Geisinger Funding Alternative Choices HMO
$1,000 Plan
Administered by GIIC
Summary of Benefits

	Tier 1 Provider	Tier 2 Provider
Deductible Deductible must be satisfied every coverage period before coinsurance applies. Copayments do not apply to the deductible.	$1,000 single $2,000 family	$2,000 single $4,000 family
Coinsurance	0%	0%
Coinsurance Maximum Deductible does not apply to coinsurance maximum.	$0 single $0 family	$0 single $0 family
Maximum Out of Pocket	$9,450 single $18,900 family	$9,450 single $18,900 family

Services covered when medically necessary	Tier 1 Provider	Tier 2 Provider
Outpatient Services		
PCP office visits.	$10	$40
Specialist office visit.	$20	$70
Periodic health assessments/routine physicals.	$0	$0
Outpatient surgery.	0% after deductible	0% after deductible
Telehealth (virtual visit)		
Primary care physician	$5	$5
Specialist physician	$10	$10
Behavioral health and substance abuse therapy	$5	$5
Preventive Services: For a Full list of preventive services refer to healthcare.gov/coverage/preventive-care-benefits. All PPACA Preventive Services including but not limited to:		
Mammograms.	$0	$0
Immunizations covered in accordance with accepted medical practices, excluding immunizations necessary for international travel.	$0	$0
Pap smears.	$0	$0
Chlamydia screening ages 16-25.	$0	$0
Dexa scan.	$0	$0
Fecal occult blood testing.	$0	$0
Cholesterol screening.	$0	$0
Diabetes care including HbA1c testing, LDL-C screening and nephropathy screening.	$0	$0

Lipid panel.	$0	$0
Newborn screening: one hematocrit and hemoglobin screening for infants under 24 months.	$0	$0
Colorectal Cancer Screening		
Colorectal cancer screening, limited to flexible sigmoidoscopy, colonoscopy and related services covered 100%. Note: preparation medication is not covered under the medical benefit. However, preparation medication may be covered under your pharmacy benefit, which will be subject to your normal pharmacy benefit cost-sharing.	$0	$0
Well-Child Services		
Well-child office visits (age 0-21)	$0	$0
Testing Services		
X-rays, laboratory and other diagnostic tests.	0% after deductible	0% after deductible
Computed Axial Tomography (CAT Scan), Magnetic Resonance Imaging (MRI), and Position Emission Tomography (PET Scan), Magnetic Resonance Angiography (MRA) and nuclear cardiology.	0% after deductible	0% after deductible
All Other Diagnostic Services		
Ostomy supplies.	0% after deductible	0% after deductible
Medically necessary urological supplies.	0% after deductible	0% after deductible
Other diagnostic services.	0% after deductible	0% after deductible
Well-Woman Care		
Annual gynecological examination.	$0	$0
Maternity Care		
Maternity Hospitalization.	0% after deductible	0% after deductible
Maternity care by your physician before and after the birth of your baby.	$0	$0
Hospitalization		
Care in a semi-private room at a participating facility. Includes intensive care, cardiac care unit services, obstetrical care, newborn care, transplant services, medications and diagnostic tests.	0% after deductible	0% after deductible
Medical and surgical specialist care, including anesthesia.	0% after deductible	0% after deductible
Surgery for Correction of Obesity (cost sharing does not apply to maximum out-of-pocket)		
Facility charges.	$2,000	$2,000
Professional charges.	0% after deductible	0% after deductible
Eye Exams		
One eye exam per year to determine the refractive error of the eye.	$0	$0
Emergency Services		

Emergency care.	$150 (waived if admitted to hospital)	$150 (waived if admitted to hospital)
Ambulance service to and from hospital.	$0	$0
Critical response air transport.	$0	$0
Urgent care.	$10	$10
Urgent care for mental health and substance abuse.	$0	$0
Rehabilitation Services		
Physical therapy for back pain, limited to 2 series of 5 visits each, per benefit period.	$20 per series	$70 per series
Spinal injections for back pain	30% after deductible	30% after deductible
Physical, Occupational and Speech Therapy	$20	$70
Cardiac rehabilitation, outpatient, up to 36 sessions/benefit year.	$0	$0
Pulmonary rehabilitation benefit, outpatient, limit to 36 sessions per benefit year	$0	$0
Diabetes Services and Supplies [1]		
Diabetic eye examination.	$0	$0
Prescription/supply coverage: LifeScan test strips (OneTouch, OneTouch Ultra, and OneTouch Verio) and lancets are covered. The following may be limited to specific vendors: insulin, syringes and needles for the administration of insulin only, oral agents used to control blood sugar (1 copayment/34 day supply) and Glucagon emergency kit (two per copayment).	Tier 1: $15 for 34-day supply Tier 2: $45 for 34-day supply Tier 3: $70 for 34-day supply	Follows Tier 1 Cost Sharing
Diabetic foot orthotics.	0% after deductible	0% after deductible
Home blood glucose monitors: LifeScan brand diabetic supplies only. Must be purchased at a participating pharmacy.	$0	$0
Diabetic medical equipment: The following may be limited to specific vendors: injection aids, insulin pumps, syringe reservoirs and infusion sets.	$0	$0
[1] The Plan reserves the right to restrict vendors and apply quantity limitations.		
Skilled Nursing/Home Health Services		
Short-term, non-custodial medical care in a licensed, skilled nursing facility, as approved by a Plan physician and the Plan, for up to 60 days.	0% after deductible	0% after deductible
Home health care	$0	$0
Hospice care: home and inpatient care including home health aide and homemaker services, counseling and medical social services.	$0	$0
Implanted Devices (medical and contraceptive)		
Drug delivery.	50%	50%
Contraceptives	$0	$0
Specialty Drugs		
For select high-cost specialty drugs. $1,500 maximum out-of-pocket per benefit year. (cost sharing for drugs obtained from a specialty vendor will follow the pharmacy benefit)	$150 copay per injection/infusion	$150 copay per injection/infusion

Durable Medical Equipment		
Equipment which can stand repeated use, such as wheelchairs, hospital beds and oxygen equipment. Standard equipment is covered when prescribed by a participating provider, purchased from a participating vendor. The Plan reserves the right to restrict vendor.	$0	$0
Prosthetic Devices		
Externally worn appliance or apparatus which replaces a missing body part, such as artificial limbs. Must be prescribed by participating provider. Medically necessary replacements covered every 5 years.	$0	$0
Orthotic Devices		
Rigid appliance used to support, align or correct bone and muscle deformities. Must be prescribed by participating provider.	50% coinsurance	50% coinsurance
Impacted Wisdom Teeth Extraction		
Oral surgery by participating provider for extraction of partially or totally bony impacted third molars. Service covered in the physician's office. Hospital and ambulatory surgical center services are not covered without a prior-authorization.	$0	$0
Alcohol and Drug Abuse Treatment		
Inpatient detoxification.	0% after deductible	0% after deductible
Non-hospital residential inpatient rehabilitation.	0% after deductible	0% after deductible
Outpatient rehabilitation at an alcoholism/drug abuse facility.	$10 individual therapy session /$10 group therapy session	$10 individual therapy session /$10 group therapy session
Outpatient Opioid Detoxification Treatment		
Buprenorphine and buprenorphine/naloxone are covered as part of this treatment if the member has a GHP drug rider and are subject to the cost sharing set forth in that rider. If the member does not have a GHP drug rider, the detox sessions are covered but buprenorphine or buprenorphine/naloxone are not covered.	0% after deductible	0% after deductible
Mental Health		
Mental health care by psychiatrist, licensed clinical psychologist or other licensed behavioral health professional.	$10 individual therapy session /$10 group therapy session	$10 individual therapy session /$10 group therapy session
Serious Mental Illness (SMI) Services		
Care provided for the following serious mental illnesses: schizophrenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizo-affective disorder and delusional disorder.	0% after deductible/inpatient facility 0% after deductible/inpatient professional visit 0% after deductible/partial hospitalization day	0% after deductible/inpatient facility 0% after deductible/inpatient professional visit 0% after deductible/partial hospitalization day
Non-Serious Mental Illness Services		
Non-Serious mental illnesses that exclude schizophrenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizo-affective disorder and delusional disorder.	0% after deductible/inpatient facility 0% after deductible/inpatient professional visit 0% after deductible/partial hospitalization per day	0% after deductible/inpatient facility 0% after deductible/inpatient professional visit 0% after deductible/partial hospitalization per day
Autism Spectrum Disorder Rider		
Care provided for members under 21 years of age for the treatment of autism spectrum disorders (as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental disorders (DSM), or its successor including autistic disorder, Asperger's disorder and Pervasive Development Disorder not otherwise specified.) which includes, pharmacy, psychiatric and psychological, rehabilitative and therapeutic care.		

Pharmacy care	Copayment per outpatient prescription drug rider or 50% coinsurance for members with no prescription drug rider	Copayment per outpatient prescription drug rider or 50% coinsurance for members with no prescription drug rider
Psychiatric and Psychological Care: direct or consultative services provided by a psychiatrist or psychologist.	$10 individual therapy session /$10 group therapy session	$10 individual therapy session /$10 group therapy session
Rehabilitative Care: professional services and treatment programs, including applied behavioral analysis, provided by an autism service provider to produce socially significant improvements in human behavior or to prevent loss of attained skill or function.	$20 per day	$20 per day
Therapeutic Care: includes services provided by speech pathologists, occupational therapists or physical therapists.	$20 per day	$20 per day

Additional Services — Tier 1 Provider — Tier 2 Provider

Manipulative Treatment Services Rider		
Direct access to participating providers for chiropractic services which may include patient exams, manipulation, adjunctive therapy and X-rays. Chiropractic appliances covered up to $50 per benefit year when prescribed by a participating provider. Maximum 15 visits/benefit year.	$10	$40
Triple Choice Option for Outpatient Prescription Drugs [2]		
34-day supply per copayment for outpatient prescription drugs from a participating pharmacy. Most covered drugs are listed on the formulary, a continually updated list of commonly covered drugs. Each drug is assigned to a tier. Tier 1: most generic drugs; prior authorization is generally not required. Tier 2: certain generic drugs and formulary brand name drugs with no generic equivalent; prior authorization may be required. Tier 3: some formulary brand name drugs with generic equivalents, other brand name drugs, and non-formulary drugs if approved; prior authorization may be required. Provider must request prior authorization. For information call Pharmacy Services at (800) 988-4861.	Tier 1: $15 for 34-day supply Tier 2: $45 for 34-day supply Tier 3: $70 for 34-day supply	Follows Tier 1 Cost Sharing
Contraceptives; includes diaphragms.	$0	$0
Mail Order Pharmacy. Prescriptions can be received through the mail by using the mail order pharmacy program. A doctor's prescription, copayment and completed form is required.	Tier 1: $30 for 3-month supply Tier 2: $90 for 3-month supply Tier 3: $140 for 3-month supply	Follows Tier 1 Cost Sharing
[2]The Plan reserves the right to restrict vendors and apply quantity limitations.		
Select Free Generic Drug Program		
Members will pay a $0 copay for certain generic drugs as part of Tier 1. All other Tier 1 drugs will have applicable copay applied. Deductible applies first, if applicable.	$0	$0
Please review individual rider documents for limitations and exclusions.		

Additional Discounts

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

Acupuncture
Chiropractic care
Eyewear and eye exams
Fitness centers memberships
LASIK vision correction
Mail order contact lenses
Massage therapy
Safe Beginnings ®

Member Information

We want our members to be well informed. The following information is available by contacting our Customer Care Team at (800) 504-0443.

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

Important information, definitions, and limitations

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

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

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

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

Covered services Covered services that are not available within the Plan's network or are out of the Plan's service area must be authorized in advance by the Plan.

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

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

PCP primary care physician.

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

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