

Geisinger

HEALTH PLAN

EVIDENCE OF COVERAGE 2026

Geisinger Gold Secure Rx (HMO D-SNP)

**Geisinger Gold
Member Services
1-800-498-9731
Toll-Free**

**October 1 – March 31
8am – 8pm 7 days a week**

**April 1 – September 30
8am – 8pm Monday – Friday
8am – 2pm Saturday**

January 1 – December 31, 2026

Evidence of Coverage for 2026:

Your Medicare Health Benefits and Services and Drug coverage as a Member of Geisinger Gold Secure Rx (HMO D-SNP)

This document gives the details about your Medicare health and drug coverage from January 1 – December 31, 2026. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our medical and drug benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

For questions about this document, call Member Services at 1-800-498-9731. (TTY users call PA Relay: 711 or 1-800-654-5984). This call is free. Hours are:

October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week
April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday

This plan, Geisinger Gold Secure Rx (HMO D-SNP), is offered by Geisinger Health Plan. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Secure Rx (HMO D-SNP).)

Member Services has free language interpreter services available for non-English speakers. We can also give you plan information in braille, audio, large print, or other alternate formats if you need it.

Benefits, deductibles, and/or copayments/coinsurance may change on January 1, 2027.

Our formulary, pharmacy network, and/or provider network may change at any time. You'll get notice about any changes that may affect you at least 30 days in advance.

Geisinger Gold Secure Rx (HMO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 31, 2027, based on a review of Geisinger Gold Secure Rx (HMO D-SNP)'s Model of Care.

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CHAPTER 1:

Get started as a member

SECTION 1 You're a member of Geisinger Gold Secure Rx (HMO D-SNP)

Section 1.1 You're enrolled in Geisinger Gold Secure Rx (HMO D-SNP), which is a Medicare Special Needs Plan

You're covered by both Medicare and Pennsylvania Department of Human Services (Medicaid):

- **Medicare** is the federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (kidney failure).
- **Pennsylvania Department of Human Services (Medicaid)** is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Pennsylvania Department of Human Services (Medicaid) coverage varies depending on the state and the type of Pennsylvania Department of Human Services (Medicaid) you have. Some people with Pennsylvania Department of Human Services (Medicaid) get help paying for their Medicare premiums and other costs. Other people also get coverage for additional services and drugs that aren't covered by Medicare.

You've chosen to get your Medicare health care and your drug coverage through our plan, Geisinger Gold Secure Rx (HMO D-SNP). Our plan covers all Part A and Part B services. However, cost sharing and provider access in our plan differ from Original Medicare.

Geisinger Gold Secure Rx (HMO D-SNP) is a specialized Medicare Advantage Plan (a Medicare Special Needs Plan), which means benefits are designed for people with special health care needs. Geisinger Gold Secure Rx (HMO D-SNP) is designed for people who have Medicare and are entitled to help from Pennsylvania Department of Human Services (Medicaid).

Because you get help from Pennsylvania Department of Human Services (Medicaid) with Medicare Part A and B cost sharing (deductibles, copayments, and coinsurance), you may pay nothing for your Medicare services. Pennsylvania Department of Human Services (Medicaid) may also provide other benefits by covering health care services like *long-term care and home and community-based services* that aren't usually covered under Medicare. You'll also get Extra Help from Medicare to pay for the costs of your Medicare drugs. Geisinger Gold Secure Rx (HMO D-SNP) will help you manage all of these benefits, so that you get the health services and payment help that you're entitled to.

Geisinger Gold Secure Rx (HMO D-SNP) is run by a non-profit organization. Like all Medicare Advantage Plans, this Medicare Special Needs Plan is approved by Medicare. Our plan also has a contract with the

Chapter 1 Get started as a member

Pennsylvania Department of Human Services (Medicaid) program to coordinate your Medicaid benefits. We're pleased to provide your Medicare coverage, including drug coverage.

Section 1.2 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how Geisinger Gold Secure Rx (HMO D-SNP) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (formulary)*, and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for the months you're enrolled in Geisinger Gold Secure Rx (HMO D-SNP) between January 1, 2026, and December 31, 2026.

Medicare allows us to make changes to our plans we offer each calendar year. This means we can change the costs and benefits of Geisinger Gold Secure Rx (HMO D-SNP) after December 31, 2026. We can also choose to stop offering our plan in your service area, after December 31, 2026.

Medicare (the Centers for Medicare & Medicaid Services) must approve Geisinger Gold Secure Rx (HMO D-SNP) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 Plan eligibility requirements

Section 2.1 Eligibility requirements

You're eligible for membership in our plan as long as you meet all these conditions:

- You have both Medicare Part A and Medicare Part B
- You live in our geographic service area (described in Section 2.3). People who are incarcerated aren't considered to be living in the geographic service area even if they're physically located in it.
- You're a United States citizen or lawfully present in the United States
- You meet the special eligibility requirements described below.

Special eligibility requirements for our plan

Our plan is designed to meet the needs of people who receive certain Pennsylvania Department of Human Services (Medicaid) benefits. (Pennsylvania Department of Human Services (Medicaid) is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources.) To be eligible for our plan you must be eligible for Medicare and Full Pennsylvania Department of Human Services (Medicaid) Benefits.

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Note: If you lose your Pennsylvania Department of Human Services (Medicaid) eligibility but can reasonably be expected to regain eligibility within 6 months, then you’re still eligible for membership. Chapter 4, Section 2.1 tells you about coverage and cost sharing during a period of deemed continued eligibility.

Section 2.2 Pennsylvania Department of Human Services (Medicaid)

Pennsylvania Department of Human Services (Medicaid) is a joint federal and state government program that helps with medical and long-term care costs for certain people who have limited incomes and resources. Each state decides what counts as income and resources, who’s eligible, what services are covered, and the cost for services. States also can decide how to run its program as long as they follow the federal guidelines.

In addition, Pennsylvania Department of Human Services (Medicaid) offers programs to help people with Medicare costs, such as their Medicare premiums. These Medicare Savings Programs help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Pennsylvania Department of Human Services (Medicaid) benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Pennsylvania Department of Human Services (Medicaid) benefits (SLMB+).)
- **Full Benefit Dual Eligible (FBDE):** Eligible for Pennsylvania Department of Human Services (Medicaid) either categorically or through optional coverage groups. However, Medicaid does not pay toward out-of-pocket costs.

Geisinger Gold Secure Rx (HMO D-SNP) members, who are eligible for both Medicare and Pennsylvania Department of Human Services (Medicaid), are required to select a Community HealthChoices (CHC) Plan to administer the Pennsylvania Department of Human Services (Medicaid) portion only of their health care coverage. For questions about your Pennsylvania Department of Human Services (Medicaid) benefits, contact the PA CHC Helpline at 1-844-824-3655 (TTY: 1-833-254-0690) or your Community HealthChoices (CHC) Plan at:

Community Health Choices Plan	Phone #	TTY
AmeriHealth Caritas Pennsylvania https://www.amerihealthcaritaschc.com/	855-235-5115	855-235-5112

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Keystone First Community HealthChoices https://www.keystonefirstchc.com/	855-332-0729	855-235-4976
PA Health & Wellness https://www.pahealthwellness.com/members/ltss.html	844-824-3655	711
UPMC Community HealthChoices https://chc.upmchealthplan.com/	844-833-0523	711

Section 2.3 Plan service area for Geisinger Gold Secure Rx (HMO D-SNP)

Geisinger Gold Secure Rx (HMO D-SNP) is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our plan service area. The service area is described below.

Our service area includes these counties in Pennsylvania: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, and York.

If you move out of our plan's service area, you can't stay a member of this plan. Call Member Services 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health or drug plan in your new location.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Section 2.4 U.S. citizen or lawful presence

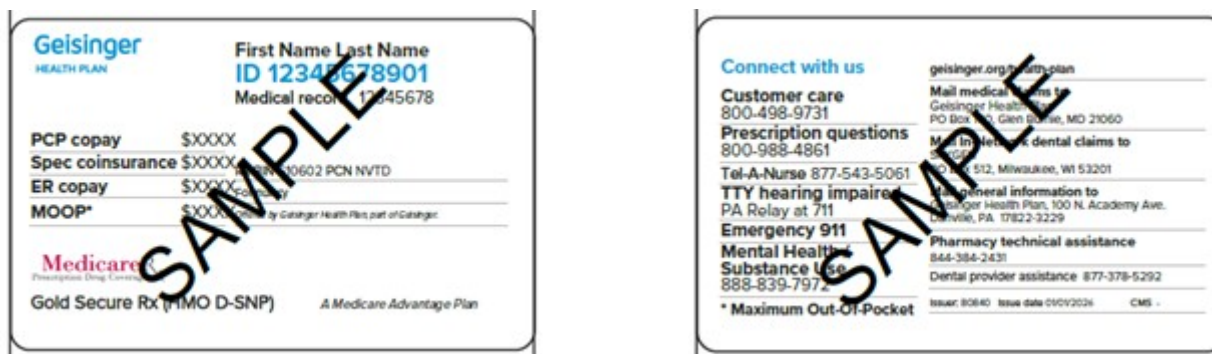
You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify Geisinger Gold Secure Rx (HMO D-SNP) if you're not eligible to stay a member of our plan on this basis. Geisinger Gold Secure Rx (HMO D-SNP) must disenroll you if you don't meet this requirement.

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SECTION 3 Important membership materials

Section 3.1 Our plan membership card

Use your membership card whenever you get services covered by our plan and for prescription drugs you get at network pharmacies. You should also show the provider your Pennsylvania Department of Human Services (Medicaid) card. Sample plan membership card:



DON'T use your red, white, and blue Medicare card for covered medical services while you're a member of this plan. If you use your Medicare card instead of your Geisinger Gold Secure Rx (HMO D-SNP) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare-approved clinical research studies (also called clinical trials).

If our plan membership card is damaged, lost, or stolen, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) right away and we'll send you a new card.

Section 3.2 Provider Directory

The *Provider Directory* ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)) lists our current network providers, network pharmacies and durable medical equipment suppliers. **Network providers** are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full. Our *Provider Directory* also gives you a complete list of our **network pharmacies** – that means pharmacies that agree to fill covered prescriptions for our plan members.

The directory also includes Geisinger Gold network providers. Please note that not all providers are currently accepting Pennsylvania Department of Human Services (Medicaid) patients. Before receiving services, members should contact the provider's office to confirm that the provider is currently accepting both Pennsylvania Department of Human Services (Medicaid) and Geisinger Gold Secure Rx (HMO D-SNP).

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You must use network providers to get your medical care and services. If you go elsewhere without proper authorization, you'll have to pay in full. The only exceptions are emergencies, urgently needed services when the network isn't available (that is situations when it's unreasonable or not possible to get services in network), out-of-area dialysis services, and cases when Geisinger Gold Secure Rx (HMO D-SNP) authorizes use of out-of-network providers.

You must use network pharmacies to get your prescriptions filled or refilled. The *Provider Directory* (geisinger.org/Geisinger-Gold-2026-provider-directory) lists our network pharmacies. **Network pharmacies** are pharmacies that agree to fill covered prescriptions for our plan members. Use the *Provider Directory* to find the network pharmacy you want to use. Go to Chapter 5, Section 2.4 for information on when you can use pharmacies that aren't in our plan's network.

If you don't have a *Provider Directory*, you can ask for a copy (electronically or in paper form) from Member Services 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). Requested paper *Provider Directories* will be mailed to you within 3 business days. The most recent list of providers, pharmacies and suppliers is available on our website at geisinger.org/Geisinger-Gold-2026-provider-directory.

IMPORTANT: Your Pennsylvania Department of Human Services (Medicaid) benefits will cover your Medicare cost sharing as long as you follow the plans' rules for getting your care and meet the coverage requirements for Medicare cost sharing assistance under Pennsylvania Department of Human Services (Medicaid). To receive this Pennsylvania Department of Human Services (Medicaid) coverage of your Medicare coinsurance or copayments, you must obtain your care from a Geisinger Gold network provider who also accept Pennsylvania Department of Human Services (Medicaid).

Section 3.3 Hepatitis C Treatment at a Center of Excellence (COE)

Members with Hepatitis C are encouraged to visit a Center of Excellence (COE) for treatment. A COE is a group of licensed physicians who share a hospital or medical center in order to provide high quality specialty healthcare for chronic conditions. Physicians located in the COE demonstrate best practices by using clinically proven health care management techniques as evidenced by their exceptional cure rates following treatment, high adherence rates for medication and excellent patient satisfaction scores. Geisinger Gold currently has four COE facilities that focus on treatment of Hepatitis C. Hepatitis C viral infection can be a chronic condition where scarring can damage the liver over time. Questions may be directed to the Pharmacy Member Services Team at 1-800-988-4861.

Section 3.4 Drug List (formulary)

Our plan has a *List of Covered Drugs* (also called the Drug List or formulary). It tells which prescription drugs are covered under the Part D benefit in Geisinger Gold Secure Rx (HMO D-SNP). The drugs on this list are selected by our plan, with the help of doctors and pharmacists. The Drug List must meet Medicare's requirements. Drugs with negotiated prices under the Medicare Drug Price Negotiation Program will be included on your Drug List unless they have been removed and replaced as described in

Chapter 1 Get started as a member

Chapter 5, Section 6. Medicare approved the Geisinger Gold Secure Rx (HMO D-SNP) Drug List. In addition to the drugs covered by Part D, some prescription drugs are covered for you under your Pennsylvania Department of Human Services (Medicaid) benefits. The Drug List tells you how to find out which drugs are covered under Pennsylvania Department of Human Services (Medicaid).

The Drug List also tells if there are any rules that restrict coverage for a drug.

We'll give you a copy of the Drug List. To get the most complete and current information about which drugs are covered, visit ([geisinger.org/Geisinger-Gold-2026-tier-6](https://www.geisinger.org/Geisinger-Gold-2026-tier-6)) or call Pharmacy Member Services 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

SECTION 4 Summary of Important Costs for 2026

	Your Costs in 2026
Monthly plan premium* *Your premium can be higher than this amount. Go to Section 4.1 for details.	\$0
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Chapter 4 Section 1 for details.)	\$9,250 If you are eligible for Medicare cost-sharing assistance under Pennsylvania Department of Human Services (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Primary care office visits	\$0 copayment per visit
Specialist office visits	20% coinsurance per visit
Inpatient hospital stays	You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026.

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	Your Costs in 2026
	\$1,676 deductible for each benefit period; \$0 for days 1 to 60; \$419 copayment each day for days 61 to 90; \$838 per each “lifetime reserve day” after 91 days of each benefit period (up to a maximum of 60 days over your lifetime).
Inpatient hospital stays (Psychiatric)	You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026. \$1,676 deductible for each benefit period; \$0 for days 1 to 60; \$419 copayment each day for days 61 to 90; \$838 per each “lifetime reserve day” after 91 days of each benefit period (up to a maximum of 60 days over your lifetime).
Part D drug coverage deductible (Go to Chapter 6 Section 4 for details.)	Deductible: \$615 except for covered insulin products and most adult Part D vaccines for your Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier drugs.
Part D drug coverage (Go to Chapter 6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 copayment Drug Tier 2: \$0 copayment Drug Tier 3: 25% coinsurance

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	Your Costs in 2026
	You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: 25% coinsurance You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: 25% coinsurance Drug Tier 6: \$0 copayment Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)
- Medicare Prescription Payment Plan Amount (Section 4.5)

Section 4.1 Plan premium

Your plan has a Medicare Part D prescription Drug Plan premium that is paid on behalf of members by Medicare Part D “Extra Help.”

You don’t pay a separate monthly plan premium for Geisinger Gold Secure Rx (HMO D-SNP).

If you *already* get help from one of these programs, **the information about premiums in this Evidence of Coverage may not apply to you.** We sent you a separate document, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the *Low-Income Subsidy*

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Rider or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) and ask for the *LIS Rider*.

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

Some members are required to pay other Medicare premiums. As explained in Section 2 above to be eligible for our plan, you must maintain your eligibility for Pennsylvania Department of Human Services (Medicaid) as well as have both Medicare Part A and Medicare Part B. For most Geisinger Gold Secure Rx (HMO D-SNP) members, Pennsylvania Department of Human Services (Medicaid) pays for your Part A premium (if you don't qualify for it automatically) and Part B premium.

If Pennsylvania Department of Human Services (Medicaid) isn't paying your Medicare premiums for you, you must continue to pay your Medicare premiums to stay a member of our plan. This includes your premium for Part B. You may also pay a premium for Part A if you aren't eligible for premium-free Part A.

Section 4.3 Part D Late Enrollment Penalty

Because you're dually-eligible, the LEP doesn't apply to you as long as you maintain your dually-eligible status, but if you lose your dually-eligible status, you may incur an LEP. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there was a period of 63 days or more in a row when you didn't have Part D or other creditable drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You'll have to pay this penalty for as long as you have Part D coverage.

You **don't** have to pay the Part D late enrollment penalty if:

- You get Extra Help from Medicare to help pay your drug costs.
- You went less than 63 days in a row without creditable coverage.
- You had creditable drug coverage through another source (like a former employer, union, TRICARE, or Veterans Health Administration (VA)). Your insurer or human resources department will tell you each year if your drug coverage is creditable coverage. You may get this information in a letter or a newsletter from that plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - **Note:** Any letter or notice must state that you had creditable prescription drug coverage that's expected to pay as much as Medicare's standard drug plan pays.

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- **Note:** Prescription drug discount cards, free clinics, and drug discount websites aren't creditable prescription drug coverage.

Medicare determines the amount of the Part D late enrollment penalty. Here's how it works:

- First, count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months you did not have creditable drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn't have creditable coverage. For example, if you go 14 months without coverage, the penalty percentage will be 14%.
- Then Medicare determines the amount of the average monthly plan premium for Medicare drug plans in the nation from the previous year (national base beneficiary premium). For 2026, this average premium amount is \$38.99.
- To calculate your monthly penalty, multiply the penalty percentage by the national base beneficiary premium and round to the nearest 10 cents. In the example here, it would be 14% times \$38.99, which equals \$5.46. This rounds to \$5.50. This amount would be added **to the monthly plan premium for someone with a Part D late enrollment penalty**.

Three important things to know about the monthly Part D late enrollment penalty:

- **The penalty may change each year**, because the national base beneficiary premium can change each year.
- **You'll continue to pay a penalty** every month for as long as you're enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- If you're *under* 65 and enrolled in Medicare, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must ask for this review **within 60 days** from the date on the first letter you get stating you have to pay a late enrollment penalty. However, if you were paying a penalty before you joined our plan, you may not have another chance to ask for a review of that late enrollment penalty.

Section 4.4 Income Related Monthly Adjustment Amount

If you lose eligibility for this plan because of changes income, some members may be required to pay an extra charge for their Medicare plan, known as the Part D Income Related Monthly Adjustment Amount (IRMAA). The extra charge is calculated using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit www.Medicare.gov/health-drug-plans/part-d/basics/costs.

If you have to pay an extra IRMAA, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security,

Chapter 1 Get started as a member

Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay our plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you'll get a bill from Medicare. **You must pay the extra IRMAA to the government. It can't be paid with your monthly plan premium. If you don't pay the extra IRMAA, you'll be disenrolled from our plan and lose prescription drug coverage.**

If you disagree about paying an extra IRMAA, you can ask Social Security to review the decision. To find out how to do this, call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Section 4.5 Medicare Prescription Payment Plan Amount

If you're participating in the Medicare Prescription Payment Plan, each month you'll pay our plan premium (if you have one) and you'll get a bill from your health or drug plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, Section 7 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in Chapter 9 to make a complaint or appeal.

SECTION 5 More information about your monthly plan premium

Section 5.1 Our monthly plan premium won't change during the year

We're not allowed to change our plan's monthly plan premium amount during the year. If the monthly plan premium changes for next year, we'll tell you in September, and the new premium will take effect on January 1.

However, in some cases, you may be able to stop paying a late enrollment penalty, if you owe one, or you may need to start paying a late enrollment penalty. This could happen if you become eligible for Extra Help or lose your eligibility for Extra Help during the year.

- If you currently pay a Part D late enrollment penalty and become eligible for Extra Help during the year, you'd be able to stop paying your penalty.
- If you lose Extra Help, you may be subject to the late enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.

Find out more about Extra Help in Chapter 2, Section 7.

Chapter 1 Get started as a member

SECTION 6 Keep our plan membership record up to date

Your membership record has information from your enrollment form, including your address and phone number. It shows your specific plan coverage including your Primary Care Provider (PCP).

The doctors, hospitals, pharmacists, and other providers in our plan's network **use your membership record to know what services and drugs are covered and your cost-sharing amounts**. Because of this, it's very important to help us keep your information up to date.

If you have any of these changes, let us know:

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Pennsylvania Department of Human Services (Medicaid))
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home
- If you get care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you participate in a clinical research study (**Note:** You're not required to tell our plan about clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, let us know by calling Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). You may also send us a secure email telling us about changes to your membership record by visiting the member website at www.geisinger.org and scrolling down to the bottom of the page under "Connect" and clicking on "Contact Us". Click on "Contact Us" again near the center of the next page, select "Insurance (GHP)", click next and continue completing the remaining information as appropriate.

Registered website users may also access claims records, request replacement ID cards, change their PCP and more. Haven't registered for access to the secure section of the website yet? Registration is easy; you will need your ID card and your email address to register. Visit www.geisinger.org, hover over "Account" on top right of page and click on "Create account" and follow the step-by-step instructions. If you have questions about accessing the secure Member section of our website, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Chapter 1 Get started as a member

SECTION 7 How other insurance works with our plan

Medicare requires us to collect information about any other medical or drug coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical or drug coverage we know about. Read this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call Member Services 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). You may need to give our plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first (the "primary payer") pays up to the limits of its coverage. The insurance that pays second (the "secondary payer") only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you (or your family member) are still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan has more than 100 employees.
 - If you're over 65 and you (or your spouse or domestic partner) are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Chapter 1 Get started as a member

Pennsylvania Department of Human Services (Medicaid) and TRICARE never pay first for Medicare-covered services. They only pay after Medicare and/or employer group health plans have paid.

Chapter 2 Phone numbers and resources**CHAPTER 2:****Phone numbers and resources****SECTION 1 Geisinger Gold Secure Rx (HMO D-SNP) contacts**

For help with claims, billing, or member card questions, call or write to Geisinger Gold Secure Rx (HMO D-SNP) Member Services. We'll be happy to help you.

Member Services – Contact Information

Call	1-800-498-9731 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day. Member Services 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) also has free language interpreter services for non-English speakers.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-271-5871
Write	Geisinger Gold 100 North Academy Avenue Danville, PA 17822-2580
Website	www.geisingergold.com

Chapter 2 Phone numbers and resources

How to contact our plan's Pharmacy Member Services

For assistance with coverage for your Part D drugs, please call or write to Geisinger Gold Secure Rx (HMO D-SNP) Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984). We will be happy to help you.

Pharmacy Member Services – Contact Information

Call	1-800-988-4861 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day. Pharmacy Member Services 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) also has free language interpreter services for non-English speakers.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-300-2122
Write	Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2580
Website	www.geisingergold.com

How to ask for a coverage decision or appeal about your medical care or Part D drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical services or Part D drugs. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals

Chapter 2 Phone numbers and resources

about your medical care or Part D drugs, go to Chapter 9.

Coverage Decisions for Medical Care – Contact Information

Call	1-800-544-3907 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Voicemail is available during non-business hours.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Monday through Friday.
Fax	570-271-5534
Write	Medical Management Department Geisinger Health Plan 100 North Academy Avenue Danville, PA 17822-3218
Website	www.geisingergold.com

Coverage Decisions for Part D Prescription Drugs – Contact Information

Call	1-800-988-4861 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984

Chapter 2 Phone numbers and resources**Coverage Decisions for Part D Prescription Drugs – Contact Information**

	This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-300-2122
Write	Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2410
Website	www.geisingergold.com

Appeals for Medical Care – Contact Information

Call	1-800-498-9731 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours:

Chapter 2 Phone numbers and resources**Appeals for Medical Care – Contact Information**

	October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-271-7225 Attention: Member Resolution Team
Write	Geisinger Gold Member Resolution Team 100 North Academy Avenue Danville, PA 17822-3220
Website	www.geisingergold.com

Appeals for Part D Prescription Drugs – Contact Information

Call	1-800-988-4861 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday

Chapter 2 Phone numbers and resources**Appeals for Part D Prescription Drugs – Contact Information**

Fax	570-300-2122
Write	Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2410
Website	www.geisingergold.com

How to make a complaint about your medical care or Part D drugs

You can make a complaint about us or one of our network providers or pharmacies, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint about your medical care or Part D drugs, go to Chapter 9.

Complaints about Medical Care – Contact Information

Call	1-800-498-9731 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday

Chapter 2 Phone numbers and resources**Complaints about Medical Care – Contact Information**

Fax	1-570-271-7225 Attention: Member Resolution Team
Write	Geisinger Gold Member Resolution Team 100 North Academy Avenue Danville, PA 17822-3220
Medicare Website	To submit a complaint about Geisinger Gold Secure Rx (HMO D-SNP) directly to Medicare, go to www.Medicare.gov/my/medicare-complaint .

Complaints about Part D prescription drugs – Contact Information

Call	1-800-988-4861 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	1-570-271-7225 Attention: Member Resolution Team
Write	Geisinger Gold Member Resolution Team 100 North Academy Avenue

Chapter 2 Phone numbers and resources**Complaints about Part D prescription drugs – Contact Information**

	Danville, PA 17822-3220
Medicare Website	To submit a complaint about Geisinger Gold Secure Rx (HMO D-SNP) directly to Medicare, go to www.Medicare.gov/my/medicare-complaint .

How to ask us to pay our share of the cost for medical care or a drug you got

If you got a bill or paid for services (like a provider bill) you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. Go to Chapter 7 for more information.

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. If you have questions, please contact Member Services at the phone number listed at the beginning of this section.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 9 for more information.

Medical Payment Requests – Contact Information

Call	1-800-498-9731 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-271-5871
Write	Geisinger Health Plan P.O. Box 160 Glen Burnie, MD 21060
Website	www.geisingergold.com

Chapter 2 Phone numbers and resources**Part D Prescription Drugs Payment Requests – Contact Information**

Call	1-800-988-4861 Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Our business hours: October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-300-2122
Write	Geisinger Gold Pharmacy Department 100 North Academy Avenue Danville, PA 17822-2410
Website	www.geisingergold.com

SECTION 2 Get help from Medicare

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Advantage organizations including our plan.

Medicare – Contact Information

Call	1-800-MEDICARE (1-800-633-4227)
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Chapter 2 Phone numbers and resources**Medicare – Contact Information**

	Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
Chat Live	Chat live at www.Medicare.gov/talk-to-someone.
Write	Write to Medicare at PO Box 1270, Lawrence, KS 66044
Website	www.Medicare.gov • Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide. • Find Medicare-participating doctors or other health care providers and suppliers. • Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits). • Get Medicare appeals information and forms. • Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals. • Look up helpful websites and phone numbers. You can also visit www.Medicare.gov to tell Medicare about any complaints you have about Geisinger Gold Secure Rx (HMO D-SNP). To submit a complaint to Medicare, go to www.Medicare.gov/my/medicare-complaint. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

SECTION 3 State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

Pennsylvania Medicare Education and Decision Insight (PA MEDI) is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Pennsylvania Medicare Education and Decision Insight (PA MEDI) counselors can help you understand your Medicare rights, make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. Pennsylvania Medicare Education and Decision Insight (PA MEDI) counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices, and answer questions about switching plans.

Pennsylvania Medicare Education and Decision Insight (PA MEDI) – Contact Information	
Call	1-800-783-7067
Write	Pennsylvania Medicare Education and Decision Insight (PA MEDI) Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
Website	https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx

SECTION 4 Quality Improvement Organization (QIO)

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. For Pennsylvania, the Quality Improvement Organization is called Commence Health.

Commence Health has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Commence Health is an independent organization. It’s not connected with our plan.

Contact Commence Health in any of these situations:

- You have a complaint about the quality of care you got. Examples of quality-of-care concerns include getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis.

Chapter 2 Phone numbers and resources

- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services is ending too soon.

Commence Health (Pennsylvania's Quality Improvement Organization) – Contact Information

Call	1-888-396-4646 Calls to this number are free. Hours are Monday - Friday: 9:00 a.m. - 5:00 p.m. (local time); Weekends and Holidays: 10:00 a.m. - 4:00 p.m. 24 hour voicemail is available.
TTY	711 Calls to this number are free.
Fax	1-855-236-2423
Website	https://www.livantaqio.cms.gov/en

SECTION 5 Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment. Social Security is also responsible for determining who has to pay an extra amount for Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount, or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, contact Social Security to let them know.

Social Security— Contact Information

Call	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778

Chapter 2 Phone numbers and resources

Social Security— Contact Information	
	This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Available 8 am to 7 pm, Monday through Friday.
Website	www.SSA.gov

SECTION 6 Pennsylvania Department of Human Services (Medicaid)

Pennsylvania Department of Human Services (Medicaid) is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources.

In addition, there are programs offered through Pennsylvania Department of Human Services (Medicaid) that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year.

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Pennsylvania Department of Human Services (Medicaid) benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Pennsylvania Department of Human Services (Medicaid) benefits (SLMB+).)
- **Full Benefit Dual Eligible (FBDE):** Eligible for Pennsylvania Department of Human Services (Medicaid) either categorically or through optional coverage groups.

If you have questions about the help you get from Pennsylvania Department of Human Services (Medicaid), contact Pennsylvania Department of Human Services (Medicaid).

Pennsylvania Department of Human Services (Medicaid) Benefits

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Geisinger Gold Secure Rx (HMO D-SNP) is a Medicare Advantage Special Needs Plan for people who have both Medicare and Pennsylvania Department of Human Services (Medicaid). This Evidence of Coverage tells you about your **Medicare** benefits, and some additional benefits provided by Geisinger Gold.

In addition to the Medicare Benefits described in this Evidence of Coverage document, you also have **Pennsylvania Department of Human Services (Medicaid)** benefits that will cover your cost sharing, plus some services, drugs and other items not covered by your Geisinger Gold Secure Rx (HMO D-SNP) Plan.

Below is a list, provided by the Commonwealth of Pennsylvania, of the Pennsylvania Department of Human Services (Medicaid) benefits offered to **full benefit Dual Eligible Pennsylvania Department of Human Services (Medicaid) recipients**.

Medicare coverage must be used first, and the Pennsylvania Department of Human Services (Medicaid) Program may then cover payment of Pennsylvania Department of Human Services (Medicaid) covered services.

Please Note: Geisinger Gold Secure Rx (HMO D-SNP) does not administer your Pennsylvania Department of Human Services (Medicaid) benefits. Covered Pennsylvania Department of Human Services (Medicaid) services will be administered by your Community HealthChoices (CHC) plan. Please contact your local County Assistance Office or your CHC plan for more information or for assistance with your Pennsylvania Department of Human Services (Medicaid) benefits. You can find phone numbers for the CHC plans in Chapter 2, Section 6 of this document.

Commonwealth of Pennsylvania Full benefit Pennsylvania Department of Human Services (Medicaid) Benefits and Home and Community Based Services (HCBS) Waiver Services:
Pennsylvania Department of Human Services (Medicaid) State Plan Benefits and Home and Community Based Services (HCBS) Waiver Services as Identified by Pennsylvania Department of Human Services (Medicaid) for Benefit Coordination Purposes.

Pennsylvania Department of Human Services (Medicaid) State Plan Benefits and Home and Community Based Services

Pennsylvania Department of Human Services (Medicaid Program) – Contact Information	
Call	1-800-692-7462 Department of Human Services Helpline Calls to this number are free. 8:30 a.m. - 5:00 p.m. ET, Monday - Friday
TTY	1-800-451-5886 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.

Chapter 2 Phone numbers and resources

Pennsylvania Department of Human Services (Medicaid Program) – Contact Information	
Visit	You may visit your local county assistance office. A list of county assistance offices is available online at the state website listed below.
Website	https://www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx

Chapter 2 Phone numbers and resources

Adult Benefit Package*	
Services	Adult Benefit Package
Category 1: Ambulatory Services	
Primary Care Provider	No limits
Physician Services and Medical and Surgical Services provided by a Dentist	No limits
Certified Registered Nurse Practitioner	No limits
Federally Qualified Health Center/Rural Health Clinic	No limits except for Dental Care Services as described below
Independent Clinic	No limits
Outpatient Hospital Clinic	No limits
Podiatrist Services	No limits
Chiropractor Services	No limits
Optometrist Services	2 visits (exams) per calendar year
Hospice Care	The only key limitation is related to respite care, which may not exceed a total of 5 consecutive days in a 60-day certification period.
Radiology (For example: X-Rays, MRIs, and CTs)	No limits
Dental Care Services	Diagnostic, preventive, restorative, surgical dental procedures, prosthodontics and sedation. Key Limitations: Dentures - 1 upper arch (complete or partial) and 1 lower arch (complete or partial) per lifetime. Denture relines - either full or partial, limited to 1 arch every 2 calendar years. Oral exams - 1 per 180 days Dental prophylaxis - 1 per 180 days
	Panoramic maxilla or mandible single film is limited to 1 per 5 calendar years. Crowns, Periodontics and Endodontics only via approved benefit limit exception.
Outpatient Hospital Short Procedure Unit (SPU)	No limits

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Outpatient Ambulatory Surgical Center (ASC)	No limits
Non-Emergency Medical Transport	Only to and from Medicaid covered services.
Family Planning Clinic, Services and Supplies	No limits
Renal Dialysis	Initial training for home dialysis is limited to 24 sessions per patient per calendar year. Backup visits to the facility limited to no more than 75 per calendar year.
Category 2: Emergency Services	
Emergency Room	No limits
Ambulance	No limits
Category 3: Hospitalization	
Inpatient Acute Hospital	No limits
Inpatient Rehab Hospital	No limits
Inpatient Psychiatric Hospital	No limits
Inpatient Drug & Alcohol	No limits
Category 4: Maternity and Newborn	
Maternity – Physician, Certified Nurse Midwives, Birth Centers	No limits
Category 5: Mental Health and Substance Abuse (Behavioral Health)	
Outpatient Psychiatric Clinic	No limits
Mobile Mental Health Treatment	No limits
Outpatient Drug and Alcohol Treatment	No limits
Methadone Maintenance	No limits
Clozapine	No limits
Psychiatric Partial Hospital	No limits
Peer Support	No limits
Crisis	No limits
Targeted Case Management – other than Behavioral Health	Limited to individuals identified in the target group (No limits).
Targeted Case Management – Behavioral Health Only	Limited to individuals with Serious Mental Illness (SMI) only (No limits).
Category 6: Prescription Drugs	
Prescription Drugs	No limits
Nutritional Supplements	No limits
Category 7: Rehabilitation and Habilitation Services and Devices	
Nursing Facility	365 days per calendar year
Home Health Care includes nursing, aide and therapy services.	Unlimited for first 28 days; limited to 15 days every month thereafter.

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ICF/IID and ICF/ORC	Requires an institutional level of care (No limits).
Durable Medical Equipment	No limits
Prosthetics and Orthotics	Orthopedic Shoes and Hearing Aids are not covered. Coverage of molded shoes is limited to molded shoes for severe foot and ankle conditions and deformities of such a degree that the beneficiary is unable to wear ordinary shoes without corrections and modifications. Coverage of modifications to orthopedic shoes and molded shoes is limited to only modifications necessary for the application of a brace or splint. Coverage for low vision aids and eye prostheses is limited to 1 per 2 calendar years. Coverage for an eye ocular is limited to 1 per calendar year.
Eyeglass Lenses	Limited to individuals diagnosed with aphakia - 4 lenses per calendar year.
Eyeglass Frames	Limited to individuals diagnosed with aphakia - 2 frames per calendar year. Deluxe frames not included.
Contact Lenses	Limited to individuals diagnosed with aphakia - 4 lenses per calendar year.
Medical Supplies	No limits
Therapy (physical, occupational, speech) – Rehabilitative	Only when provided by a hospital, outpatient clinic, or home health provider.
Therapy (physical, occupational, speech) – Habilitative	Only when provided by a hospital, outpatient clinic, or home health provider.
Category 8: Laboratory Services	
Laboratory	No limits
Category 9: Preventative/Wellness Services and Chronic Care	
Tobacco Cessation**	70, 15-minute units per calendar year

All units of service, age, gender, diagnosis, and other procedure code related limits still apply as indicated on the Medical Assistance Fee Schedule.

***Children's benefit plan will include all medically necessary services without limitation.**

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****Tobacco cessation is one of the preventative services as recommended by the US Preventative Services Task Force. For a full listing of preventative services beyond tobacco cessation, please contact your MCO.**

Home and Community-Based Services (HCBS)	
Services	Services with Limits
Adult Daily Living Services	Community Integration Limit: Each distinct goal may not be more than twenty-six (26) weeks.
Assistive Technology	
Behavior Therapy	
Benefits Counseling	
Career Assessment	No more than 32 units per week for one goal will be approved. If the participant has multiple goals, no more than 48 units per week will be approved. However, OLTL retains the discretion to authorize more than 48 units (12 hours) of Community Integration in one week for up to 21 hours per week and for periods longer than 26 weeks.
Chore Services	
Cognitive Rehabilitation Therapy	
Community Integration	
Community Transition Services	Community Transition Services Limit: Community Transition Services are limited to an aggregate of \$4,000 per participant, per lifetime, as pre-authorized by the State Medicaid Agency program office
Counseling	
Employment Skills Development	
Home Adaptations	
Home Delivered Meals	Employment Skills Development Limit: Total combined hours for Employment Skills Development, or Job Coaching services are limited to 50 hours in a calendar week. A participant whose needs exceed 50 hours a week must obtain prior approval.
Home Health Aide	
Home Health – Nursing	
Home Health – Occupational Therapy	

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Home Health – Physical Therapy	Specialized Medical Equipment and Supplies Limit: Under Specialized Medical Equipment and Supplies non-covered items include: All prescription and over-the-counter medications, compounds and solutions (except wipes and barrier cream) Items covered under third party payer liability Items that do not provide direct medical or remedial benefit to the participant and/or are not directly related to a participant's disability Food, food supplements, food substitutes (including formulas), and thickening agents Eyeglasses, frames, and lenses Dentures Any item labeled as experimental that has been denied by Medicare and/or Medicaid Recreational or exercise equipment and adaptive devices for such
Home Health – Speech and Language Therapy	
Job Coaching	
Job Finding	
Non-Medical Transportation	
Nutritional Counseling	
Participant-Directed Community Supports	
Participant-Directed Goods and Services	
Personal Assistance Services	
Personal Emergency Response System (PERS)	
Pest Eradication	
Residential Habilitation	
Respite	
Service Coordination	
Specialized Medical Equipment and Supplies	
Structured Day Habilitation	
TeleCare	
Vehicle Modifications	

For all HCBS services that are also offered under the State Plan, the State Plan benefit must be exhausted before HCBS services can be accessed. Additionally, Medicare and other third-party resources such as private insurance limitations must also have been exhausted. Lastly, some HCBS services may not be accessed at the same time.

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If you have questions about the assistance you get from Pennsylvania Department of Human Services (Medicaid), contact the Pennsylvania Department of Human Services (Medicaid), program or your Community HealthChoices plan by calling the phone numbers listed below, or by contacting your local County Assistance Office.

Community Health Choices Plan	Phone #	TTY
AmeriHealth Caritas Pennsylvania https://www.amerihealthcaritaschc.com/	855-235-5115	855-235-5112
Keystone First Community HealthChoices https://www.keystonefirstchc.com/	855-332-0729	855-235-4976
PA Health & Wellness https://www.pahealthwellness.com/members/ltss.html	844-824-3655	711
UPMC Community HealthChoices https://chc.upmchealthplan.com/en/	844-833-0523	711

Chapter 2 Phone numbers and resources

Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Adams	Adams County Assistance Office 318 West Middle Street Gettysburg, PA 17325 OFFICE HOURS: 8:30 a.m.-4:30 p.m.	Toll-Free: 1-800-548-3240 Phone: 717-334-9296 Fax: 717-334-4104
	Allegheny County Assistance Office Headquarters Piatt Place 301 Fifth Avenue, Suite 470 Pittsburgh, PA 15222 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: 412-565-2146 FAX: 412-565-3660
Allegheny	Low Income Home Energy Assistance Program (LIHEAP) 5947 Penn Avenue, 4th Floor Pittsburgh, PA 15206 OFFICE HOURS: 7:30 a.m.-5 p.m. <i>*The entrance is at Kirkwood St and North Highland Ave</i>	Phone: 412-562-0330 Fax: 412-565-0107
	Alle-Kiski District 909 Industrial Boulevard New Kensington, PA 15068-0132 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-622-3527 Phone: 724-339-6800 LIHEAP: 724-832-5524 Fax: 724-339-6850
	Institution-Related Eligibility District (IRED) 301 5th Avenue, Suite 420 Pittsburgh, PA 15222 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: 412-565-5604 Fax: 412-565-5074
	Liberty District Warner Center 332 Fifth Avenue, Suite 300 Pittsburgh, PA 15222 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: 412-565-2652 Fax: 412-565-5088
	Three Rivers District Warner Center 332 Fifth Avenue, 2nd Floor Pittsburgh, PA 15222 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: 412-565-7755 Fax: 412-565-5198 or 5075
	Southeast District 220 Sixth Street McKeesport, PA 15132-2720 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: 412-664-6800 or 6801 Fax: 412-664-5218
	Southern District 332 Fifth Avenue, Suite 230 Pittsburgh, PA 15222 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: (412) 565-2232 Fax: 412-770-3686 or 412-565-5713
	Greater Pittsburgh East District 5947 Penn Avenue Pittsburgh, PA 15206-3844 OFFICE HOURS: 7:30 a.m.-5 p.m.	Phone: (412) 645-7400 or 7401 FAX: (412) 365-2821

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Armstrong	Armstrong County Assistance Office 1280 North Water Street Kittanning, PA 16201 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-424-5235 Phone: 724-543-1651 LIHEAP: 724-543-6076 or 800-543-5105 Fax: 724-548-0274
Beaver	Beaver County Assistance Office 171 Virginia Avenue Rochester, PA 15074-0349 OFFICE HOURS: 7 a.m.-5 p.m.	Toll-Free: 1-800-653-3129 Phone: 724-773-7300 LIHEAP 724-773-7495 FAX: 724-773-7859
Bedford	Bedford County Assistance Office 150 North Street Bedford, PA 15522-1040 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-542-8584 Phone: 814-623-6127 LIHEAP 814-624-4072 FAX: 814-623-7310
Berks	Berks County Assistance Office Reading State Office Building 625 Cherry Street Reading, PA 19602-1188 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-866-215-3912 Phone: 610-736-4211 LIHEAP 610-736-4228 or 866-215-3911 FAX: 610-736-4004
Blair	Blair County Assistance Office 1100 Green Avenue Altoona, PA 16601-3440 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-866-812-3341 LIHEAP 814-946-7365 FAX: 814-941-6813
Bradford	Bradford County Assistance Office 101 Hawkins Road Towanda, PA 18848 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-542-3938 Phone: 570-265-9186 FAX: 570-265-3061
Bucks	Bucks County Assistance Office 1214 Veterans Highway Bristol, PA 19007-2593 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-362-1291 Phone: 215-781-3300 LIHEAP 215-781-3393 or 1-800-616-6481 FAX: 215-781-3438
Butler	Butler County Assistance Office 108 Woody Dr. Butler, PA 16001-5692 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-866-256-0093 Phone: 724-284-8844 FAX: 724-284-8833
Cambria	Cambria County Assistance Office 729 Goucher Street Johnstown, PA 15905 OFFICE HOURS: 7 a.m.-5 p.m.	Toll-Free: 1-877-315-0389 Phone: 814-533-2491 LIHEAP 814-533-2253 Fax: 814-533-2214
Cameron	Cameron County Assistance Office 411 N. Chestnut Street P.O. Box 71 Emporium, PA 15834-0071 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-877-855-1824 Phone: 814-486-3757 LIHEAP 814-486-1206 FAX: 814-486-1379

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Carbon	Carbon County Assistance Office 101 Lehigh Drive, Suite A Lehigh, PA 18235 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-314-0963 Phone: 610-577-9020 LIHEAP (cash) 610-577-9073 LIHEAP (crisis) 866-410-2093 FAX: 610-577-9043
Centre	Centre County Assistance Office 2580 Park Center Boulevard State College, PA 16801-3005 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-355-6024 Phone: 814-863-6571 LIHEAP: 814-861-1955 FAX: 814-689-1356
Chester	Chester County Assistance Office 100 James Buchanan Drive Thorndale, PA 19372-1132 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-888-814-4698 Phone: 610-466-1000 LIHEAP 610-466-1042 FAX: 610-466-1130
Clarion	Clarion County Assistance Office 71 Lincoln Drive Clarion, PA 16214-3861 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-253-3488 Phone: 814-226-1700 LIHEAP 814-226-1780 FAX: 814-226-1794
Clearfield	Clearfield County Assistance Office 1025 Leonard Street Clearfield, PA 16830 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-521-9218 Phone: 814-765-7591 LIHEAP 814-765-0684 or 800-862-8941 FAX: 814-765-0802
Clinton	Clinton County Assistance Office 300 Bellefonte Avenue, Suite 101 Lock Haven, PA 17745-1929 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-820-4159 Phone: 570-748-2971 LIHEAP 570-893-4409 FAX: 570-893-2973
Columbia	Columbia County Assistance Office 27 East Seventh Street Bloomsburg, PA 17815-0628 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-877-211-1322 Phone: 570-387-4200 LIHEAP 570-387-4232 FAX: 570-387-4708
Crawford	Crawford County Assistance Office 1084 Water Street P.O. Box 1187 Meadville, PA 16335-7187 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-527-7861 FAX: 717-265-7338
Cumberland	Cumberland County Assistance Office 33 Westminster Drive Carlisle, PA 17013-0599 OFFICE HOURS: 7:45 a.m.-5 p.m.	Toll-Free: 1-800-269-0173 Phone: 717-240-2700 FAX: 717-240-2781
Dauphin	Dauphin County Assistance Office 2432 N. 7th Street P.O. Box 5959 Harrisburg, PA 17110-0959 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-788-5616 Phone: 717-787-2324 LIHEAP 717-265-8919 FAX: 717-772-4703

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Delaware	Delaware County Assistance Office Headquarters 701 Crosby Street, Suite A Chester, PA 19013-6099 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 610-447-5500 LIHEAP 610-447-3099 FAX: 610-447-5399
	Crosby District 701 Crosby Street, Suite A Chester, PA 19013-6099 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 610-447-5500 LIHEAP: 610-447-3099 FAX: 610-447-5399
	Darby District 845 Main Street Darby, PA 19023 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 610-461-3800 FAX: 610-461-3900
Elk	Elk County Assistance Office 145 Race Street P.O. Box F Ridgway, PA 15853-0327 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-847-0257 Phone: 814-776-1101 LIHEAP 814-772-5215 or 814-776-1101 FAX: 814-772-7007
Fayette	Fayette County Assistance Office 41 West Church Street Uniontown, PA 15401-3418 OFFICE HOURS: 7:30 a.m-5 p.m.	Toll-Free: 1-877-832-7545 Phone: 724-439-7015 LIHEAP 724-439-7125 FAX: 724-439-7002
Forest	Forest County Assistance Office 106 Sherman Street Tionesta, PA 16353 OFFICE HOURS: 7:30 a.m-5 p.m.	Toll-Free: 1-800-876-0645 Phone: 814-755-3552 FAX: 814-755-3420
Franklin	Franklin County Assistance Office 620 Norland Avenue Chambersburg, PA 17201-4205 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-877-289-9177 Phone: 717-264-6121 LIHEAP 717-262-6579
Fulton	Fulton County Assistance Office 539 Fulton Drive McConnellsburg, PA 17233 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-222-8563 Phone: 717-485-3151 FAX: 717-485-3713
Greene	Greene County Assistance Office 108 Greene Plaza, Suite 1 Waynesburg, PA 15370-0950 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-888-410-5658 Phone: 724- 627-8171 FAX: 724-627-8096
Huntingdon	Huntingdon County Assistance Office 7591 Lake Raystown Shopping Center Huntingdon, PA 16652-0398 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-237-7674 Phone: 814-643-1170 LIHEAP 814-643-4098 FAX: 814-643-5441
Jefferson	Jefferson County Assistance Office 100 Prushnok Drive P.O. Box 720 Punxsutawney, PA 15767-0720 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-242-8214 Phone: 814-938-2990 LIHEAP 814-938-1329 FAX: 814-938-3842

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Juniata	Juniata County Assistance Office 100 Meadow Lane, P.O. Box 65 Mifflintown, PA 17059-9983 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-586-4282 Phone: 717-436-2158 FAX: 717-436-5402
Lackawanna	Lackawanna County Assistance Office 200 Scranton State Office Building 100 Lackawanna Avenue Scranton, PA 18503-1972 OFFICE HOURS: 7:30 AM to 5 PM	Toll-Free: 1-877-431-1887 Phone: 570-963-4525 LIHEAP: 570-963-4842 FAX: 570-963-4843
Lancaster	Lancaster County Assistance Office 832 Manor Street, P.O. Box 4967 Lancaster, PA 17604-4967 OFFICE HOURS: 8 a.m-5 p.m.	Phone: 717-299-7411 LIHEAP (cash) 717-299-7543 LIHEAP (crisis) 717-299-7543 FAX: 717-299-7565
Lawrence	Lawrence County Assistance Office 108 Cascade Galleria New Castle, PA 16101-3900 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-847-4522 Phone: 724-656-3000 LIHEAP: 724-656-3021 Fax: 724-656-3222
Lebanon	Lebanon County Assistance Office 625 South Eighth Street Lebanon, PA 17042-6762 OFFICE HOURS: 8 AM to 5 PM	Toll-Free: 1-800-229-3926 Phone: 717-270-3600 LIHEAP 717-273-1641 FAX: 717-228-2589
Lehigh	Lehigh County Assistance Office 555 Union Blvd., Suite 3 Allentown, PA 18109-3389 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-877-223-5956 Phone: 610-821-6509 FAX: 610-821-6705
Luzerne	Luzerne County Assistance Office Wilkes-Barre District 205 South Washington Street Wilkes-Barre, PA 18711-3298 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-866-220-9320 Phone: 570-826-2100 LIHEAP: 570-820-4882 Fax: 570-826-2178
	Hazleton District Center Plaza Building Hazleton, PA 18201-6409 OFFICE HOURS: 7:30 a.m-5 p.m.	Phone: 570-459-3800 Toll-Free: 1-877-826-0832 LIHEAP: 570-820-4882
Lycoming	Lycoming County Assistance Office 400 Little League Boulevard P.O. Box 127 Williamsport, PA 17703-0127 OFFICE HOURS: 7:30 a.m.-5 p.m.	FAX: 570-459-3931 Toll-Free: 1-877-867-4014 Phone: 570-327-3300 LIHEAP 570-327-3497 FAX: 570-321-6501
McKean	McKean County Assistance Office 68 Chestnut Street, Suite B Bradford, PA 16701-0016 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-822-1108 Phone: 814-362-4671 FAX: 814-362-4959
Mifflin	Mifflin County Assistance Office 1125 Riverside Drive Lewistown, PA 17044-1942 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-382-5253 Phone: 717-248-6746 LIHEAP 717-242-6095 FAX: 717-242-6099

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County	County Assistance Office Address	Telephone/Fax Numbers
Monroe	Monroe County Assistance Office 1972 W. Main Street, Suite 101 Stroudsburg, PA 18360-0232 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-877-905-1495 Phone: 570-424-3030 LIHEAP 570-424-3517 FAX: 570-424-3915
	Montgomery County Assistance Office Norristown District 1931 New Hope Street Norristown, PA 19401-3191 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-877-398-5571 Phone: 610-270-3500 LIHEAP: 610-272-1752 FAX: 610-270-1678
Montgomery	Pottstown District 24 Robinson Street Pottstown, PA 19464-5584 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-641-3940 Phone: 610-327-4280 LIHEAP 610-272-1752 FAX: 610-327-4350
	Montour County Assistance Office 497 Church Street Danville, PA 17821-2217 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-866-596-5944 Phone: 570-275-7430 LIHEAP 1-866-410-2093 FAX: 570-275-7433
Montour	Northampton County Assistance Office 201 Larry Holmes Drive P.O. Box 10 Easton, PA 18044-0010 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-349-5122 Phone: 610-250-1700 LIHEAP 610-250-1785 FAX: 610-250-1839
	Northumberland County Assistance Office 320 Chestnut Street Suite 1 Sunbury, PA 17801-2729 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 833-299-4361 Phone: 570-988-5900 LIHEAP 570-988-5996 or 800-332-8583 FAX: 570-988-5918
Northumberland	Perry County Assistance Office 100 Centre Drive P.O. Box 280 New Bloomfield, PA 17068-0280 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-991-1929 Phone: 717-582-2127 LIHEAP 717-582-5038 FAX: 717-582-4187
	Perry County Assistance Office 100 Centre Drive P.O. Box 280 New Bloomfield, PA 17068-0280 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-991-1929 Phone: 717-582-2127 LIHEAP 717-582-5038 FAX: 717-582-4187
Perry	Philadelphia County Assistance Office Headquarters 801 Market Street Philadelphia, PA 19107 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-7226 LIHEAP: 215-560-1583 FAX: 215-560-3214
	Low-Income Home Energy Assistance Program (LIHEAP) 1163 S. Broad Street Philadelphia, PA 19147 OFFICE HOURS: 8 a.m.-5 p.m.	LIHEAP: 215-560-1583 LIHEAP Fax: 215-560-2260

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Philadelphia	Boulevard District 4109 Frankford Avenue Philadelphia, PA 19124-4508 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-6500 FAX: 215-560-2087
	Cheltenham District 301 East Cheltenham Avenue, 1st Flr. Philadelphia, PA 19144-5751 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-5200 FAX: 215-560-5251
	Delancey District 5740 Market Street 2nd Floor Philadelphia, PA 19139-3204 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-3700 FAX: 215-560-2907
	Elmwood District 5740 Market Street 1st Floor Philadelphia, PA 19139-3204 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-3800 FAX: 215-560-2065
	Liberty District 219 East Lehigh Avenue Philadelphia, PA 19125-1099 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-4000 FAX: 215-560-4065
	Long Term and Independent Services District 5070 Parkside Avenue Philadelphia, PA 19131 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-5500 FAX: 215-560-1495
	Somerset District 2701 N. Broad Street, 2nd Flr. Philadelphia, PA 19132-2743 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-5400 FAX: 215-560-5403
	South District 1163 S. Broad Street Philadelphia, PA 19147 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-4400 FAX: 215-218-4650
	Unity District 4111 Frankford Avenue Philadelphia, PA 19124 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-6400 FAX: 215-560-2067
	West District 5070 Parkside Avenue Philadelphia, PA 19131-4747 OFFICE HOURS: 8 a.m.-5 p.m.	Phone: 215-560-6100 FAX: 215-560-2053
Pike	Pike County Assistance Office Milford Professional Park Suite 101 10 Buist Road Milford, PA 18337 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-866-267-9181 Phone: 570-296-6114 LIHEAP 570-296-6114 FAX: 570-296-4183
Potter	Potter County Assistance Office 269 Route 6 West, Room 1 Coudersport, PA 16915-8465 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-800-446-9896 Phone: 814-274-4900 FAX: 814-274-3635

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Schuylkill	Schuylkill County Assistance Office 2640 Woodglen Road Pottsville, PA 17901-1100 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-877-306-5439 Phone: 570-621-3000 LIHEAP 570-621-3072 FAX: 570-624-3334
Snyder	Snyder County Assistance Office 83 Maple Lane Selinsgrove, PA 17870-1302 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-866-713-8584 Phone: 570-374-8126 LIHEAP: 570-372-1721 FAX: 570-374-6347
Somerset	Somerset County Assistance Office 164 Staybrook Street Somerset, PA 15501 OFFICE HOURS: 7:45 a.m.-5 p.m.	Toll-Free: 1-800-248-1607 Phone: 814-443-3681 LIHEAP 814-443-3683 FAX: 814-445-4352
Sullivan	Sullivan County Assistance Office 918 Main Street, Suite 2 P.O. Box 355 Laporte, PA 18626-0355 OFFICE HOURS: 8:00 a.m.-5 p.m.	Toll-Free: 1-877-265-1681 Phone: 570-946-7174 LIHEAP 570-946-7174 FAX: 570-946-7189
Susquehanna	Susquehanna County Assistance Office 111 Spruce Street Montrose, PA 18801-0128 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-888-753-6328 Phone: 570-278-3891 LIHEAP: 1-866-410-2093 FAX: 570-278-9508
Tioga	Tioga County Assistance Office 11809 Route 6 Wellsboro, PA 16901-6764 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-525-6842 Phone: 570-724-4051 LIHEAP 570-724-4051 FAX: 570-724-5612
Union	Union County Assistance Office Suite 300 1610 Industrial Boulevard Lewisburg, PA 17837-1292 OFFICE HOURS: 8:30 a.m.-5 p.m.	Toll-Free: 1-877-628-2003 Phone: 570-524-2201 LIHEAP 570-522-5274 FAX: 570-524-2361
Venango	Venango County Assistance Office 530 13th Street Franklin, PA 16323-0391 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-877-409-2421 Phone: 814-437-4341/4342 LIHEAP 814-437-4354 FAX: 814-437-4441
Warren	Warren County Assistance Office 210 North Drive, Suite A N. Warren, PA 16365 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-800-403-4043 Phone: 814-723-6330 LIHEAP 814-726-2540 FAX: 814-726-1565
Washington	Washington County Assistance Office 90 W Chestnut Street, Suite 300 East Wing, Washington, PA 15301 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-835-9720 Phone: 724-223-4300 LIHEAP 724-223-5246 FAX: 724-223-4675
	Valley District 595 Galiffa Drive P.O. Box 592 Donora, PA 15033-0592 OFFICE HOURS: 7:30 a.m.-5 p.m.	Toll-Free: 1-800-392-6932 Phone: 724-379-1500 LIHEAP 724-379-1549 FAX: 724-379-1572

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Pennsylvania Area Agency On Aging County Contact Information		
County	County Assistance Office Address	Telephone/Fax Numbers
Wayne	Wayne County Assistance Office 15 Innovation Drive Lake Ariel, PA 18436-8800 OFFICE HOURS: 8:30 AM to 5 PM	Toll-Free: 1-877-879-5267 Phone: 570-253-7100 LIHEAP 570-253-7118 FAX: 717-525-5151
Westmoreland	Westmoreland County Assistance Office - Main Office 587 Sells Lane Greensburg, PA 15601-4493 OFFICE HOURS: 7 a.m.-5 p.m.	Toll-Free: 1-800-905-5413 Phone: 724-832-5200 LIHEAP 724-832-5524 FAX: 724-832-5202
	Donora/Valley District 595 Galiffa Drive P.O. Box 592 Donora, PA 15033-0592 OFFICE HOURS: 7 a.m.-5 p.m.	Toll-Free: 1-800-238-9094 Phone: 724-379-1500 LIHEAP 724-832-5524 FAX: 724-379-1572
Wyoming	Wyoming County Assistance Office 608 Hunter Highway, Suite 6 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 1-877-699-3312 Phone: 570-836-5171 LIHEAP: 1-866-410-2093 FAX: 570-996-4141
York	York County Assistance Office 130 N. Duke Street P.O. Box 15041 York, PA 17405-7041 OFFICE HOURS: 8 a.m.-5 p.m.	Toll-Free: 800-991-0929 Phone: 717-771-1100 LIHEAP: 1-800-991-0929 FAX: 717-771-1261

Chapter 2 Phone numbers and resources

The Pennsylvania's Long-Term Care Ombudsman Program helps people enrolled in Pennsylvania Department of Human Services (Medicaid) with service or billing problems. They can help you file a grievance or appeal with our plan. They also help people get information about nursing homes and resolve problems between nursing homes and residents or their families.

Long-Term Care Ombudsman Program – Contact Information

Call	1-717-783-8975 8:30 a.m. - 5 p.m. local time, Monday - Friday After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call within one business day.
TTY	711
Write	Office of the State Long-Term Care Ombudsman Pennsylvania Department of Aging 555 Walnut Street, 5th floor Harrisburg, PA 17101-1919
Website	https://www.aging.pa.gov/organization/advocacy-and-protection/Pages/Ombudsman.aspx

SECTION 7 Programs to help people pay for prescription drugs

The Medicare website (www.Medicare.gov/basics/costs/help/drug-costs) has information on ways to lower your prescription drug costs. The programs below can help people with limited incomes.

Extra Help from Medicare

Because you're eligible for Pennsylvania Department of Human Services (Medicaid), you qualify for and get Extra Help from Medicare to pay for your prescription drug plan costs. You don't need to do anything further to get this Extra Help.

If you have questions about Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048;
- The Social Security Office at 1-800-772-1213, between 8 am and 7 pm, Monday through Friday. TTY users call 1-800-325-0778; or

Chapter 2 Phone numbers and resources

- Your Pennsylvania Department of Human Services (Medicaid) Office (See Section 6 of this chapter for contact information).

If you think you're paying an incorrect amount when for your prescription at a pharmacy, our plan has a process to help you get evidence of your proper copayment amount. If you already have the evidence of the right amount, we can help you share this evidence with us.

- Geisinger Gold Pharmacy Member Services will assist you with this process. Call us at 1-800-988-4861 within 15 days of paying the cost-sharing amount that you believe may be incorrect. You may be asked to provide us with documentation about your eligibility for Extra Help and the pharmacy receipt for the amount in question. Geisinger Gold Pharmacy Member Services will work with you, Medicare, and your pharmacy to assess if you have paid incorrect cost-sharing.
- When we get the evidence showing the right copayment level, we'll update our system so you can pay the right copayment amount when you get your next prescription. If you overpay your copayment, we'll pay you back, either by check or a future copayment credit. If the pharmacy didn't collect your copayment and you owe them a debt, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) if you have questions.

What if you have Extra Help and coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you're enrolled in a State Pharmaceutical Assistance Program (SPAP), Medicare's Extra Help pays first.

What if you have Extra Help and coverage from an AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps people living with HIV/AIDS access life-saving HIV medications. Medicare Part D drugs that are also on the ADAP formulary qualify for prescription cost-sharing help. For information on eligibility criteria, covered drugs, or how to enroll in the program, call The Special Pharmaceutical Benefits Program (SPBP) customer service at 1-800-922-9384.

Note: To be eligible for the ADAP operating in your state, people must meet certain criteria, including proof of state residence and HIV status, low income (as defined by the State), and uninsured/under-insured status. If you change plans, notify your local ADAP enrollment worker so you can continue to get help. For information on eligibility criteria, covered drugs, or how to enroll in the program, call The Special Pharmaceutical Benefits Program (SPBP) customer service at 1-800-922-9384 or email questions to SPBP@pa.gov. You can visit www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx.

Chapter 2 Phone numbers and resources

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In Pennsylvania, the State Pharmaceutical Assistance Program is PACE and PACENET.

PACE and PACENET (Pennsylvania’s State Pharmaceutical Assistance Program) – Contact Information	
Call	1-800-225-7223 8:30 a.m. - 5 p.m. local time, Monday - Friday Calls to this number are free.
TTY	1-800-222-9004 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.
Write	PACE/PACENET Program P.O. Box 8806 Harrisburg, PA 17105-8806
Website	pacecares.primetherapeutics.com

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across **the calendar year** (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn’t save you money or lower your drug costs. If you’re participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.** To learn more about this payment option, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) or visit www.Medicare.gov.

Medicare Prescription Payment Plan – Contact Information	
Call	1-833-815-9804 Calls to this number are free. Our business hours: December 8 - September 30: 8 a.m. to 8 p.m. EST Mon-Fri October 1 - December 7: 8 a.m. to 11 p.m. EST 7 days a week

Chapter 2 Phone numbers and resources**Medicare Prescription Payment Plan – Contact Information**

	Member Services 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Our business hours: December 8 - September 30: 8 a.m. to 8 p.m. EST Mon-Fri October 1 - December 7: 8 a.m. to 11 p.m. EST 7 days a week
Fax	(570) 271-5970
Write	Geisinger Health Plan Attn: Gold Enrollment 100 N Academy Avenue Danville, PA 17822-3220
Website	www.geisingergold.com

SECTION 8 Railroad Retirement Board (RRB)

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you get Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board (RRB) – Contact Information

Call	1-877-772-5772 Calls to this number are free. Press “0” to speak with an RRB representative from 9 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 am to 12 pm on Wednesday. Press “1” to access the automated RRB HelpLine and get recorded information 24 hours a day, including weekends and holidays.
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Chapter 2 Phone numbers and resources

Railroad Retirement Board (RRB) – Contact Information

TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number aren't free.
Website	https://RRB.gov

SECTION 9 If you have group insurance or other health insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator**. The benefits administrator can help you understand how your current drug coverage will work with our plan.

SECTION 10 Get help from Pennsylvania Area Agencies on Aging (AAA)

Commonwealth of Pennsylvania, Department of Aging

This Pennsylvania Department of Aging webpage has links to local Area Agencies on Aging (AAA), and many other local resources that provide assistance to older Pennsylvanians, www.aging.pa.gov. You can also reach the Pennsylvania Department of Aging at (717) 783-1550 or email at aging@pa.gov.

Area Agencies on Aging

Pennsylvania's AAA are non-profit organizations funded by federal, state, and county governments to assist older adults by promoting the ability to live with independence and dignity.

AAA can assist you with a variety of services, information and referrals. Specific services available at each agency vary throughout the state, but each agency offers a wide array of programs to help older Pennsylvanians and their families get the help and information they need.

Chapter 2 Phone numbers and resources

Your local AAA can assist you with services such as transportation, care management, counseling, senior centers, meal services, protective services, personal care, home support, information on housing options and long-term care, adult day care, legal assistance, ombudsman and other services that may be available in your community.

Contact the AAA that serves your county for information on the services available in your area at 717-783-1550 or www.aging.pa.gov.

CHAPTER 3:

Using our plan for your medical and other covered services

SECTION 1 How to get medical care and other services as a member of our plan

This chapter explains what you need to know about using our plan to get your medical care and other services covered. For details on what medical care and other services our plan covers, go to the Medical Benefits Chart in Chapter 4.

Section 1.1 Network providers and covered services

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment as payment in full. We arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay nothing for covered services.
- **Covered services** include all the medical care, health care services, supplies, equipment, and prescription drugs that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4. Your covered services for prescription drugs are discussed in Chapter 5.

Section 1.2 Basic rules for your medical care and other services to be covered by our plan

As a Medicare health plan, Geisinger Gold Secure Rx (HMO D-SNP) must cover all services covered by Original Medicare and may offer other services in addition to those covered under Original Medicare. See Chapter 1, Section 1.1 for more information.

Geisinger Gold Secure Rx (HMO D-SNP) will generally cover your medical care as long as:

Chapter 3 Using our plan for your medical and other covered services

- **The care you get is included in our plan's Medical Benefits Chart** in Chapter 4.
- **The care you get is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You have a network primary care provider (a PCP) providing and overseeing your care.** As a member of our plan, you must choose a network PCP (go to Section 2.1 for more information).
- **You must get your care from a network provider** (see Section 2). In most cases, care you get from an out-of-network provider (a provider who's not part of our plan's network) won't be covered. This means that you have to pay the provider in full for services you get. Here are 3 exceptions:
 - Our plan covers emergency care or urgently needed services you get from an out-of-network provider. For more information, and to see what emergency or urgently needed services are, go to Section 3.
 - If you need medical care that Medicare requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. Authorization must be obtained from our plan prior to seeking care. In this situation, we'll cover these services as if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, go to Section 2.3.
 - Our plan covers kidney dialysis services you get at a Medicare-certified dialysis facility when you're temporarily outside our plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay our plan for dialysis can never be higher than the cost sharing in Original Medicare. If you're outside our plan's service area and get dialysis from a provider outside our plan's network, your cost sharing can't be higher than the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to get services inside our service area from a provider outside our plan's network, your cost sharing for the dialysis may be higher.

SECTION 2 Use providers in our plan's network to get medical care and other services

Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your care**What is a PCP and what does the PCP do for you?**

When you become a member of our plan, you must choose a network provider to be your Primary Care Provider (PCP). Your PCP is a physician who meets state requirements and is trained to give you routine medical care. You will get your routine or basic care from your PCP. Your PCP will also coordinate the

Chapter 3 Using our plan for your medical and other covered services

rest of the covered services you get as a member of our plan. Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a member of our plan. This includes x-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions, and follow-up care.

“Coordinating” your services includes checking or consulting with other network providers about your care and how your care is progressing. In some cases, your PCP will need to get prior authorization (prior approval) from our plan. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP’s office. Chapter 8 Section 1.4 tells you how we will protect the privacy of your medical records and personal health information.

How to choose a PCP?

Upon enrollment, you can choose a PCP by selecting a PCP listed in the *Provider Directory* or by obtaining assistance from Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

How to change your PCP

You can change your PCP for any reason, at any time. It’s also possible that your PCP might leave our plan’s network of providers, and you’d need to choose a new PCP.

To change your PCP, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). When you call, be sure to tell Member Services if you are seeing specialists or getting other covered services that needed your PCP’s approval (such as home health services, durable medical equipment (DME) or podiatry routine foot care services). Member Services will help make sure that you can continue with the specialty care and other services you have been getting when you change your PCP. They will also check to be sure the PCP you want to switch to is accepting new patients. Member Services will change your membership record to show the name of your new PCP and tell you when the change to your new PCP will take effect.

Section 2.2 How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. For example:

- Oncologists care for patients with cancer
- Cardiologists care for patients with heart conditions
- Orthopedists care for patients with certain bone, joint, or muscle conditions

When your PCP thinks that you need specialized treatment, he/she will recommend that you see a plan specialist or certain other providers. Your PCP will help you arrange or coordinate covered services you get from other plan providers.

Chapter 3 Using our plan for your medical and other covered services

For some types of services and care, your provider may need to get approval in advance from our plan (this is called “prior authorization”). Services that need prior authorization are identified in the Medical Benefits Chart in Chapter 4 by statements in ***bold italics***. You are responsible for making sure that your provider has obtained prior authorization from our plan before you receive any care or services that require it.

When a specialist or another network provider leaves our plan

We may make changes to the hospitals, doctors, and specialists (providers) in our plan’s network during the year. If your doctor or specialist leaves our plan, you have these rights and protections:

- Even though our network of providers may change during the year, Medicare requires that you have uninterrupted access to qualified doctors and specialists.
- We’ll notify you that your provider is leaving our plan so that you have time to choose a new provider.
 - If your primary care or behavioral health provider leaves our plan, we’ll notify you if you visited that provider within the past 3 years.
 - If any of your other providers leave our plan, we’ll notify you if you’re assigned to the provider, currently get care from them, or visited them within the past 3 months.
- We’ll help you choose a new qualified in-network provider for continued care.
- If you’re undergoing medical treatment or therapies with your current provider, you have the right to ask to continue getting medically necessary treatment or therapies. We’ll work with you so you can continue to get care.
- We’ll give you information about available enrollment periods and options you may have for changing plans.
- When an in-network provider or benefit is unavailable or inadequate to meet your medical needs, we’ll arrange for any medically necessary covered benefit outside of our provider network at in-network cost sharing. **Authorization must be gotten from our plan before getting this type of out-of-network care.**
- If you find out your doctor or specialist is leaving our plan, contact us so we can help you choose a new provider to manage your care.
- If you believe we haven’t furnished you with a qualified provider to replace your previous provider or that your care isn’t being appropriately managed, you have the right to file a quality-of-care complaint to the QIO, a quality-of-care grievance to our plan, or both (go to Chapter 9).

Chapter 3 Using our plan for your medical and other covered services

Section 2.3 How to get care from out-of-network providers

In certain situations, it may be necessary for you to obtain care outside of the plan's network. You do not need permission from the plan (called prior authorization) to seek out-of-network emergency or urgently needed services, **but for all other types of care, you are responsible for making sure that prior authorization has been obtained before you receive out-of-network care.**

Except for emergency and urgently needed services, we will not pay for out-of-network care you receive without first obtaining prior authorization. To ask for prior authorization, please call the Member Services phone number listed on the back of your Geisinger Gold membership card.

- Our plan covers emergency care or urgently needed services that you obtain from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter. You do not need prior authorization to seek emergency or urgently needed services out-of-network. If you get emergency or urgently needed services out-of-network, your cost is the same cost you would pay in-network for the same service.
- If you need medical care that Medicare requires our plan to cover and an in-network provider cannot provide this care, you can get this care from an out-of-network provider. **Authorization must be obtained from the plan prior to seeking this type of out-of-network care.** In this situation, you will pay the same as you would pay if you got the care from a network provider.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.
- Routine eyewear (prescription eyeglasses or contact lenses) benefits may be obtained out of network. Prior authorization to go out of network for eyewear is not necessary.
- Supplemental dental benefits, up to our plan's allowed benefit maximum, can be provided by a participating provider **OR** any licensed dentist. For more information, see your membership card or contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

SECTION 3 How to get services in an emergency, disaster, or urgent need for care

Section 3.1 Get care if you have a medical emergency

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

Chapter 3 Using our plan for your medical and other covered services

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need to get approval first from your PCP. You don't need to use a network doctor. You can get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they're not part of our network.
- **As soon as possible, make sure our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. The number to call is on the back of your Geisinger Gold membership card.

Covered services in a medical emergency

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors giving you emergency care will decide when your condition is stable and when the medical emergency is over.

After the emergency is over, you're entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If your emergency care is provided by out-of-network providers, we'll try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care—thinking that your health is in serious danger—and the doctor may say that it wasn't a medical emergency after all. If it turns out that it wasn't an emergency, as long as you reasonably thought your health was in serious danger, we'll cover your care.

However, after the doctor says it wasn't an emergency, we'll cover additional care only if you get the additional care in one of these 2 ways:

- You go to a network provider to get the additional care.
- The additional care you get is considered urgently needed services and you follow the rules below for getting this urgent care.

Chapter 3 Using our plan for your medical and other covered services

Section 3.2 Get care when you have an urgent need for services

A service that requires immediate medical attention (but isn't an emergency) is an urgently needed service if you're either temporarily outside our plan's service area, or if it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

If you are in our plan's service area and have an urgent need for services, you should contact your PCP's office first, if possible. Many providers reserve some time each day to see patients with an urgent need for services. Even after hours, your PCP may be able to assist you, or may be able to direct you to a partnering in-network provider who is on call for urgent after-hours services. You may also call our 24-hour Tel-a-nurse for assistance at 877-543-5061. If your PCP and other network providers are unavailable or inaccessible, our plan will cover urgently needed services that you receive at an urgent care center or from an out-of-network provider.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances:

If an urgent need for medical services occurs while you are traveling outside the United States, your Geisinger Gold Worldwide Emergency/Urgent Coverage benefit will cover urgently needed services you receive outside of the United States and its territories. Coverage is limited to services that would be classified as urgently needed services had you received them inside the United States, up to a combined Worldwide Emergency/Urgent Coverage benefit limit of \$100,000 per year. Our plan doesn't cover non-emergency/non-urgent services if you receive the care outside of the United States.

For more information, go to the Worldwide emergency/urgent coverage section of the Medical Benefits Chart in Chapter 4 or contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Section 3.3 Get care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you're still entitled to care from our plan.

Visit www.geisingergold.com for information on how to get needed care during a disaster.

If you can't use a network provider during a disaster, our plan will allow you to get care from out-of-network providers at in-network cost sharing. If you can't use a network pharmacy during a disaster, you may be able to fill your prescriptions at an out-of-network pharmacy. Go to Chapter 5, Section 2.4.

Chapter 3 Using our plan for your medical and other covered services

SECTION 4 What if you're billed directly for the full cost of covered services?

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits.

If you have paid for your covered services, or if you get a bill for covered medical services, you can ask us to pay our share of the cost of covered services. Go to Chapter 7 for information about what to do.

Section 4.1 If services aren't covered by our plan

However, in addition to the **Medicare** Benefits described in this Evidence of Coverage document, you may also have **Pennsylvania Department of Human Services (Medicaid)** benefits that cover some services, drugs and other items that are not covered by your Geisinger Gold Secure Rx (HMO D-SNP) Plan. Before paying for services that are not covered by Geisinger Gold Secure Rx (HMO D-SNP), you will want to check with Pennsylvania Department of Human Services (Medicaid) or your Community HealthChoices Plan to see if the services are covered. You can find phone numbers in Chapter 2, Section 6 of this document. **If you have received services that are not covered by either Geisinger Gold Secure Rx (HMO D-SNP) or by your Pennsylvania Department of Human Services (Medicaid) benefits, you are responsible for paying the full cost of these services.**

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. If you have questions, please contact Member Services.

If you have any questions about whether we will pay for any medical service or care that you are considering, you have the right to ask us whether we will cover it before you get it. You also have the right to ask for this in writing. If we say we will not cover your services, you have the right to appeal our decision not to cover your care.

Geisinger Gold Secure Rx (HMO D-SNP) covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4. If you get services that aren't covered by our plan, or you get services out-of-network without authorization, you're responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you use up your benefit for that type of covered service. Costs you have paid once a benefit limit has been reached will not count toward an out-of-pocket maximum. You can call Member Services when you want to know how much of your benefit limit you have already used..

Chapter 3 Using our plan for your medical and other covered services

SECTION 5 Medical services in a clinical research study

Section 5.1 What is a clinical research study

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically ask for volunteers to participate in the study. When you're in a clinical research study, you can stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for covered services you get as part of the study. If you tell us that you're in a qualified clinical trial, you're only responsible for the in-network cost sharing for the services in that trial. If you paid more—for example, if you already paid the Original Medicare cost sharing amount—we'll reimburse the difference between what you paid and the in-network cost sharing. You'll need to provide documentation to show us how much you paid.

If you want to participate in any Medicare-approved clinical research study, you don't need to tell us or get approval from us or your PCP. The providers that deliver your care as part of the clinical research study don't need to be part of our plan's network. (This doesn't apply to covered benefits that include a clinical trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.)

While you don't need our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study not approved by Medicare, you'll be responsible for paying all costs for your participation in the study.

Section 5.2 Who pays for services in a clinical research study

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you get as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare pays its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you'll pay the same amount for services you get as part of the study as you would if you got these

Chapter 3 Using our plan for your medical and other covered services

services from our plan. However, you must submit documentation showing how much cost sharing you paid. Go to Chapter 7 for more information on submitting requests for payments.

Example of cost sharing in a clinical trial: Let's say you have a lab test that costs \$100 as part of the research study. Your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan. In this case, Original Medicare would pay \$80 for the test, and you would pay the \$20 copay required under Original Medicare. You would notify our plan that you got a qualified clinical trial service and submit documentation (like a provider bill) to our plan. Our plan would then directly pay you \$10. This makes your net payment for the test \$10, the same amount you'd pay under our plan's benefits.

When you're in a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare won't pay for the new item or service the study is testing unless Medicare would cover the item or service even if you weren't in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare won't pay for monthly CT scans done as part of a study if your medical condition would normally require only one CT scan.
- Items and services provided by the research sponsors free-of-charge for people in the trial.

Get more information about joining a clinical research study

Get more information about joining a clinical research study in the Medicare publication *Medicare and Clinical Research Studies*, available at www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf. You can also call 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048.

SECTION 6 Rules for getting care in a religious non-medical health care institution

Section 6.1 A religious non-medical health care institution

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we'll instead cover care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

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Section 6.2 How to get care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you're conscientiously opposed to getting medical treatment that's **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that's *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment you get that's *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan only covers *non-religious* aspects of care.
- If you get services from this institution provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
 - – and – you must get approval in advance from our plan before you're admitted to the facility, or your stay won't be covered.
 - Original Medicare inpatient hospital coverage limits apply.
 - For more information about our plan's coverage of services, go to the Medical Benefits Chart in Chapter 4.

For information about additional services which may be covered by your Pennsylvania Department of Human Services (Medicaid) benefits or Medicare cost sharing paid by Pennsylvania Department of Human Services (Medicaid) on your behalf, please contact the Pennsylvania Department of Human Services (Medicaid) office at 1-800-642-7462, your Community HealthChoices Plan or your local County Assistance Office. (Contact information is listed in Chapter 2, Section 6 of this document.)

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 You won't own some durable medical equipment after making a certain number of payments under our plan

Durable medical equipment (DME) includes items like oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion

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pumps, nebulizers, and hospital beds ordered by a provider for members to use in the home. The member always owns some DME items, like prosthetics. Other types of DME you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. **As a member of Geisinger Gold Secure Rx (HMO D-SNP), you usually won't get ownership of rented DME items no matter how many copayments you make for the item while a member of our plan.** You won't get ownership, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under some limited circumstances, we'll transfer ownership of the DME item to you. Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) for more information.

There are certain types of DME that are not eligible for conversion from rental to member ownership, including but not limited to oxygen, ventilators and power mobility. Before converting an equipment rental to member ownership, we may need documentation from your provider stating that you continue to use the equipment and that it's still medically necessary.

For more information about rent to own DME and which network DME suppliers offer a rent to own option, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

If you choose a DME supplier who does the rent to own option, after the rental period is over and you become the owner, you may be responsible for part of the cost to have the equipment serviced.

Note that accessories and supplies used on, in, or with the DME item are not included in the 13-month rental payment cap. You continue to be responsible for cost sharing on these associated items and supplies purchased for you.

Your Pennsylvania Department of Human Services (Medicaid) benefits may provide additional coverage of DME items and services that are not covered by your Medicare benefits. For more information about your Pennsylvania Department of Human Services (Medicaid) benefits, please contact the Pennsylvania Department of Human Services (Medicaid) office at 1-800-642-7462, your Community HealthChoices Plan or your Local County Assistance Office. (Contact information is listed in Chapter 2, Section 6 of this document.)

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you didn't get ownership of the DME item while in our plan, you'll have to make 13 new consecutive payments after you switch to Original Medicare to own the DME item. The payments you made while enrolled in our plan don't count towards these 13 payments.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare don't count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You didn't get ownership of the item while in our plan. You then go back to Original Medicare. You'll have to make 13 consecutive new payments to own the item once you rejoin Original Medicare. Any payments you already made (whether to our plan or to Original Medicare) don't count.

Chapter 3 Using our plan for your medical and other covered services

Section 7.2 Rules for oxygen equipment, supplies, and maintenance

If you qualify for Medicare oxygen equipment coverage Geisinger Gold Secure Rx (HMO D-SNP) will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave Geisinger Gold Secure Rx (HMO D-SNP) or no longer medically require oxygen equipment, the oxygen equipment must be returned.

What happens if you leave our plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for 5 years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After 5 years, you can choose to stay with the same company or go to another company. At this point, the 5-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the 5-year cycle starts over.

Chapter 4 Medical Benefits Chart (what's covered)

CHAPTER 4:

Medical Benefits Chart (what's covered)

SECTION 1 Understanding covered services

The Medical Benefits Chart lists your covered services as a member of Geisinger Gold Secure Rx (HMO D-SNP). This section also gives information about medical services that aren't covered, and explains limits on certain services.

Section 1.1 You pay nothing for your covered services

Because you get help from Pennsylvania Department of Human Services (Medicaid), you pay nothing for your covered services as long as you follow our plans' rules for getting your care. (Go to Chapter 3 for more information about our plans' rules for getting your care.)

Section 1.2 What's the most you'll pay for Medicare Part A and Part B covered medical services?

Note: Because our members also get help from Pennsylvania Department of Human Services (Medicaid), very few members ever reach this out-of-pocket maximum. If you're eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you're not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.

Medicare Advantage Plans have limits on the amount you have to pay out-of-pocket each year for medical services covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. **For calendar year 2026 the MOOP amount is \$9,250.**

The amounts you pay for copayments and coinsurance for covered services count toward this maximum out-of-pocket amount. The amounts you pay for Part D drugs don't count toward your maximum out-of-pocket amount. In addition, amounts you pay for some services don't count toward your in-network maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart. If you reach the maximum out-of-pocket amount of \$9,250, you won't have to pay any out-of-pocket costs for the rest of the year for covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Pennsylvania Department of Human Services (Medicaid) or another third party).

Chapter 4 Medical Benefits Chart (what's covered)

Section 1.3 Providers aren't allowed to balance bill you

As a member of Geisinger Gold Secure Rx (HMO D-SNP), you have an important protection because you only have to pay your cost-sharing amount when you get services covered by our plan. Providers can't bill you for additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there's a dispute and we don't pay certain provider charges.

Here's how protection from balance billing works:

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), you pay only that amount for any covered services from a network provider.
- If your cost sharing is a coinsurance (a percentage of the total charges), you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - If you get covered services from a network provider, you pay the coinsurance percentage multiplied by our plan's reimbursement rate (this is set in the contract between the provider and our plan).
 - If you get covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get an authorization or for emergencies or outside the service area for urgently needed services.
 - If you get covered services from an out-of-network provider who doesn't participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Our plan covers services from out-of-network providers only in certain situations, such as when you get a referral, or for emergencies or urgently needed services outside the service area.)
- If you think a provider has balance billed you, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

We don't allow providers to bill you for covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service. If you get a bill from a provider, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Chapter 4 Medical Benefits Chart (what's covered)

SECTION 2 The Medical Benefits Chart shows your medical benefits and costs

The Medical Benefits Chart on the next pages lists the services Geisinger Gold Secure Rx (HMO D-SNP) covers (Part D drug coverage is in Chapter 5). The services listed in the Medical Benefits Chart are covered only when these requirements are met:

- Your Medicare covered services must be provided according to Medicare coverage guidelines.
- Your services (including medical care, services, supplies, equipment, and Part B drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan may not require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider.
- You get your care from a network provider. In most cases, care you get from an out-of-network provider won't be covered unless it's emergency or urgent care, or unless our plan or a network provider gave you an authorization. This means that you pay the provider in full for out-of-network services you get.
- You have a primary care provider (a PCP) providing and overseeing your care.
- Some services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval from us in advance (sometimes called prior authorization). Covered services that need approval in advance are marked in the Medical Benefits Chart in ***bold italics***. These services not listed in the Medical Benefits Chart also require prior authorization:
 - Biofeedback Training
- If your coordinated care plan provides approval of a prior authorization request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care in accordance with applicable coverage criteria, your medical history, and the treating provider's recommendation.
- We may also charge you administrative fees for missed appointments. Call Member Services 1-800-498-9731 (TTY users 711 or 1-800-654-5984) if you have questions about these administrative fees.

Other important things to know about our coverage:

- You're covered by both Medicare and Pennsylvania Department of Human Services (Medicaid). Medicare covers health care and prescription drugs. Pennsylvania Department of Human Services (Medicaid) covers your cost sharing for Medicare services, including Medicare Part A and B deductibles, copayments, and coinsurance. Pennsylvania Department of Human Services

Chapter 4 Medical Benefits Chart (what's covered)

(Medicaid) also covers services Medicare doesn't cover, like *long-term care and home and community-based services*

- Like all Medicare health plans, we cover everything that Original Medicare covers. (To learn more about the coverage and costs of Original Medicare, go to your *Medicare & You 2026* handbook. View it online at www.Medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048.)
- For preventive services covered at no cost under Original Medicare, we also cover those services at no cost to you. However, if you're also treated or monitored for an existing medical condition during the visit when you get the preventive service, a copayment will apply for the care you got for the existing medical condition.
- If Medicare adds coverage for any new services during 2026, either Medicare or our plan will cover those services.
- If you're within our plan's 6-month period of deemed continued eligibility, we'll continue to provide all Medicare Advantage plan-covered Medicare benefits. However, during this period, we won't pay the Medicare premiums or cost sharing for which the state would otherwise be liable had you not lost your Pennsylvania Department of Human Services (Medicaid) eligibility.

If you're eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you don't pay anything for the services listed in the Medical Benefits Chart, as long as you meet the coverage requirements described above.



This apple shows the preventive services in the Medical Benefits Chart. Medicare covers many of these preventive services at no cost to members. To determine which preventive benefits are covered with \$0 cost sharing and which have a copayment or coinsurance, see the cost sharing listed in the Medical Benefits Chart for each benefit.

Medical Benefits Chart

Benefits that require prior authorization are identified in the table below by a prior authorization statement in ***bold italics***.

Amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk (*) in the Medical Benefits Chart.

Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.

If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you are responsible to pay the provider the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Covered Service	What you pay
 Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. Our plan only covers this screening if you have certain risk factors and if you get an order from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	There is no coinsurance, copayment, or deductible for members eligible for this Medicare-covered preventive screening.
Acupuncture for chronic low back pain Covered services include: Up to 12 visits in 90 days are covered under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: • Lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • not associated with surgery; and • not associated with pregnancy. An additional 8 sessions will be covered for patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing.	20% coinsurance for Medicare-covered acupuncture services. <i>Prior Authorization may be required. Your provider should contact the Plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Acupuncture for chronic low back pain - continued Provider Requirements: Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements. Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have: • a master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.	Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Ambulance services Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they're furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by our plan. If the covered ambulance services aren't for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required. Medicare-covered non-emergency transportation by ambulance must be obtained from an in-network ambulance service.	20% coinsurance for each Medicare-covered ground ambulance service. (20% coinsurance applies each way.) Cost-sharing is waived for Medicare-covered ground ambulance services if you are admitted as an inpatient to a hospital. <i>Prior Authorization may be required for non-emergency transportation by ambulance. The ambulance provider</i>

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Ambulance services - continued (See Worldwide emergency/urgent coverage section of this Medical Benefits Chart for the worldwide emergency transportation benefit)	<i>should contact our plan before providing services.</i> 20% coinsurance for each Medicare-covered air ambulance service. (20 % coinsurance applies each way). Cost-sharing is waived for Medicare-covered air ambulance services if you are admitted as an inpatient to a hospital. <i>Prior Authorization may be required for non-emergency transportation by ambulance. The ambulance provider should contact our plan before providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, you are

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Ambulance services - continued	responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Annual routine physical exam The supplemental Annual Routine Physical is a comprehensive hands-on physical examination covered once each calendar year. It includes a routine examination of the eyes, ears, head, neck, abdomen and extremities, and cardiovascular, pulmonary, and neurological bodily systems. The exam also includes a review of your prescription medicines, and if needed, your provider may order lab or diagnostic tests. Additional cost sharing will apply to any tests ordered by your provider. See the outpatient diagnostic test section in this table for more information.	\$0 copayment for annual routine physical examination.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Annual wellness visit If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once each calendar year. Note: Your first annual wellness visit can't take place within 12 months of your <i>Welcome to Medicare</i> preventive visit. However, you don't need to have had a <i>Welcome to Medicare</i> visit to be covered for annual wellness visits after you've had Part B for 12 months.	There is no coinsurance, copayment, or deductible for the Medicare-covered annual wellness visit.
 Bone mass measurement For qualified people (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered once every 2 calendar years or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.
 Breast cancer screening (mammograms) Covered services include: • One baseline mammogram between the ages of 35 and 39 • One screening mammogram each calendar year for women aged 40 and older • Clinical breast exams once every 2 calendar years	There is no coinsurance, copayment, or deductible for Medicare-covered screening mammograms.
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order.	20% coinsurance for Medicare-covered cardiac rehabilitation services.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Cardiac rehabilitation services - continued Our plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	<i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> 20% coinsurance for Medicare-covered intensive cardiac rehabilitation services. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per calendar year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy. The cardiovascular disease risk reduction visit must be with a primary care provider.	There is no coinsurance, copayment, or deductible for the Medicare-covered intensive behavioral therapy cardiovascular disease preventive benefit.
 Cardiovascular disease screening tests Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	There is no coinsurance, copayment, or deductible for Medicare-covered cardiovascular disease screening tests that is covered once every 5 years.
 Cervical and vaginal cancer screening Covered services include: • For all women: Pap tests and pelvic exams are covered once every 2 calendar years • If you're at high risk of cervical or vaginal cancer or you're of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test and pelvic exam each calendar year	There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.
Chiropractic services Covered services include: • We cover only manual manipulation of the spine to correct subluxation	20% coinsurance for each Medicare-covered chiropractic service.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Chiropractic services - continued	Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Chronic pain management and treatment services Covered monthly services for people living with chronic pain (persistent or recurring pain lasting longer than 3 months). Services may include pain assessment, medication management, and care coordination and planning. Some services may include Medicare-covered treatment for: Acupuncture for chronic low back pain	Cost sharing for this service will vary depending on individual services provided during the course of treatment. These services will be covered as described in the Acupuncture for chronic low back pain section.

Covered Service	What you pay
Chronic pain management and treatment services - continued - Chiropractic services - Depression screenings - Mental health services - Substance disorder services - Occupational therapy - Opioid Use Disorder treatment services - Physical therapy	These services will be covered as described in the Chiropractic services section. These services will be covered as described in the Depression screenings section. These services will be covered as described in the Mental health services section. These services will be covered as described in the Substance disorder services section. These services will be covered as described in the Occupational therapy section. These services will be covered as described in the Opioid Use Disorder treatment services section. These services will be covered as described in the Physical therapy section.
 Colorectal cancer screening The following screening tests are covered: Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy.	There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Colorectal cancer screening - continued - Computed tomography colonography for patients 45 year and older who are not at high risk of colorectal cancer and is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed or 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening computed tomography colonography or the last screening colonoscopy was performed. - Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient got a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or computed tomography colonography. - Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. - Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. - Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. - Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result. - Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test.	exam, the screening exam becomes a diagnostic exam and subject to 20% coinsurance depending on the Medicare-covered service. Additional cost sharing may apply to any additional labs or diagnostic tests ordered by your provider. See the Outpatient diagnostic test section in this table for more information. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid)

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Colorectal cancer screening - continued	eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Dental services In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) aren't covered by Original Medicare. However, Medicare pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a person's primary medical condition. Examples include reconstruction of the jaw after a fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams prior to organ transplantation. Medicare-covered dental services must be provided by an in-network dental provider.	20% coinsurance for each Medicare-covered dental service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Covered Service	What you pay
Dental services - continued Supplemental Dental Services Your Geisinger Gold Secure Rx (HMO D-SNP) supplemental dental benefit covers any combination of the following dental services each calendar year up to the annual combined benefit limit for preventive and comprehensive dental services. Covered services include: • Oral exams (limited to 2 oral exam(s) each calendar year) • Cleanings (Prophylaxis)(limited to 2 cleanings each calendar year) • Fluoride Treatment (Limited to 2 treatment(s) every year) • Fillings • Simple extractions • Crowns (implant crowns are not covered) • Non-surgical periodontic services for treatment of gum disease • Root Canals • Dentures and Partial Dentures Services that are not covered include: • Implants • Implant crowns • Implant components Non-Medicare-covered supplemental dental benefits can be provided by a participating provider OR any licensed dental provider, up to your plan’s allowed benefit maximum. For more information, see your member ID card or contact Member Services.	Up to \$4,500 annual benefit limit towards supplemental dental services.*

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Depression screening We cover one screening for depression per calendar year. The screening must be done in a primary care setting that can provide follow-up treatment.	There is no coinsurance, copayment, or deductible for an annual Medicare-covered depression screening visit.
 Diabetes screening We cover this screening (includes fasting glucose tests) if you have any of these risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes. You may be eligible for up to 2 diabetes screenings each calendar year following the date of your most recent diabetes screening test.	There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.
Diabetes self-management training, diabetic services and supplies For all people who have diabetes (insulin and non-insulin users). Covered services include: Supplies to monitor your blood glucose: blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.	0% coinsurance for Medicare-covered preferred blood glucose monitors. 20% coinsurance for Medicare-covered diabetes testing supplies and Medicare-covered non-preferred blood glucose monitors.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Diabetes self-management training, diabetic services and supplies - continued	<i>Prior Authorization is required for more than 200 test strips per month, non-preferred brand glucometers and non-preferred brand test strips. Your provider must contact our Plan prior to providing services.</i> <i>Preferred Brand Glucometers are limited to one every two years, unless prior authorization is obtained.</i>
For people with diabetes who have severe diabetic foot disease: one pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and 2 additional pairs of inserts, or one pair of depth shoes and 3 pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.	20% coinsurance for Medicare-covered therapeutic custom-molded shoes and inserts for people with severe diabetic foot disease.
 Diabetes self-management training is covered under certain conditions.	There is no coinsurance, copayment, or deductible for diabetes self-management training. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid)

Covered Service	What you pay
Diabetes self-management training, diabetic services and supplies - continued	eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Durable medical equipment (DME) and related supplies (For a definition of durable medical equipment, go to Chapter 12 and Chapter 3) Covered items include, but aren’t limited to, wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers. We cover all medically necessary DME covered by Original Medicare. If our supplier in your area doesn't carry a particular brand or manufacturer, you can ask them if they can special order it for you. The most recent list of suppliers is available on our website at www.geisingergold.com . Durable Medical Equipment (DME) & supplies services are managed and fulfilled by a Geisinger Gold Vendor. Members can visit the website at home.TomorrowHealth.com/ghp or call 844-402-4344 to place or track their order status. Diabetic supplies are covered as described in Diabetes self-management training, diabetic services and supplies section.	20% coinsurance for each Medicare-covered DME service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your cost sharing for Medicare oxygen equipment coverage is 20% coinsurance, every time your oxygen supplier bills Geisinger Gold. Your cost sharing will not change after being enrolled for 36 months. If prior to enrolling in Geisinger Gold Secure Rx (HMO D-SNP) you had made 36 months of rental payment for oxygen equipment coverage, your cost sharing in Geisinger Gold

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Durable medical equipment (DME) and related supplies - continued	Secure Rx (HMO D-SNP) is 20% coinsurance. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Emergency care Emergency care refers to services that are: • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical	\$115 copayment for each Medicare-covered emergency care visit. Copayment is waived if you are admitted to a hospital within 3 days for the same condition.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Emergency care - continued attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse. Cost sharing for necessary emergency services you get out-of-network is the same as when you get these services in-network. Emergency care is limited to the United States and its territories. See Worldwide emergency/urgent coverage section of this Benefit Chart for the worldwide emergency services benefit.	If you get emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-of-network hospital authorized by our plan and your cost is the cost sharing you would pay at a network hospital. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the \$115 copayment to the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Health and wellness education programs Fitness program To promote exercise, health and wellness, and staying active, the Silver&Fit® Healthy Aging and Exercise program will include the following options at no cost to you: • Fitness Center Membership: You can visit participating fitness centers or YMCAs near you that take part in the program.* Many participating fitness centers may also offer low impact classes focused on improving and increasing muscular strength and endurance, mobility, flexibility, range of motion, balance, agility, and coordination. • Home Fitness Kits: You are eligible to receive one Home Fitness Kit per benefit year from a variety of fitness categories. • Well-Being Club: By setting your preferences for well-being topics on the website, you will see resources tailored to your interests and healthy aging goals including articles, videos, live virtual classes and events, and social groups.** • Workout Plans: By answering a few online questions about your areas of interest, you will receive a customized workout plan, including instructions on how to get started and suggested workout videos. • Digital Workouts: You can view on-demand videos through the website’s digital workout library, including Silver&Fit Signature Series Classes®. • Well-Being Coaching: You can participate in sessions by phone, video, or chat with a trained coach where you can discuss topics like exercise, nutrition, social isolation, and brain health. • Silver&Fit Connected!™: The Silver&Fit Connected! tool can assist with tracking your activity. ***	\$0 copayment for fitness benefit. \$0 copayment for one home fitness kit per benefit year.* \$0 copayment annual member fee for use of participating Silver&Fit fitness centers.*

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Fitness program - continued The Silver&Fit program has Something for Everyone®! *Non-standard membership services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed. **American Specialty Health Fitness, Inc. (ASH Fitness) has no affiliations, interest, endorsements, or sponsorships with any of the organizations or clubs. Some social groups may require a fee to join. Such fees are not part of the Silver&Fit programs and will not be reimbursed by ASH Fitness. ***Purchase of some wearable fitness trackers or apps may be required to use the Connected! tool and is not reimbursable by the Silver&Fit program. Your use of the Silver&Fit Connected! tool serves as your consent for ASH Fitness to receive information about your tracked activity. The following services are not covered: • Personal trainers • In-home exercise coaches To find a participating Silver&Fit fitness center near you, please go to http://www.silverandfit.com. If you have any questions regarding the Fitness benefit, please contact Member Services or by logging in at www.geisingergold.com. <i>The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Signature Series Classes, Silver&Fit Connected!, and Something for Everyone are trademarks of ASH and used with permission herein. Limitations, member fees, and restrictions may apply. Fitness center participation may vary by location and is subject to change. Kits are based on availability and subject to change.</i>	
Tel-A-Nurse The Tel-A-Nurse nurse line provides plan members with health and wellness advice and information by telephone, toll-free, 24 hours per day, 365 days per year. Members may speak to a registered	There is no charge for calling the Tel-A-Nurse line.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Tel-A-Nurse - continued nurse at any time to obtain general information on all types of non-emergency health and medical conditions. Tel-A-Nurse can be reached at 877-543-5061. Other Health Management and Wellness Services Geisinger Gold health management programs offer support for chronic medical conditions, such as diabetes, hypertension, heart failure, COPD and asthma. Our health managers provide personalized care, education, and guidance for members with chronic health conditions. They also work in partnership with doctors to develop a personalized plan of care to help you prevent disease and disability and stay healthier. Other wellness tools are also available to help you meet your health goals. Additional information about our other wellness services and tools are available at www.geisingergold.com.	These services are Geisinger Health Plan wellness programs and are available at no cost to all Geisinger Gold Members.
Hearing services Diagnostic hearing and balance evaluations performed by your PCP to determine if you need medical treatment are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider. As a member of Geisinger Gold Secure Rx (HMO D-SNP), you are eligible for - one routine hearing exam per calendar year, performed by a physician, audiologist, or other qualified provider. - Prescription hearing aids, including testing and fitting - Limited to 2 prescription hearing aid(s) every 3 years.	20% coinsurance for Medicare-covered diagnostic hearing exam service. An office visit copayment may also apply. \$0 copayment for routine hearing exam. \$0 copayment for each prescription hearing aid, covered up to the benefit limit of \$2950 per prescription hearing aid every 3 years.

Covered Service	What you pay
Hearing services - continued Covered prescription hearing aid services are managed by a designated vendor. Prescription hearing aid providers must be in the designated vendor’s network. For more information about finding prescription hearing aid providers that participate in the vendor network, you can visit the website at https://providersearch.birdsonghearing.com/.	Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
 HIV screening For people who ask for an HIV screening test or are at increased risk for HIV infection, we cover: • One screening exam each calendar year. If you are pregnant, we cover: • Up to 3 screening exams during a pregnancy.	There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Home health agency care Before you get home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort. Covered services include, but aren't limited to: • Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies	\$0 copayment for each Medicare-covered home health agency care service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i>
Home infusion therapy Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to a person at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters). Covered services include, but aren't limited to: • Professional services, including nursing services, furnished in accordance with our plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier	20% coinsurance for each Medicare-covered home infusion therapy service. <i>Please note that home infusion drugs, pumps, and devices provided during a home infusion therapy visit are covered separately under your Durable medical equipment (DME) and related supplies benefit.</i> <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Home infusion therapy - continued	Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, you are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Hospice care You're eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You can get care from any Medicare-certified hospice program. Our plan is obligated to help you find Medicare-certified hospice programs in our plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider. Covered services include: • Drugs for symptom control and pain relief • Short-term respite care • Home care	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Geisinger Gold Secure Rx (HMO D-SNP).

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Hospice care - continued When you’re admitted to a hospice, you have the right to stay in our plan; if you stay in our plan you must continue to pay plan premiums. For hospice services and services covered by Medicare Part A or B that are related to your terminal prognosis: Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you’re in the hospice program, your hospice provider will bill Original Medicare for the services Original Medicare pays for. You’ll be billed Original Medicare cost sharing. For services covered by Medicare Part A or B not related to your terminal prognosis: If you need non-emergency, non-urgently needed services covered under Medicare Part A or B that aren’t related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan’s network and follow plan rules (like if there's a requirement to get prior authorization). • If you get the covered services from a network provider and follow plan rules for getting service, you pay only our plan cost-sharing amount for in-network services • If you get the covered services from an out-of-network provider, you pay the cost sharing under Original Medicare For services covered by Geisinger Gold Secure Rx (HMO D-SNP) but not covered by Medicare Part A or B: Geisinger Gold Secure Rx (HMO D-SNP) will continue to cover plan-covered services that aren't covered under Part A or B whether or not they're related to your terminal prognosis. You pay our plan cost-sharing amount for these services. For drugs that may be covered by our plan’s Part D benefit: If these drugs are unrelated to your terminal hospice condition, you pay cost sharing. If they're related to your terminal hospice condition, you pay Original Medicare cost sharing. Drugs are never covered by both hospice and our plan at the same time. For more information, go to Chapter 5, Section 9.4) Note: If you need non-hospice care (care that’s not related to your terminal prognosis), contact us to arrange the services.	

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Hospice care - continued Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.	\$0 copayment for Medicare-covered one-time only hospice consultation services.
 Immunizations Covered Medicare Part B services include: • Pneumonia vaccines • Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary • Hepatitis B vaccines if you're at high or intermediate risk of getting Hepatitis B • COVID-19 vaccines • Other vaccines if you're at risk and they meet Medicare Part B coverage rules We also cover most other adult vaccines under our Part D drug benefit. Go to Chapter 6, Section 7 for more information.	There is no coinsurance, copayment, or deductible for the Medicare-covered pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day. There is no limit to the number of covered days as long as an inpatient level of care is medically necessary. <i>If you are admitted in an emergency or urgent situation, you or someone else should call to tell us about your emergency care,</i>	You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026. \$1,676 deductible for each benefit period; \$0 for days 1 to 60; \$419 copayment each day for days 61 to 90;

Covered Service	What you pay
Inpatient hospital care - continued <i>usually within 48 hours. The number to call is on your Geisinger Gold membership card.</i> Covered services include but aren’t limited to: • Semi-private room (or a private room if medically necessary) • Meals including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance abuse services • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we’ll arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you’re a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Geisinger Gold Secure Rx (HMO D-SNP) provides transplant services at a location outside the pattern of care for transplants in your community and you choose to get transplants at this distant location, we’ll arrange or pay for appropriate lodging and transportation costs for you and a companion. We will reimburse	\$838 per each “lifetime reserve day” after 91 days of each benefit period (up to a maximum of 60 days over your lifetime). \$0 copayment for additional Medicare-covered days. Medicare hospital benefit periods apply. A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven’t been an inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital (or SNF) after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have. Cost shares are applied starting on the first day of admission and do not include the day of discharge. <i>Prior Authorization may be required for routine or planned hospital admissions and all transplant-related care. Your provider should contact our plan prior to providing services.</i> If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your

Covered Service	What you pay
Inpatient hospital care - continued appropriate travel expenses based upon limits set by the GSA/IRS federal per diem rates and travel expense reimbursement rules. *Travel, lodging and meals do not count toward the maximum out-of-pocket cost limits. For information on submitting receipts and the plan’s specific guidelines for travel, lodging and meal reimbursement, contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). • Blood -Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need. You must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. Storage and administration fees and all other components of blood are covered starting with the first pint. • Physician services • Care from a religious non-medical health care institution is covered under certain conditions. Original Medicare inpatient hospital coverage limits apply. For more information, please see Chapter 3, Section 6. Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you’re not sure if you’re an inpatient or an outpatient, ask the hospital staff. Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.	cost is the cost sharing you would pay at a network hospital. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Covered Service	What you pay
Inpatient services in a psychiatric hospital Covered services include mental health care services that require a hospital stay. You have a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit doesn't apply to inpatient mental health services provided in a psychiatric unit of a general hospital. Benefits received prior to enrollment shall be counted toward utilization of your total lifetime limit.	You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026. \$1,676 deductible for each benefit period; \$0 for days 1 to 60; \$419 copayment each day for days 61 to 90; \$838 per each “lifetime reserve day” after 91 days of each benefit period (up to a maximum of 60 days over your lifetime). Medicare hospital benefit periods apply. A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven’t been an inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital (or SNF) after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have. Cost shares are applied starting on the first day of admission

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Inpatient services in a psychiatric hospital - continued	and do not include the day of discharge. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay	
If you've used up your inpatient benefits or if the inpatient stay isn't reasonable and necessary, we won't cover your inpatient stay. In some cases, we'll cover certain services you get while you're in	When your stay is no longer covered, these services will be covered as described in the following sections:

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay - continued the hospital or the skilled nursing facility (SNF). Covered services include, but aren’t limited to: - Physician Services - Diagnostic tests (like lab tests) - X-ray, radium, and isotope therapy including technician materials and services - Surgical dressings - Splints, casts, and other devices used to reduce fractures and dislocations - Prosthetic and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices	These services will be covered as described in the Physician/Practitioner services, including doctor's office visits, section. These services will be covered as described in the Outpatient diagnostic tests and therapeutic services and supplies section. These services will be covered as described in the Outpatient diagnostic tests and therapeutic services and supplies section. These services will be covered as described in the Outpatient diagnostic tests and therapeutic services and supplies section. These services will be covered as described in the Outpatient diagnostic tests and therapeutic services and supplies section. These services will be covered as described in the Prosthetic and Orthotics devices and related supplies sections.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay - continued • Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes, including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition • Physical therapy, speech therapy, and occupational therapy	These services will be covered as described in the Prosthetic and Orthotics devices and related supplies sections. These services will be covered as described in the Outpatient rehabilitation services section. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Covered Service	What you pay
 Medical nutrition therapy This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor. We cover 3 hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each calendar year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a physician’s order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.	There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.
 Medicare Diabetes Prevention Program (MDPP) MDPP services are covered for eligible people under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.	There is no coinsurance, copayment, or deductible for members eligible for the Medicare-covered MDPP benefit.
Medicare Part B drugs These drugs are covered under Part B of Original Medicare. Members of our plan get coverage for these drugs through our plan. Covered drugs include: • Drugs that usually aren’t self-administered by the patient and are injected or infused while you get physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by our plan • The Alzheimer’s drug, Leqembi® (generic name lecanemab), which is administered intravenously. In addition to	Medicare Part B Insulin Drugs Up to 20% coinsurance for Medicare-covered Part B Insulin. Your cost for a one-month's supply of insulin will be no more than \$35. Other Medicare Part B Drugs

Covered Service	What you pay
Medicare Part B drugs - continued medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment. • Clotting factors you give yourself by injection if you have hemophilia • Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Medicare Part D drug coverage covers immunosuppressive drugs if Part B doesn't cover them • Injectable osteoporosis drugs, if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't self-administer the drug • Some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does.	Up to 20% coinsurance for Medicare-covered Part B drugs. <i>Prior authorization may be required. Your provider should contact our plan before providing services.</i> <i>Some Medicare Part B drugs may require Step Therapy</i> Medicare Part B Chemotherapy/Radiation Drugs Up to 20% coinsurance for Medicare Part B Chemotherapy/Radiation Drugs <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> <i>Some Medicare Part B drugs may require Step Therapy</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get

Covered Service	What you pay
Medicare Part B drugs - continued • Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they’re administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • Certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B • Calcimimetic and phosphate binder medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar® • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary and topical anesthetics • Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions. (such as Epogen®, Procrit®, Retacrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, Mircera®, or Methoxy polyethylene glycol-epoetin beta) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) Covered drugs that may be subject to step therapy include, but aren't limited to: • Erythropoetin Stimulating Agents • Granulocyte Colony Stimulating Factors • Infliximab Agents • Wet Macular Degeneration Agents This link will take you to a list of Part B drugs that may be subject to Step Therapy: geisinger.org/Geisinger-Gold-2026-Part-B-step-therapy	your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Medicare Part B drugs - continued We also cover some vaccines under our Part B and most adult vaccines under our Part D drug benefit. Chapter 5 explains our Part D drug benefit, including rules you must follow to have prescriptions covered. What you pay for Part D drugs through our plan is explained in Chapter 6.	
 Obesity screening and therapy to promote sustained weight loss If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.	There is no coinsurance, copayment, or deductible for Medicare-covered preventive obesity screening and therapy.
Opioid treatment program services Members of our plan with opioid use disorder (OUD) can get coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services: • U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications • Dispensing and administration of MAT medications (if applicable) • Substance use counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments	20% coinsurance for each Medicare-covered opioid treatment program services. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Opioid treatment program services - continued	6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Outpatient diagnostic tests and therapeutic services and supplies Covered services include, but aren't limited to: • X-rays • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts, and other devices used to reduce fractures and dislocations	20% coinsurance for each Medicare-covered x-ray. 20% coinsurance for Medicare-covered radiation therapy service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> 20% coinsurance for Medicare-covered surgical supplies, splints, casts and other devices used to reduce fractures and dislocations. <i>Prior Authorization may be required. Your provider should</i>

Covered Service	What you pay
Outpatient diagnostic tests and therapeutic services and supplies - continued	
Laboratory tests	<i>contact our plan prior to providing services.</i> 20% coinsurance for each Medicare-covered laboratory tests. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i>
Blood - Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. Storage and administration fees and all other components of blood are covered starting with the first pint.	20% coinsurance for each Medicare-covered blood service.
Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical problem.	20% coinsurance for Medicare-covered diagnostic radiology services such as MRI, CT Scan, PET Scan, MRA, Nuclear Cardiology Studies, Virtual Colonoscopy, and all other Medicare-covered diagnostic radiology services. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i>
Other outpatient diagnostic tests - Radiological diagnostic services, not including x-rays, including diagnostic services	20 % coinsurance for diagnostic ultrasound, fluoroscopy, and diagnostic DEXA imaging.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient diagnostic tests and therapeutic services and supplies - continued such as diagnostic ultrasound, fluoroscopy, and diagnostic DEXA imaging.	<i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Outpatient hospital observation Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged. For outpatient hospital observation services to be covered, they must meet Medicare criteria and be considered reasonable and	20% coinsurance for Medicare-covered outpatient hospital observation services. <i>Prior Authorization may be required. Your provider should</i>

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient hospital observation - continued necessary. Observation services are covered only when provided by the order of a physician or another person authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests. Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff. Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.	<i>contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Outpatient hospital services We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. Covered services include, but aren't limited to:	Additional outpatient copayments and/or coinsurance may apply for covered services you receive as an outpatient. These services will be covered as described in the following sections:

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient hospital services - continued	
Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery	These services will be covered as described in Emergency care, Outpatient observation, or Outpatient surgery.
Laboratory and diagnostic tests billed by the hospital	These services will be covered as described in Outpatient diagnostic tests and therapeutic services and supplies.
Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it	These services will be covered as described in Partial Hospitalization services and/or Outpatient Mental health care services.
X-rays and other radiology services billed by the hospital	These services will be covered as described in Outpatient diagnostic tests and therapeutic services and supplies section.
Medical supplies such as splints and casts	These services will be covered as described in Outpatient diagnostic tests and therapeutic services and supplies section.
Certain drugs and biologicals you can't give yourself	These services will be covered as described in Medicare Part B drugs section.
Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an	Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient hospital services - continued outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.	sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Outpatient mental health care Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.	20% coinsurance for each Medicare-covered Individual Session. 20% coinsurance for each Medicare-covered Group Session.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient rehabilitation services Covered services include physical therapy, occupational therapy, and speech language therapy. Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).	20% coinsurance for each Medicare-covered outpatient rehabilitation service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient substance use disorder services Medicare-covered outpatient substance use disorder services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified substance use disorder care professional as allowed under applicable state laws.	20% coinsurance for each Medicare-covered individual session. 20% coinsurance for each Medicare-covered Group Session. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers Note: If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.	20% coinsurance for each Medicare-covered service. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Over the Counter Items (OTC) and Home and Bathroom Safety Devices/Items As a member of Geisinger Gold Secure Rx (HMO D-SNP), you will receive a prepaid Mastercard® (flexible spending debit card) to use	You are eligible for \$150 every month to be used toward the purchase of over-the-counter

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Over the Counter Items (OTC) and Home and Bathroom Safety Devices/Items - continued towards any combination of approved over-the-counter (OTC) items and home and bathroom safety devices/items. You can use your card to pay for eligible (OTC & Home and Bathroom Safety) items using your spending allowance at participating retail locations. Your card cannot be used online at participating retailers. For a list of current retail locations, you can visit geisinger.nationsbenefits.com or by logging into your NationsBenefits portal. At the beginning of each calendar month, Geisinger Gold will apply the monthly combined benefit amount to your card. You can use these funds throughout the month on eligible OTC products and home and bathroom safety devices/items. Unused funds do not roll over to the next month. The home and bathroom safety devices benefit covers the cost of approved items, such as grab bars, reaching aids, and non-slip bathmats. Assembly, installations, repairs, or structural modifications are not covered, and members are responsible for those costs. You can also visit the NationsBenefits portal to: • Purchase a variety of OTC and Home and Bathroom safety items online via NationsBenefits storefront • Find participating retail locations • Submit reimbursement requests • View wallet balances • See transaction history Your card must be activated before use. You can activate your card at Geisinger.nationsbenefits.com/active For additional information, please visit NationsBenefits portal at Geisinger.nationsbenefits.com. Your card must be activated before use. You can activate your card at Geisinger.nationsbenefits.com/activate. If you are a new member to Geisinger Gold Secure Rx (HMO D-SNP), additional details will be included in your flexible spending card	(OTC) and home and bathroom safety devices/items up to the benefit limit.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Over the Counter Items (OTC) and Home and Bathroom Safety Devices/Items - continued packet. For existing members, please visit NationsBenefits portal at Geisinger.nationsbenefit.com.	
Partial hospitalization services and Intensive outpatient services <i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center that’s more intense than care you get in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office and is an alternative to inpatient hospitalization. <i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a federally qualified health center, or a rural health clinic that’s more intense than care you get in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office but less intense than partial hospitalization.	20% coinsurance per day for each Medicare-covered service. <i>Prior Authorization may be required. Your provider should contact our Plan prior to providing services.</i> 20% coinsurance per day for each Medicare-covered service. <i>Prior Authorization may be required. Your provider should contact our Plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Partial hospitalization services and Intensive outpatient services - continued	6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Personal emergency response system (PERS) The Personal Emergency Response System (PERS) is used to notify the appropriate personnel of primarily health-related emergencies (e.g., falls). In the event of an emergency the PERS device is activated when the member presses their personal help button. Benefit provides coverage for an in-home personal emergency response system up to the benefit limit each calendar year. Please contact the plan for more details.	\$700 annual allowance for a one-time PERS activation fee, PERS device and service fees.
Physician/Practitioner services, including doctor's office visits Covered services include: - Medically necessary medical care or surgery services you get in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location - Consultation, diagnosis and treatment by a primary care provider	These services will be covered as described in the Outpatient surgery section. \$0 copayment for each Medicare-covered primary care provider visit and specific medical procedure.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Physician/Practitioner services, including doctor's office visits - continued	
Consultation, diagnosis and treatment by a specialist	20% coinsurance for each Medicare-covered physician specialist visit and specific medical procedure. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i>
Basic hearing and balance exams performed by your provider, if your doctor orders it to see if you need medical treatment	20% coinsurance for each Medicare-covered diagnostic hearing exam service.
- You have the option of getting some professional services through an in-person visit or by telehealth. If you choose to get one of the professional services by telehealth, - The professional services available through telehealth include: - PCP Telehealth Services - Group Mental Health Telehealth Services - Group Psychiatry Telehealth Services - Group Substance Use Disorder Telehealth Services - Medical Urgent Care Telehealth Services - Individual Mental Health Telehealth Services - Individual Psychiatry Telehealth Services - Individual Substance Use Disorder Telehealth Services - Mental Health/Substance Use Disorder Urgent Care Telehealth Services - Physician Specialist Telehealth Services	\$0 copayment for PCP Telehealth Services 20% coinsurance for Group Mental Health Telehealth Services 20% coinsurance for Group Psychiatry Telehealth Services 20% coinsurance for Group Substance Use Disorder Telehealth Services 20% coinsurance for Medical Urgent Care Telehealth Services

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Physician/Practitioner services, including doctor's office visits - continued	20% coinsurance for Individual Mental Health Telehealth Services 20% coinsurance for Individual Psychiatry Telehealth Services 20% coinsurance for Individual Substance Use Disorder Telehealth Services 20% coinsurance for Mental Health/Substance Use Disorder Urgent Care Telehealth Services 20% coinsurance for Physician Specialist Telehealth Services
- Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare - Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member’s home - Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location - Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location - Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if:	

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Physician/Practitioner services, including doctor's office visits - continued - You have an in-person visit within 6 months prior to your first telehealth visit - You have an in-person visit each calendar year while getting these telehealth services - Exceptions can be made to the above for certain circumstances - Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers - Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if: - You're not a new patient and - The check-in isn't related to an office visit in the past 7 days and - The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment - Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if: - You're not a new patient and - The evaluation isn't related to an office visit in the past 7 days and - The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment - Consultation your doctor has with other doctors by phone, internet, or electronic health record - Second opinion by another network provider prior to surgery	20% coinsurance for each Medicare-covered visit.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Physician/Practitioner services, including doctor's office visits - continued Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician)	20% coinsurance for Medicare-covered non-routine dental care services. <i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Podiatry services Covered services include: Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)	20% coinsurance for each Medicare-covered podiatry service.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Podiatry services - continued • Routine foot care for members with certain medical conditions affecting the lower limbs • You must have a visit with your primary care physician or other ordering physician within six months of your podiatry appointment. Have this date handy when checking in for your appointment. • If you have an underlying condition, like diabetes, you must be seeing your ordering physician for it as it relates to your routine foot care. Your physician must document the underlying condition and include the information in the order (even though it's part of your medical record). This needs to occur every six months to qualify for coverage.	Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Supplemental Nail Trim Benefit • In addition to your Medicare-covered podiatry services, Geisinger Gold Secure Rx (HMO D-SNP) provides an additional supplemental benefit that covers routine trimming of nail length up to four (4) times per calendar year at no cost.	\$0 copayment for Supplemental routine trimming of nail length.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
 Pre-exposure prophylaxis (PrEP) for HIV prevention If you don't have HIV, but your doctor or other health care practitioner determines you're at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services. If you qualify, covered services include: • FDA-approved oral or injectable PrEP medication. If you're getting an injectable drug, we also cover the fee for injecting the drug. • Up to 8 individual counseling sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) each calendar year. • Up to 8 HIV screenings each calendar year. A one-time hepatitis B virus screening.	There is no coinsurance, copayment, or deductible for the Medicare-covered PrEP benefit.
 Prostate cancer screening exams For men aged 50 and older, covered services include the following once each calendar year: • Digital rectal exam • Prostate Specific Antigen (PSA) test	\$0 copayment for each Medicare-covered digital rectal exam service. There is no coinsurance, copayment, or deductible for an annual Medicare-covered PSA test.
Prosthetic and orthotic devices and related supplies Devices (other than dental) that replace all or part of a body part or function. These include but aren't limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as colostomy bags and supplies directly related to colostomy care,	20% coinsurance for each Medicare-covered Prosthetic devices and related supplies service.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Prosthetic and orthotic devices and related supplies - continued pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – go to <i>Vision Care</i> later in this table for more detail.	<i>Prior Authorization may be required. Your provider should contact our plan prior to providing services.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Pulmonary rehabilitation services Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.	20% coinsurance for each Medicare-covered pulmonary rehabilitation services.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Pulmonary rehabilitation services - continued	Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
 Screening and counseling to reduce alcohol misuse We cover one alcohol misuse screening for adults (including pregnant women) who misuse alcohol but aren't alcohol dependent. If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per calendar year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit gotten from a primary care provider.

Covered Service	What you pay
 Screening for lung cancer with low dose computed tomography (LDCT) For qualified people, a LDCT is covered once each calendar year. Eligible members are people age 50 – 77 who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who get an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner. <i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the members must get an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for later lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.	There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.
 Screening for Hepatitis C Virus infection We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions: • You’re at high risk because you use or have used illicit injection drugs. • You had a blood transfusion before 1992. • You were born between 1945-1965. If you were born between 1945-1965 and aren’t considered high risk, we pay for a screening once. If you’re at high risk (for example, you’ve continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover screenings once each calendar year.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening for the Hepatitis C Virus.

Covered Service	What you pay
 Screening for sexually transmitted infections (STIs) and counseling to prevent STIs We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once each calendar year or at certain times during pregnancy. We also cover up to 2 people 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each calendar year for sexually active adults at increased risk for STIs. We only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor’s office.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit gotten from a primary care provider.
Services to treat kidney disease Covered services include: • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to 6 sessions of kidney disease education services per lifetime • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible)	20% coinsurance for each Medicare-covered kidney disease education services. 20% coinsurance for each Medicare-covered kidney dialysis and other ESRD care and treatment services. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Services to treat kidney disease - continued	Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, you are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Inpatient dialysis treatments (if you're admitted as an inpatient to a hospital for special care)	These services will be covered as described in the Inpatient Hospital care section.
Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)	20% coinsurance for each Medicare-covered self-dialysis training service.
Home dialysis equipment and supplies	These services will be covered as described in the Durable medical equipment (DME) and related supplies. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Services to treat kidney disease - continued Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) Certain drugs for dialysis are covered under Medicare Part B. For information about coverage for Part B Drugs, go to Medicare Part B drugs in this table.	Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf. These services will be covered as described in the Home health agency care section.
Skilled nursing facility (SNF) care (For a definition of skilled nursing facility care, go to Chapter 12. Skilled nursing facilities are sometimes called SNFs.) Covered services include but aren't limited to: - Semiprivate room (or a private room if medically necessary) - Meals, including special diets - Skilled nursing services - Physical therapy, occupational therapy and speech therapy - Drugs administered to you as part of our plan of care (this includes substances that are naturally present in the body, such as blood clotting factors.)	You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026. \$0 copayment each day for days 1 to 20 for each Medicare-covered skilled nursing facility stay. \$209.50 copayment each day for days 21 to 100 for each Medicare-covered skilled nursing facility stay.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Skilled nursing facility (SNF) care - continued - Blood - Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. Storage and administration fees and all other components of blood are covered starting with the first pint. - Medical and surgical supplies ordinarily provided by SNFs - Laboratory tests ordinarily provided by SNFs - X-rays and other radiology services ordinarily provided by SNFs - Use of appliances such as wheelchairs ordinarily provided by SNFs - Physician/Practitioner services Generally, you get SNF care from network facilities. Under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment. - A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) - A SNF where your spouse or domestic partner is living at the time you leave the hospital	You are covered for up to 100 days each benefit period for inpatient services in a SNF, in accordance with Medicare guidelines. A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven't been an inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital (or SNF) after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have. Cost shares are applied starting on the first day of admission and do not include the day of discharge. <i>Your provider must obtain prior authorization from our plan for skilled nursing facility admissions.</i> Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Skilled nursing facility (SNF) care - continued	If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
 Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) Smoking and tobacco use cessation counseling is covered for outpatient and hospitalized patients who meet these criteria: • Use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease • Are competent and alert during counseling • A qualified physician or other Medicare-recognized practitioner provides counseling We cover 2 cessation attempts per calendar year (each attempt may include a maximum of 4 intermediate or intensive sessions, with the patient getting up to 8 sessions per calendar year.) Geisinger Gold Secure Rx (HMO D-SNP) also has some coverage of Nicotine replacement therapy under your OTC benefit which includes nicotine gum, nicotine lozenges and nicotine patches.	There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Supervised Exercise Therapy (SET) SET is covered for members who have symptomatic peripheral artery disease (PAD). Up to 36 sessions over a 12-week period are covered if the SET program requirements are met. The SET program must: • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician’s office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.	20% coinsurance for each Medicare-covered Supervised Exercise Therapy (SET) service. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid)

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Supervised Exercise Therapy (SET) - continued	eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf.
Transportation Services Routine health-related non-emergency Medical transportation services include round-trip by rideshare services, bus, subway, van, uber or similar transportation services. Transportation is by ground only and must be to plan approved locations, such as doctor’s appointments, in order to obtain medically necessary care and services under the plans benefits. Drivers do not need to have medical training. In case of an emergency, call 911. • This benefit is not intended for Medical emergencies • Eligible Pennsylvania Department of Human Services (Medicaid) members may have Pennsylvania Department of Human Services (Medicaid) transportation benefits in addition to those provided by their Medicare Advantage Health Plan. The transportation services benefit will be delivered via a prepaid MasterCard®. For additional information please visit NationsBenefits portal at Geisinger.nationsbenefits.com . This benefit package is designed to help offset out-of-pocket expenses, is only for your personal use, cannot be sold or transferred, and has no cash value. Your card must be activated before use. You can activate your card at Geisinger.nationsbenefits.com/activate . To learn more about this Benefit, call 877-880-8874 (TTY: 711), 8 a.m. - 8 p.m.	\$500 annual allowance for transportation services.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Transportation Services - continued Additional details will be included with your flexible spending card packet.	
Urgently needed services A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or, even if you're inside our plan's service area, it's unreasonable given your time, place, and circumstances to get this service from network providers. Our plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable. (See Worldwide emergency/urgent coverage section of this Medical Benefits Chart for the worldwide urgent care benefit) Contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) for more details.	20% coinsurance depending on the Medicare-covered urgently needed services. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a 6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf. Up to a maximum of \$40 per visit. Coinsurance is waived if you are admitted to a hospital within 3 days for the same condition.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Vision care  Preventive vision care Covered services include: - For people who are at high risk for glaucoma, we cover one glaucoma screening each year. People at high risk of glaucoma include people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older and Hispanic Americans who are 65 or older. Other covered vision care services include: - Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts - For people with diabetes, screening for diabetic retinopathy is covered once per year	\$0 copayment for Medicare-covered preventive glaucoma screening service for people who are at high risk. If the preventive glaucoma screening is given with an eye exam, the eye exam copay will apply for the visit. 20% coinsurance for Medicare-covered eye exams to diagnose and treat diseases and conditions of the eye. 20% coinsurance for Medicare-covered diabetic retinopathy screening. Your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for Medicare-covered services you receive. If at any time during the benefit year you lose your Pennsylvania Department of Human Services (Medicaid) eligibility, you will be given a

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Vision care - continued - One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. If you have 2 separate cataract operations, you can't reserve the benefit after the first surgery and purchase 2 eyeglasses after the second surgery. - Routine eye exam - (including refraction) limited to one visit each calendar year	6-month grace period to get your Pennsylvania Department of Human Services (Medicaid) eligibility back. During this 6-month grace period, <i>you</i> are responsible for paying the provider for the portion of the cost sharing that Pennsylvania Department of Human Services (Medicaid) would have otherwise paid on your behalf. \$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after cataract surgery. \$0 copayment for routine eye exam*
Routine eyewear Routine eyewear benefit includes coverage each calendar year for: - eyeglasses - contact lenses - frames - eyeglass lenses	\$580 annual combined in and out-of-network allowance towards the purchase of non-Medicare routine eyewear using a prepaid flexible spending debit card.*
NON-COVERED Items include warranties, cleaning kits, dispensing fees. The routine eyewear benefit will be delivered via a prepaid Mastercard®. Reimbursement requests are submitted directly to NationsBenefits. For additional information, please visit NationsBenefits portal at Geisinger.nationsbenefits.com. This benefit package is designed to help offset out-of-pocket expenses,	

Covered Service	What you pay
Vision care - continued is only for your personal use, cannot be sold or transferred, and has no cash value. Your card must be activated before use. You can activate your card at Geisinger.nationsbenefits.com/activate. To learn more about this Benefit, call 877-880-8874 (TTY: 711), 8 a.m. - 8 p.m. Additional details will be included with your flexible spending card packet.	
 Welcome to Medicare preventive visit Our plan covers the one-time <i>Welcome to Medicare</i> preventive visit. The visit includes a review of your health, as well as education and counseling about preventive services you need (including certain screenings and shots), and referrals for other care if needed. Important: We cover the <i>Welcome to Medicare</i> preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor’s office know you want to schedule your <i>Welcome to Medicare</i> preventive visit. The plan will also cover the Medicare-covered one-time screening EKG as a result of your <i>Welcome to Medicare</i> preventive visit. You must get an order from your provider for the one-time screening EKG.	There is no coinsurance, copayment, or deductible for the Medicare-covered <i>Welcome to Medicare</i> preventive visit. \$0 copayment for each Medicare-covered one-time screening EKG service.
Worldwide emergency/urgent coverage Worldwide emergency/urgent coverage services are covered up to a combined benefit limit of \$100,000 per calendar year. Because foreign providers (providers outside of the United States and its territories) are not eligible to participate in Medicare, you	\$0 copayment for Worldwide emergency/urgent care and emergency transportation services.*

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Worldwide emergency/urgent coverage - continued may be responsible for the full cost of the services that you receive and will have to request reimbursement from our plan. You may want to consider buying a travel insurance policy to get more coverage. A travel agent can give you more information about buying travel insurance. Not all travel insurance includes health care coverage, so it is important to understand what the travel insurance policy covers and any restrictions before purchasing. Geisinger Gold does not cover non-emergency/non-urgent services you receive outside of the United States and its territories. Contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) for more details. If a medical emergency need for medical services occurs while you are traveling outside the United States and its territories, your Geisinger Gold Worldwide Emergency/Urgent Coverage benefit will cover emergency services you receive outside of the United States and its territories. Emergency care services coverage is limited to care that would be classified as emergency services had you received them inside the United States. Geisinger Gold does not cover non-emergency/non-urgent services you receive outside of the United States and its territories. If a medically urgent need for medical services occurs while you are traveling outside the United States and its territories, your Geisinger Gold Worldwide Emergency/Urgent Coverage benefit will cover urgently needed services you receive outside of the United States and its territories. Urgently needed services coverage is limited to care that would be classified as urgently needed services had you received them inside the United States.	\$0 copayment for worldwide emergency services received outside of the United States and its territories. \$0 copayment for worldwide urgent care services received outside of the United States and its territories.

Chapter 4 Medical Benefits Chart (what's covered)

Covered Service	What you pay
Worldwide emergency/urgent coverage - continued Geisinger Gold does not cover non-emergency/non-urgent services you receive outside of the United States and its territories. If a medical emergency need for emergency transportation services occurs while you are traveling outside the United States and its territories, your Geisinger Gold Worldwide Transportation Coverage benefit will cover emergency transportation services you receive outside of the United States and its territories. We cover emergency ambulance transport to the nearest appropriate facility that can provide emergency care when the member’s emergency medical condition is such that any other means of transportation could seriously endanger the member’s health. Medical Evacuation from a foreign country back to the United States is covered by Geisinger Gold. Non-emergency ambulance services are not covered outside of the United States and its territories.	\$0 copayment for covered worldwide emergency ground ambulance transport outside the United States and its territories.* \$0 copayment for covered worldwide emergency air ambulance transport outside the United States and its territories.*

SECTION 3 Services that aren’t covered by our plan (exclusions)

This section tells you what services are excluded.

The chart below lists services and items that aren’t covered by our plan under any conditions or are covered by our plan only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you get the excluded services at an emergency facility, the excluded services are still not covered, and our plan won't pay for them. The only exception is if the service is appealed and decided: upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 6.3.)

Chapter 4 Medical Benefits Chart (what's covered)

Services not covered by Medicare	Covered only under specific conditions
Acupuncture	Available for people with chronic low back pain under certain circumstances
Cosmetic surgery or procedures	Covered in cases of an accidental injury or for improvement of the functioning of a malformed body part Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance
Custodial care Custodial care is personal care that doesn't require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing	Not covered under any condition
Drugs, items, supplies or services that are self-prescribed, self-provided (rendered by one's self), or are prescribed and/or provided to you by any person related to you by blood or marriage	Not covered under any condition
Experimental or investigational medical and surgical procedures, equipment, and medications Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community	May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan (Go to Chapter 3, Section 5 for more information on clinical research studies)
Fees charged for care by your immediate relatives or members of your household	Not covered under any condition
Full-time nursing care in your home	Not covered under any condition

Chapter 4 Medical Benefits Chart (what's covered)

Services not covered by Medicare	Covered only under specific conditions
Home-delivered meals	Not covered under any condition
Homemaker services include basic household help, including light housekeeping or light meal preparation.	Not covered under any condition
Naturopath services (uses natural or alternative treatments)	Not covered under any condition
Non-routine dental care	Dental care required to treat illness or injury may be covered as inpatient or outpatient care Go to Dental services in the Medical Benefits Chart
Orthopedic shoes or supportive devices for the feet	Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with, diabetic foot disease
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television	Not covered under any condition
Private room in a hospital	Covered only when medically necessary
Reversal of sterilization procedures and/or non-prescription contraceptive supplies	Not covered under any condition
Routine chiropractic care	Manual manipulation of the spine to correct a subluxation is covered
Routine dental care, such as cleanings, fillings or dentures	Go to Dental services in the Medical Benefits Chart
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, and other low vision aids	One pair of eyeglasses with standard frames (or one set of contact lenses) covered after each cataract surgery that implants an intraocular lens Go to Vision care in the Medical Benefits Chart

Chapter 4 Medical Benefits Chart (what's covered)

Services not covered by Medicare	Covered only under specific conditions
Routine foot care	Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes) Go to Podiatry services in the Medical Benefits Chart
Routine hearing exams, hearing aids, or exams to fit hearing aids	Covered only under specific conditions. Go to Hearing services in the Medical Benefits Chart
Services considered not reasonable and necessary, according to Original Medicare standards	Not covered under any condition

CHAPTER 5:

Using plan coverage for Part D drugs

How can you get information about your drug costs?

Because you're eligible for Pennsylvania Department of Human Services (Medicaid), you qualify for and are getting Extra Help from Medicare to pay for your prescription drug plan costs. Because you're in the Extra Help program, **some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) and ask for the *LIS Rider*.

SECTION 1 Basic rules for our plan's Part D drug coverage

Go to the Medical Benefits Chart in Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

In addition to the drugs covered by Medicare, some prescription drugs are covered under your Pennsylvania Department of Human Services (Medicaid) benefits. For more information about your Pennsylvania Department of Human Services (Medicaid) benefits, please contact the Pennsylvania Department of Human Services (Medicaid) office at 1-800-642-7462, your Community HealthChoices Plan or your Local County Assistance Office. (Contact information is listed in Chapter 2, Section 6 of this document.)

Our plan will generally cover your drugs as long as you follow these rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription that's valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription (Go to Section 2) *or you can fill your prescription through our plan's mail-order service.*
- Your drug must be on our plan's Drug List (Go to Section 3).
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that's either approved by the FDA or supported by certain references. (Go to Section 3 for more information about a medically accepted indication.)

Chapter 5 Using plan coverage for Part D drugs

- Your drug may require approval from our plan based on certain criteria before we agree to cover it. (Go to Section 4 for more information)

SECTION 2 Fill your prescription at a network pharmacy or through our plan's mail-order services

In most cases, your prescriptions are covered *only* if they're filled at our plan's network pharmacies. (Go to Section 2.4 for information about when we cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with our plan to provide your covered drugs. The term "covered drugs" means all the Part D drugs on our plan's Drug List.

Section 2.1 Network pharmacies**Find a network pharmacy in your area**

To find a network pharmacy, go to your *Provider Directory*, visit our website ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)), and/or call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

You may go to any of our network pharmacies.

If your pharmacy leaves the network

If the pharmacy you use leaves our plan's network, you'll have to find a new pharmacy in the network. To find another pharmacy in your area, get help from Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) or use the *Provider Directory* ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)).

Specialized pharmacies

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy. Please refer to your *Provider Directory* to find a home infusion pharmacy provider in your area or you can get help from Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have difficulty getting your Part D drugs in an LTC facility, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.

Chapter 5 Using plan coverage for Part D drugs

- Pharmacies that dispense drugs restricted by the FDA to certain locations or that require special handling, provider coordination, or education on its use. To locate a specialized pharmacy, go to your *Provider Directory* ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)) or call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Section 2.2 Our plan's mail-order service

For certain kinds of drugs, you can use our plan's network mail-order service. Generally, the drugs provided through mail order are drugs you take on a regular basis, for a chronic or long-term medical condition. The drugs that aren't available through our plan's mail-order service are marked with "NM" in our Drug List.

Our plan's mail-order service allows you to order **up to a 100-day supply**.

To get information about filling your prescriptions by mail-order call Geisinger mail order pharmacy at 1-844-878-5562 or Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

Usually, a mail-order pharmacy order will be delivered to you in no more than 14 days. However, sometimes your mail-order may be delayed. If this occurs, Geisinger Gold will coordinate with your retail pharmacist and mail order facility to see that you receive necessary medications. If your mail-order pharmacy order is delayed, call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

New prescriptions the pharmacy gets directly from your doctor's office.

After the pharmacy gets a prescription from a health care provider, it will contact you to see if you want the medication filled immediately or at a later time. It is important to respond each time you're contacted by the pharmacy, to let them know whether to ship, delay, or stop the new prescription.

Refills on mail-order prescriptions. For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you before shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you have enough medication or your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send you your prescription, contact your pharmacy 21 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, contact us by calling the Geisinger Mail Order Pharmacy at 1-844-878-5562 or Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

If you get a refill automatically by mail that you don't want, you may be eligible for a refund.

Chapter 5 Using plan coverage for Part D drugs

Section 2.3 How to get a long-term supply of drugs

Our plan offers 2 ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's Drug List. (Maintenance drugs are drugs you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs. Your *Provider Directory* ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)) tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) for more information.
2. You can also get maintenance drugs through our mail-order program. Go to Section 2.2 for more information.

Section 2.4 Using a pharmacy that's not in our plan's network

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you aren't able to use a network pharmacy. We also have network pharmacies outside of our service area where you can get prescriptions filled as a member of our plan. **Check first with Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984)** to see if there's a network pharmacy nearby.

We cover prescriptions filled at an out-of-network pharmacy only in these circumstances:

- If you are unable to get a covered drug in a timely manner within our plan's service area because there are no network pharmacies within a reasonable driving distance that provide 24-hour service.
- If you are trying to fill a covered prescription drug that is not regularly stocked at an eligible network retail or mail order pharmacy (these drugs include orphan drugs or other specialty pharmaceuticals).
- **Getting your prescription drugs in a disaster or emergency.** If the Governor, the U.S. Secretary of Health and Human Services, or the President of the United States declares a disaster or emergency in your local area, the usual rules for obtaining your prescription drugs may change for a short time. Call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) if you had to leave your home without your drugs, or your drugs have been damaged or lost because of the emergency or disaster. The number to call is on the back of your Geisinger Gold membership card. If you can't reasonably get to a network pharmacy, we can help you get drugs during an emergency or disaster at an out-of-network pharmacy at the in-network cost sharing rate.

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. If you must use an out-of-network pharmacy, you'll generally

Chapter 5 Using plan coverage for Part D drugs

have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Go to Chapter 7, Section 2 for information on how to ask our plan to pay you back.) You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost we would cover at an in-network pharmacy.

Please note that Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. If you have questions, please contact Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

SECTION 3 Your drugs need to be on our plan's Drug List

Section 3.1 The Drug List tells which Part D drugs are covered

Our plan has a *List of Covered Drugs* (formulary). In this *Evidence of Coverage*, **we call it the Drug List**.

The drugs on this list are selected by our plan with the help of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The Drug List only shows drugs covered under Medicare Part D. In addition to the drugs covered by Medicare, some prescription drugs are covered under your Pennsylvania Department of Human Services (Medicaid) benefits. For more information about your Pennsylvania Department of Human Services (Medicaid) benefits, please contact the Pennsylvania Department of Human Services (Medicaid) office at 1-800-642-7462, your Community HealthChoices Plan or your Local County Assistance Office. (Contact information is listed in Chapter 2, Section 6 of this document.)

We generally cover a drug on our plan's Drug List as long as you follow the other coverage rules explained in this chapter and use of the drug is for a medically accepted indication. A medically accepted indication is a use of the drug that's *either*:

- Approved by the FDA for the diagnosis or condition for which it's prescribed, or
- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On the Drug List, when we refer to drugs, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Biological products have alternatives called biosimilars. Generally, generics and biosimilars work just as well as the brand name or original biological product and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law,

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may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Go to Chapter 12 for definitions of types of drugs that may be on the Drug List.

Over-the-counter drugs

Our plan also covers certain over-the-counter drugs. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. For more information, go to the Over the Counter items (OTC) section in the Medical Benefits Chart in Chapter 4 or call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Drugs that aren't on the Drug List

Our plan doesn't cover all prescription drugs.

- In some cases, the law doesn't allow any Medicare plan to cover certain types of drugs. (For more information, go to Section 7.)
- In other cases, we decided not to include a particular drug on the Drug List.
- In some cases, you may be able to get a drug that isn't on our Drug List. (For more information, go to Chapter 9.)
- The Geisinger Gold Drug List does not include drugs that are not covered by your Geisinger Gold Secure Rx (HMO D-SNP) plan but may be covered under your Pennsylvania Department of Human Services (Medicaid) Benefit. For information about drugs which may be covered by your Pennsylvania Department of Human Services (Medicaid) benefits, please contact the Pennsylvania Department of Human Services (Medicaid) office at 1-800-642-7462, your Community HealthChoices Plan or your local County Assistance Office (Contact information is listed in Chapter 2, Section 6 of this document.)

Section 3.2 6 cost-sharing tiers for drugs on the Drug List

Every drug on our plan's Drug List is in one of 6 cost-sharing tiers. In general, the higher the tier, the higher your cost for the drug:

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- Cost-Sharing Tier 1 includes Preferred Generic drugs. This is the lowest cost sharing tier.
- Cost-Sharing Tier 2 includes Generic
- Cost-Sharing Tier 3 includes Preferred Brand drugs. You won't pay more than \$35 per month supply of each covered insulin product on this tier.
- Cost-Sharing Tier 4 includes Non-Preferred Drugs. Sometimes, this is the highest cost-sharing tier. You won't pay more than \$35 per month supply of each covered insulin product on this tier.
- Cost-Sharing Tier 5 includes Specialty Tier drugs and has 25% coinsurance. Sometimes, this is the highest cost-sharing tier.
- Cost-Sharing Tier 6 includes Select Care Drugs. Vaccines in this tier are available with no cost sharing.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List. The amount you pay for drugs in each cost-sharing tier is shown in Chapter 6.

Section 3.3 How to find out if a specific drug is on the Drug List

To find out if a drug is on our Drug List, you have these options:

- Check the most recent Drug List we provided electronically.
- Visit our plan's website (geisinger.org/Geisinger-Gold-2026-tier-6). The Drug List on the website is always the most current.
- Call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) to find out if a particular drug is on our plan's Drug List or ask for a copy of the list.
- Use our plan's "Real-Time Benefit Tool" to search for drugs on the Drug List, to get an estimate of what you'll pay, and see if there are alternative drugs on the Drug List that could treat the same condition. As a member of our plan, you can access the "Real-Time Benefit Tool" by following these steps:

1. Log into Your Geisinger Member Portal

- Visit (geisinger.org/geisinger-gold-real-time-tool).
- Click on the "Sign In" option to access your account.
 - "Sign in" or "Create an account" if you do not have one.
 - Continue to Navigate to GHP Member Portal.

2. Navigate to Pharmacy and Prescriptions

- Choose "View your benefits":
 - "Get Started"
 - Enter the drug name
- Choose "Get Prices & Pharmacies"
 - Enter the City, State or Zip Code
 - Select your radius to search within
- These tools allow you to enter a medication name and view:

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- Your **estimated out-of-pocket cost**
- **Formulary status** (e.g., covered, tier level)
- **Lower-cost alternatives**
- **Pharmacy pricing comparisons**

3. Use the Information to Make Decisions

- You can share results with your doctor to discuss switching to a more affordable or covered medication.

You can also call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

SECTION 4 Drugs with restrictions on coverage

Section 4.1 Why some drugs have restrictions

For certain prescription drugs, special rules restrict how and when our plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective way. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List.

If a safe, lower-cost drug will work just as well medically as a higher-cost drug, our plan's rules are designed to encourage you and your provider to use that lower-cost option.

Note that sometimes a drug may appear more than once in our Drug List. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for example, 10 mg versus 100 mg; one per day versus 2 per day; tablet versus liquid).

Section 4.2 Types of restrictions

If there's a restriction for your drug, it usually means that you or your provider have to take extra steps for us to cover the drug. Call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) to learn what you or your provider can do to get coverage for the drug. **If you want us to waive the restriction for you, you need to use the coverage decision process and ask us to make an exception.** We may or may not agree to waive the restriction for you. (Go to Chapter 9.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from our plan based on specific criteria before we agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you don't get this approval, your drug might not be covered by our plan. Our plan's prior authorization criteria can be obtained by calling Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) or on our website ([geisinger.org/Geisinger-Gold-2026-prior-auth-Rx](https://www.geisinger.org/Geisinger-Gold-2026-prior-auth-Rx)).

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Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before our plan covers another drug. For example, if Drug A and Drug B treat the same medical condition and Drug A is less costly, our plan may require you to try Drug A first. If Drug A doesn't work for you, our plan will then cover Drug B. This requirement to try a different drug first is called **step therapy**. Our plan's step therapy criteria can be obtained by calling Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) or on our website (geisinger.org/Geisinger-Gold-2026-Part-D-step-therapy).

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it's normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

Section 4.3 Hepatitis C Treatment at a Center of Excellence (COE)

Members with Hepatitis C are encouraged to visit a Center of Excellence (COE) for treatment. A COE is a group of licensed physicians who share a hospital or medical center in order to provide high quality specialty healthcare for chronic conditions. Physicians located in the COE demonstrate best practices by using clinically proven health care management techniques as evidenced by their exceptional cure rates following treatment, high adherence rates for medication and excellent patient satisfaction scores. Geisinger Gold currently has four COE facilities that focus on treatment of Hepatitis C. Hepatitis C viral infection can be a chronic condition where scarring can damage the liver over time. Questions may be directed to the Pharmacy Member Services Team at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

SECTION 5 What you can do if one of your drugs isn't covered the way you'd like

There are situations where a prescription drug you take, or that you and your provider think you should take, isn't on our Drug List or has restrictions. For example:

- The drug might not be covered at all. Or a generic version of the drug may be covered but the brand name version you want to take isn't covered.
- The drug is covered, but there are extra rules or restrictions on coverage.
- The drug is covered, but in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.

If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.1 to learn what you can do.

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If your drug isn't on the Drug List or is restricted, here are options for what you can do:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can ask for an **exception** and ask our plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, our plan must provide a temporary supply of a drug you're already taking. This temporary supply gives you time to talk with your provider about the change.

To be eligible for a temporary supply, the drug you take **must no longer be on our plan's Drug List OR is now restricted in some way.**

- **If you're a new member,** we'll cover a temporary supply of your drug during the first **90 days** of your membership in our plan.
- **If you were in our plan last year,** we'll cover a temporary supply of your drug during the first **90 days** of the calendar year.
- This temporary supply will be for a maximum of 30 days. If your prescription is written for fewer days, we'll allow multiple fills to provide up to a maximum of 30 days of medication. The prescription must be filled at a network pharmacy. (Note that a long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For members who've been in our plan for more than 90 days and live in a long-term care facility and need a supply right away:** We'll cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.
- For level of care changes, early refill restrictions will not be used to limit access to a Member's Part D benefit. Members changing from one treatment setting to another (e.g. hospital to LTC facility, or hospital to home), admitted or discharged from a long-term care facility or experiencing similar level of care changes may obtain a refill upon admission or discharge.

For questions about a temporary supply, call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

During the time when you're using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have 2 options:

Option 1. You can change to another drug

Talk with your provider about whether a different drug covered by our plan may work just as well for you. Call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

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Option 2. You can ask for an exception

You and your provider can ask our plan to make an exception and cover the drug in the way you'd like it covered. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception. For example, you can ask our plan to cover a drug even though it's not on our plan's Drug List. Or you can ask our plan to make an exception and cover the drug without restrictions.

If you're a current member and a drug you take will be removed from the formulary or restricted in some way for next year, we'll tell you about any change before the new year. You can ask for an exception before next year and we'll give you an answer within 72 hours after we get your request (or your prescriber's supporting statement). If we approve your request, we'll authorize coverage for the drug before the change takes effect.

If you and your provider want to ask for an exception, go to Chapter 9, Section 7.4 to learn what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Section 5.1 What to do if your drug is in a cost-sharing tier you think is too high

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. Call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask our plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception to the rule.

If you and your provider want to ask for an exception, go to Chapter 9, Section 7.4 for what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 5 (Specialty Tier) aren't eligible for this type of exception. We don't lower the cost-sharing amount for drugs in this tier.

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SECTION 6 Our Drug List can change during the year

Most changes in drug coverage happen at the beginning of each year (January 1). However, during the year, our plan can make some changes to the Drug List. For example, our plan might:

- **Add or remove drugs from the Drug List.**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic version of the drug.**
- Replace an original biological product with an interchangeable biosimilar version of the biological product.

We must follow Medicare requirements before we change our plan's Drug List.

Information on changes to drug coverage

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List regularly. Sometimes you'll get direct notice if changes were made for a drug that you take.

Changes to drug coverage that affect you during this plan year

- **Adding new drugs to the Drug List and immediately removing or making changes to a like drug on the Drug List.**
 - We may immediately remove a like drug from the Drug List, move the like drug to a different cost-sharing tier, add new restrictions, or both. The new version of the drug will be with the same or fewer restrictions.
 - We'll make these immediate changes only if we add a new generic version of a brand name drug or add certain new biosimilar versions of an original biological product that was already on the Drug List.
 - We may make these changes immediately and tell you later, even if you take the drug that we remove or make changes to. If you take the like drug at the time we make the change, we'll tell you about any specific change we made.
- **Adding drugs to the Drug List and removing or making changes to a like drug on the Drug List**
 - When adding another version of a drug to the Drug List, we may remove a like drug from the Drug List, move it to a different cost-sharing tier, add new restrictions, or both. The new version of the drug that we add will be on the same or lower cost-sharing tier and with the same or fewer restrictions.

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- We'll make these changes only if we add a new generic version of a brand name drug or adding certain new biosimilar versions of an original biological product that was already on the Drug List.
- We'll tell you at least 30 days before we make the change or tell you about the change and cover a 30-day fill of the version of the drug you're taking.
- **Removing unsafe drugs and other drugs on the Drug List that are withdrawn from the market.**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you're taking that drug, we'll tell you after we make the change.
- **Making other changes to drugs on the Drug List.**
 - We may make other changes once the year has started that affect drugs you are taking. For example, we based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
 - We'll tell you at least 30 days before we make these changes or tell you about the change and cover an additional 30-day fill of the drug you're taking.

If we make any of these changes to any of the drugs you take, talk with your prescriber about the options that would work best for you, including changing to a different drug to treat your condition, or ask for a coverage decision to satisfy any new restrictions on the drug you're taking. You or your prescriber can ask us for an exception to continue covering the drug or version of the drug you have been taking. For more information on how to ask for a coverage decision, including an exception, go to Chapter 9.

Changes to the Drug List that don't affect you during this plan year

We may make certain changes to the Drug List that aren't described above. In these cases, the change won't apply to you if you're taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that won't affect you during this plan year are:

- We move your drug into a higher cost-sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you take (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in the sections above), the change won't affect your use or what you pay as your share of the cost until January 1 of the next year.

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We won't tell you about these types of changes directly during this plan year. You'll need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to drugs you take that will impact you during the next plan year.

SECTION 7 Types of drugs we don't cover

Some kinds of prescription drugs are *excluded*. This means Medicare doesn't pay for these drugs.

If you appeal and the drug asked for is found not to be excluded under Part D, we'll pay for or cover it. (For information about appealing a decision, go to Chapter 9.) If the drug is excluded, you must pay for it yourself.

Here are 3 general rules about drugs that Medicare drug plans won't cover under Part D:

- Our plan's Part D drug coverage can't cover a drug that would be covered under Medicare Part A or Part B.
- Our plan can't cover a drug purchased outside the United States or its territories.
- Our plan can't cover *off-label* use of a drug when the use isn't supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System. *Off-label* use is any use of the drug other than those indicated on a drug's label as approved by the FDA.

In addition, by law, the following categories of drugs listed below aren't covered by Medicare. However, some of these drugs may be covered for you under your Pennsylvania Department of Human Services (Medicaid) drug coverage as indicated below.

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer requires associated tests or monitoring services be purchased only from the manufacturer as a condition of sale

Your Pennsylvania Department of Human Services (Medicaid) benefit may cover some drugs not normally covered in a Medicare drug plan. Contact your Pennsylvania Department of Human Services (Medicaid) program to determine what Pennsylvania Department of Human Services (Medicaid) drug

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coverage may be available to you. You may also contact your Community HealthChoices Plan. (Contact information is listed in Chapter 2, Section 6 of this document.)

If you get Extra Help to pay for your prescriptions, Extra Help won't pay for drugs that aren't normally covered. If you have drug coverage through Pennsylvania Department of Human Services (Medicaid), your state Pennsylvania Department of Human Services (Medicaid) program may cover some prescription drugs not normally covered in a Medicare drug plan. Contact your state Pennsylvania Department of Human Services (Medicaid) program to determine what drug coverage may be available to you. (Find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 How to fill a prescription

To fill your prescription, provide our plan membership information which can be found on your membership card at the network pharmacy you choose. The network pharmacy will automatically bill our plan for our share of the costs of your drug. You'll need to pay the pharmacy *your* share of the cost when you pick up your prescription.

If you don't have our plan membership information with you, you or the pharmacy can call our plan to get the information, or you can ask the pharmacy to look up our plan enrollment information.

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. If the pharmacy can't get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** You can then **ask us to reimburse you** for our share. Go to Chapter 7, Section 2 for information about how to ask our plan for reimbursement.

SECTION 9 Part D drug coverage in special situations

Section 9.1 In a hospital or a skilled nursing facility for a stay covered by our plan

If you're admitted to a hospital or to a skilled nursing facility for a stay covered by our plan, we'll generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage described in this chapter.

Section 9.2 As a resident in a long-term care (LTC) facility

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy or uses a pharmacy that supplies drugs for all its residents. If you're a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it is part of our network.

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Check your *Provider Directory* (geisinger.org/Geisinger-Gold-2026-provider-directory) to find out if your LTC facility's pharmacy or the one it uses is part of our network. If it isn't, or if you need more information or help, call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984). If you're in an LTC facility, we must ensure that you're able to routinely get your Part D benefits through our network of LTC pharmacies.

If you're a resident in an LTC facility and need a drug that isn't on our Drug List or restricted in some way, go to Section 5 for information about getting a temporary or emergency supply.

Section 9.3 If you also get drug coverage from an employer or retiree group plan

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator**. They can help you understand how your current drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage pays first.

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells you if your drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that our plan has drug coverage that's expected to pay, on average, at least as much as Medicare's standard drug coverage.

Keep any notices about creditable coverage because you may need these notices later to show that you maintained creditable coverage. If you didn't get a creditable coverage notice, ask for a copy from your employer or retiree plan's benefits administrator or the employer or union.

Section 9.4 If you're in Medicare-certified hospice

Hospice and our plan don't cover the same drug at the same time. If you're enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medication or anti-anxiety drugs) that aren't covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in getting these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

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SECTION 10 Programs on drug safety and managing medications

We conduct drug use reviews to help make sure our members get safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems like:

- Possible medication errors
- Drugs that may not be necessary because you take another similar drug to treat the same condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you're allergic to
- Possible errors in the amount (dosage) of a drug you take
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we'll work with your provider to correct the problem.

Section 10.1 Drug Management Program (DMP) to help members safely use opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several prescribers or pharmacies, or if you had a recent opioid overdose, we may talk to your prescribers to make sure your use of opioid medications is appropriate and medically necessary. Working with your prescribers, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain prescriber(s)
- Limiting the amount of opioid or benzodiazepine medications we'll cover for you

If we plan on limiting how you get these medications or how much you can get, we'll send you a letter in advance. The letter will tell you if we limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific prescriber or pharmacy. You'll have an opportunity to tell us which prescribers or pharmacies you prefer to use, and about any other

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information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we'll send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we'll review your case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we'll automatically send your case to an independent reviewer outside of our plan. Go to Chapter 9 for information about how to ask for an appeal.

You won't be placed in our DMP if you have certain medical conditions, such as cancer-related pain or sickle cell disease, you're getting hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.2 Medication Therapy Management (MTM) program to help members manage medications

We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure our members get the most benefit from the drugs they take.

Some members who have certain chronic diseases and take medications that exceed a specific amount of drug costs or are in a DMP to help them use opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will get information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we'll automatically enroll you in the program and send you information. If you decide not to participate, notify us and we'll withdraw you. For questions about this program, call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

CHAPTER 6: What you pay for Part D drugs

SECTION 1 What you pay for Part D drugs

We use “drug” in this chapter to mean a Part D prescription drug. Not all drugs are Part D drugs. Some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 5 explains these rules. When you use our plan’s “Real-Time Benefit Tool” to look up drug coverage, the cost you see shows an estimate of the out-of-pocket costs you’re expected to pay. Go to Chapter 5, Section 3.3 for instructions on how to access the “Real-Time Benefit Tool”. You can also get information provided in the “Real-Time Benefit Tool” by calling Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

Because you're eligible for Pennsylvania Department of Human Services (Medicaid), you qualify for and are getting “Extra Help” from Medicare to pay for your prescription drug plan costs. Because you are in the “Extra Help” program, **some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don’t have this insert, call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) and ask for the *LIS Rider*.

Section 1.1 Types of out-of-pocket costs you may pay for covered drugs

There are 3 different types of out-of-pocket costs for covered Part D drugs that you may be asked to pay:

- **Deductible** is the amount you pay for drugs before our plan starts to pay our share.
- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost you pay each time you fill a prescription.

Chapter 6 What you pay for Part D drugs

Section 1.2 How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what doesn't count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

These payments are included in your out-of-pocket costs

Your out-of-pocket costs **include** the payments listed below (as long as they're for covered Part D drugs and you followed the rules for drug coverage explained in Chapter 5):

- The amount you pay for drugs when you're in the following drug payment stages:
 - The Deductible Stage
 - The Initial Coverage Stage
- Any payments you made during this calendar year as a member of a different Medicare drug plan before you joined our plan
- Any payments for your drugs made by family or friends
- Any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, State Pharmaceutical Assistance Programs (SPAPs), and most charities

Moving to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$2,100 in out-of-pocket costs within the calendar year, you move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

These payments aren't included in your out-of-pocket costs

Your out-of-pocket costs **don't include** any of these types of payments:

- Drugs you buy outside the United States and its territories
- Drugs that aren't covered by our plan
- Drugs you get at an out-of-network pharmacy that don't meet our plan's requirements for out-of-network coverage
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare
- Drugs covered by Pennsylvania Department of Human Services (Medicaid) only
- Payments for your drugs made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Health Administration (VA)

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- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation)
- Payments made by drug manufacturers under the Manufacturer Discount Program

Reminder: If any other organization like the ones listed above pays part or all your out-of-pocket costs for drugs, you're required to tell our plan by calling Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984).

Tracking your out-of-pocket total costs

- The *Part D Explanation of Benefits* (EOB) you get includes the current total of your out-of-pocket costs. When this amount reaches \$2,100, the *Part D EOB* will tell you that you left the Initial Coverage Stage and moved to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Go to Section 3.1 to learn what you can do to help make sure our records of what you spent are complete and up to date.

SECTION 2 Drug payment stages for Geisinger Gold Secure Rx (HMO D-SNP) members

There are **3 drug payment stages** for your drug coverage under Geisinger Gold Secure Rx (HMO D-SNP). How much you pay for each prescription depends on what stage you're in when you get a prescription filled or refilled. Details of each stage are explained in this chapter. The stages are:

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Catastrophic Coverage Stage

SECTION 3 Your *Part D Explanation of Benefits* explains which payment stage you're in

Our plan keeps track of your prescription drug costs and the payments you make when you get prescriptions at the pharmacy. This way, we can tell you when you move from one drug payment stage to the next. We track 2 types of costs:

- **Out-of-Pocket Costs:** this is how much you paid. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, and any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health

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Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).

- **Total Drug Costs:** this is the total of all payments made for your covered Part D drugs. It includes what our plan paid, what you paid, and what other programs or organizations paid for your covered Part D drugs.

If you filled one or more prescriptions through our plan during the previous month, we'll send you a *Part D EOB*. The *Part D EOB* includes:

- **Information for that month.** This report gives payment details about prescriptions you filled during the previous month. It shows the total drug costs, what our plan paid, and what you and others paid on your behalf.
- **Totals for the year since January 1.** This shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This displays the total drug price, and information about changes in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This shows information about other available drugs with lower cost sharing for each prescription claim, if applicable

Section 3.1 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps make sure we know about the prescriptions you fill and what you pay.
- **Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits. Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we won't automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. **Examples of when you should give us copies of your drug receipts:**
 - When you purchase a covered drug at a network pharmacy at a special price or use a discount card that's not part of our plan's benefit.
 - When you pay a copayment for drugs provided under a drug manufacturer patient assistance program.
 - Any time you buy covered drugs at out-of-network pharmacies or pay the full price for a covered drug under special circumstances.

Chapter 6 What you pay for Part D drugs

- If you're billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 7, Section 2.
- **Send us information about the payments others make for you.** Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you get the *Part D EOB*, look it over to be sure the information is complete and correct. If you think something is missing or have questions, call Pharmacy Member Services at 1-800-988-4861 (TTY Users call 711 or 1-800-654-5984). Be sure to keep these reports.

SECTION 4 The Deductible Stage

Because most of our members get Extra Help with their prescription drug costs, the Deductible Stage doesn't apply to most members. If you get Extra Help, this payment stage doesn't apply to you.

Look at the separate insert (the LIS Rider) for information about your deductible amount.

If you don't get Extra Help, the Deductible Stage is the first payment stage for your drug coverage. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. You'll pay a yearly deductible of \$615 on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier drugs. **You must pay the full cost of your Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier drugs** until you reach our plan's deductible amount. For all other drugs, you won't have to pay any deductible. The **full cost** is usually lower than the normal full price of the drug since our plan negotiated lower costs for most drugs at network pharmacies. The full cost cannot exceed the maximum fair price plus dispensing fees for drugs with negotiated prices under the Medicare Drug Price Negotiation Program.

Once you pay \$615 for your Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.

SECTION 5 The Initial Coverage Stage

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, our plan pays its share of the cost of your covered drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

Chapter 6 What you pay for Part D drugs

Our plan has 6 cost-sharing tiers

Every drug on our plan's Drug List is in one of 6 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Cost-Sharing Tier 1 includes Preferred Generic drugs. This is the lowest cost sharing tier.
- Cost-Sharing Tier 2 includes Generic
- Cost-Sharing Tier 3 includes Preferred Brand drugs. You won't pay more than \$35 per month supply of each covered insulin product on this tier.
- Cost-Sharing Tier 4 includes Non-Preferred Drugs. Sometimes, this is the highest cost-sharing tier. You won't pay more than \$35 per month supply of each covered insulin product on this tier.
- Cost-Sharing Tier 5 includes Specialty Tier drugs and has 25% coinsurance. Sometimes, this is the highest cost-sharing tier.
- Cost-Sharing Tier 6 includes Select Care Drugs. Vaccines in this tier are available with no cost sharing.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List ([geisinger.org/Geisinger-Gold-2026-tier-6](https://www.geisinger.org/Geisinger-Gold-2026-tier-6)).

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy
- A pharmacy that isn't in our plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Go to Chapter 5, Section 2.4 to find out when we'll cover a prescription filled at an out-of-network pharmacy.
- Our plan's mail-order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, go to Chapter 5 and our plan's *Provider Directory* ([geisinger.org/Geisinger-Gold-2026-provider-directory](https://www.geisinger.org/Geisinger-Gold-2026-provider-directory)).

Section 5.2 Your costs for a *one-month* supply of a covered drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

The amount of the copayment or coinsurance depends on the cost-sharing tier.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Chapter 6 What you pay for Part D drugs

Your costs for a *one-month* supply of a covered Part D drug

Tier	Standard retail in-network cost sharing (up to a 30-day supply)	Mail-order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; go to Chapter 5 for details.) (up to a 30-day supply)
Cost-Sharing Tier 1 (Preferred Generic)	\$0	\$0	\$0	\$0
Cost-Sharing Tier 2 (Generic)	\$0	\$0	\$0	\$0
Cost-Sharing Tier 3 (Preferred Brand)	25%	25%	25%	25%
Cost-Sharing Tier 4 (Non-Preferred Drug)	25%	25%	25%	25%
Cost-Sharing Tier 5 (Specialty Tier)	25%	25%	25%	25%

Chapter 6 What you pay for Part D drugs

Tier	Standard retail in-network cost sharing	Mail-order cost sharing	Long-term care (LTC) cost sharing	Out-of- network cost sharing
	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 31-day supply)	(Coverage is limited to certain situations; go to Chapter 5 for details.) (up to a 30-day supply)
Cost-Sharing Tier 6	\$0	\$0	\$0	\$0
(Select Care Drugs)				

You won’t pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier, even if you haven’t paid your deductible.

Go to Section 7 for more information on cost sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month’s supply, you may not have to pay the cost of the entire month’s supply

Typically, the amount you pay for a drug covers a full month’s supply. There may be times when you or your doctor would like you to have less than a month’s supply of a drug (for example, when you’re trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month’s supply if this will help you better plan refill dates.

If you get less than a full month’s supply of certain drugs, you won’t have to pay for the full month’s supply.

- If you’re responsible for coinsurance, you pay a percentage of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you’re responsible for a copayment for the drug, you only pay for the number of days of the drug that you get instead of a whole month. We calculate the amount you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you get.

Chapter 6 What you pay for Part D drugs

Section 5.4 Your costs for a long-term (up to a 100-day) supply of a covered Part D drug

For some drugs, you can get a long-term supply (also called an extended supply). A long-term supply is up to a 100-day supply.

Your costs for a long-term (up to a 100-day) supply of a covered Part D drug

Tier	Standard retail cost sharing (in-network)	Mail-order cost sharing
	(up to a 100-day supply)	(up to a 100-day supply)
Cost-Sharing Tier 1 (Preferred Generic)	\$0	\$0
Cost-Sharing Tier 2 (Generic)	\$0	\$0
Cost-Sharing Tier 3 (Preferred Brand)	25%	25%
Cost-Sharing Tier 4 (Non-Preferred Drug)	25%	25%
Cost-Sharing Tier 5 (Specialty Tier)	A long-term supply isn't available for drugs in Tier 5.	A long-term supply isn't available for drugs in Tier 5.
Cost-Sharing Tier 6 (Select Care Drugs)	\$0	\$0

Chapter 6 What you pay for Part D drugs

At a retail pharmacy, you won't pay more than \$70 for up to a 2-month supply or \$105 for up to a 3-month supply of each covered insulin product regardless of the cost-sharing tier. At mail-order pharmacy, you won't pay more than \$70 for up to a 2-month supply or \$105 for up to a 3-month supply of each covered insulin product regardless of the cost-sharing tier.

Section 5.5 You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$2,100

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move to the Catastrophic Coverage Stage.

The *Part D EOB* that you get will help you keep track of how much you, our plan, and any third parties have spent on your behalf during the year. Not all members will reach the \$2,100 out-of-pocket limit in a year.

We'll let you know if you reach this amount. Go to Section 1.2 for more information on how Medicare calculates your out-of-pocket costs.

SECTION 6 The Catastrophic Coverage Stage

In the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs. You enter the Catastrophic Coverage Stage when your out-of-pocket costs reach the \$2,100 limit for the calendar year. Once you're in the Catastrophic Coverage Stage, you stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 7 What you pay for Part D vaccines

Important message about what you pay for vaccines – Some vaccines are considered medical benefits and are covered under Part B. Other vaccines are considered Part D drugs. You can find these vaccines listed in our plan's Drug List. Our plan covers most adult Part D vaccines at no cost to you, even if you haven't paid your deductible. Go to our plan's Drug List or call Pharmacy Member Services at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) for coverage and cost-sharing details about specific vaccines.

There are 2 parts to our coverage of Part D vaccines:

- The first part is the cost of **the vaccine itself**.
- The second part is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Chapter 6 What you pay for Part D drugs

Your costs for a Part D vaccine depend on 3 things:

1. Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).

- Most adult Part D vaccines are recommended by ACIP and cost you nothing.

2. Where you get the vaccine.

- The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.

3. Who gives you the vaccine.

- A pharmacist or another provider may give the vaccine in the pharmacy. Or, a provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccine can vary depending on the circumstances and what **drug payment stage** you're in.

- When you get a vaccine, you may have to pay the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you'll be reimbursed the entire cost you paid.
- Other times, when you get a vaccine, you pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you pay nothing.

Below are 3 examples of ways you might get a Part D vaccine.

Situation 1: You get the Part D vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states don't allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you pay nothing.
- For other Part D vaccines, you pay the pharmacy your coinsurance *or* copayment for the vaccine itself which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccine at your doctor's office.

- When you get the vaccine, you may have to pay the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.
- For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any coinsurance *or* copayment for the vaccine (including administration), and less any

Chapter 6 What you pay for Part D drugs

difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.).

Situation 3: You buy the Part D vaccine itself at the network pharmacy and take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you pay nothing for the vaccine itself.
- For other Part D vaccines, you pay the pharmacy your coinsurance *or* copayment for the vaccine itself.
- When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
- You can then ask our plan to pay our share of the cost by using the procedures in Chapter 7.
- For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any coinsurance *or* copayment for the vaccine administration, and less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.).

CHAPTER 7:

Asking us to pay our share of a bill for covered medical services or drugs

Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits.

SECTION 1 Situations when you should ask us to pay our share for covered services or drugs

Our network providers bill our plan directly for your covered services and drugs – you shouldn't receive a bill for covered services or drugs. If you get a bill for the full cost of medical care or drugs you got, send this bill to us so that we can pay it. When you send us the bill, we'll look at the bill and decide whether the services and drugs should be covered. If we decide they should be covered, we'll pay the provider directly.

If you already paid for a Medicare service or item covered by our plan, you can ask our plan to pay you back (paying you back is often called **reimburse** you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services or drugs that are covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter. When you send us a bill you've already paid, we'll look at the bill and decide whether the services or drugs should be covered. If we decide they should be covered, we'll pay you back for the services or drugs.

There may also be times when you get a bill from a provider for the full cost of medical care you got or for more than your share of cost sharing. First, try to resolve the bill with the provider. If that doesn't work, send the bill to us instead of paying it. We'll look at the bill and decide whether the services should be covered. If we decide they should be covered, we'll pay the provider directly. If we decide not to pay it, we'll notify the provider. You should never pay more than plan-allowed cost-sharing. If this provider is contracted, you still have the right to treatment.

Please note that your Pennsylvania Department of Human Services (Medicaid) benefit pays the Medicare cost sharing on your behalf for your Geisinger Gold Secure Rx (HMO D-SNP) Medicare-covered benefits. **Geisinger Gold is not allowed to reimburse members for Pennsylvania Department of Human Services (Medicaid) covered benefits.** If you have questions, please contact Member Services.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

Chapter 7 Asking us to pay our share of a bill for covered medical services or drugs

1. When you got emergency or urgently needed medical care from a provider who's not in our plan's network

- You can get emergency or urgently needed services from any provider, whether or not the provider is a part of our network. In these cases, ask the provider to bill our plan.
- If you pay the entire amount yourself at the time you get the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you made.
- You may get a bill from the provider asking for payment that you think you don't owe. Send us this bill, along with documentation of any payments you made.
 - If the provider is owed anything, we'll pay the provider directly.
 - If you already paid for the service, we'll pay you back.

2. When a network provider sends you a bill you think you shouldn't pay

Network providers should always bill our plan directly. But sometimes they make mistakes and ask you to pay for your services.

- Whenever you get a bill from a network provider send us the bill. We'll contact the provider directly and resolve the billing problem.
- If you already paid a bill to a network provider, send us the bill along with documentation of any payment you made. Ask us to pay you back for your covered services.

3. If you're retroactively enrolled in our plan

Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out of pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You need to submit paperwork such as receipts and bills for us to handle the reimbursement.

4. When you use an out-of-network pharmacy to fill a prescription

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. Go to Chapter 5, Section 2.4 to learn more about these circumstances. We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount that we'd pay at an in-network pharmacy.

Chapter 7 Asking us to pay our share of a bill for covered medical services or drugs

5. When you pay the full cost for a prescription because you don't have our plan membership card with you

If you don't have our plan membership card with you, you can ask the pharmacy to call our plan or look up our plan enrollment information. If the pharmacy can't get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find the drug isn't covered for some reason.

- For example, the drug may not be on our plan's Drug List or it could have a requirement or restriction you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor to pay you back for our share of the cost of the drug. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

When you send us a request for payment, we'll review your request and decide whether the service or drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay for our share of the cost for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 9 has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or pay a bill you got

You can ask us to pay you back by either calling us or sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you've made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within 3 years** of the date you got the service, item, or drug.

To make sure you're giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it'll help us process the information faster. You must include an itemized bill of services, the provider's information, name, address, and proof of payment.
- Download a copy of the form from our website (www.geisingergold.com) or call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) and ask for the form.

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Mail your request for payment together with any bills or paid receipts to us at this address:

Medical Care Reimbursement Requests:

Geisinger Health Plan
P.O. Box 160
Glen Burnie, MD 21060

Drug Reimbursement Requests:

Geisinger Gold
Pharmacy Department
100 North Academy Avenue
Danville, PA 17822-2410

SECTION 3 We'll consider your request for payment and say yes or no

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the medical care or drug is covered and you followed all the rules, we'll pay for our share of the cost for the service or drug. If you already paid for the service or drug, we'll mail your reimbursement of our share of the cost to you. If you paid the full cost of a drug, you might not be reimbursed the full amount you paid (for example, if you got a drug at an out-of-network pharmacy or if the cash price you paid for a drug is higher than our negotiated price). If you haven't paid for the service or drug yet, we'll mail the payment directly to the provider.
- If we decide that the medical care or drug is *not* covered, or you did *not* follow all the rules, we won't pay for our share of the cost of the care or drug. We'll send you a letter explaining the reasons why we aren't sending the payment and your rights to appeal that decision.

Section 3.1 If we tell you we won't pay for all or part of the medical care or drug, you can make an appeal

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 9.

CHAPTER 8:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, braille, audio, large print, or other alternate formats, etc.)

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan can meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you materials in braille, audio, large print, or other alternate formats at no cost if you need it. We're required to give you information about our plan's benefits in a format that's accessible and appropriate for you. To get information from us in a way that works for you, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in our plan's network for a specialty aren't available, it's our plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you'll only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in our plan's network that cover a service you need, call our plan for information on where to go to get this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that's accessible and appropriate for you, seeing a women's health specialist or finding a network specialist, call to file a grievance with Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

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Section 1.2 We must treat you with fairness and respect at all times

Our plan must obey laws that protect you from discrimination or unfair treatment. **We don't discriminate** based on race, ethnicity, national origin, religion, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or (TTY 1-800-537-7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

Section 1.3 We must ensure you get timely access to covered services and drugs

You have the right to choose a primary care provider (PCP) in our plan's network to provide and arrange for your covered services. We don't require you to get referrals to go to network providers.

You have the right to get appointments and covered services from our plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think you aren't getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9 tells what you can do.

Section 1.4 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the **personal information** you gave us when you enrolled in our plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.

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- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you've given legal power to make decisions for you first.*
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
 - We're required to release health information to government agencies that are checking on quality of care.
 - Because you're a member of our plan through Medicare, we're required to give Medicare your health information including information about your Part D drugs. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it's been shared with others

You have the right to look at your medical records held at our plan, and to get a copy of your records. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we'll work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Section 1.5 We must give you information about our plan, our network of providers, and your covered services

As a member of Geisinger Gold Secure Rx (HMO D-SNP), you have the right to get several kinds of information from us.

If you want any of the following kinds of information, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984):

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- **Information about our network providers and pharmacies.** You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services. Chapters 5 and 6 provide information about Part D drug coverage.

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- **Information about why something is not covered and what you can do about it.** Chapter 9 provides information on asking for a written explanation on why a medical service or Part D drug isn't covered or if your coverage is restricted. Chapter 9 also provides information on asking us to change a decision, also called an appeal.

Section 1.6 You have the right to know your treatment options and participate in decisions about your care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all your choices.** You have the right to be told about all treatment options recommended for your condition, no matter what they cost or whether they're covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. If you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what's to be done if you can't make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you're in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

Legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

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How to set up an advance directive to give instructions:

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill out the form and sign it.** No matter of where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you're going to be hospitalized, and you signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

Filling out an advance directive is your choice (including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

If your instructions aren't followed

If you sign an advance directive and you believe that a doctor or hospital did not follow the instructions in it, you can file a complaint with the Pennsylvania Insurance Department, Bureau of Consumer Services, 1209 Strawberry Square, Harrisburg, PA 17120.

Section 1.7 You have the right to make complaints and ask us to reconsider decisions we made

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 9 of this document tells what you can do. Whatever you do—ask for a coverage decision, make an appeal, or make a complaint—**we're required to treat you fairly.**

Section 1.8 If you believe you're being treated unfairly, or your rights aren't being respected

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, health, ethnicity, creed (beliefs), age, or national origin, call the Department of

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Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected *and* it's *not* about discrimination, you can get help dealing with the problem you're having from these places:

- **Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984)**
- **Call your local SHIP** at 1-800-783-7067.
- **Call Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)
- Or, call Pennsylvania Department of Human Services (Medicaid), the State Ombudsman programs or your Community HealthChoices Plan at the contact numbers listed in Chapter 2, Section 6 of this document.

Section 1.9 How to get more information about your rights

Get more information about your rights from these places:

- **Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984)**
- **Call your local SHIP** at 1-800-783-7067
- **Contact Medicare**
 - Visit www.Medicare.gov to read the publication *Medicare Rights & Protections* (available at: www.Medicare.gov/publications/11534-medicare-rights-and-protections.pdf)
 - Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)

SECTION 2 Your responsibilities as a member of our plan

Things you need to do as a member of our plan are listed below. For questions, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what's covered and the rules you need to follow to get covered services.
 - Chapters 3 and 4 give details about medical services.
 - Chapters 5 and 6 give details about Part D drug coverage.
- **If you have any other health coverage or drug coverage in addition to our plan, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
 - We are required to follow rules set by Medicare and Pennsylvania Department of Human Services (Medicaid) to make sure that you're using all of your coverage in combination when you get your covered services from our plan. This is called "coordination of benefits" because it involves coordinating the health and drug benefits you get from our plan with any

Chapter 8 Your rights and responsibilities

other health and drug benefits available to you. We'll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 7.)

- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show our plan membership card and your Pennsylvania Department of Human Services (Medicaid) card whenever you get your medical care or Part D drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
 - Make sure your doctors know all the drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
 - For most of your drugs covered by our plan, you must pay your share of the cost when you get the drug.
 - In order to be eligible for our plan, you must have Medicare Part A and Medicare Part B. For most Geisinger Gold Secure Rx (HMO D-SNP) members, Pennsylvania Department of Human Services (Medicaid) pays for your Part A premium (if you don't qualify for it automatically) and for your Part B premium. If Pennsylvania Department of Human Services (Medicaid) is not paying your Medicare premiums for you must continue to pay your Medicare premiums to remain a member of the plan.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* our plan service area, you can't stay a member of our plan.**
- **If you move, tell Social Security (or the Railroad Retirement Board).**

CHAPTER 9:

If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 What to do if you have a problem or concern

This chapter explains the processes for handling problems and concerns. The process you use to handle your problem depends on 2 things:

1. Whether your problem is about benefits covered by **Medicare** or **Pennsylvania Department of Human Services (Medicaid)**. If you'd like help deciding whether to use the Medicare process or the **Pennsylvania Department of Human Services (Medicaid)** process, or both, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).
2. The type of problem you're having:
 - For some problems, you need to use the **process for coverage decisions and appeals**.
 - For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

Section 1.1 Legal terms

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 2 Where to get more information and personalized help

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two organizations that can help are:

State Health Insurance Assistance Program (SHIP).

Each state has a government program with trained counselors. The program isn't connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. Call Pennsylvania Medicare and Decision Insight (PA MEDI) at 1-800-783-7067.

Medicare

You can also contact Medicare for help:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.
- Visit www.Medicare.gov.

You can get help and information from Pennsylvania Department of Human Services (Medicaid)

For more information about your Pennsylvania Department of Human Services (Medicaid) benefits or for help in handling a problem with your Pennsylvania Department of Human Services (Medicaid) benefits, contact your local County Assistance Office. A list of County Assistance Offices and their phone numbers can be found in Chapter 2, Section 6 of this document. You may also contact Pennsylvania Department of Human Services (Medicaid) directly at 1-800-692-7462 between 8:30 a.m. and 5:00 p.m., Monday through Friday or visit their website at: www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx. Or you may contact your Community HealthChoices Plan.

You can get help and information from the Pennsylvania Quality Improvement Organization (QIO)

If you have concerns about the quality of care you have received or if you think coverage for your hospital stay, Skilled Nursing Facility Care or if you believe your Outpatient Rehabilitation Services are ending too soon, you can contact your Quality Improvement Organization for assistance. Contact information can be found in Chapter 2, Section 4 of this document.

SECTION 3 Which process to use for your problem

Because you have Medicare and get help from Pennsylvania Department of Human Services (Medicaid), you have different processes you can use to handle your problem or complaint. Which process you use

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

depends on if the problem is about Medicare benefits or Pennsylvania Department of Human Services (Medicaid) benefits. If your problem is about a benefit covered by Medicare, use the Medicare process. If your problem is about a benefit covered by Pennsylvania Department of Human Services (Medicaid), use the Pennsylvania Department of Human Services (Medicaid) process. If you'd like help deciding whether to use the Medicare process or the Pennsylvania Department of Human Services (Medicaid) process, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

The Medicare process and Pennsylvania Department of Human Services (Medicaid) process are described in different parts of this chapter. To find out which part you should read, use the chart below.

Is your problem about Medicare benefits or Pennsylvania Department of Human Services (Medicaid) benefits?

My problem is about **Medicare** benefits.

Go to **Section 4, Handling problems about your Medicare benefits.**

My problem is about **Pennsylvania Department of Human Services (Medicaid)** coverage.

Go to **Section 12, Handling problems about your Pennsylvania Department of Human Services (Medicaid) benefits.**

SECTION 4 Handling problems about your Medicare benefits

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems related to payment for medical care.

Yes.

Go to **Section 5, A guide to coverage decisions and appeals.**

No.

Go to **Section 11, How to make a complaint about quality of care, waiting times, customer service, or other concerns.**

Coverage decisions and appeals

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 5 A guide to coverage decisions and appeals

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions before you get services

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical care. For example, if our plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either you or your network doctor can show that you got a standard denial notice for this medical specialist, or the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we'll cover a particular medical service or refuses to provide medical care you think you need.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide medical care isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances, a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your

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request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization not connected to us.

- You don't need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we don't fully agree with your Level 1 appeal.
- Go to **Section 6.4** for more information about Level 2 appeals for medical care.
- Part D appeals are discussed in Section 7.

If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (this chapter explains the Level 3, 4, and 5 appeals processes).

Section 5.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984)**
- **Get free help** from your State Health Insurance Assistance Program
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they need to be appointed as your representative. Call Member Services and ask for the *Appointment of Representative* form (The form is also available at www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.geisingergold.com)
 - For medical care, your doctor can ask for a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
 - For Part D drugs, your doctor or other prescriber can ask for a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied, your doctor or prescriber can ask for a Level 2 appeal.
- **You can ask someone to act on your behalf.** You can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or other person to be your representative, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) and ask for the *Appointment of Representative* form. (The form is also available at www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf or on our website at www.geisingergold.com.) This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
 - We can accept an appeal request from a representative without the form, but we can't complete our review until we get it. If we don't get the form before our deadline for making a

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decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.

- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 5.2 Rules and deadlines for different situations

There are 4 different situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give the details for each of these situations:

- **Section 6:** Medical care: How to ask for a coverage decision or make an appeal
- **Section 7:** Part D drugs: How to ask for a coverage decision or make an appeal
- **Section 8:** How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon
- **Section 9:** How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies only to these services:* home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which information applies to you, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). You can also get help or information from your SHIP.

SECTION 6 Medical care: How to ask for a coverage decision or make an appeal

Section 6.1 What to do if you have problems getting coverage for medical care or want us to pay you back for our share of the cost of your care

Your benefits for medical care are described in Chapter 4 in the Medical Benefits Chart. In some cases, different rules apply to a request for a Part B drug. In those cases, we'll explain how the rules for Part B drugs are different from the rules for medical items and services.

This section tells what you can do if you're in any of the 5 following situations:

1. You aren't getting certain medical care you want, and you believe our plan covers this care. **Ask for a coverage decision. Section 6.2.**

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2. Our plan won't approve the medical care your doctor or other medical provider wants to give you, and you believe our plan covers this care. **Ask for a coverage decision. Section 6.2.**
3. You got medical care that you believe our plan should cover, but we said we won't pay for this care. **Make an appeal. Section 6.3.**
4. You got and paid for medical care that you believe our plan should cover, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 6.5.**
5. You're told that coverage for certain medical care you've been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 6.3.**

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, go to Sections 8 and 9. Special rules apply to these types of care.

Section 6.2 How to ask for a coverage decision**Legal Terms:**

A coverage decision that involves your medical care is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard coverage decision is usually made within 7 calendar days when the medical item or service is subject to our prior authorization rules, 14 calendar days for all other items and services, or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. You can get a fast coverage decision *only* if using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.

If your doctor tells us that your health requires a fast coverage decision, we'll automatically agree to give you a fast coverage decision.

If you ask for a fast coverage decision on your own, without your doctor's support, we'll decide whether your health requires that we give you a fast coverage decision. If we don't approve a fast coverage decision, we'll send you a letter that:

- Explains that we'll use the standard deadlines.
- Explains if your doctor asks for the fast coverage decision, we'll automatically give you a fast coverage decision.

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- Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.***For standard coverage decisions we use the standard deadlines.***

This means we'll give you an answer within 7 calendar days after we get your request for a medical item or service that is subject to our prior authorization rules. If your requested medical item or service is not subject to our prior authorization rules, we'll give you an answer within 14 calendar days after we get your request. If your request is for a Part B drug, we'll give you an answer within 72 hours after we get your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. We'll give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. Go to Section 11 of this chapter for information on complaints.)

For fast coverage decisions we use an expedited timeframe.

A fast coverage decision means we'll answer within 72 hours if your request is for a medical item or service. If your request is for a Part B drug, we'll answer within 24 hours.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. (Go to Section 11 for information on complaints.) We'll call you as soon as we make the decision.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no.

Step 4: If we say no to your request for coverage for medical care, you can appeal.

If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you're going on to Level 1 of the appeals process.

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Section 6.3 How to make a Level 1 appeal**Legal Terms:**

An appeal to our plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you're appealing a decision we made about coverage for care, you and/or your doctor need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we'll give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 6.2 of this chapter.

Step 2: Ask our plan for an appeal or a fast appeal

- **If you're asking for a standard appeal, submit your standard appeal in writing.** Chapter 2 has contact information.
- **If you're asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

Step 3: We consider your appeal, and we give you our answer.

- When we are reviewing your appeal, we take a careful look at all the information. We check to see if we were following all the rules when we said no to your request.
- We'll gather more information if needed and may contact you or your doctor.

Deadlines for a fast appeal

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- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
 - If you ask for more time, or if we need more information that may benefit you, we **can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
 - If we don't give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we're required to automatically send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it gets your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we get your appeal. If your request is for a Part B drug you didn't get yet, we'll give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
 - If you believe we *shouldn't* take extra days, you can file a fast complaint. When you file a fast complaint, we'll give you an answer to your complaint within 24 hours. (Go to Section 11 for information on complaints.)
 - If we don't give you an answer by the deadline (or by the end of the extended time period), we'll send your request to a Level 2 appeal where an independent review organization will review the appeal. Section 6.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Part B drug.
- **If our plan says no to part or all of your appeal**, we'll automatically send your appeal to the independent review organization for a Level 2 appeal.

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Section 6.4 The Level 2 appeal process**Legal Term:**

The formal name for the independent review organization is the **Independent Review Entity**. It's sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The independent review organization reviews your appeal.

- We'll send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all the information about your appeal.

If you had a fast appeal at Level 1, you'll also have a fast appeal at Level 2.

- For the fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

If you had a standard appeal at Level 1, you'll also have a standard appeal at Level 2.

- For the standard appeal, if your request is for a medical item or service, the independent review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it gets your appeal. If your request is for a Part B drug, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

Step 2: The independent review organization gives you its answer.

The independent review organization will tell you it's decision in writing and explain the reasons for it.

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- **If the independent review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within **72 hours** or provide the service within 14 calendar days after we get the decision from the independent review organization for **standard requests**. For **expedited requests**, we have **72 hours** from the date we get the decision from the independent review organization.
- **If the independent review organization says yes to part or all of a request for a Part B drug**, we must authorize or provide the Part B drug within **72 hours** after we get the decision from the independent review organization for **standard requests**. For **expedited requests** we have **24 hours** from the date we get the decision from the independent review organization.
- **If the independent review organization says no to part or all of your appeal**, it means they agree with our plan that your request (or part of your request) for coverage for medical care shouldn't be approved. (This is called **upholding the decision** or **turning down your appeal**.) In this case, the independent review organization will send you a letter that:
 - Explains the decision.
 - Lets you know about your right to a Level 3 appeal if the dollar value of the medical care coverage you're requesting meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
 - Tells you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 10 explains the Level 3, 4, and 5 appeals processes.

Section 6.5 If you're asking us to pay you back for a bill you got for medical care

We can't reimburse you directly for a Pennsylvania Department of Human Services (Medicaid) service or item. If you get a bill for Pennsylvania Department of Human Services (Medicaid) covered services and items, send the bill to us. **Don't pay the bill yourself.** We'll contact the provider directly and take care of the problem. If you do pay the bill, you can get a refund from that health care provider if you followed the rules for getting the service or item.

Asking for reimbursement is asking for a coverage decision from us

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If you send us the paperwork asking for reimbursement, you're asking for a coverage decision. To make this decision, we'll check to see if the medical care you paid for is covered. We'll also check to see if you followed the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed the rules, we'll send you the payment for typically within 30 calendar days, but no later than 60 calendar days after we get your request. If you haven't paid for the medical care, we'll send the payment directly to the provider.
- **If we say no to your request:** If the medical care isn't covered, or you did *not* follow all the rules, we won't send payment. Instead, we'll send you a letter that says we won't pay for the medical care and the reasons why.

If you don't agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you're asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals in Section 6.3. For appeals concerning reimbursement, note:

- We must give you our answer within 60 calendar days after we get your appeal. If you're asking us to pay you back for medical care you already got and paid for, you aren't allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you asked for to you or the provider within 60 calendar days.

SECTION 7 Part D drugs: How to ask for a coverage decision or make an appeal

Section 7.1 This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (Go to Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs go to Chapters 5 and 6. **This section is about your Part D drugs only.** To keep things simple, we generally say *drug* in the rest of this section, instead of repeating *covered outpatient prescription drug* or *Part D drug* every time. We also use the term Drug List instead of *List of Covered Drugs* or formulary.

- If you don't know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we'll cover it.

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- If your pharmacy tells you that your prescription can't be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals**Legal Term:**

An initial coverage decision about your Part D drugs is called a **coverage determination**.

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your drugs. This section tells what you can do if you're in any of the following situations:

- Asking to cover a Part D drug that's not on our plan's Drug List. **Ask for an exception. Section 7.2**
- Asking to waive a restriction on our plan's coverage for a drug (such as limits on the amount of the drug you can get) **Ask for an exception. Section 7.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier **Ask for an exception. Section 7.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 7.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 7.4**

If you disagree with a coverage decision we made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

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Section 7.2 Asking for an exception**Legal Terms:**

Asking for coverage of a drug that's not on the Drug List is a **formulary exception**.

Asking for removal of a restriction on coverage for a drug is a **formulary exception**.

Asking to pay a lower price for a covered non-preferred drug is a **tiering exception**.

If a drug isn't covered in the way you'd like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are 3 examples of exceptions that you or your doctor or other prescriber can ask us to make:

- 1. Covering a Part D drug that's not on our Drug List.** If we agree to cover a drug not on the Drug List, you'll need to pay the cost-sharing amount that applies to all our drugs. You can't ask for an exception to the cost-sharing amount we require you to pay for the drug.
- 2. Removing a restriction for a covered drug.** Chapter 5 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the cost-sharing amount we require you to pay for the drug.
- 3. Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our Drug List is in one of 6 cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you pay as your share of the cost of the drug.
 - If our Drug List contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
 - If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
 - If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
 - You can't ask us to change the cost-sharing tier for any drug in Tier 5 (Specialty Tier).
 - If we approve your tiering exception request and there's more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

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Section 7.3 Important things to know about asking for exceptions**Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a statement that explains the medical reasons you're asking for an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Our Drug List typically includes more than one drug for treating a particular condition. These different possibilities are called **alternative** drugs. If an alternative drug would be just as effective as the drug you're requesting and wouldn't cause more side effects or other health problems, we generally won't approve your request for an exception. If you ask us for a tiering exception, we generally won't approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of our plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 7.4 How to ask for a coverage decision, including an exception**Legal term:**

A fast coverage decision is called an **expedited coverage determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

Standard coverage decisions are made within **72 hours** after we get your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we get your doctor's statement.

If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet 2 requirements:

- You must be asking for a drug you didn't get yet. (You can't ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we'll automatically give you a fast coverage decision.**

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- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we'll decide whether your health requires that we give you a fast coverage decision.** If we don't approve a fast coverage decision, we'll send you a letter that:
 - Explains that we'll use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
 - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for. We'll answer your complaint within 24 hours of receipt.

Step 2: Ask for a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to ask us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form* or on our plan's form, which are available on our website (https://go.thehealthplan.com/Redetermination_Rx). Chapter 2 has contact information. To help us process your request, include your name, contact information, and information that shows which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 5 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you're asking for an exception, provide the supporting statement,** which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.***Deadlines for a fast coverage decision***

- We must generally give you our answer **within 24 hours** after we get your request.
 - For exceptions, we'll give you our answer within 24 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for,** we must provide the coverage we agreed to within 24 hours after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

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Deadlines for a standard coverage decision about a drug you didn't get yet

- We must generally give you our answer **within 72 hours** after we get your request.
 - For exceptions, we'll give you our answer within 72 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we are required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we must **provide the coverage** we agreed to **within 72 hours** after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you already bought

- We must give you our answer **within 14 calendar days** after we get your request.
 - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within 14 calendar days after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you're going to Level 1 of the appeals process.

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Section 7.5 How to make a Level 1 appeal**Legal Terms:**

An appeal to our plan about a Part D drug coverage decision is called a plan redetermination.

A fast appeal is called an **expedited redetermination**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 7 calendar days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal.

- If you're appealing a decision, we made about a drug you didn't get yet, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 7.4 of this chapter.

Step 2: You, your representative, doctor or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a fast appeal.

- **For standard appeals, submit a written request or call us.** Chapter 2 has contact information.
- **For fast appeals, either submit your appeal in writing or call us at 1-800-988-4861.** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the *CMS Model Redetermination Request Form*, which is available on our website (https://go.thehealthplan.com/Redetermination_Medicare). Include your name, contact information, and information about your claim to help us process your request.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal.

Step 3: We consider your appeal and give you our answer.

- When we review your appeal, we take another careful look at all the information about your coverage request. We check to see if we were following all the rules when we said no to your request.

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- We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
 - If we don't give you an answer within 72 hours, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 7.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage we have agreed to provide within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you didn't get yet

- For standard appeals, we must give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if you didn't get the drug yet and your health condition requires us to do so.
 - If we don't give you a decision within 7 calendar days, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 7.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage as quickly as your health requires, but no later than **7 calendar days** after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you already bought

- We must give you our answer **within 14 calendar days** after we get your request.
 - If we don't meet this deadline, we are required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within **30 calendar days** after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

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Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 7.6 How to make a Level 2 appeal**Legal Term**

The formal name for the independent review organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you'll include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the independent review organization.
- **You must make your appeal request within 65 calendar days** from the date on the written notice.
- If we did not complete our review within the applicable timeframe or make an unfavorable decision regarding an **at-risk** determination under our drug management program, we'll automatically forward your request to the independent review entity.
- We'll send the information about your appeal to the independent review organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

- Reviewers at the independent review organization will take a careful look at all the information about your appeal.

Deadlines for fast appeal

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- If your health requires it, ask the independent review organization for a fast appeal.
- If the independent review organization agrees to give you a fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** after it gets your appeal request.

Deadlines for standard appeal

- For standard appeals, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it gets your appeal if it is for a drug you didn't get yet. If you're asking us to pay you back for a drug you already bought, the independent review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it gets your request.

Step 3: The independent review organization gives you its answer.***For fast appeals:***

- **If the independent review organization says yes to part or all of what you asked for**, we must **provide the drug coverage** that was approved by the independent review organization **within 24 hours** after we get the decision from the independent review organization.

For standard appeals:

- **If the independent review organization says yes to part or all of your request for coverage**, we must **provide the drug coverage** that was approved by the independent review organization **within 72 hours** after we get the decision from the independent review organization.
- **If the independent review organization says yes to part or all of your request to pay you back** for a drug you already bought, we're required to **send payment to you within 30 calendar days** after we get the decision from the independent review organization.

What if the independent review organization says no to your appeal?

If the independent review organization says no to part or all of your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called **upholding the decision**. It's also called **turning down your appeal**.) In this case, the independent review organization will send you a letter that:

- Explains the decision.
- Lets you know about your right to a Level 3 appeal if the dollar value of the drug coverage you're asking for meets a certain minimum. If the dollar value of the drug coverage you're asking for is too low, you can't make another appeal and the decision at Level 2 is final.
- Tells you the dollar value that must be in dispute to continue with the appeals process.

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Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal).
- If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 10 explains the Level 3, 4, and 5 appeals process.

SECTION 8 How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon

When you're admitted to a hospital, you have the right to get all covered hospital services necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will work with you to prepare for the day you leave the hospital. They'll help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you're being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered.

Section 8.1 During your inpatient hospital stay, you'll get a written notice from Medicare that tells you about your rights

Within 2 calendar days of being admitted to the hospital, you'll be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you don't get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) or 1-800-MEDICARE (1-800-633-4227). (TTY users call 1-877-486-2048).

1. Read this notice carefully and ask questions if you don't understand it. It tells you:

- Your right to get Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
- Your right to be involved in any decisions about your hospital stay.
- Where to report any concerns you have about quality of your hospital care.

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- Your right to **ask for an immediate review** of the decision to discharge you if you think you're being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date, so we'll cover your hospital care for a longer time.
2. **You'll be asked to sign the written notice to show that you got it and understand your rights.**
 - You or someone who is acting on your behalf will be asked to sign the notice.
 - Signing the notice shows *only* that you got the information about your rights. The notice doesn't give your discharge date. Signing the notice **doesn't mean** you're agreeing on a discharge date.
 3. **Keep your copy** of the notice so you'll have the information about making an appeal (or reporting a concern about quality of care) if you need it.
 - If you sign the notice more than 2 calendar days before your discharge date, you'll get another copy before you're scheduled to be discharged.
 - To look at a copy of this notice in advance, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) or 1-800 MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can also get the notice online at www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im.

Section 8.2 How to make a Level 1 appeal to change your hospital discharge date

To ask us to cover your inpatient hospital services for a longer time, use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process**
- **Meet the deadlines**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) or call your State Health Insurance Assistance Program (SHIP) for personalized help. Call Pennsylvania Medicare Education and Decision Insight (PA MEDI) at 1-800-783-7067. SHIP contact information is available in Chapter 2, Section 3.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you. The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts aren't part of our plan.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.***How can you contact this organization?***

- The written notice you got (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge**.
 - **If you meet this deadline**, you can stay in the hospital *after* your discharge date *without* paying for it while you wait to get the decision from the Quality Improvement Organization.
 - **If you don't meet this deadline, contact us.** If you decide to stay in the hospital after your planned discharge date, *you may have to pay all the costs* for hospital care you get after your planned discharge date.
- Once you ask for an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted, we'll give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.
- You can get a sample of the **Detailed Notice of Discharge** by calling Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) or 1-800-MEDICARE (1-800-633-4227). (TTY users call 1-877-486-2048.) Or you can get a sample notice online at www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The reviewers will also look at your medical information, talk with your doctor, and review information that we and the hospital gave them.
- By noon of the day after the reviewers told us of your appeal, you'll get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

- If the independent review organization says **yes**, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the independent review organization says *no*, they're saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the independent review organization says *no* to your appeal and you decide to stay in the hospital, **you may have to pay the full cost** of hospital care you get after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, you can make another appeal. Making another appeal means you're going to **Level 2** of the appeals process.

Section 8.3 How to make a Level 2 appeal to change your hospital discharge date

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at its decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all the information related to your appeal.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you it's decision.

If the independent review organization says yes:

- **We must reimburse you** for our share of the costs of hospital care you got since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

If the independent review organization says no:

- It means they agree with the decision they made on your Level 1 appeal. This is called upholding the decision.
- The notice you get will tell you in writing what you can do if you want to continue with the review process.

Step 4: If the answer is no, you need to decide whether you want to take your appeal further by going to Level 3.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 10 of this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 9 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

When you're getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of these 3 types of care for you, we're required to tell you in advance. When your coverage for that care ends, *we'll stop paying for your care.*

If you think we're ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 9.1 We'll tell you in advance when your coverage will be ending**Legal Term:**

Notice of Medicare Non-Coverage. It tells you how you can ask for a **fast-track appeal**. Asking for a fast-track appeal is a formal, legal way to ask for a change to our coverage decision about when to stop your care.

1. **You get a notice in writing** at least 2 calendar days before our plan is going to stop covering your care. The notice tells you:
 - The date when we'll stop covering the care for you.
 - How to ask for a fast-track appeal to ask us to keep covering your care for a longer period of time.
2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you got it.** Signing the notice shows *only* that you got the information about when your coverage will stop. **Signing it doesn't mean you agree** with our plan's decision to stop care.

Section 9.2 How to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you'll need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process**
- **Meet the deadlines**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. Call Pennsylvania Medicare Education and Decision Insight (PA MEDI) at 1-800-783-7067. SHIP contact information is available in Chapter 2, Section 3.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate. The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts aren't part of our plan.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a fast-track appeal. You must act quickly.

How can you contact this organization?

- The written notice you got (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. (Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.)

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the *Notice of Medicare Non-Coverage*.
- If you miss the deadline, and you want to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization using the contact information on the Notice of Medicare Non-coverage. The name, address, and phone number of the Quality Improvement Organization for your state may also be found in Chapter 2.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term:

Detailed Explanation of Non-Coverage. Notice that gives details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (the reviewers) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The independent review organization will also look at your medical information, talk with your doctor, and review information our plan gives them.
- By the end of the day the reviewers tell us of your appeal, you'll get the *Detailed Explanation of Non-Coverage* from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need; the reviewers will tell you it's decision.

What happens if the reviewers say yes?

- If the reviewers say yes to your appeal, then **we must keep providing your covered service for as long as it's medically necessary.**

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, **you'll have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Section 9.3 How to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You could ask for this review only if you continued getting care after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you it's decision.

What happens if the independent review organization says yes?

- **We must reimburse you** for our share of the costs of care you got since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it's medically necessary.

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- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the independent review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process. It will give you details about how to go to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 4: If the answer is no, you'll need to decide whether you want to take your appeal further.

- There are 3 additional levels of appeal after Level 2 (for a total of 5 levels of appeal). If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 10 of this chapter talks more about Levels 3, 4, and 5 of the appeals process.

SECTION 10 Taking your appeal to Levels 3, 4 and 5

Section 10.1 Appeal Levels 3, 4 and 5 for Medical Service Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the item or medical service you appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first 2 levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An **Administrative Law Judge or an attorney adjudicator** who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may or may not* be over.** Unlike a decision at Level 2 appeal, we have the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal it will go to a Level 4 appeal.

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- If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
- If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may or may not* be over.**
 - If you decide to accept the decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may or may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that's favorable to you. We'll decide whether to appeal this decision to Level 5.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
 - If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes or no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 10.2 Appeal Levels 3, 4 and 5 for Part D Drug Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the value of the drug you appealed meets a certain dollar amount, you may be able to go to additional levels of appeal. If the dollar amount is less, you can't appeal any further. The written response you get to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first 2 levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An **Administrative Law Judge or an attorney adjudicator** who works for the federal government will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we get the decision.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we get the decision.
- **If the answer is no or if the Council denies the review request, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.

- If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Making complaints

SECTION 11 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 11.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems about quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	• Are you unhappy with the quality of the care you got (including care in the hospital)?
Respecting your privacy	• Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	• Has someone been rude or disrespectful to you? • Are you unhappy with our Member Services? • Do you feel you're being encouraged to leave our plan?
Waiting times	• Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Services or other staff at our plan?

Complaint	Example
	○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.
Cleanliness	• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor’s office?
Information you get from us	• Did we fail to give you a required notice? • Is our written information hard to understand?
Timeliness (These types of complaints are all about the <i>timeliness</i> of our actions related to coverage decisions and appeals)	If you asked for a coverage decision or made an appeal, and you think we aren’t responding quickly enough, you can make a complaint about our slowness. Here are examples: • You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we said no; you can make a complaint. • You believe we aren’t meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we aren’t meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 11.2 How to make a complaint

Legal Terms:

A **complaint** is called a **grievance**.

Making a complaint is called **filing a grievance**.

Using the process for complaints is called **using the process for filing a grievance**.

A **fast complaint** is called an **expedited grievance**.

Step 1: Contact us promptly – either by phone or in writing.

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- **Calling Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) is usually the first step.** If there's anything else you need to do, Member Services will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- **Complaint (Grievance) Review Procedure:**
 - If Member Services is unable to respond to your complaint on the telephone or if we receive your complaint in writing, the Geisinger Gold Member Resolution Team will respond to your complaint as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for an extension, or if we justify a need for additional information and the delay is in your best interest. When we extend the deadline, we will notify you in writing of the reasons for the delay. Each complaint will be investigated and an oral or written response will be provided to you that will include the basis for the decision.
 - You also have the right to ask Geisinger Gold for a copy of your file that contains the information regarding your complaint. For a copy of your file, you can call us toll free at 1-866-577-7733, press option "0", or send a written request to the Geisinger Gold Member Resolution Team, 100 North Academy Avenue, Danville, PA 17822-3220.
- **Expedited (Fast) Grievances**
 - As a Geisinger Gold member, you have the right to file an expedited (fast) grievance for services you have not yet received.
 - You may file an expedited (fast) grievance if the plan denies your request for an expedited organization determination, expedited reconsideration (appeal), expedited coverage decision or expedited redetermination (appeal).
 - You may also file an expedited (fast) grievance if you disagree with the plan's decision to take an extension to process an expedited or standard organization determination or an expedited or standard reconsideration (appeal).
- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more

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calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.

- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a fast complaint, it means we'll give you **an answer within 24 hours.**
- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

Section 11.3 You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you have 2 extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 11.4 You can also tell Medicare about your complaint

You can submit a complaint about Geisinger Gold Secure Rx (HMO D-SNP) directly to Medicare. To submit a complaint to Medicare, go to www.Medicare.gov/my/medicare-complaint. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

PROBLEMS ABOUT YOUR PENNSYLVANIA DEPARTMENT OF HUMAN SERVICES (MEDICAID) BENEFITS

SECTION 12 Handling problems about your Pennsylvania Department of Human Services (Medicaid) benefits

Contact your local County Assistance Office for help with your Pennsylvania Department of Human Services (Medicaid) benefits.

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Geisinger Gold does not provide or administer your Pennsylvania Department of Human Services (Medicaid) benefits. Your Community HealthChoices Plan provides and administers your Pennsylvania Department of Human Services (Medicaid) benefits. If you would like help deciding if a problem or concern is about a Pennsylvania Department of Human Services (Medicaid) benefit or a Geisinger Gold Secure Rx (HMO D-SNP) benefit, please contact Geisinger Gold Member Services.

If you have a problem or concern with a Pennsylvania Department of Human Services (Medicaid) benefit, please call or visit your local County Assistance Office or your Community HealthChoices Plan. The County Assistance Office can answer your Pennsylvania Department of Human Services (Medicaid) questions and explain your Pennsylvania Department of Human Services (Medicaid) benefits. Contact information for these offices can be found in Chapter 2, Section 6 of this document.

You may appeal any action or failure to act and you have the right to have a hearing if you are dissatisfied with any decision to refuse, discontinue, change, suspend, or reduce Pennsylvania Department of Human Services (Medicaid) services or benefits. Depending on your Pennsylvania Department of Human Services (Medicaid) benefits package you may also have other types of help available to you. Contact your County Assistance Office for more information.

If you want to appeal a decision about your Pennsylvania Department of Human Services (Medicaid) benefits, the County Assistance Office can provide you with information about the Pennsylvania Department of Human Services (Medicaid) appeals process and assist you with submitting your appeal. Generally, Pennsylvania Department of Human Services (Medicaid) appeals are submitted, in writing, to the County Assistance Office. Written appeals must be signed. Initial appeal requests may be made orally, but you will need to follow up with a signed, written appeal within three (3) working days. You have 30 days to file an appeal from the date the notice of the decision you are appealing was mailed.

For more information about the Pennsylvania Department of Human Services (Medicaid) appeals process, contact your local County Assistance Office. Contact information for your County Assistance Office can be found in Chapter 2, Section 6 of this document.

Chapter 10 Ending membership in our plan

CHAPTER 10:

Ending membership in our plan

SECTION 1 Ending your membership in our plan

Ending your membership in Geisinger Gold Secure Rx (HMO D-SNP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you *want* to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where you do not choose to leave, but we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your medical care and prescription drugs, and you'll continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You may be able to end your membership because you have Medicare and Pennsylvania Department of Human Services (Medicaid)

- Most people with Medicare can end their membership only during certain times of the year. Because you have Pennsylvania Department of Human Services (Medicaid), you can end your membership in our plan by choosing one of the following Medicare options in any month of the year:
 - Original Medicare *with* a separate Medicare prescription drug plan,
 - Original Medicare *without* a separate Medicare prescription drug plan (If you choose this option and receive Extra Help, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
 - If eligible, an integrated D-SNP that provides your Medicare and most or all of your Pennsylvania Department of Human Services (Medicaid) benefits and services in one plan.

Note: If you disenroll from Medicare drug coverage, no longer receive Extra Help, and go without creditable prescription drug coverage for a continuous period of 63 days or more, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Chapter 10 Ending membership in our plan

- Call your State Pennsylvania Department of Human Services (Medicaid) Office to learn about your Pennsylvania Department of Human Services (Medicaid) plan options. You may also contact your Community HelathChoices Plan (telephone numbers are in Chapter 2, Section 6 of this document).
- Other Medicare health plan options are available during the **Open Enrollment Period**. Section 2.2 tells you more about the Open Enrollment Period.
- **Your membership will usually end on the first day of the month after we get your request to change your plans.** Your enrollment in your new plan will also begin on this day.

Section 2.2 You can end your membership during the Open Enrollment Period

You can end your membership during the **Open Enrollment Period** each year. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- The Open **Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan, with or without drug coverage.
 - Original Medicare *with* a separate Medicare drug plan
 - Original Medicare *without* a separate Medicare drug plan.
 - If eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

You get Extra Help from Medicare to pay for your prescription drugs: If you switch to Original Medicare and don't enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you've opted out of automatic enrollment.

Note: If you disenroll from Medicare drug coverage, no longer receive Extra Help, and go without creditable drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.3 You can end your membership during the Medicare Advantage Open Enrollment Period

You can make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period** each year.

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- **The Medicare Advantage Open Enrollment Period** is from January 1 to March 31 and also for new Medicare beneficiaries who are enrolled in an MA plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement.
- **During the Medicare Advantage Open Enrollment Period** you can:
 - Switch to another Medicare Advantage Plan with or without drug coverage.
 - Disenroll from our plan and get coverage through Original Medicare. If you switch to Original Medicare during this period, you can also join a separate Medicare drug plan at the same time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan, or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare drug plan, your membership in the drug plan will start the first day of the month after the drug plan gets your enrollment request.

Section 2.4 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, you may be eligible to end your membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples. For the full list you can contact our plan, call Medicare, or visit www.Medicare.gov:

- Usually, when you move
- If you have Pennsylvania Department of Human Services (Medicaid).
- If you're eligible for Extra Help paying for your Medicare drug coverage.
- If we violate our contract with you
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE) (*In Pennsylvania, this program is sometimes called the Living Independence for Elderly (LIFE) Program*)
- **Note:** If you're in a drug management program, you may not be able to change plans. Chapter 5, Section 10 tells you more about drug management programs.
- **Note:** Section 2.1 tells you more about the special enrollment period for people with Pennsylvania Department of Human Services (Medicaid).

Enrollment time periods vary depending on your situation.

To find out if you're eligible for a Special Enrollment Period, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. If you're eligible to end your membership because of a

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special situation, you can choose to change both your Medicare health coverage and drug coverage. You can choose:

- Another Medicare health plan with or without drug coverage,
- Original Medicare *with* a separate Medicare drug plan,
- Original Medicare *without* a separate Medicare drug plan.
- If eligible, an integrated D-SNP that provides your Medicare and most or all of your Pennsylvania Department of Human Services (Medicaid) benefits and services in one plan.

Note: If you disenroll from Medicare drug coverage, no longer receive Extra Help, and go without creditable drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

If you get Extra Help from Medicare to pay for your drug coverage drugs: If you switch to Original Medicare and don’t enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Your membership will usually end on the first day of the month after your request to change our plan.

Note: Section 2.1 and Section 2.2 tell you more about the special enrollment period for people with Pennsylvania Department of Human Services (Medicaid) and Extra Help.

Section 2.5 Get more information about when you can end your membership

If you have questions about ending your membership you can:

- **Call Member Services at** 1-800-498-9731 (TTY users call **711 or 1-800-654-5984**)
- Find the information in the **Medicare & You 2026** handbook
- Call **Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)

SECTION 3 How to end your membership in our plan

The table below explains how you can end your membership in our plan.

To switch from our plan to:	Here’s what to do:
Another Medicare health plan	• Enroll in the new Medicare health plan. • You’ll automatically be disenrolled from Geisinger Gold Secure Rx (HMO D-SNP) when your new plan’s coverage starts.

To switch from our plan to: Here’s what to do:	
Original Medicare <i>with</i> a separate Medicare drug plan	• Enroll in the new Medicare drug plan. • You’ll automatically be disenrolled from Geisinger Gold Secure Rx (HMO D-SNP) when your new drug plan’s coverage starts.
Original Medicare <i>without</i> a separate Medicare drug plan	• Send us a written request to disenroll. Call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) if you need more information on how to do this. • You can also call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048. • You’ll be disenrolled from Geisinger Gold Secure Rx (HMO D-SNP) when your coverage in Original Medicare starts.

Note: If you disenroll from Medicare drug coverage, no longer receive Extra Help, and go without creditable drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

For questions about your Pennsylvania Department of Human Services (Medicaid) benefits, contact Pennsylvania Department of Human Services (Medicaid), 1-800-692-7462, TTY 1-800-451-5886, 8:30 a.m. - 5:00 p.m. ET, Monday - Friday

You may also contact your Community HealthChoices Plan at the phone number listed in Chapter 2, Section 6 of this document. Ask how joining another plan or returning to Original Medicare affects how you get your Pennsylvania Department of Human Services (Medicaid) coverage.

SECTION 4 Until your membership ends, you must keep getting your medical items, services and drugs through our plan

Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical items, services and prescription drugs through our plan.

- **Continue to use our network providers to get medical care.**

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- **Continue to use our network pharmacies or mail order to get your prescriptions filled.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts).

SECTION 5 Geisinger Gold Secure Rx (HMO D-SNP) must end our plan membership in certain situations

Geisinger Gold Secure Rx (HMO D-SNP) must end your membership in our plan if any of the following happen:

- If you no longer have Medicare Part A and Part B
- If you're no longer eligible for Pennsylvania Department of Human Services (Medicaid). As stated in Chapter 1, Section 2.1, our plan is for people who are eligible for both Medicare and Pennsylvania Department of Human Services (Medicaid). If you no longer meet the special eligibility requirements of our plan, your membership in this plan will end after six months. You will receive a notice from us informing you of the end of your membership and your options. If you have any questions about your eligibility, please contact Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).
- If you move out of our service area
- If you're away from our service area for more than six months.
 - If you move or take a long trip, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) to find out if the place you're moving or traveling to is in our plan's area
- If you become incarcerated (go to prison)
- If you're no longer a United States citizen or lawfully present in the United States
- If you lie or withhold information about other insurance you have that provides drug coverage
- If you intentionally give us incorrect information when you're enrolling in our plan, and that information affects your eligibility for our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that's disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

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If you have questions or want more information on when we can end your membership, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984).

Section 5.1 We can't ask you to leave our plan for any health-related reason

Geisinger Gold Secure Rx (HMO D-SNP) isn't allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

Section 5.2 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

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CHAPTER 11:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at www.HHS.gov/ocr/index.html.

If you have a disability and need help with access to care, call Member Services at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare isn't the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Geisinger Gold Secure Rx (HMO D-SNP), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

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SECTION 4 Member non-liability

In the event Geisinger Gold fails to appropriately reimburse a provider for covered services, or in the event that we fail to pay a provider or facility for covered services that have received prior authorization, you shall not be liable for any sums owed by Geisinger Gold.

If you receive services that require prior authorization and your provider has not first obtained prior authorization, except for emergency care/services, urgently needed care, or out-of-area renal dialysis services, neither Geisinger Gold nor Medicare will pay for those services. In addition, if you enter into a private contract with a provider or facility, neither Geisinger Gold nor Medicare will pay for those services.

SECTION 5 Notices

Any notice that we give you will be in writing and delivered either personally, by U.S. Postal Service, or by other delivery service carriers to your last address known to Geisinger Gold.

SECTION 6 Additional notice of subrogation and third-party recovery

Subrogation

If we make any payment to you or on your behalf for covered services, we are entitled to be fully subrogated to any and all rights you have against any person, entity, or insurer that may be responsible for payment of medical expenses and/or benefits related to your injury, illness, or condition. We are entitled to exercise the same rights of subrogation and recovery that are accorded to the Medicare Program under the Medicare Secondary Payer rules.

Once we have made a payment for covered services, we shall have a lien on the proceeds of any judgment, settlement, or other award or recovery you receive, including but not limited to the following:

1. Any award, settlement, benefits, or other amounts paid under any workers' compensation law or award;
2. Any and all payments made directly by or on behalf of a third-party tortfeasor or person, entity, or insurer responsible for indemnifying the third-party tortfeasor;
3. Any arbitration awards, payments, settlements, structured settlements, or other benefits or amounts paid under an uninsured or underinsured motorist coverage policy;
4. Any claims payable under any federal, state, or common law, or

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5. Any other payments designated, earmarked, or otherwise intended to be paid to you as compensation, restitution, reimbursement or remuneration for your injury, illness, or condition suffered as a result of the negligence or liability of a third party.

You agree to cooperate with us and any of our representatives and to take any actions or steps necessary to secure our lien, including but not limited to:

1. Responding to requests for information about any accidents or injuries within 5 business days, either personally or through your representative;
2. Responding to our requests, made by ourselves or any representative or affiliate, for information and providing any relevant information that we have requested within 5 business days, either personally or through your representative; and
3. Participating in all phases of any legal action we commence in order to protect our rights, including but not limited to participating in investigation, discovery, attending depositions, and appearing and testifying at trial.

In addition, you agree not to do anything to prejudice our rights, including but not limited to assigning any rights or causes of action that you may have against any person or entity relating to an injury, illness, or condition without our prior express written consent. Your failure to cooperate shall be deemed a breach of your obligations, resulting in potential legal action against you in order for us to protect our rights.

Reimbursement

We are also entitled to be fully reimbursed for any and all benefit payments we make to you or on your behalf that are the responsibility of any person, organization, or insurer. Our right of reimbursement is separate and apart from our subrogation right, and is limited only by the amount of actual benefits paid under our plan. You must immediately pay to us any amounts you recover by judgment, settlement, award, recovery, or otherwise from any liable third party, his or her insurer, and any first party insurer such as Uninsured or Underinsured Motorists Coverage to the extent that we paid out or provided benefits for your injury, illness, or condition during your enrollment in our plan. We are entitled to full reimbursement even if you have not been made whole, are not fully compensated, or only partially recover from your claim.

Antisubrogation rules do not apply

Our subrogation and reimbursement rights shall have first priority, and must be paid prior to payment of any additional claims. Our subrogation right takes priority over any other claimants, your claims or any other person or entity with a claim, right or lien on the recovery. Our subrogation and reimbursement rights will not be affected, reduced, or eliminated by the “made whole” doctrine, the Collateral Source Rule, or any other equitable doctrine.

We are not obligated to pursue subrogation or reimbursement either for our own benefit or on your behalf. Our rights under Medicare law and this Evidence of Coverage shall not be affected, reduced, or

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eliminated by our failure to intervene in any legal action you commence relating to your injury, illness, or condition.

CHAPTER 12:

Definitions

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center doesn't exceed 24 hours.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already got. You may also make an appeal if you disagree with our decision to stop services that you're getting.

Area Agency on Aging - Pennsylvania's Area Agencies on Aging are non-profit organizations funded by federal, state, and county governments to assist older adults by promoting the ability to live with independence and dignity.

Benefit Period – (Skilled Nursing Facility) The way that both our plan and Original Medicare measures your use of skilled nursing facility (SNF) services. Our plan does not require a prior hospital stay. A SNF benefit period begins the day you go into a skilled nursing facility. Up to 100 days are covered per benefit period. The benefit period ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a skilled nursing facility after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

Biological Product – A prescription drug that's made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and can't be copied exactly, so alternative forms are called biosimilars. (go to "**Original Biological Product**" and "**Biosimilar**").

Biosimilar – A biological product that's very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars may be substituted for the original biological product at the pharmacy without needing a new prescription (go to "**Interchangeable Biosimilar**").

Brand Name Drug – A prescription drug that's manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$2,100 for Part D covered drugs during the covered year. During this payment stage, you pay nothing for your covered Part D drugs.

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Center of Excellence (COE) – A Center of Excellence is a group of licensed physicians who share a hospital or medical center in order to provide high quality specialty healthcare for chronic conditions.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services or prescription drugs after you pay any deductibles.

Community HealthChoices (CHC) - Pennsylvania's mandatory managed care program for individuals who are eligible for both Pennsylvania Department of Human Services (Medicaid) and Medicare (dual eligible), older adults, and individuals with physical disabilities.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems about quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services or drugs are gotten. Cost sharing includes any combination of the following 3 types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed copayment amount that a plan requires when a specific service or drug is received; or (3) any coinsurance amount, a percentage of the total amount paid for a service or drug that a plan requires when a specific service or drug is received.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of 6 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by our plan and the amount, if any, you're required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn't covered under our plan, that isn't a coverage determination. You need to call or write to our plan to ask for a formal decision about the coverage. Coverage determinations are called **coverage decisions** in this document.

Covered Drugs – The term we use to mean all the drugs covered by our plan.

Covered Services – The term we use to mean all the health care services and supplies that are covered by our plan.

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Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that's expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you don't need skilled medical care or skilled nursing care. Custodial care, provided by people who don't have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

Daily cost-sharing rate – A daily cost-sharing rate may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you're required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month's supply in our plan is 30 days, then your daily cost-sharing rate is \$1 per day.

Deductible – The amount you must pay for health care or prescriptions before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist's time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – DSNPs enroll people who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some or all Medicare costs, depending on the state and the person's eligibility.

Dually Eligible Individual – A person who is eligible for Medicare and Pennsylvania Department of Human Services (Medicaid) coverage.

Durable Medical Equipment (DME) – Certain medical equipment that's ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

Emergency Care – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

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Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that isn't on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also ask for an exception if our plan requires you to try another drug before getting the drug you're asking for, if our plan requires a prior authorization for a drug and you want us to waive the criteria restriction, or if our plan limits the quantity or dosage of the drug you're asking for (a formulary exception).

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that's approved by the FDA as having the same active ingredient(s) as the brand name drug. Generally, a generic drug works the same as a brand name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

Home Health Agency Care - Skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury. Covered services are listed in the Medical Benefits Chart in Chapter 4 under the heading "Home health agency care." If you need Home Health Care services, our plan will cover these services for you provided the Medicare coverage requirements are met. Home Health Care can include services from a home health aide if the services are part of the home health plan of care for your illness or injury. They aren't covered unless you are also getting a covered skilled service. Home health services don't include the services of housekeepers, food service arrangements, or full-time nursing care at home.

Home Health Aide – A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. Our plan must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums, you're still a member of our plan. You can still get all medically necessary services as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

Income Related Monthly Adjustment Amount (IRMAA) –If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard

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premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Stage – This is the stage before your out-of-pocket costs for the year have reached the out-of-pocket threshold amount.

Initial Enrollment Period – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Interchangeable Biosimilar – A biosimilar that may be used as a substitute for an original biosimilar product at the pharmacy without needing a new prescription because it meets additional requirements about the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (formulary or Drug List) – A list of prescription drugs covered by our plan.

Low Income Subsidy (LIS) – Go to Extra Help.

Manufacturer Discount Program – A program under which drug manufacturers pay a portion of our plan's full cost for covered Part D brand name drugs and biologics. Discounts are based on agreements between the federal government and drug manufacturers.

Maximum Fair Price – The price Medicare negotiated for a selected drug.

Maximum Out-of-Pocket Amount – The most that you pay out-of-pocket during the calendar year for covered Part A and Part B services. Amounts you pay for our Medicare Part A and Part B premiums and prescription drugs don't count toward the maximum out-of-pocket amount. (Note: Because our members also get help from Pennsylvania Department of Human Services (Medicaid), very few members ever reach this out-of-pocket maximum.)

Medicaid (or Medical Assistance) – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically Accepted Indication – A use of a drug that's either approved by the FDA or supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information system.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

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Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel its plan enrollment and switch to another Medicare Advantage plan or get coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after a person is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug coverage**.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all the services that are covered by Medicare Part A and B. The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Drug coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medication Therapy Management (MTM) program – A Medicare Part D program for complex health needs provided to people who meet certain requirements or are in a Drug Management Program. MTM services usually include a discussion with a pharmacist or health care provider to review medications.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage plan isn't a Medigap policy.)

Member (member of our plan, or plan member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

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Member Services – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they're filled at one of our network pharmacies.

Network Provider – Provider is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

Open Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

Original Biological Product – A biological product that has been approved by the FDA and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Orphan Drug – A drug or biological product that treats a rare condition or disease. In the United States, the FDA orphan drug designation is given to drugs that are intended to treat, diagnose or prevent rare diseases or conditions that affect fewer than 200,000 people or that will cost more to develop and produce than is expected to be made from sales of the drug. It is generally easier for a drug company to obtain approval from the FDA for an Orphan drug. Orphan drugs are usually very expensive and used only when there are no other effective treatment alternatives available.

Out-of-Network Pharmacy – A pharmacy that doesn't have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies aren't covered by our plan unless certain conditions apply.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that doesn't have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that aren't employed, owned, or operated by our plan.

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Out-of-Pocket Costs – Go to the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of services or drugs received is also referred to as the member's out-of-pocket cost requirement.

Out-of-Pocket Threshold – The maximum amount you pay out of pocket for Part D drugs.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan.

Part C – Go to Medicare Advantage (MA) plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded from Part D coverage by Congress. Certain categories of Part D drugs must be covered by every plan.

Part D Late Enrollment Penalty – An amount added to your monthly plan premium for Medicare drug coverage if you go without creditable coverage (coverage that's expected to pay, on average, at least as much as standard Medicare drug coverage) for a continuous period of 63 days or more after you're first eligible to join a Part D plan. If you lose Extra Help, you may be subject to the late enrollment penalty if you go 63 days or more in a row without Part D or other creditable drug coverage.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Preventive services – Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

Prior Authorization – Approval in advance to get services or certain drugs based on specific criteria. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary and our criteria are posted on our website.

Prosthetics and Orthotics – Medical devices including, but not limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

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Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that’s designed to limit the use of a drug for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

“Real-Time Benefit Tool” – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost-sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Rehabilitation Services – These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy.

Selected Drug – A drug covered under Part D for which Medicare negotiated a Maximum Fair Price.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it’s also generally the area where you can get routine (non-emergency) services. Our plan must disenroll you if you permanently move out of our plan’s service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Needs Plan – A special type of Medicare Advantage plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who live in a nursing home, or who have certain chronic medical conditions.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we’ll cover the drug your physician may have initially prescribed.

Supplemental Benefit – A supplemental benefit is an item or service covered by a Medicare Advantage Plan that is not covered by Original Medicare. These benefits do not need to be provided by Medicare providers or at Medicare-certified facilities. Instead, to receive these items or services, you need to follow your plan’s rules.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren’t the same as Social Security benefits.

Urgently Needed Services – A plan-covered service requiring immediate medical attention that’s not an emergency is an urgently needed service if either you’re temporarily outside our plan’s service area, or it’s unreasonable given your time, place, and circumstances to get this service from network

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providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

Value Based Insurance Design (VBID) - MA health plan innovations designed to reduce Medicare program expenditures, enhance the quality of care for Medicare beneficiaries, including those with low incomes such as dual-eligibles, and improve the coordination and efficiency of health care service delivery.

Geisinger Gold Secure Rx (HMO D-SNP) Member Services

Method Member Services – Contact Information	
Call	1-800-498-9731 or Pharmacy Member Services 1-800-988-4861 Calls to this number are free.
Our business hours:	October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday After hours, an automated voice messaging service is available. A Customer Service Representative will return your call within one business day. Member Services also has free language interpreter services available for non-English speakers.
TTY	TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
Our business hours:	October 1 - March 31: 8 a.m. to 8 p.m. 7 days a week April 1 - September 30: 8 a.m. to 8 p.m. Monday-Friday; 8 a.m. to 2 p.m. Saturday
Fax	570-271-5871
Write	Geisinger Gold 100 North Academy Avenue Danville, PA 17822-2580
Website	www.geisingergold.com

Pennsylvania Medicare Education and Decision Insight (PA MEDI)

Pennsylvania Medicare Education and Decision Insight (PA MEDI) is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Call	1-800-783-7067
Write	Pennsylvania Medicare Education and Decision Insight (PA MEDI) Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
Website	https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx

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