

# Geisinger All-Access QHDHP PPO 3000

## Gold

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

Summary of Benefits	In-Network	Out-of-Network
Medical EHB Deductible (Embedded)	\$3,000/\$6,000	\$8,000/\$16,000
Coinsurance	0%	30%
Maximum Out of Pocket for Medical and Drug EHB Benefits (Total)	\$3,000/\$6,000	\$8,000/\$16,000
Primary Care Visit to Treat an Injury or Illness	0% after deductible	30% after deductible
Specialist - Office Visit	0% after deductible	30% after deductible
Well Child Office Visits(0-21)	\$0	Limited to In Network
Emergency Room Services	0% after deductible	0% after deductible
Emergency Transportation(Ambulance/Air)	0% after deductible	0% after deductible
Urgent Care Centers or Facilities <sup>1</sup>	0% after deductible	0% after deductible
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% after deductible	30% after deductible
Hospice Services	0% after deductible	30% after deductible
Mental/Behavioral Health Outpatient Services	0% after deductible	30% after deductible
Substance Abuse Disorder Outpatient Services	0% after deductible	30% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	0% after deductible	30% after deductible
Rehabilitative Speech Therapy	0% after deductible	30% after deductible
Habilitation Services	0% after deductible	30% after deductible
Durable Medical Equipment <sup>3</sup>	0% after deductible	Limited to In Network
Chiropractic Care (20 visits per benefit period)	0% after deductible	Limited to In Network
Routine Eye Exam for Children	0% after deductible	Limited to In Network
Eye Glasses for Children	0% after deductible	0% after deductible
Drug EHB Deductible	Combined with Medical	Limited to In Network
Mail Order Rx	0% after deductible	Limited to In Network
Tier 1 - \$0 Rx	\$0	Limited to In Network
Tier 2 - Preferred Generic Drugs	0% after deductible	Limited to In Network
Tier 3 - Non-Preferred Generic Drugs	0% after deductible	Limited to In Network
Tier 4 - Preferred Brand Drugs	0% after deductible	Limited to In Network
Tier 5 - Non-Preferred Brand Drugs	0% after deductible	Limited to In Network
Tier 6 - Specialty Drugs	0% after deductible	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.		
<b>Benefits Effective: 01/01/2024 to 12/31/2024</b>		<b>75729PA0050078</b>

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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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	345.44	345.44	328.17	328.17	328.17	328.17	345.44	345.44	431.80	431.80	414.53	414.53
15	376.14	376.14	357.34	357.34	357.34	357.34	376.14	376.14	470.18	470.18	451.37	451.37
16	387.88	387.88	368.49	368.49	368.49	368.49	387.88	387.88	484.86	484.86	465.46	465.46
17	399.63	399.63	379.64	379.64	379.64	379.64	399.63	399.63	499.53	499.53	479.55	479.55
18	412.27	412.27	391.66	391.66	391.66	391.66	412.27	412.27	515.34	515.34	494.72	494.72
19	424.91	424.91	403.67	403.67	403.67	403.67	424.91	424.91	531.14	531.14	509.89	509.89
20	438.01	438.01	416.11	416.11	416.11	416.11	438.01	438.01	547.51	547.51	525.61	525.61
21	451.56	451.56	428.98	428.98	428.98	428.98	451.56	451.56	564.45	564.45	541.87	541.87
22	451.56	451.56	428.98	428.98	428.98	428.98	451.56	451.56	564.45	564.45	541.87	541.87
23	451.56	451.56	428.98	428.98	428.98	428.98	451.56	451.56	564.45	564.45	541.87	541.87
24	451.56	451.56	428.98	428.98	428.98	428.98	451.56	451.56	564.45	564.45	541.87	541.87
25	453.36	453.36	430.69	430.69	430.69	430.69	453.36	453.36	566.70	566.70	544.03	544.03
26	462.39	462.39	439.27	439.27	439.27	439.27	462.39	462.39	577.99	577.99	554.87	554.87
27	473.23	473.23	449.57	449.57	449.57	449.57	473.23	473.23	591.54	591.54	567.87	567.87
28	490.84	490.84	466.30	466.30	466.30	466.30	490.84	490.84	613.55	613.55	589.01	589.01
29	505.29	505.29	480.02	480.02	480.02	480.02	505.29	505.29	631.61	631.61	606.35	606.35
30	512.51	512.51	486.89	486.89	486.89	486.89	512.51	512.51	640.64	640.64	615.02	615.02
31	523.35	523.35	497.18	497.18	497.18	497.18	523.35	523.35	654.19	654.19	628.02	628.02
32	534.19	534.19	507.48	507.48	507.48	507.48	534.19	534.19	667.74	667.74	641.03	641.03
33	540.96	540.96	513.91	513.91	513.91	513.91	540.96	540.96	676.20	676.20	649.15	649.15
34	548.19	548.19	520.78	520.78	520.78	520.78	548.19	548.19	685.23	685.23	657.82	657.82
35	551.80	551.80	524.21	524.21	524.21	524.21	551.80	551.80	689.75	689.75	662.16	662.16
36	555.41	555.41	527.64	527.64	527.64	527.64	555.41	555.41	694.26	694.26	666.49	666.49
37	559.02	559.02	531.07	531.07	531.07	531.07	559.02	559.02	698.78	698.78	670.83	670.83
38	562.64	562.64	534.50	534.50	534.50	534.50	562.64	562.64	703.30	703.30	675.16	675.16
39	569.86	569.86	541.37	541.37	541.37	541.37	569.86	569.86	712.33	712.33	683.83	683.83
40	577.09	577.09	548.23	548.23	548.23	548.23	577.09	577.09	721.36	721.36	692.50	692.50
41	587.92	587.92	558.53	558.53	558.53	558.53	587.92	587.92	734.90	734.90	705.51	705.51
42	598.31	598.31	568.39	568.39	568.39	568.39	598.31	598.31	747.89	747.89	717.97	717.97
43	612.76	612.76	582.12	582.12	582.12	582.12	612.76	612.76	765.95	765.95	735.31	735.31
44	630.82	630.82	599.28	599.28	599.28	599.28	630.82	630.82	788.53	788.53	756.99	756.99
45	652.04	652.04	619.44	619.44	619.44	619.44	652.04	652.04	815.05	815.05	782.45	782.45
46	677.33	677.33	643.46	643.46	643.46	643.46	677.33	677.33	846.66	846.66	812.80	812.80
47	705.78	705.78	670.49	670.49	670.49	670.49	705.78	705.78	882.22	882.22	846.93	846.93
48	738.29	738.29	701.38	701.38	701.38	701.38	738.29	738.29	922.86	922.86	885.95	885.95
49	770.35	770.35	731.83	731.83	731.83	731.83	770.35	770.35	962.94	962.94	924.42	924.42
50	806.48	806.48	766.15	766.15	766.15	766.15	806.48	806.48	1,008.09	1,008.09	967.77	967.77
51	842.15	842.15	800.04	800.04	800.04	800.04	842.15	842.15	1,052.69	1,052.69	1,010.58	1,010.58
52	881.43	881.43	837.36	837.36	837.36	837.36	881.43	881.43	1,101.79	1,101.79	1,057.72	1,057.72
53	921.17	921.17	875.11	875.11	875.11	875.11	921.17	921.17	1,151.46	1,151.46	1,105.40	1,105.40
54	964.07	964.07	915.86	915.86	915.86	915.86	964.07	964.07	1,205.08	1,205.08	1,156.88	1,156.88
55	1,006.97	1,006.97	956.62	956.62	956.62	956.62	1,006.97	1,006.97	1,258.71	1,258.71	1,208.36	1,208.36
56	1,053.48	1,053.48	1,000.80	1,000.80	1,000.80	1,000.80	1,053.48	1,053.48	1,316.84	1,316.84	1,264.17	1,264.17
57	1,100.44	1,100.44	1,045.42	1,045.42	1,045.42	1,045.42	1,100.44	1,100.44	1,375.55	1,375.55	1,320.52	1,320.52
58	1,150.56	1,150.56	1,093.03	1,093.03	1,093.03	1,093.03	1,150.56	1,150.56	1,438.20	1,438.20	1,380.67	1,380.67
59	1,175.40	1,175.40	1,116.63	1,116.63	1,116.63	1,116.63	1,175.40	1,175.40	1,469.24	1,469.24	1,410.47	1,410.47
60	1,225.52	1,225.52	1,164.24	1,164.24	1,164.24	1,164.24	1,225.52	1,225.52	1,531.90	1,531.90	1,470.62	1,470.62
61	1,268.87	1,268.87	1,205.42	1,205.42	1,205.42	1,205.42	1,268.87	1,268.87	1,586.08	1,586.08	1,522.64	1,522.64
62	1,297.31	1,297.31	1,232.45	1,232.45	1,232.45	1,232.45	1,297.31	1,297.31	1,621.64	1,621.64	1,556.78	1,556.78
63	1,332.99	1,332.99	1,266.34	1,266.34	1,266.34	1,266.34	1,332.99	1,332.99	1,666.23	1,666.23	1,599.58	1,599.58
64 and Over	1,354.66	1,354.66	1,286.93	1,286.93	1,286.93	1,286.93	1,354.66	1,354.66	1,693.33	1,693.33	1,625.59	1,625.59

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

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