



# Proposal for fully-insured health coverage

**Geisinger**  
HEALTH PLAN

Prepared for: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Effective date: \_\_\_\_\_

GHP representative: \_\_\_\_\_

# We're Geisinger Health Plan, and our top priority is you

Geisinger Health Plan is a trusted community partner across Pennsylvania. Integrated with our clinical partners at Geisinger, we're committed to providing you with quality, affordable health coverage.

With Geisinger Health Plan (GHP), you get comprehensive coverage, personalized service and commitment to member well-being. GHP's tailored solutions address the unique needs of employers and their employees. And your employees gain access to a network of skilled providers, innovative programs and a strong emphasis on preventive care.

## You'll have access to:

- Our specially trained client and customer support teams
- Dedicated benefit design expertise
- Robust HMO and PPO plan options
- An extensive provider network
- Renowned medical and pharmacy management services
- Wellness coaching and support
- Innovative population health management services
- Nationally recognized condition management programs
- Award-winning Centers of Excellence
- Health reimbursement and savings accounts
- Group information on our secure employer portal
- Analytics and reporting for eligible groups from MedInsight by Milliman
- Out-of-area care



### Simply put, you'll have more with GHP

Healthcare needs differ for each member, as well as each business. With our team integration, we'll work with you to develop a program that targets your employees' needs.





# Network and coverage area

## Geisinger Health Plan’s commercial plan network and service area

Adams	Elk	Northumberland
Bedford	Franklin	Perry
Berks	Fulton	Philadelphia
Blair	Luzerne	Pike
Bradford	Lycoming	Potter
Bucks	Huntingdon	Schuylkill
Cambria	Jefferson	Snyder
Cameron	Juniata	Somerset
Carbon	Lackawanna	Sullivan
Centre	Lancaster	Susquehanna
Chester	Lebanon	Tioga
Clearfield	Lehigh	Union
Clinton	Mifflin	Wayne
Columbia	Monroe	Wyoming
Cumberland	Montgomery	York
Dauphin	Montour	
Delaware	Northampton	

**Our diverse provider network is here to serve you.**

- More than 35,000 primary and specialty physicians
- Over 200 hospitals, including Geisinger, Hershey Medical Center, Johns Hopkins and Children’s Hospital of Philadelphia
- 130 urgent care and convenient care locations
- Over 3,000 pharmacies

Organizations must be located in this coverage area to participate in Geisinger Health Plan. Coverage is available to employees living outside the coverage area per our out-of-area guidelines. Contact a Geisinger Health Plan sales representative for more information.

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.

# Why partner with us?

## Our business health insurance plans make better health easier

You keep your employees' health at top of mind. And so does Geisinger. Through virtual care, pharmacy benefits or our integrated care and coverage, we'll find a way to meet each person's unique needs.

### Virtual care

The surge in popularity of telemedicine visits in recent years tells us people want healthcare to be as convenient as possible. So we listened.

Geisinger primary care providers offer virtual visits for common issues like colds, allergies and minor infections. Specialists also offer telemedicine visits for issues including heart, skin, brain and joint care, as well as mental/behavioral health.

If your employees see Geisinger doctors, they can call **800-275-6401** or log into MyChart/MyGeisinger to find out if their next visit can be virtual.

### Wellness where you are

To make good health more attainable, our wellness team offers services at your workplace or virtually, including health education, health fairs, coaching, screenings, online health and wellness programs and incentive programs. We'll work with you to develop a custom wellness experience for your group.

### Innovative care, one prescription at a time

By regularly evaluating new medicines and therapies, our team can make sure your group is getting the most value and the best care. Pharmacy benefits can be built into all our health plans, and standard options allow easy implementation on an expedited timeline.

## Save with mail-order

Our mail-order prescription drug service in Elysburg, Pa., specializes in providing 90-day supplies of medications your employees take on a regular basis. With mail-order, your employees can:

- Save on Rx copays
- Make fewer trips to the pharmacy
- Sign up for automatic refills
- Get free shipping
- Talk one on one with a pharmacist over the phone

## Let us manage your pharmacy benefits

Managing your pharmacy benefits is easy with the help of our pharmacy team. By focusing on quality, cost and care, we design pharmacy benefits that offer the most value for you and your employees, with in-house experts and drug specialists regularly evaluating new medications and treatments for cost and quality.

But we don't stop there. Generic and biosimilar medications, when clinically appropriate, result in increased cost savings and the same clinical outcomes. Specialized medication and disease management programs help decrease ER visits and hospital admissions, preventing costly and long-term complications. Plus, our Pharmacy Care Pathways program effectively manages specialty drugs for a safe and cost-friendly treatment method.

## Integrated care and coverage

When a health plan like GHP is integrated with one of the most renowned health systems in the nation like Geisinger — and now Kaiser Permanente's Risant Health — it removes barriers between doctors, insurance and members. Service is enhanced, care is more seamless and outcomes improve. Compared to other Pennsylvania health plans, GHP exceeds the average success rate among members for many routine healthcare services. We're familiar with meeting high quality standards and will apply the same principles to your business.

# Plan options and technology solutions

## Comprehensive plan options tailored to your needs

Custom and standard plan designs from a variety of networks, including our extensive All Access, Choices and Premier options, offer flexibility and coverage.

**Health reimbursement arrangements (HRAs):** Administered by Optum Financial. By offering HRAs, employers can provide a higher-deductible, lower-cost health plan while giving employees a more affordable cost-sharing option.

**Flexible spending accounts (FSAs):** Administered by Optum Financial, FSAs allow employees to set aside pre-tax money for medical expenses.

**Health savings accounts (HSAs):** Our partnership with HealthEquity lets employees benefit from an integrated HSA experience. These accounts require an HSA-qualified health plan and allow tax-free contributions. And HSA funds never expire.

# Benefits Affordability Savings

## Technology

**Employer portal:** Built on the latest Salesforce platform, our best-in-class digital management tool helps brokers and administrators manage insurance plans with secure access to critical information whenever and wherever it's needed. Find up-to-date information such as:

- Account management and plan administration
- Enrollments and disenrollments
- Employee demographics and primary care provider changes
- View and request ID cards
- View and pay premium invoice statements
- Financial funding reports for self-funded groups

**MedInsight reporting portal:** Here to help you make informed decisions. It's powered by Milliman, a pioneer in management and reporting. You'll have access to:

- Census reports
- Employer group reports
- High claimant reports
- Key performance indicators

## Award-winning customer service

Our top-notch customer service team is always accessible and ready to help, making your experience seamless and stress-free. Enjoy personalized, one-on-one service like you've never had before.



**Client and customer care teams who are here to support you from start to finish.**



Your experience doesn't end when your enrollment is complete. Each of our product lines has a specially trained team to answer member questions — including an employer care team just for you. And when things run smoothly for your employees and your business, you can focus on other matters.





# Geisinger

## HEALTH PLAN

This benefit highlight is intended as an information source and does not constitute a coverage document. Nothing in this brochure is intended to constitute legal or tax advice. Employers are encouraged to consult their legal or tax advisor with specific questions.

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Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company comply with applicable federal civil rights laws and do 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)