



## **Geisinger Gold Heritage (HMO) offered by Geisinger Health Plan**

### **Annual Notice of Changes for 2025**

You are currently enrolled as a member of Geisinger Gold Heritage (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.geisingergold.com](http://www.geisingergold.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

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#### **What to do now**

##### **1. ASK:** Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to medical care costs (doctor, hospital).
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check to see if your primary care doctors, specialists, hospitals, and other providers will be in our network next year.
- ☐ Think about whether you are happy with our plan.

##### **2. COMPARE:** Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak to a trained counselor.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

##### **3. CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in Geisinger Gold Heritage

(HMO).

- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Geisinger Gold Heritage (HMO).
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### Additional Resources

- Please contact our Member Services number at 1-800-498-9731 for additional information. TTY users should call PA Relay 711 or 1-800-654-5984. (This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking). Calls to these numbers are free.

Our business hours:

October 1 - March 31:	8 a.m. - 8 p.m. 7 days a week
April 1 - September 30:	8 a.m. - 8 p.m. Monday - Friday, 8 a.m. - 2 p.m. Saturday

- Member Services has free language interpreter services available for non-English speakers. Please call the numbers listed in Section 7.1 of this document. We can also give you plan information in braille, in audio, in large print, or other alternate formats if you need it.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### About Geisinger Gold Heritage (HMO)

- Geisinger Gold Medicare Advantage HMO, PPO, and HMO D-SNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company/Geisinger Quality Options, Inc., health plans with a Medicare contract. Continued enrollment in Geisinger Gold depends on contract renewal. Geisinger Health Plan/Geisinger Indemnity Insurance Company/Geisinger Quality Options, Inc. are part of Geisinger, an integrated health care delivery and coverage organization. Risant Health, Inc., is the parent organization of Geisinger.
- When this document says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Heritage (HMO).
- This plan does not include Medicare Part D prescription drug coverage and you cannot be enrolled in a separate Medicare Part D prescription drug plan and this plan at the same time.

Note: If you do not have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare's), you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

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***Annual Notice of Changes for 2025***  
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## Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Geisinger Gold Heritage (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<b>Monthly plan premium</b> See Section 1.1 for details.	\$0	\$0
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$6,700	\$6,700
<b>Doctor office visits</b>	<b>Primary care visits:</b> \$0 copayment per visit  <b>Specialist visits:</b> \$20 copayment per visit	<b>Primary care visits:</b> \$0 copayment per visit  <b>Specialist visits:</b> \$20 copayment per visit
<b>Inpatient hospital stays</b>	\$150 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90.  \$0 copayment for additional Medicare-covered days.  For calendar year 2024, the inpatient hospital stays benefit will have a service specific maximum out-of-pocket of \$750. This means you will not pay more than \$750 for inpatient hospital stays.	\$150 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90.  \$0 copayment for additional Medicare-covered days.  For calendar year 2025, the inpatient hospital stays benefit will have a service specific maximum out-of-pocket of \$750. This means you will not pay more than \$750 for inpatient hospital stays.

Cost	2024 (this year)	2025 (next year)
<b>Inpatient hospital stays (Psychiatric)</b>	<p>\$150 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90.</p> <p>\$0 copayment for an additional 60 Medicare-covered lifetime reserve days.</p> <p>For calendar year 2024, the inpatient hospital stays (Psychiatric) benefit will have a service specific maximum out-of-pocket of \$750. This means you will not pay any more than \$750 for inpatient Psychiatric care.</p>	<p>\$150 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90.</p> <p>\$0 copayment for an additional 60 Medicare-covered lifetime reserve days.</p> <p>For calendar year 2025, the inpatient hospital stays (Psychiatric) benefit will have a service specific maximum out-of-pocket of \$750. This means you will not pay any more than \$750 for inpatient Psychiatric care.</p>

## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium).	\$0	\$0
<b>Part B Premium Reduction</b>	Eligible members may receive a \$40 reduction on their Part B Premium. For more information, see Chapter 1, Section 4.2 of the Evidence of Coverage	Eligible members may receive a \$43 reduction on their Part B Premium. For more information, see Chapter 1, Section 4.2 of the Evidence of Coverage.

### Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
<b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	\$6,700	\$6,700 Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

### Section 1.3 – Changes to the Provider Network

Updated directories are located on our website at [www.geisingergold.com](http://www.geisingergold.com). You may also call Member Services for updated provider information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory**

[www.geisingergold.com](http://www.geisingergold.com) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

## Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2024 (this year)	2025 (next year)
<b>Dental Services - Preventive dental services - Dental X-Rays - Periodicity</b>	Limited to 1 x-ray(s) every year.	Unlimited x-rays every year.
<b>Emergency Care</b>	<p>You pay a \$100 copayment for each Medicare-covered service.</p> <p>Copayment is waived if you are admitted to a hospital within 3 days for the same condition.</p>	<p>You pay a \$125 copayment for each Medicare-covered service.</p> <p>Copayment is waived if you are admitted to a hospital within 3 days for the same condition.</p>
<b>Part B Premium Reduction</b>	Eligible members may receive a \$40 reduction on their Part B Premium. For more information, see Chapter 1, Section 4.2 of the Evidence of Coverage.	Eligible members may receive a \$43 reduction on their Part B Premium. For more information, see Chapter 1, Section 4.2 of the Evidence of Coverage.
<b>Worldwide Emergency Care</b>	You pay a \$100 copayment per visit.	You pay a \$125 copayment per visit.



## SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
<b>Change to Primary Care information on Geisinger Gold Membership card</b>	Primary Care information included on front of card.	Primary Care information not included on front of card.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Geisinger Gold Heritage (HMO)

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Geisinger Gold Heritage (HMO).

### Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Geisinger Health Plan offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Geisinger Gold Heritage (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Geisinger Gold Heritage (HMO).

- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 4      **Deadline for Changing Plans**

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

### **Are there other times of the year to make a change?**

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## SECTION 5      **Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Pennsylvania Medicare Education and Decision Insight (PA MEDI) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Pennsylvania Medicare Education and Decision Insight (PA MEDI) at 1-800-783-7067. You can learn more about Pennsylvania Medicare Education and Decision Insight (PA MEDI) by visiting their website (<https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx>).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office.
- **Help from your state’s pharmaceutical assistance program.** Pennsylvania has a program called PACE Program - Prescription Assistance that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Special Pharmaceutical Benefits Program (SPBP). For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call 1-800-922-9384. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Geisinger Gold Heritage (HMO)

Questions? We’re here to help. Please call Member Services at 1-800-498-9731. TTY users should call PA Relay at 711 or 1-800-654-5984 (This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking). Calls to these numbers are free.

Our business hours:

October 1 - March 31:	8 a.m. - 8 p.m. 7 days a week
April 1 - September 30:	8 a.m. - 8 p.m. Monday - Friday, 8 a.m. - 2 p.m. Saturday

## **Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for Geisinger Gold Heritage (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.geisingergold.com](http://www.geisingergold.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

## **Visit our Website**

You can also visit our website at [www.geisingergold.com](http://www.geisingergold.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

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## **Section 7.2 – Getting Help from Medicare**

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To get information directly from Medicare:

### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### **Read Medicare & You 2025**

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.