



Geisinger

Administrative Services Only (ASO) plan

How does the ASO plan work?

- Geisinger handles administrative services but assumes no risk for the cost of claims.
- The group is billed weekly for all claims incurred plus the monthly administrative fee.
- Unlike our competitors, Geisinger does not require an advance deposit or prefund.
- Stop-loss insurance is available to cover and protect groups from unexpected high claims amounts. Geisinger can provide this for groups over 100 covered employees and also allows it to be carved out to a third party for groups of 25+.
- Organizations have a choice of two Rx Formulary options (Triple Choice and High Performance). Groups of 250+ have the option to carve out Rx.
- Groups have greater flexibility with plan designs and pay no state premium tax.

Benefits of an ASO plan

With a self-funded ASO health plan, your organization retains the financial risk associated with providing health benefits, but with greater financial control and direct cost savings. Meanwhile, we manage the day-to-day operations like processing claims, issuing ID cards and answering your covered members' questions — so you can do what you do best.



Additional advantages include:

- **Low-cost base medical fee** – Essential core services, such as enrollment, claims processing, customer service and standard reporting, are provided at a fraction of the cost.
- **Custom plan designs** – Buy-up service options such as Teladoc, claims fiduciary, maternity management program, biometrics screenings and additional wellness services are all part of designing the right plan for your company.
- **In-network coverage, anywhere in the country** – Members have the option to see a Geisinger-contracted provider or a provider through our national wrap network at an in-network claims rate wherever they live. First Health®, one of the largest wrap networks in the nation, includes 96.5% of all U.S. hospitals, more than 800,000 professional providers and more than 125,000 ancillary providers.
- **Proof of savings** – Our new claims repricer tool takes your detailed claims file for the past year and reprices the claims as if we were the carrier to prove how much you'll save.
- **Business size** – Available to companies with 25+ enrolled subscribers





Types of ASO plans

We offer three plans, allowing you the flexibility to choose and design a program that meets the needs of your organization.

The **ASO Traditional Plan** conveniently offers a specific set of services, so you know exactly what to expect.

The **ASO A La Carte Plan** lets you mix and match a variety of services to correspond with the needs of your employees and your business.

The **ASO A La Carte Plan with Veris™ Stop-Loss** lets you select a plan coupled with one of the most stable stop-loss solutions on the market.



Services and benefits included in the ASO plans

Pre-payment services – Include but are not limited to high-dollar claim reviews, supplemental claims editing and claim coding validation for accuracy.

Savings from these services will be subject to a fee shared by Geisinger Insurance Indemnity Corporation (GIIC) and its vendors.

Coordination of benefits – When other insurance companies are involved, we confirm which plan will pay first for covered services.

GIIC and its recovery vendor may share in a percentage of any recovery made in accordance to the provisions of the plan in return for providing this service.

Post-payment claim services – GIIC and its recovery vendors conduct a review program to detect, prevent and correct fraud, waste and abuse and enable accurate claim payments.

Recoveries from these services that result in a paid claim adjustment will be subject to a fee shared by GIIC and its recovery vendors.





Pharmacy options – Pharmacy benefits are separate from medical benefits and are administered by a pharmacy benefits manager (PBM). This allows employer groups to have more options and greater control of their overall spend. We have two pharmacy options available: Geisinger Triple Choice and Geisinger High Performance formulary. Visit [Find covered drugs and pharmacies](#) for more details.

Pharmacy carve-outs require a minimum of 250 enrolled subscribers. GIIC will apply a carve-out fee to the total ASO fee if the group elects to carve-out pharmacy management services. Coverage of government-mandated drugs will be the responsibility of the PBM.

HRA setup – A health reimbursement arrangement (HRA) setup is an employer-sponsored group health benefit available with all our plans. If the group establishes an HRA with Geisinger's preferred vendor, a fee will be billed separately, unless otherwise requested.

ASO buy-up services

Wellness buy-up package 1 includes:

- Vouchers for glucose and lipid panel lab draws
- Semi-annual onsite events (e.g., screenings, presentations, health fairs)

Wellness buy-up package 2 includes:

- Vouchers for glucose and lipid panel lab draws
- Semi-annual onsite events (e.g., screenings, presentations, health fairs)
- Incentive program management, including customized virtual and onsite screening schedule, labs and participant portal
- Robust reporting suite, including customized qualification lists

Printed enrollment materials – Printed/mailed benefit materials



File feeds/integration

Single (standard layout) file feed

- One-time setup cost for standard layout
- Setup of secure file transfer protocol (FTP) site
- One distribution of the feed

Single (custom layout) file feed

- One-time setup cost for implementation of a custom data layout
- Setup of secure file transfer protocol (FTP) site
- One distribution of the feed

Recurring file feed

- Single file feed setup cost applies
- Fee charged for each additional distribution of the feed per month

Maximum Out Of Pocket (MOOP) integration fee

- Only applies if choosing a pharmacy carve-out
- Fee is in addition to the pharmacy carve-out fee

Claims fiduciary

- GIIC manages internal and external appeals and has final determination

HRA setup

- GIIC works with our preferred HRA vendor for the administration of the HRA accounts

FSA setup

- GIIC works with our preferred vendor for the administration of the FSA accounts

Employee Assistance Program (EAP)

- Up to three assessment and referral sessions per participant, per calendar year with a participating provider
- Includes liveandworkwell.com and legal and financial services

Teladoc

- Medical and behavioral health telemedicine services

Maternity management

- Manages expectant mothers throughout their pregnancy from early identification through the prenatal and postpartum follow-up.

Coupon accumulator program

- Not available for HDHP benefit plans

For more information, contact your broker or account executive.



Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.