Geisinger Funding Alternative Choices PPO
$2,000 Plan
Administered by GIIC
Summary of Benefits

	Tier 1 Provider	Tier 2 Provider	Non-Preferred Provider
Deductible	$2,000 single $4,000 family	$4,000 single $8,000 family	$6,000 single $12,000 family
Deductible must be satisfied every coverage period before coinsurance applies. Copayments do not apply to the deductible.			
Coinsurance	0%	0%	30%
Coinsurance Maximum	$0 single $0 family	$0 single $0 family	$6,000 single $12,000 family
Maximum Out of Pocket	$9,450 single $18,9000 family	$9,450 single $18,900 family	$0 single $0 family

SERVICES covered when medically necessary	**Tier 1 Provider**	**Tier 2 Provider**	**Non-Participating Provider**
Outpatient Services			
PCP office visits.	$10	$40	30% after deductible
Specialist office visit.	$20	$70	30% after deductible
Periodic health assessments/routine physicals.	$0	$0	30% after deductible
Outpatient surgery.	0% after deductible	0% after deductible	30% after deductible
Telehealth Services			
Telehealth (virtual visit) • Primary care physician • Specialist Physician • Behavioral health and substance abuse therapy	• $5 • $10 • $5	• $5 • $10 • $5	30% after deductible
Preventive Services. For a Full list of preventive services refer to https://www.healthcare.gov/coverage/preventive- care-benefits. All PPACA Preventive Services including but not limited to:			
Mammograms.	$0	$0	30% after deductible
Immunizations covered in accordance with accepted medical practices, excluding immunizations necessary for international travel.	$0	$0	30% after deductible
Pap smears.	$0	$0	30% after deductible
Chlamydia screening for ages 16-25.	$0	$0	30% after deductible
Dexa scan.	$0	$0	30% after deductible
Fecal occult blood testing.	$0	$0	30% after deductible
Cholesterol screening.	$0	$0	30% after deductible
Diabetes care including HbA1c testing, LDL-C screening and nephropathy screening.	$0	$0	30% after deductible
Lipid panel.	$0	$0	30% after deductible
Newborn screening: one hematocrit and hemoglobin screening for infants under 24 months.	$0	$0	30% after deductible

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	30% after deductible
Well-Child Services			
Well-child office visits (age 0-21)	$0	$0	30% after deductible
Testing Services			
X-rays, laboratory and other diagnostic tests.	0% after deductible	0% after deductible	30% after deductible
Computed Axial Tomography (CAT Scan), Magnetic Resonance Imaging (MRI), Position Emission Tomography (PET Scan), Magnetic Resonance Angiography (MRA) Nuclear Cardiology.	0% after deductible	0% after deductible	30% after deductible
All Other Diagnostic Services			
Ostomy supplies.	0% after deductible	0% after deductible	Services limited to preferred providers
Medically necessary urological supplies.	0% after deductible	0% after deductible	Services limited to preferred providers
Other diagnostic services	0% after deductible	0% after deductible	30% after deductible
Well-Woman Care			
Annual gynecological examination.	$0	$0	30% after deductible
Maternity Care			
Maternity Hospitalization. Limit: 90 inpatient days per benefit year when services are performed by a non-preferred provider.	0% after deductible	0% after deductible	30% after deductible
Maternity care by your physician before and after the birth of your baby. No referral required for In-Network benefits.	$0	$0	30% after deductible
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. Limit: 90 inpatient days per benefit year when services are performed by a non-preferred provider.	0% after deductible	0% after deductible	30% after deductible
Medical and surgical specialist care, including anesthesia.	0% after deductible	0% after deductible	30% after deductible
Surgery for Correction of Obesity (cost sharing does not apply to maximum out-of-pocket)			
Facility charges.	$2,000	$2,000	Services limited to preferred providers
Professional charges.	0% after deductible	0% after deductible	Services limited to preferred providers
Emergency Services			
Emergency care.	$150 (waived if admitted to hospital)	$150 (waived if admitted to hospital)	$150 (waived if admitted to hospital)
Ambulance service to and from hospital.	$0	$0	$0
Critical response air transport.	$0	$0	$0
Urgent care.	$10	$10	$10
Urgent care for mental health and substance abuse.	$0	$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	Services limited to preferred providers
Spinal injections for back pain.	30% after deductible	30% after deductible	Services limited to preferred providers
Physical, Occupational and Speech Therapy	$20	$70	30% after deductible
Cardiac rehabilitation, outpatient up to 36 sessions/benefit year.	$0	$0	30% after deductible
Pulmonary rehabilitation benefit, outpatient, limit to 36 sessions per benefit year	$0	$0	30% after deductible
Diabetes Services and Supplies[1]			
Diabetic eye examination.	$0	$0	30% after deductible

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: $30 for 34-day supply Tier 3: $50 for 34-day supply	Follows Tier 1 Cost Sharing	Services limited to Preferred pharmacy
Diabetic foot orthotics.	0% after deductible	0% after deductible	Services limited to preferred providers
Home blood glucose monitors: LifeScan brand diabetic supplies only. Must be purchased at a participating pharmacy.	$0	$0	Services limited to preferred pharmacy
Diabetic medical equipment: The following may be limited to specific vendors: injection aids, insulin pumps, syringe reservoirs and infusion sets.	$0	$0	Services limited to preferred providers
[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	30% after deductible
Home health care	$0	$0	30% after deductible
Hospice care: home and inpatient care including home health aide and homemaker services, counseling and medical social services	$0	$0	30% after deductible
Implanted Devices (medical and contraceptive)			
Drug delivery.	50%	50%	70% coinsurance
Contraceptives	$0	$0	70% coinsurance
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	30% after deductible
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	Services limited to preferred providers
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	Services limited to preferred providers
Orthotic Devices			
Rigid appliance used to support, align or correct bone and muscle deformities. Must be prescribed by participating provider.	50% coinsurance	50% coinsurance	Services limited to preferred providers
Impacted Wisdom Teeth Extraction			
Oral surgery by participating provider for extraction of partially or totally bony impacted third molars. Service covered in the physician's office. Hospital and ambulatory surgical center services are not covered	$0	$0	Services limited to preferred providers
Alcohol and Drug Abuse Treatment			
Inpatient detoxification. Limit: 90 inpatient days per benefit year when services are performed by a non-preferred provider.	0% after deductible	0% after deductible	30% after deductible
Non-hospital residential inpatient rehabilitation. Limit: 90 inpatient days per benefit year when services are performed by a non-preferred provider.	0% after deductible	0% after deductible	30% after deductible
Outpatient rehabilitation at an alcoholism/drug abuse facility.	$10 per session	$10 per session	30% after deductible
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	30% 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	30% after deductible
Serious Mental Illness (SMI)			
Care provided for the following serious mental illnesses: schizoprenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulimia nervosa, schizo-affective disorder and delusional disorder. Care for these conditions by a participating provider facility.	0% after deductible/ inpatient facility 0% 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	30% after deductible

Non-Serious Mental Illness			
Non-Serious mental illnesses that exclude schizophrenia, bipolar disorder, obsessive-compulsive disorder, major depressive disorder, panic disorder, anorexia nervosa, bulemia 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	30% after deductible
Autism Spectrum Disorder			
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 suggessor 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 benefit or 50% coinsurance for members with no prescription drug benefit	Copayment per outpatient prescription benefit or 50% coinsurance for members with no prescription drug benefit	Services limited to preferred pharmacy
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	30% after deductible
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	30% after deductible
Therapeutic Care: includes services provided by speech pathologists, occupational therapists or physical therapists.	$20 per day	$20 per day	30% after deductible
*Covered services provided by a non-preferred provider will be based on the PPO's "non-preferred provider fee schedule." This may subject the member to significant out-of-pocket expenses for services received from a non-preferred provider. Emergency care or covered services not available from a preferred provider and approved by the Health Plan are NOT subject to this fee schedule.			

Additional Services

	Tier 1 Provider	Tier 2 Provider	Non-Preferred Provider
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 assigned to a tier. Tier 1: most generic drugs; prior authorization is generally not required. Tier 2: certain generic drugs and formulary brand name drugs with no generic equivalent; prior authorization may be required. Tier 3: some formulary brand name drugs with generic equivalents and other brand name drugs, including some not listed on the formulary; it may include certain generic drugs; prior authorization may be required. Provider must request prior authorization. For information call Pharmacy Services at (800) 988-4861.	Tier 1: $15 for 34-day supply Tier 2: $30 for 34-day supply Tier 3: $50 for 34-day supply	Follows Tier 1 Cost Sharing	Services limited to Preferred pharmacy
Contraceptives; includes diaphragms.	$0	$0	30% after deductible
Mail Order Pharmacy. Prescriptions can be received through the mail by using the PPO's mail order pharmacy program. A doctor's prescription, copayment and completed form is required.	Tier 1: $30 for 90 day supply Tier 2: $60 for 90 day supply Tier 3: $100 for 90 day supply	Follows Tier 1 Cost Sharing	Services limited to Preferred pharmacy
[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	Services limited to preferred pharmacy
Manipulative Treatment Services Rider			
Direct access to participating providers for chiropractic services which may include patient exam, 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	Services limited to preferred providers

Eye Exams			
One eye exam per year to determine the refractive error of the eye.	$0	$0	Services limited to preferred providers
Please review individual rider documents for limitations and exclusions.			
*Covered services provided by a non-preferred provider will be based on the PPO's "non-preferred provider fee schedule." This may subject the member to significant out-of-pocket expenses for services received from a non-preferred provider. Emergency care or covered services not available from a preferred provider and approved by the Health Plan are NOT subject to this fee schedule.			

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

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

Important information, definitions, and limitations

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

Confidentiality: the PPO'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 PPO 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.

Medical Necessity or Medically Necessary: covered services rendered by a health care provider that the insurer 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 health care provider; and e) the most appropriate source or level of service that can safely be provided to the member. When applied to hospitalization, this further means that the member requires acute care as an inpatient due to the nature of the services rendered or the member's condition, and the member cannot receive safe or adequate care as an outpatient.

Precertification: the process of calling the PPO to receive authorization for whereby all non-emergency inpatient hospital admissions and designated procedures and services listed in the Subscription Certificate are reviewed and approved for coverage determination by the PPO, prior to the prevision of services.

PCP: primary care physician.

Retrospective review: the PPO 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.