

GEISINGER HEALTH PLAN

# Geisinger Funding Alternative

Level-funded: The smart way  
for businesses to self-insure



**Geisinger**



## Want to self-insure your business? We can help.

Our Geisinger Funding Alternative<sup>1</sup> (GFA) level-funded plan options are available to groups with 5 to 99 enrolled subscribers. Level-funded plans combine the predictable payments of fully-insured plans with the cost savings of traditional self-funding. These products are ideal for small businesses that have a generally healthy pool of employees and expect a low number of high-cost claims.

In addition to our GFA quotes, we also quote Geisinger Health Plan ACA renewals for groups with 2 to 50 enrolled subscribers.

### Is our GFA product right for you? Self-funded plan options offer:

- Stability with flexible plan designs, cost-efficient pricing and predictable payments
- Savings opportunities for surplus return if claims paid are less than claims funded
- Protection against claims that are larger than what is funded with stop-loss coverage
- Predictability with monthly payments based on your employees' health
- Access to Geisinger Health Plan (GHP) network options as well as our health and wellness programs

**To learn more about self-funding options for your business, call 800-554-4907.**

<sup>1</sup> The GFA product services are provided by Geisinger Indemnity Insurance Company.

# How GFA works

- There is a specific deductible of \$30,000 per member and an aggregate attachment point
- The maximum expected claims are funded and if exceeded, will immediately be reimbursed by GHP

## Pre-set monthly payments: what's included?

### Stop-loss premium

- Specific & Aggregate
- 12/12 contract basis for year one
- Paid contract for year two

### Administrative cost

Depending on your surplus option, some costs may be deferred up front and collected at the end of the contract year as a shared surplus.

### Claims funding

- Five tier aggregate factors
- 110% risk corridor

### Broker commission

- \$30 per employee per month (PEPM) standard
- Additional commission PEPM must be requested in writing

### Terminal liability reserve

- Will be returned upon settlement if group renews
- Charged each month as part of the level funded premium
- Will be used to run out claims incurred prior to termination but received for payment after termination up to 48 months
- No additional cost to client when termination occurs at the end of the contract period

## The thing about surplus is...

It makes a difference! Surplus occurs when actual claims are less than 110% of expected claims. With GFA plans, the surplus remaining at the end of a group's contract period is shared 50/50 and credited to the employer funding the account.<sup>1</sup>

With our reporting suite, groups can monitor their claims experience and surplus level on a monthly basis.

**Based on January 2021 renewals 54% received an average surplus statement of \$5,396!**

<sup>1</sup>Dependent on the group's selection of our 50% surplus option

## Annual settlement

- Termination requests require 30 days' notice for on-cycle terminations. Groups will not be permitted to terminate retroactively.
- If the plan is in force for the entire year, settlement will occur within 60 days after the end of the contract. All amounts due must be paid by the end of the contract year for the settlement to occur.
- At the time of settlement, 50% of any surplus will be returned to the client. GHP will retain the remaining 50% of the surplus amount for deferred administrative costs.

## Product designs

Product designs include HMO and PPO options, both with no referrals and the ability to choose your network. Plans also include health reimbursement accounts, health savings accounts, and the benefits below:

### Pharmacy options

- Plan A:  
\$0/\$20/\$40/\$60
- Plan B:  
\$0/\$25/\$50/\$70

### Included benefits

- Mental health and substance abuse
- Impacted wisdom teeth
- Manipulative treatment services
- Eye refraction
- Healthy Rewards program
- Domestic partner with dependents

### Wellness programs

- On-site health education
- On-site screenings
- Health coaching
- Health fairs
- Wellness assessment
- Online tools

# Learn about our network options

## All-Access

<b>What is it?</b>	The All-Access network includes all participating network providers across the entire service area.
<b>What are the benefits?</b>	With All-Access, members enjoy access to our entire provider network, all with a single level of cost-share.
<b>Key consideration?</b>	With broader access and one cost-share level, premiums may be higher than with other network options.

## Premier

<b>What is it?</b>	The Premier network is made up of the highest-performing, most exclusive providers.
<b>What are the benefits?</b>	Created using quality, efficiency and cost metrics leading to a highly integrated care delivery, this network generally has a lower cost.
<b>Key consideration?</b>	This network is available in 18 counties, which can be found on pages 7 and 10. Any services completed out-of-network will result in a higher out-of-pocket cost for the member. This network option cannot be offered alongside a Choices plan.

## Choices

<b>What is it?</b>	The Choices network splits all participating providers into two tiers, offering members a more selective choice on receiving care.
<b>What are the benefits?</b>	The highest-value providers, designated by Tier 1, will provide members with the highest quality of care at the lowest cost to them.
<b>Key consideration?</b>	This network is available in 18 counties, which can be found on pages 8 and 11. Tier 2 services will have a higher out-of-pocket cost, but are still considered in-network. This network option cannot be offered alongside a Premier plan.

# Health and wellness options for your company

Whether you're looking to offer an engaging wellness challenge to boost morale, help the team manage stress with mindfulness breaks or incentivize employees to make meaningful behavior changes, Geisinger's Health and Wellness team is ready to help you and your employees lead healthy lives. Here's how you can make the most of options built right into your plan.

## Online tools and resources

Our member portal is loaded with tools and resources to help participants manage their health in one convenient place. Features include a wellness assessment, educational resources like recipes, podcasts and well-being videos and behavioral change tools such as daily habits plans and health trackers. Users can join wellness challenges, sync activity trackers and view their custom incentive program all in one place.

We also offer a monthly wellness email and a quarterly calendar that spotlights webinars, mindfulness exercises, wellness challenges and more. Participants can select activities that fit their schedules and align with their personal wellness goals.

## On-site screenings\*

Simple, comprehensive and accurate on-site screenings are available once annually. Participants receive an on-site review of results with a wellness professional and a referral to additional services or programs, if needed.

Screenings include:

- Blood pressure
- Body mass index
- Body fat index
- Cholesterol/glucose\*\*
- Handgrip strength
- Waist to hip ratio
- Waist and hip circumference

Our wellness team can also provide health education and interactive displays on a variety of topics to support your health fair needs.

*\*Event limits, participation minimums and service area restrictions may apply.*

*\*\*Lab services available by voucher for select locations. Lab services may be available on-site upon request and approval.*



## Questions?

A wellness specialist will work with you to customize a program to fit your company's needs.

Contact us at 866-415-7138 or [wellness@geisinger.edu](mailto:wellness@geisinger.edu)

## Education

We offer live and on-demand presentations and multi-session wellness courses focused on building healthy habits, preventing chronic disease, managing stress, improving mental well-being and incorporating exercise and nutrition into your life. Evidence-based programs focused on chronic disease management and tobacco cessation are also available.

## Health coaching

We offer comprehensive health coaching and preventive education, empowering participants to build healthy habits that transform into lasting lifestyle changes. One-on-one health coaching is available by phone at each participant's convenience. Coaching sessions are interactive, personalized and confidential and can help manage weight, blood sugar, blood pressure, cholesterol, tobacco use and stress and build healthy habits.

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.

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY: 711)

## Employer group admin registration

**All fields must be completed. Allow five business days for processing**

Indicate:  Admin user  Change admin user

Email this form to: [employerportal@geisinger.edu](mailto:employerportal@geisinger.edu)

The admin user will receive an email from [employerportal@geisinger.edu](mailto:employerportal@geisinger.edu) containing registration information. If you have questions about this form, call your GHP account executive. Your broker will have access based on the NDA or Broker of Record form and does not require additional registration.

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### Employer information

Admin user name (must be the actual person's name):

Email:

Employer name:

Employer group number:

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### Requester information

I agree to have the abovenamed person act as admin user for our company to access the secured employer portal with all rights and responsibilities, including creating accounts for other employees. If the admin user should leave the company, notify Geisinger Health Plan or submit an updated form. Accounts shall not be shared.

Signature of contract executor:

Name (print):

Phone:

Email:

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