

# Geisinger All-Access PPO 30/60/3500

## Gold

Preventive services covered at 100% | Accessories Program | Health management programs

| Summary of Benefits   | In-Network   | Out-of-Network        |
|---|--|-----------------------|
| Medical EHB Deductible (Embedded)                               | \$3,500/\$7,000  | \$10,000/\$20,000     |
| Coinsurance   | 0%   | 30%                   |
| Maximum Out of Pocket for Medical and Drug EHB Benefits (Total) | \$7,350/\$14,700                                       | \$15,000/\$30,000     |
| Primary Care Visit to Treat an Injury or Illness                | \$30   | 30% after deductible  |
| Specialist - Office Visit                                       | \$60   | 30% after deductible  |
| Well Child Office Visits(0-21)                                  | \$0  | Limited to In Network |
| Emergency Room Services   | \$250  | \$250                 |
| Emergency Transportation(Ambulance/Air)                         | \$0  | \$0                   |
| Urgent Care Centers or Facilities <sup>1</sup>                  | \$30   | \$30                  |
| Outpatient Surgery Physician/Surgical Services                  | 0% after deductible                                    | 30% after deductible  |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)       | 0% after deductible                                    | 30% after deductible  |
| Imaging (CT/PET Scans, MRIs)                                    | 0% after deductible                                    | 30% after deductible  |
| Inpatient Hospital Services (e.g., Hospital Stay)               | 0% after deductible                                    | 30% after deductible  |
| Skilled Nursing Facility (120 days per year)                    | 0% after deductible                                    | 30% after deductible  |
| Home Health Care Services (60 visits per year) <sup>2</sup>     | \$0  | 30% after deductible  |
| Hospice Services  | Residential - \$60 per visit, Facility - \$100 per day | 30% after deductible  |
| Mental/Behavioral Health Outpatient Services                    | \$30   | 30% after deductible  |
| Substance Abuse Disorder Outpatient Services                    | \$30   | 30% after deductible  |
| Rehabilitative Occupational and Rehabilitative Physical Therapy | \$60   | 30% after deductible  |
| Rehabilitative Speech Therapy                                   | \$60   | 30% after deductible  |
| Habilitation Services   | \$60   | 30% after deductible  |
| Durable Medical Equipment <sup>3</sup>                          | 0% after deductible                                    | Limited to In Network |
| Chiropractic Care (20 visits per benefit period)                | \$30   | Limited to In Network |
| Routine Eye Exam for Children                                   | \$60   | Limited to In Network |
| Eye Glasses for Children  | 50%  | 50%                   |
| Drug EHB Deductible   | \$0/\$0  | Limited to In Network |
| Mail Order Rx   | 1x copay   | Limited to In Network |
| Tier 1 - \$0 Rx   | \$0  | Limited to In Network |
| Tier 2 - Preferred Generic Drugs                                | \$10   | Limited to In Network |
| Tier 3 - Non-Preferred Generic Drugs                            | \$20   | Limited to In Network |
| Tier 4 - Preferred Brand Drugs                                  | \$40   | Limited to In Network |
| Tier 5 - Non-Preferred Brand Drugs                              | \$80   | Limited to In Network |
| Tier 6 - Specialty Drugs  | 40% coinsurance up to \$250                            | Limited to In Network |
| Laboratory Outpatient   | 0% after deductible                                    | 30% after deductible  |
| Diabetic Services/Supplies - Medical Equipment                  | 0% after deductible                                    | Limited to In Network |

This summary is not a contract and is provided for general purposes only to compare plans. If differences exist between this summary and a group's contract or a member's Certificate of Coverage, the contract or Certificate of Coverage prevails.

**Benefits Effective: 01/01/2024 to 12/31/2024**

**75729PA0050096**

1.Urgent Care-Copay does not apply to Mental Health and SUD visit  
 2.Home Health-Visit Limits do not apply to Mental Health and SUD visit  
 3.DME-Cost sharing does not apply to Mental Health and SUD diagnosis

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## Gold

| Age         | Rating Area 2  |          | Rating Area 3  |          | Rating Area 5  |          | Rating Area 6  |          | Rating Area 7  |          | Rating Area 9  |          |
|-------------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|
|             | Tobacco Status |          | Tobacco Status |          | Tobacco Status |          | Tobacco Status |          | Tobacco Status |          | Tobacco Status |          |
|             | N              | Y        | N              | Y        | N              | Y        | N              | Y        | N              | Y        | N              | Y        |
| 0-14        | 328.40         | 328.40   | 311.98         | 311.98   | 311.98         | 311.98   | 328.40         | 328.40   | 410.51         | 410.51   | 394.09         | 394.09   |
| 15          | 357.60         | 357.60   | 339.72         | 339.72   | 339.72         | 339.72   | 357.60         | 357.60   | 447.00         | 447.00   | 429.12         | 429.12   |
| 16          | 368.76         | 368.76   | 350.32         | 350.32   | 350.32         | 350.32   | 368.76         | 368.76   | 460.95         | 460.95   | 442.51         | 442.51   |
| 17          | 379.92         | 379.92   | 360.92         | 360.92   | 360.92         | 360.92   | 379.92         | 379.92   | 474.90         | 474.90   | 455.90         | 455.90   |
| 18          | 391.94         | 391.94   | 372.34         | 372.34   | 372.34         | 372.34   | 391.94         | 391.94   | 489.92         | 489.92   | 470.33         | 470.33   |
| 19          | 403.96         | 403.96   | 383.76         | 383.76   | 383.76         | 383.76   | 403.96         | 403.96   | 504.95         | 504.95   | 484.75         | 484.75   |
| 20          | 416.41         | 416.41   | 395.59         | 395.59   | 395.59         | 395.59   | 416.41         | 416.41   | 520.51         | 520.51   | 499.69         | 499.69   |
| 21          | 429.29         | 429.29   | 407.83         | 407.83   | 407.83         | 407.83   | 429.29         | 429.29   | 536.61         | 536.61   | 515.15         | 515.15   |
| 22          | 429.29         | 429.29   | 407.83         | 407.83   | 407.83         | 407.83   | 429.29         | 429.29   | 536.61         | 536.61   | 515.15         | 515.15   |
| 23          | 429.29         | 429.29   | 407.83         | 407.83   | 407.83         | 407.83   | 429.29         | 429.29   | 536.61         | 536.61   | 515.15         | 515.15   |
| 24          | 429.29         | 429.29   | 407.83         | 407.83   | 407.83         | 407.83   | 429.29         | 429.29   | 536.61         | 536.61   | 515.15         | 515.15   |
| 25          | 431.00         | 431.00   | 409.45         | 409.45   | 409.45         | 409.45   | 431.00         | 431.00   | 538.76         | 538.76   | 517.20         | 517.20   |
| 26          | 439.59         | 439.59   | 417.61         | 417.61   | 417.61         | 417.61   | 439.59         | 439.59   | 549.49         | 549.49   | 527.51         | 527.51   |
| 27          | 449.89         | 449.89   | 427.40         | 427.40   | 427.40         | 427.40   | 449.89         | 449.89   | 562.37         | 562.37   | 539.87         | 539.87   |
| 28          | 466.63         | 466.63   | 443.30         | 443.30   | 443.30         | 443.30   | 466.63         | 466.63   | 583.29         | 583.29   | 559.96         | 559.96   |
| 29          | 480.37         | 480.37   | 456.35         | 456.35   | 456.35         | 456.35   | 480.37         | 480.37   | 600.47         | 600.47   | 576.45         | 576.45   |
| 30          | 487.24         | 487.24   | 462.88         | 462.88   | 462.88         | 462.88   | 487.24         | 487.24   | 609.05         | 609.05   | 584.69         | 584.69   |
| 31          | 497.54         | 497.54   | 472.67         | 472.67   | 472.67         | 472.67   | 497.54         | 497.54   | 621.93         | 621.93   | 597.05         | 597.05   |
| 32          | 507.85         | 507.85   | 482.45         | 482.45   | 482.45         | 482.45   | 507.85         | 507.85   | 634.81         | 634.81   | 609.42         | 609.42   |
| 33          | 514.29         | 514.29   | 488.57         | 488.57   | 488.57         | 488.57   | 514.29         | 514.29   | 642.86         | 642.86   | 617.14         | 617.14   |
| 34          | 521.15         | 521.15   | 495.10         | 495.10   | 495.10         | 495.10   | 521.15         | 521.15   | 651.44         | 651.44   | 625.39         | 625.39   |
| 35          | 524.59         | 524.59   | 498.36         | 498.36   | 498.36         | 498.36   | 524.59         | 524.59   | 655.74         | 655.74   | 629.51         | 629.51   |
| 36          | 528.02         | 528.02   | 501.62         | 501.62   | 501.62         | 501.62   | 528.02         | 528.02   | 660.03         | 660.03   | 633.63         | 633.63   |
| 37          | 531.46         | 531.46   | 504.88         | 504.88   | 504.88         | 504.88   | 531.46         | 531.46   | 664.32         | 664.32   | 637.75         | 637.75   |
| 38          | 534.89         | 534.89   | 508.15         | 508.15   | 508.15         | 508.15   | 534.89         | 534.89   | 668.61         | 668.61   | 641.87         | 641.87   |
| 39          | 541.76         | 541.76   | 514.67         | 514.67   | 514.67         | 514.67   | 541.76         | 541.76   | 677.20         | 677.20   | 650.11         | 650.11   |
| 40          | 548.63         | 548.63   | 521.20         | 521.20   | 521.20         | 521.20   | 548.63         | 548.63   | 685.79         | 685.79   | 658.35         | 658.35   |
| 41          | 558.93         | 558.93   | 530.99         | 530.99   | 530.99         | 530.99   | 558.93         | 558.93   | 698.66         | 698.66   | 670.72         | 670.72   |
| 42          | 568.81         | 568.81   | 540.37         | 540.37   | 540.37         | 540.37   | 568.81         | 568.81   | 711.01         | 711.01   | 682.57         | 682.57   |
| 43          | 582.54         | 582.54   | 553.42         | 553.42   | 553.42         | 553.42   | 582.54         | 582.54   | 728.18         | 728.18   | 699.05         | 699.05   |
| 44          | 599.71         | 599.71   | 569.73         | 569.73   | 569.73         | 569.73   | 599.71         | 599.71   | 749.64         | 749.64   | 719.66         | 719.66   |
| 45          | 619.89         | 619.89   | 588.90         | 588.90   | 588.90         | 588.90   | 619.89         | 619.89   | 774.86         | 774.86   | 743.87         | 743.87   |
| 46          | 643.93         | 643.93   | 611.73         | 611.73   | 611.73         | 611.73   | 643.93         | 643.93   | 804.91         | 804.91   | 772.72         | 772.72   |
| 47          | 670.98         | 670.98   | 637.43         | 637.43   | 637.43         | 637.43   | 670.98         | 670.98   | 838.72         | 838.72   | 805.17         | 805.17   |
| 48          | 701.88         | 701.88   | 666.79         | 666.79   | 666.79         | 666.79   | 701.88         | 701.88   | 877.36         | 877.36   | 842.26         | 842.26   |
| 49          | 732.36         | 732.36   | 695.75         | 695.75   | 695.75         | 695.75   | 732.36         | 732.36   | 915.45         | 915.45   | 878.84         | 878.84   |
| 50          | 766.71         | 766.71   | 728.37         | 728.37   | 728.37         | 728.37   | 766.71         | 766.71   | 958.38         | 958.38   | 920.05         | 920.05   |
| 51          | 800.62         | 800.62   | 760.59         | 760.59   | 760.59         | 760.59   | 800.62         | 800.62   | 1,000.78       | 1,000.78 | 960.74         | 960.74   |
| 52          | 837.97         | 837.97   | 796.07         | 796.07   | 796.07         | 796.07   | 837.97         | 837.97   | 1,047.46       | 1,047.46 | 1,005.56       | 1,005.56 |
| 53          | 875.75         | 875.75   | 831.96         | 831.96   | 831.96         | 831.96   | 875.75         | 875.75   | 1,094.68       | 1,094.68 | 1,050.89       | 1,050.89 |
| 54          | 916.53         | 916.53   | 870.70         | 870.70   | 870.70         | 870.70   | 916.53         | 916.53   | 1,145.66       | 1,145.66 | 1,099.83       | 1,099.83 |
| 55          | 957.31         | 957.31   | 909.44         | 909.44   | 909.44         | 909.44   | 957.31         | 957.31   | 1,196.64       | 1,196.64 | 1,148.77       | 1,148.77 |
| 56          | 1,001.53       | 1,001.53 | 951.45         | 951.45   | 951.45         | 951.45   | 1,001.53       | 1,001.53 | 1,251.91       | 1,251.91 | 1,201.83       | 1,201.83 |
| 57          | 1,046.17       | 1,046.17 | 993.86         | 993.86   | 993.86         | 993.86   | 1,046.17       | 1,046.17 | 1,307.72       | 1,307.72 | 1,255.41       | 1,255.41 |
| 58          | 1,093.82       | 1,093.82 | 1,039.13       | 1,039.13 | 1,039.13       | 1,039.13 | 1,093.82       | 1,093.82 | 1,367.28       | 1,367.28 | 1,312.59       | 1,312.59 |
| 59          | 1,117.43       | 1,117.43 | 1,061.56       | 1,061.56 | 1,061.56       | 1,061.56 | 1,117.43       | 1,117.43 | 1,396.79       | 1,396.79 | 1,340.92       | 1,340.92 |
| 60          | 1,165.08       | 1,165.08 | 1,106.83       | 1,106.83 | 1,106.83       | 1,106.83 | 1,165.08       | 1,165.08 | 1,456.36       | 1,456.36 | 1,398.10       | 1,398.10 |
| 61          | 1,206.30       | 1,206.30 | 1,145.98       | 1,145.98 | 1,145.98       | 1,145.98 | 1,206.30       | 1,206.30 | 1,507.87       | 1,507.87 | 1,447.56       | 1,447.56 |
| 62          | 1,233.34       | 1,233.34 | 1,171.67       | 1,171.67 | 1,171.67       | 1,171.67 | 1,233.34       | 1,233.34 | 1,541.68       | 1,541.68 | 1,480.01       | 1,480.01 |
| 63          | 1,267.26       | 1,267.26 | 1,203.89       | 1,203.89 | 1,203.89       | 1,203.89 | 1,267.26       | 1,267.26 | 1,584.07       | 1,584.07 | 1,520.71       | 1,520.71 |
| 64 and Over | 1,287.86       | 1,287.86 | 1,223.47       | 1,223.47 | 1,223.47       | 1,223.47 | 1,287.86       | 1,287.86 | 1,609.83       | 1,609.83 | 1,545.43       | 1,545.43 |

Rates Effective: 01/01/2024 to 03/31/2024

75729PA0050096