

GEISINGER GOLD

**The plan  
that plans  
for more.**



**Geisinger**

2021 All Plans Brochure

Table of contents

- 2 Creating an excellent experience
- 3 Part of the Geisinger family
- 4 More benefits than Medicare alone
- 5 Frequently asked questions
- 6 Eligibility and enrollment
- 7 Geisinger Gold benefit overviews
- 11 Medicare Prescription Drug Coverage (Part D)
- 14 Geisinger Gold Health+
- 15 2021 Geisinger Gold monthly premiums
- 16 What is Teladoc?
- 18 Participating hospitals
- 20 What else should I know about Medicare Advantage plans?

Geisinger Gold gives you more.

Becoming eligible for Medicare means your basic healthcare needs are covered. But you deserve more than basic coverage.

Most Geisinger Gold Medicare Advantage plans include your hospital, medical and prescription drug coverage, along with extra benefits like vision and dental coverage. And they put a cap on your annual out-of-pocket expenses. Which makes better health easier than it’s ever been.

You can speak with a Geisinger Gold Medicare advisor on the phone, at a community meeting or in person at a location of your choice. They’ll give you the straightforward information you need to make the best decision. And there’s no obligation.

Call today or enroll online at [GeisingerGold.com](https://www.GeisingerGold.com).

To find out more, call 855-918-0763 today. TTY: 711

Oct. 15 – Dec. 7

Daily, 8 a.m. – 8 p.m.

Dec. 8 – Oct. 14

Weekdays, 8 a.m. – 8 p.m.

[GeisingerGold.com](https://www.GeisingerGold.com)



# Because an excellent experience means you'll love us.

At Geisinger, caring is at the heart of everything we do. Providing our members with superior coverage, care and service is why we come to work every day. We'll do everything we can to be sure you tell your family and friends, "I'm with Geisinger, and you should be, too!"



## Part of the Geisinger family

### Caring for our members

Geisinger's mission is to make better health easier for everyone. And with Geisinger Gold, you not only have access to exceptional healthcare, but you also get extra services and programs designed to help keep you healthy and make the most of your benefits.

It's coverage you can count on.

### Customer service, when and where you need it

After enrolling in Geisinger Gold, you can register for our secure online member portal at [GeisingerGold.com](https://www.geisingergold.com), where you can view your benefit details, review claims, download a digital version of your member ID card, and much more!

You can even tell us if you want to receive information by mail or online.

### Health management and ProvenHealth Navigator

Geisinger Gold offers specialized, one-on-one help for a variety of chronic conditions, including diabetes, heart failure, high blood pressure, osteoporosis and more. Health managers provide guidance and assistance to help make sure you get the appointments and medications you need. At select Geisinger provider offices, our ProvenHealth Navigator® program provides an on-site Geisinger Gold health manager to directly support you.

### Getting the right help for you

In addition to making sure you have the right insurance coverage for your health needs and budget, Geisinger Gold can help you find financial and social resources to help overcome any barriers you may have to maintaining a healthy lifestyle.

# More benefits than Medicare alone

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	Medicare Supplement	Geisinger Gold Medicare Advantage Plans
Premium	✓ Part A: \$0 – \$458 Part B: \$148.50	✓ Up to \$300+ per month; plus Part B premium	✓ Plans starting at \$0 a month; plus Part B premium
Deductible	✓ Part A: \$1,484 Part B: \$203	✓ \$0 – \$2,300	✓ \$0
Part D prescription drug	No	No	✓ Prescription drug coverage is available, with generic drug copays as low as \$0.
Out-of-pocket protection	No	✓	✓ Plans have an annual limit on how much members pay in deductibles and copays.
Routine dental services*	No	No	✓
Hearing aid benefit*	No	No	✓
Routine vision/eyewear benefits*	No	No	✓
Care management programs	No	No	✓

\*Not all plans include these benefits.

# Geisinger Gold Medicare Advantage

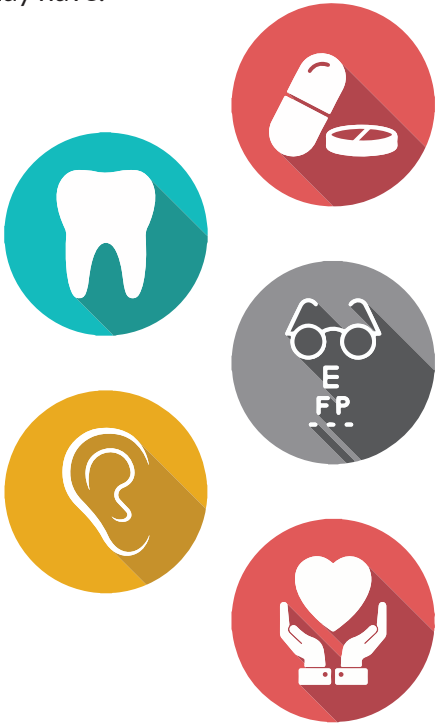
## Frequently asked questions

### 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. Your Medicare coverage is administered by a private company, rather than by the government.

### Are my doctors in the network?

Visit [GeisingerGold.com](#) for the most up-to-date information about our network. With more than 29,000 physicians, mental health providers, hospitals and other service providers, chances are your current providers will be available to you. You can also call a Geisinger Gold Medicare advisor, who will help you find a doctor and answer any questions you may have.



### 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 \$0.

### Do I qualify for extra help?

If you have limited resources and income, you may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call 800-MEDICARE (800-633-4227). 24 hours a day, 7 days a week. TTY/TDD users should call 877-486-2048, 24/7; the Social Security Administration at 800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 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 for routine services with no referrals required. With Preferred (PPO), your costs are the same both in- and out-of-network; this also includes many providers and facilities outside of our counties served, including Philadelphia, Pittsburgh, Maryland and New Jersey.



# Geisinger Gold Medicare Advantage

## Eligibility and enrollment

### Who is eligible?

You are eligible to join a Geisinger Gold Medicare Advantage plan as long as you have Medicare Parts A and B and live in the health plan's service area .

### 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 2021 coverage, the AEP is from **Oct. 15 to Dec. 7, 2020.**

### Initial Coverage Election Period

When you turn 65 or otherwise become eligible for Medicare, you qualify for an Initial Election Period. This is usually a 7-month period — it begins 3 months before your birthday month and continues through your birth month and 3 months after you first become eligible for both Medicare Part A and Part B.

### Special Election Periods

Special Election Periods allow Medicare beneficiaries to make a plan change anytime during the year. Reasons 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. Call for more information.

### How do I enroll?

We make enrollment easy. Our local Geisinger Gold Medicare advisors offer personalized advice and assistance. Once you decide what plan is right for you, the Medicare advisor can complete your enrollment right over the phone. You can also visit [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 Oct. 15 and Dec. 7, 2020, your coverage will become effective on Jan. 1, 2021.

### What if I change my mind?

During the Open Enrollment Period, from Jan. 1 to March 31, you can make a **one-time** plan selection change. Options include selecting a new Medicare Advantage plan, changing to a Medicare Supplement plan, or disenrolling from a Medicare Advantage plan and returning to original Medicare. Depending on the change you make, you could be eligible to enroll in a standalone 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).

# HMO plans benefit-at-a-glance

	Classic Advantage (Rx) (HMO)	Classic Complete Rx (HMO)	Classic Essential Rx (HMO)
Premium	Varies (see pg. 15)	\$38	\$0
Deductible	\$0	\$0	\$0
Out-of-pocket max	\$3,450	\$4,900	\$7,550
Primary care physician	\$0	\$5	\$10
Specialty care physician	\$20	\$35	\$40
OT/ST/PT	\$20	\$35	\$40
Inpatient hospital – acute	\$175/day (days 1–5) \$0/day (days 6–90)	\$200/day (days 1–5) \$0/day (days 6–90)	\$225/day (days 1–5) \$0/day (days 6–90)
Outpatient hospital	\$200	\$245	\$350
Emergency care*	\$120	\$90	\$90
Urgent care*	\$20	\$35	\$40
Outpatient lab	\$5 per day	\$5 per day	\$10 per day
Outpatient X-rays	\$25 per day	\$30 per day	\$35 per day
Outpatient MRI, CT, PET scans	\$150 per day	\$255 per day	\$255 per day
Dental services (preventive and comprehensive)	\$0 – 2 exams/year \$0 – 1 X-ray/year \$500 annual limit	\$0 – 2 exams/year \$0 – 1 X-ray/year \$500 annual limit	Not covered
Vision	\$20 – 1 exam/year \$200 eyewear limit/year	\$20 – 1 exam/year \$100 eyewear limit/year	Not covered
Hearing	\$20 - 1 exam/year \$500 copay per ear, up to \$1,250 per ear every 3 years	\$20 - 1 exam/year \$500 copay per ear, up to \$1,250 per ear every 3 years	\$20 - 1 exam/year Hearing aids not covered
Fitness	\$90 allowance every 3 months	\$90 allowance every 3 months	Not covered
Diabetic supplies	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 0% Non-preferred glucometers and supplies - 20%	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%
Home health	\$0 copay	\$0 copay	\$0 copay
Vaccines	\$0 copay	\$0 copay	\$0 copay
30-day supply retail pharmacy	\$3 copay – Tier 1	\$3 copay – Tier 1	\$3 copay – Tier 1
100-day supply mail-order pharmacy	\$0 copay – Tier 1 \$0 copay – Tier 2 (subject to coverage gap)	\$4.50 copay – Tier 1	\$4.50 copay – Tier 1
Teladoc e-visits	\$0 copay PCP \$10 copay mental health/substance abuse	\$5 copay PCP \$10 copay mental health/substance abuse	\$10 copay PCP \$10 copay mental health/substance abuse

\*waived if admitted

HMO Classic 360 Rx benefit-at-a-glance

	Classic 360 Rx (HMO)
Premium	\$0
Deductible	\$0
Out-of-pocket max	\$7,550
Primary care physician	\$0
Specialty care physician	\$35
OT/ST/PT	\$35
Inpatient hospital – acute	\$175/day (days 1–5) \$0/day (days 6–90)
Outpatient hospital	\$300
Emergency care (waived if admitted)	\$90
Urgent care (waived if admitted)	\$35
Outpatient lab	\$0
Outpatient X-rays	\$20 per day
Outpatient MRI, CT, PET scans	\$220 per day
Dental services (preventive and comprehensive)	\$0 – 2 exams/year \$0 – 1 X-ray/year \$500 annual limit
Vision	\$20 – 1 exam/year \$100 eyewear limit per year
Hearing	\$20 - 1 exam/year Hearing aids not covered
Diabetic supplies	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20%  Non-preferred glucometers and supplies – 20%
Home health	\$0 copay
Vaccines	\$0 copay
OTC approved products	\$25 allowance per month
Fitness	\$25 annual fee to Silver & Fit facilities
30-day supply retail pharmacy	\$3 copay – Tier 1
100-day supply mail-order pharmacy	\$0 copay – Tier 1 \$0 copay – Tier 2 (subject to coverage gap)
Teladoc e-visits	\$0 copay PCP \$10 copay – mental health/substance abuse

\*Plan available in Adams, Bucks, Carbon, Centre, Clearfield, Clinton, Franklin, Lackawanna, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Northampton, Pike, Schuylkill, Sullivan, Wyoming and York counties.

PPO plans benefit-at-a-glance

	Preferred Advantage Rx (PPO)	Preferred Enhanced Rx (PPO)	Preferred Complete Rx (PPO)
	Unless noted, cost sharing is the same in-network or out-of-network		
Premium	Varies (see pg. 15)	Varies (see pg. 15)	\$0
Deductible	\$0	\$0	\$0
Out-of-pocket max	\$4,000 (combined in & out)	\$6,700 (combined in & out)	\$6,700 (combined in & out)
Primary care physician	\$10	\$5	\$15
Specialty care physician	\$25	\$35	\$40
OT/ST/PT	\$25	\$35	\$40
Inpatient hospital – acute	\$225/day (days 1–6) \$0/day (days 7–90)	\$225/day (days 1–6) \$0/day (days 7–90)	\$225/day (days 1–6) \$0/day (days 7–90)
Outpatient Hospital	\$250	\$275	\$350
Emergency care*	\$90	\$90	\$90
Urgent care*	\$25	\$35	\$40
Outpatient lab	\$15 per day	\$20 per day	\$30 per day
Outpatient X-rays	\$25 per day	\$35 per day	\$40 per day
Outpatient MRI, CT, PET scans	\$210 per day	\$290 per day	\$325 per day
30-day supply retail pharmacy	\$3 copay – Tier 1	\$0 copay – Tier 1	\$3 copay – Tier 1
100-day supply mail-order pharmacy	\$4.50 copay – Tier 1	\$0 copay – Tier 1 \$0 copay – Tier 2 (subject to coverage gap)	\$4.50 copay – Tier 1
Diabetic supplies	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%
Home health	\$0 copay	\$0 copay	\$0 copay
Vaccines	\$0 copay	\$0 copay	\$0 copay
Health+ benefits <i>(see pg. 14 for more information)</i>	\$38 premium	Not offered	\$38 premium
Dental services (preventive and comprehensive)	Included with purchase of Health+ package	\$0/2-year exam \$0/1-year X-ray Up to \$650 allowance	Included with purchase of Health+ package
Vision	Included with purchase of Health+ package	\$20 – 1 exam/year \$250 eyewear limit per year	Included with purchase of Health+ package
Hearing	Included with purchase of Health+ package	\$20 - 1 exam/year Hearing aids not covered	Included with purchase of Health+ package
Fitness	Included with purchase of Health+ package	\$25 annual fee in-network to Silver & Fit facilities 20% coinsurance out-of-network	Included with purchase of Health+ package
Teladoc e-visits	\$10 copay PCP \$10 copay mental health/ substance abuse	\$5 copay PCP \$10 copay mental health/ substance abuse	\$15 copay PCP \$10 copay mental health/ substance abuse
OTC approved products	Not covered	\$25 allowance per month	Not covered

\*waived if admitted



PPO Preferred 360 Rx benefit-at-a-glance

	Preferred 360 Rx (PPO)
Premium	\$0
Deductible	\$0
Out-of-pocket max	\$7,550 (combined in & out)
Primary care physician	\$5
Specialty care physician	\$35
OT/ST/PT	\$35
Inpatient hospital – acute	\$175/day (days 1–6) \$0/day (days 7–90)
Outpatient hospital	\$350
Emergency care (waived if admitted)	\$90
Urgent care (waived if admitted)	\$35
Outpatient lab	\$20 per day
Outpatient X-rays	\$35 per day
Outpatient MRI, CT, PET scans	\$305 per day
Dental services (preventive and comprehensive)	\$0 – 2 exams/year \$0 – 1 X-ray/year \$500 annual limit
Vision	\$20 – 1 exam/year \$100 eyewear limit per year
Hearing aids	\$20 - 1 exam/year Hearing aids not covered
Diabetic supplies	Preferred brand glucometer – \$0 (1 every 2 years) Preferred brand supplies (test strips, lancets and lancet devices) – 20% Non-preferred glucometers and supplies – 20%
Home health	\$0 copay
Vaccines	\$0 copay
OTC approved products	\$20 allowance per month
Fitness	\$25 annual fee in-network to Silver & Fit facilities 20% coinsurance out-of-network
30-day supply retail pharmacy	\$0 copay – Tier 1
100-day supply mail-order pharmacy	\$0 copay – Tier 1 \$0 copay – Tier 2 (subject to coverage gap)
Teladoc e-visits	\$5 copay - PCP \$10 copay – mental health/substance abuse

\*Plan available in Adams, Lehigh, Northampton and York counties.

Secure Rx benefit-at-a-glance

	Secure Rx (HMO D-SNP)*
Premium	\$0
Deductible	None to member Medicare FFS Part A deductible billed to Medicaid
Out-of-pocket max	\$6,700
Primary care physician	\$0 to member
Specialty care physician	\$0 to member
Inpatient hospital – acute	\$0 to member
Emergency care	\$0 to member
Urgent care	\$0 to member
Outpatient lab	\$0 to member
Outpatient X-rays	\$0 to member
Outpatient MRI, CT, PET scans	\$0 to member
Dental services (preventive & comprehensive): Non-Medicare-covered	\$0 to member; \$3,500 maximum benefit per year; includes simple fillings, extractions, crowns, dentures, root canals and 2 visits per year for exams, cleanings, fluoride treatments, X-rays
Vision exam (routine)	\$0 to member; 1 per year
Vision (eyewear)	\$400 benefit limit per year
Hearing aids/fitting for hearing aids	\$0 copay per ear \$2,950 maximum benefit limit per ear, every 3 years
Diabetic supplies	\$0 to member Preferred brand glucometer limited to one every two years
Home health	\$0 copay
Vaccines	\$0 copay
OTC drugs	\$95 allowance per month
Fitness	\$120 allowance every 3 months
Transportation	\$500 allowance per year
Personal emergency response system	\$700 allowance per year
30-day supply retail pharmacy	\$0, \$1.30 or \$3.70 copay for generic drugs; \$0, \$4.00 or \$9.20 for brand drugs
100-day supply retail or mail-order pharmacy	\$0, \$1.30 or \$3.70 copay for generic drugs; \$0, \$4.00 or \$9.20 for brand drugs
Teladoc e-visits	\$0 to member

\*Secure Rx (HMO D-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). Members may be responsible for some cost-sharing not covered by Medicaid.

# Here's what you'll pay with Geisinger Gold Medicare Prescription Drug Coverage (Part D)

Classic Advantage Rx, Classic Complete Rx, Classic Essential Rx, Classic 360 Rx, Preferred Advantage Rx, Preferred Enhanced Rx, Preferred Complete Rx, Preferred 360 Rx			
Annual Deductible	\$0		
Initial Coverage Limit (until total yearly drug costs reach \$4,130)			
Classic 360 Rx Classic Advantage Rx	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><li>• Tier 6 – \$0 vaccines</li></ul>	100-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>	100-day mail order copay: <ul style="list-style-type: none"><li>• Tier 1 – \$0</li><li>• Tier 2 – \$0</li><li>• Tier 3 – \$70.50</li><li>• Tier 4 – \$150</li><li>• Tier 5 – Not available</li></ul>
	Classic Essential Rx Classic Complete Rx Preferred Complete Rx Preferred Advantage Rx	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><li>• Tier 6 – \$0 vaccines</li></ul>	100-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>
Preferred Enhanced Rx Preferred 360 Rx	30-day retail copay: <ul style="list-style-type: none"><li>• Tier 1 - \$0</li><li>• Tier 2 - \$5</li><li>• Tier 3 - \$47</li><li>• Tier 4 - \$100</li><li>• Tier 5 - 33%</li><li>• Tier 6 - \$0 vaccines</li></ul>	100-day retail copay: <ul style="list-style-type: none"><li>• Tier 1 - \$0</li><li>• Tier 2 - \$12.50</li><li>• Tier 3 - \$117.50</li><li>• Tier 4 - \$250</li><li>• Tier 5 - Not available</li></ul>	100-day mail order copay: <ul style="list-style-type: none"><li>• Tier 1 - \$0</li><li>• Tier 2 - \$0</li><li>• Tier 3 - \$70.50</li><li>• Tier 4 - \$150</li><li>• Tier 5 - Not available</li></ul>



Coverage Gap (total member drug costs reach \$6,550)			
Classic 360 Rx Classic Advantage Rx	30-day retail copay:	100-day retail copay:	100-day mail order copay:
	<ul style="list-style-type: none"> <li>• \$3 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> <li>• \$35 copay for insulin</li> </ul>	<ul style="list-style-type: none"> <li>• \$7.50 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% or tier 3 &amp; above brands*</li> </ul>
Classic Essential Rx Classic Complete Rx Preferred Complete Rx Preferred Advantage Rx	30-day retail copay:	100-day retail copay:	100-day mail order copay:
	<ul style="list-style-type: none"> <li>• \$3 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> <li>• \$35 copay for insulin</li> </ul>	<ul style="list-style-type: none"> <li>• \$7.50 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> </ul>	<ul style="list-style-type: none"> <li>• \$4.50 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% or tier 3 &amp; above brands*</li> </ul>
Preferred Enhanced Rx Preferred 360 Rx	30-day retail copay:	100-day retail copay:	100-day mail order copay:
	<ul style="list-style-type: none"> <li>• \$0 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> <li>• \$35 copay for insulin</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 for tier 1 generics</li> <li>• 25% for tier 2 generics</li> <li>• 25% for tier 3 &amp; above brands*</li> </ul>
Catastrophic Coverage (after \$6,550 is paid out of pocket)			
Member pays the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance; <b>or</b></li> <li>• \$3.70 copay for generics</li> <li>• \$9.20 copay for brands</li> </ul>			

HMO SNP: Secure Rx	
Annual Deductible	Member pays \$0*
Initial Coverage Limit	Depending on level of Extra Help, member pays: <ul style="list-style-type: none"> <li>• \$0, \$1.30 or \$3.70 copays for generic drugs**</li> <li>• \$0, \$4.00 or \$9.20 copays for brand drugs**</li> </ul>
Coverage Gap	Depending on the level of Extra Help, member pays: <ul style="list-style-type: none"> <li>• \$0, \$1.30 or \$3.70 copays for generic drugs**</li> <li>• \$0, \$4.00 or \$9.20 copays for brand drugs**</li> </ul>
Catastrophic Coverage	<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 if you are enrolled in:

- 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 or panoramic)</li><li>– Simple fillings, simple extractions, dentures, crowns and root canals</li><li>– See any provider who is approved by Medicare</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 who is approved by Medicare</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 who is approved by Medicare</li></ul>
Fitness	<ul style="list-style-type: none"><li>• \$90 allowance per quarter for fitness center membership fees and exercise classes</li></ul>

# 2021 Geisinger Gold monthly premiums

	Classic Advantage	Classic Advantage Rx	Preferred Advantage Rx
Midwest Region: Blair, Bradford, Cambria, Cameron, Clearfield, Fulton, Huntingdon, Jefferson, Potter, Somerset, Tioga	\$75	\$159	\$110
Midstate Region: Centre, Clinton, Juniata, Lackawanna, Lycoming, Mifflin, Pike, Sullivan, Susquehanna, Wayne, Wyoming	\$30	\$121	\$110
Central Region: Columbia, Luzerne, Montour, Northumberland, Schuylkill, Snyder, Union	\$74	\$166	\$115
Adams, Franklin, York	\$40	\$155	\$85
Bucks, Carbon, Lehigh, Monroe, Northampton	\$30	\$136	\$85
Midsouth Region: Berks, Chester, Cumberland, Dauphin, Lancaster, Lebanon, Perry	\$25	\$150	\$85

	Preferred Enhanced Rx
Centre, Clinton, Juniata, Lackawanna, Luzerne, Mifflin, Schuylkill, Wyoming	\$0
Adams, Berks, Blair, Bradford, Bucks, Cambria, Cameron, Carbon, Chester, Clearfield, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Jefferson, Lancaster, Lebanon, Lehigh, Lycoming, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Potter, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Wayne, York	\$45

Secure Rx (HMO D-SNP) has a \$0 monthly premium, which can vary based on Medicaid eligibility. Secure Rx is available throughout the entire service area. For information, call 855-918-0763 (TTY: 711).



# What is Teladoc?

Teladoc\* is all about convenience and safety. You can connect with highly trained doctors who can diagnose and treat non-emergency issues right over the phone or computer. No in-person visit needed, so you don't even have to leave your house.

Need an Rx? Not to worry — you can even get prescriptions through Teladoc.

*\*Non-GHP members who use the Teladoc service will be responsible for any fees.*

## Online visits let you stay home while taking care of your health

You don't have to skip or cancel your medical or behavioral health appointments because of COVID-19 — or for any other reason. Keep your health on track and stay safe at the same time through telemedicine virtual care visits.

Whether you're looking to make a new appointment or you'd like to limit travel during the COVID-19 pandemic, telemedicine appointments let you see a doctor from the comfort of your own home.





# Participating hospitals

## Pennsylvania

### Adams

Gettysburg Hospital

### Allegheny

Allegheny General Hospital  
Allegheny Valley Hospital  
UPMC Children’s Hospital of Pittsburgh  
Western Pennsylvania Hospital  
Western Pennsylvania Hospital-  
Forbes Regional Campus

### Berks

St. Joseph Medical Center  
Surgical Institute of Reading

### Blair

Conemaugh Nason Medical Hospital  
Tyrone Hospital  
UPMC Altoona

### Bradford

Guthrie Towanda Memorial Hospital  
Robert Packer Hospital  
Troy Community Hospital

### Bucks

Jefferson Health Northeast – Bucks Campus  
St. Luke’s Hospital Upper Bucks Campus  
St. Luke’s Quakertown Hospital

### Cambria

Conemaugh Memorial Medical Center  
Conemaugh Memorial Medical Center –  
Lee Campus  
Conemaugh Miners Medical Center

### Carbon

St. Luke’s Hospital – Gnaden Huetten Campus  
St. Luke’s Hospital – Palmerton Campus

### Centre

Mount Nittany Medical Center

### Chester

Paoli Hospital

### Clearfield

Penn Highlands Clearfield Hospital  
Penn Highlands DuBois

### Clinton

Bucktail Medical Center  
UPMC Susquehanna Lock Haven

### Columbia

Berwick Hospital Center  
Geisinger Bloomsburg Hospital

### Cumberland

Geisinger Holy Spirit Hospital  
UPMC Carlisle  
UPMC Pinnacle West Shore

### Dauphin

Penn State Milton S Hershey Medical Center  
UPMC Pinnacle Community Osteopathic  
UPMC Pinnacle Harrisburg

### Delaware

Riddle Memorial Hospital

### Elk

Penn Highlands Elk

### Franklin

Chambersburg Hospital  
Waynesboro Hospital

### Fulton

Fulton County Medical Center

### Huntingdon

Penn Highlands Huntingdon Memorial Hospital

### Jefferson

Penn Highlands Brookville

### Lackawanna

Geisinger Community Medical Center  
Moses Taylor Hospital  
Regional Hospital of Scranton

### Lancaster

Lancaster General Hospital  
Lancaster General Women & Babies Hospital  
UPMC Pinnacle Lititz  
WellSpan Ephrata Community Hospital

### Lebanon

Good Samaritan Hospital

### Lehigh

Lehigh Valley Health Network – Tilghman  
Lehigh Valley Hospital - 17th and Chew  
Lehigh Valley Hospital - Cedar Crest  
St. Luke’s Hospital – Allentown Campus  
St. Luke’s Hospital – Sacred Heart Campus

### Luzerne

Geisinger South Wilkes-Barre  
Geisinger Wyoming Valley Medical Center  
Lehigh Valley Hospital – Hazleton  
Wilkes Barre General Hospital

### Lycoming

Geisinger Jersey Shore Hospital  
UPMC Muncy  
UPMC Williamsport

### Mifflin

Geisinger Lewistown Hospital

### Monroe

Lehigh Valley Hospital - Pocono  
St. Luke’s Hospital - Monroe Campus

### Montgomery

Abington Lansdale Hospital  
Abington Memorial Hospital  
Bryn Mawr Hospital  
Lankenau Hospital

### Mifflin

Geisinger Lewistown Hospital

### Monroe

Lehigh Valley Hospital – Pocono  
St. Luke’s Hospital – Monroe Campus

### Montgomery

Abington Lansdale Hospital  
Abington Memorial Hospital  
Bryn Mawr Hospital  
Lankenau Hospital

### Montour

Geisinger Medical Center

### Northampton

Lehigh Valley Hospital – Muhlenberg  
St. Luke’s Hospital – Anderson Campus  
St. Luke’s Hospital – Bethlehem  
Steward Easton Hospital

### Northumberland

Geisinger Shamokin Area Community Hospital  
UPMC Susquehanna Sunbury

### Philadelphia

Fox Chase Cancer Center  
Hospital of the University of Pennsylvania  
Jefferson Health Northeast – Frankford Campus  
Jefferson Health Northeast – Torresdale Campus

Pennsylvania Hospital  
Presbyterian Medical Center of the UPHS  
Thomas Jefferson University Hospital  
Thomas Jefferson University Hospital –  
Methodist Campus  
Wills Eye Hospital

### Potter

Charles Cole Memorial Hospital

### Schuylkill

Geisinger St. Luke’s Hospital  
Lehigh Valley Hospital – Schuylkill East  
Norwegian St.  
Lehigh Valley Hospital – Schuylkill South Jackson St.  
St. Luke’s Miners Memorial Hospital

### Somerset

Chan Soon-Shiong Medical Center at Windber  
Conemaugh Meyersdale Medical Center  
Somerset Hospital

### Susquehanna

Barnes-Kasson Hospital  
Endless Mountains Health Systems

### Tioga

UPMC Wellsboro

### Union

Evangelical Community Hospital

### Washington

Canonsburg Hospital

### Wayne

Wayne Memorial Hospital

### Wyoming

Tyler Memorial Hospital

### York

UPMC Pinnacle Hanover  
York Hospital

## District of Columbia

Sibley Memorial Hospital

## Delaware

### New Castle

Alfred I. duPont Hospital  
for Children

Maryland

Baltimore City

Johns Hopkins Bayview Medical Center  
Johns Hopkins Hospital

Howard

Howard County General Hospital

Montgomery

Suburban Hospital

Washington

Meritus Medical Center

New Jersey

Atlantic

AtlantiCare Regional Medical Center\* –  
City Campus  
AtlantiCare Regional Medical Center –  
Mainland Campus

Burlington

Deborah Heart and Lung Center  
Virtua Memorial Hospital of Burlington County  
Virtua West Jersey Hospital Marlton

Camden

Virtua West Jersey Hospital Voorhees

Warren

St. Luke’s Warren Hospital

New York

Chemung

Arnot Ogden Medical Center  
St. Joseph’s Hospital

Orange

Bon Secours Community Hospital  
Orange Regional Medical Center  
St. Anthony Community Hospital

Rockland

Good Samaritan Hospital

Steuben

Corning Hospital  
Ira Davenport Memorial Hospital

Sullivan

Catskill Regional Medical Center  
Catskill Regional Medical Center –  
Grover Hermann

*\*a member of Geisinger*

Geisinger Gold Medicare Advantage HMO, PPO and HMO D-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. Geisinger Health Plan/Geisinger Indemnity Insurance Company are part of Geisinger, an integrated healthcare delivery and coverage organization.

This information is not a complete description of benefits. Call 855-918-0763 (TTY: 711) for more information. In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/coinsurance may change on Jan. 1 each year. 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. Contact the plan for further details. For accommodation of persons with special needs at meetings, call 855-918-0763 (TTY: 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. 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 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).

What else  
should I  
know about  
Medicare  
Advantage  
plans?





# GEISINGER GOLD

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

Geisinger Gold Medicare advisors 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**.

To find out more, call 855-918-0763 today. (TTY: 711)

Oct. 15 – Dec. 7

Daily, 8 a.m. – 8 p.m.

Dec. 8 – Oct. 14

Weekdays, 8 a.m. – 8 p.m.

**GeisingerGold.com**

# Geisinger

100 N. Academy Ave.  
Danville, PA 17822-3240