

Geisinger Funding Alternative All-Access QHDHP PPO (Embedded)

Summary of Benefits

GFA All Access QHDHP-E 6900 Plan A

| | Preferred Provider | Non-Preferred Provider |
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| Deductible | \$6,900 single \$13,800 family | \$7,000 single \$14,000 family |
| Applies to all services, prescription drugs and medical equipment. Must be satisfied every coverage period before copayment/coinsurance applies. | | |
| Coinsurance | 0% | 30% |
| Maximum Out of Pocket | \$8,050 single \$16,100 family | \$10,000 single \$20,000 family |

| Services covered when medically necessary | Preferred Provider You Pay | Non-Preferred Provider You Pay* |
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| Outpatient Physician Services | | |
| Primary care office visits (PCP). | \$20 after deductible | 30% after deductible |
| Periodic health assessments/routine physicals. | \$0 | 30% after deductible |
| Specialist office visit. | \$40 after deductible | 30% after deductible |
| Telehealth (virtual visit) | | |
| Primary care physician | \$5 after deductible | 30% after deductible |
| Specialist physician | \$10 after deductible | 30% after deductible |
| Behavioral health and substance abuse therapy | \$5 after deductible | 30% after deductible |
| Emergency Services | | |
| Emergency care. | \$150 after deductible (waived if admitted to hospital) | \$150 after deductible (waived if admitted to hospital) |
| Ambulance service to and from hospital. | 0% after deductible | 0% after deductible |
| Critical response air transport. | 0% after deductible | 0% after deductible |
| Urgent care. | \$20 after deductible | \$20 after deductible |
| Urgent care for mental health and substance abuse. | 0% after deductible | 0% after deductible |
| 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 | 30% after deductible |
| Immunizations covered in accordance with accepted medical practices, excluding immunizations necessary for international travel. | \$0 | 30% after deductible |
| Pap smears. | \$0 | 30% after deductible |
| Chlamydia screening ages 16-25. | \$0 | 30% after deductible |
| Dexa scan. | \$0 | 30% after deductible |
| Fecal occult blood testing. | \$0 | 30% after deductible |

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| Cholesterol screening. | \$0 | 30% after deductible |
| Diabetes care including HbA1c testing, LDL-C screening and nephropathy screening. | \$0 | 30% after deductible |
| Lipid panel. | \$0 | 30% after deductible |
| Newborn screening: one hematocrit and hemoglobin screening for infants under 24 months. | \$0 | 30% after deductible |
| Well-Child Services | | |
| Pediatric well child visits. | \$0 | 30% after deductible |
| Well-Woman Care | | |
| Annual gynecological examination, including pelvic examination and routine pap smears. Includes appropriate follow-up care and referrals for diagnostic testing and treatment services relating to gynecological care. | \$0 | 30% after deductible |
| Outpatient Services. | | |
| Outpatient surgery. | 0% after deductible | 30% after deductible |
| X-rays, laboratory, and diagnostic tests. | 0% after deductible | 30% 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 | 30% after deductible |
| Ostomy supplies. | 0% after deductible | Services limited to preferred providers |
| Urological supplies. | 0% after deductible | Services limited to preferred providers |
| Other diagnostic services. | 0% after deductible | 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 | 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 | 30% after deductible |
| Maternity care office visits before and after the birth of your baby. | \$0 | 30% after deductible |
| One postpartum home health care visit for early discharge. | \$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 | 30% after deductible |
| Medical and surgical specialist care, including anesthesia. | 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 after deductible | Services limited to preferred providers |

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| Professional charges. | 0% after deductible | Services limited to preferred providers |
| Eye Exams | | |
| One eye exam per year to determine the refractive error of the eye. | 0% after deductible | Services limited to preferred providers |
| Rehabilitation Services | | |
| Physical therapy for back pain, limited to 2 series of 5 visits each, per benefit period. | \$40 per series after deductible | Services limited to preferred providers |
| Spinal injections for back pain | 0% after deductible, if coinsurance is 0% then 30% coinsurance applies | Services limited to preferred providers |
| Physical, Occupational and Speech Therapy | \$40 after deductible | 30% after deductible |
| Cardiac rehabilitation, outpatient, up to 36 sessions/benefit year. | 0% after deductible | 30% after deductible |
| Pulmonary rehabilitation benefit, outpatient, limit to 36 sessions per benefit year | 0% after deductible | 30% after deductible |
| Diabetes Services and Supplies ¹ | | |
| Diabetic eye examination. | \$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). | After deductible: Tier 1: \$20 for 34-day supply Tier 2: \$40 for 34-day supply Tier 3: \$60 for 34-day supply | Services limited to a preferred pharmacy |
| Diabetic foot orthotics. | 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 | Services limited to a preferred pharmacy |
| Diabetic medical equipment: The following may be limited to specific vendors: injection aids, insulin pumps, syringe reservoirs and infusion sets. | 0% after deductible | 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 | 30% after deductible |
| Home health care | 0% after deductible | 30% after deductible |
| Hospice care: home and inpatient care including home health aide and homemaker services, counseling and medical social services. | 0% after deductible | 30% after deductible |
| Implanted Devices (medical and contraceptive) | | |
| Drug delivery. | 0% after deductible | 30% after deductible |
| Contraceptives | \$0 | 30% after deductible |
| 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 per injection/infusion after deductible | 30% after deductible |
| Durable Medical Equipment | | |

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| Equipment which can stand repeated use, such as wheelchairs, hospital beds and oxygen equipment. | 0% after deductible | Services limited to preferred providers |
| Prosthetic Devices | | |
| Externally worn appliance or apparatus which replaces a missing body part, such as artificial limbs. Replacements covered every 5 years. | 0% after deductible | Services limited to preferred providers |
| Orthotic Devices | | |
| Rigid appliance used to support, align or correct bone and muscle deformities. | 0% after deductible | 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 without a prior-authorization. | 0% after deductible | 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 | 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 | 30% after deductible |
| Outpatient rehabilitation at an alcoholism/drug abuse facility. | \$20 after deductible | 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 | 30% after deductible |
| Mental Health | | |
| Mental health care by psychiatrist, licensed clinical psychologist or other licensed behavioral health professional. | \$20 after deductible | 30% after deductible |
| 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 | 30% after deductible |
| 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 day | 30% after deductible |
| 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 | Services limited to a preferred pharmacy |

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| Psychiatric and Psychological Care: direct or consultative services provided by a psychiatrist or psychologist. | \$20 after deductible/individual therapy session \$20 after deductible/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. | \$40 per day after deductible | 30% after deductible |
| Therapeutic Care: includes services provided by speech pathologists, occupational therapists or physical therapists. | \$40 per day after deductible | 30% after deductible |
| Applied behavioral analysis (ABA) for autism. | \$20 after deductible | 30% after deductible |
| Manipulative Treatment Services | | |
| 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. | \$20 after deductible | Services limited to preferred providers |
| <i>*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.</i> | | |

| Additional Services | Preferred Provider You Pay | Non-Preferred Provider You Pay* |
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| 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. | After deductible: Tier 1: \$20 for 34-day supply Tier 2: \$40 for 34-day supply Tier 3: \$60 for 34-day supply | Services limited to a preferred pharmacy |
| Contraceptives; includes diaphragms. | \$0 | Services limited to a preferred pharmacy |
| 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. | After deductible: 2 flat copays amount(s) depending on tier/3-month supply | Services limited to a 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 | Services limited to a preferred pharmacy |
| <i>Please review individual rider documents for limitations and exclusions.</i> | | |
| <i>*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.</i> | | |

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.

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| 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.

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| 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 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 provision of services.

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.

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