000.

Geisinger Health Plan Board of Directors	Summary of provider reimbursement methodologies	Provider List and/or monthly Provider List Updates
Description of process for Formulary exception	Procedures for covering experimental drugs/procedures	Pharmacy formulary
Provider credentialing process	Summary of quality assurance program	Provider privileges at contracted hospitals

## Important information, definitions, and limitations

**Case Management** a service where Plan nurses assist members with serious conditions to obtain appropriate support and services so that members can achieve their optimal level of health.

**Concurrent review** a process to ensure that medically necessary, appropriate care is delivered to a hospitalized member.

**Confidentiality** the Plan's confidentiality policy protects members' privacy of their personal health information including medical records, claims, benefits and other administrative data in all settings. The policy also prohibits sharing personal health information with employers including fully insured employers. However, as a member you always have access to your medical records. Upon enrollment, members sign routine consent forms which allow the Plan to use your information to conduct its business like paying claims and for measurement of data where members identifiers are removed to assure confidentiality. For release of any other personal information, except when required by law, you will be asked to sign a special consent form. A complete copy of the confidentiality policy is available by contacting the Customer Care Team.

**Continuity of care for new members (Act 68)** Under the provisions of Act 68, a new member can continue on-going treatment with a non-participating physician for the first 60 days of enrollment. If a member is in her second or third trimester of pregnancy, services will be covered through delivery and postpartum care. To initiate this request, the member must contact the Customer Care Team prior to receiving treatment. The Plan will confer with the provider to determine if the provider will accept the Plan's terms and conditions for payment. If the provider does not agree, the services of the non-participating provider will not be covered.

**Covered services** that are not available from the member's PCP but are available within the Plan's network must be authorized in advance by your

PCP, with the exception of obstetrical or gynecological services for which you may self-refer. Mental health and substance abuse services require prior authorization from United Behavioral Health. Covered services that are not available within the Plan's network or are out of the Plan's service area must be authorized in advance by the Plan.

**Medical Necessity or Medically Necessary** covered services rendered by a health care provider that the Plan determines are: a) appropriate for the symptoms and diagnosis or treatment of the member's condition, illness, disease or injury; b) provided for the diagnosis, or the direct care and treatment of the member's condition, illness, disease or injury; c) in accordance with current standards of medical practice; d) not primarily for the convenience of the member, or the member's provider; and e) the most appropriate source or level of service that can safely be provided to the member. When applied to hospitalization, this further means that the member requires acute care as an inpatient due to the nature of the services rendered or the member's condition, and the member cannot receive safe or adequate care as an outpatient.

**Prior authorization** the process by which approval is given by the Plan for covered services based on medical necessity, eligibility and benefit availability at the time the covered services are to be provided prior to the services being performed.

**PCP** primary care physician.

**Retrospective review** to determine the appropriateness of treatment, the Plan will complete a post-clinical review when necessary to determine whether or not the treatment met coverage guidelines. Based on this review, claims associated with treatment will be approved or denied.

***This document is intended as an easy-to-read summary. Benefits, limitations and exclusions are provided in accordance with the Subscription Certificate and applicable riders under which a member is enrolled. This managed care plan may not cover all your health care expenses. Read your Subscription Certificate and riders carefully to determine which health care services are covered.***