


A GUIDE FOR INDIVIDUALS AND FAMILIES

Making health care reform work for you




GEISINGER
HEALTH PLAN®


GEISINGER
CHOICE®

GEISINGER HEALTH PLAN

GEISINGER CHOICE

If you have questions,
our dedicated team of
trained advisors will be
happy to assist you.

- Call 800-918-5154
- Hours Monday through Friday 8 a.m. to 8 p.m.; Saturday 9 a.m. to 2 p.m.
- Visit GeisingerMarketplace.com



Why Geisinger? *We give you more*

We know health care reform has changed the way you purchase health insurance. What hasn't changed is our dedication to helping you find the perfect plan to fit your needs and budget. Our specially trained staff is here to answer your questions. We can help you select the right plan and complete the steps to enroll.

With Geisinger Marketplace—our new online market to shop for all Geisinger Health Plan (GHP) and Geisinger Choice plans—you'll find high-value options with a variety of monthly premiums and out-of-pocket costs. In addition, you can choose from plans where you can see providers both in and outside our large provider network.



More perks *for you*

Accessories Program

Receive discounts on health-related products and services you use every day.

- Fitness center memberships
- Eyeglasses
- Contact lenses
- Chiropractic care
- Massage therapy and more

Health management programs

We offer a number of award-winning health management programs to help our members with chronic conditions.

Programs include asthma, diabetes, heart failure, COPD, tobacco cessation, weight management and more.

- Enroll at no cost
- Work with one of our health managers to better manage your health condition



Quality

Our plans help keep you and your family healthier. We constantly review and improve the services we provide. GHP is among the top commercial health plans in the country, according to the National Committee for Quality Assurance (NCQA).^{*} Year after year, we've been awarded its highest accreditation status of Excellent for exceeding requirements on consumer protection and quality improvement.

Customer service

GHP prides itself on service to our members. Our customer service staff is organized into teams, each team specially trained to handle questions about specific plans. So you will get the answers you need. Let us help you shop the new Geisinger Marketplace. We're here to guide you to the best plan for your needs, family and budget.

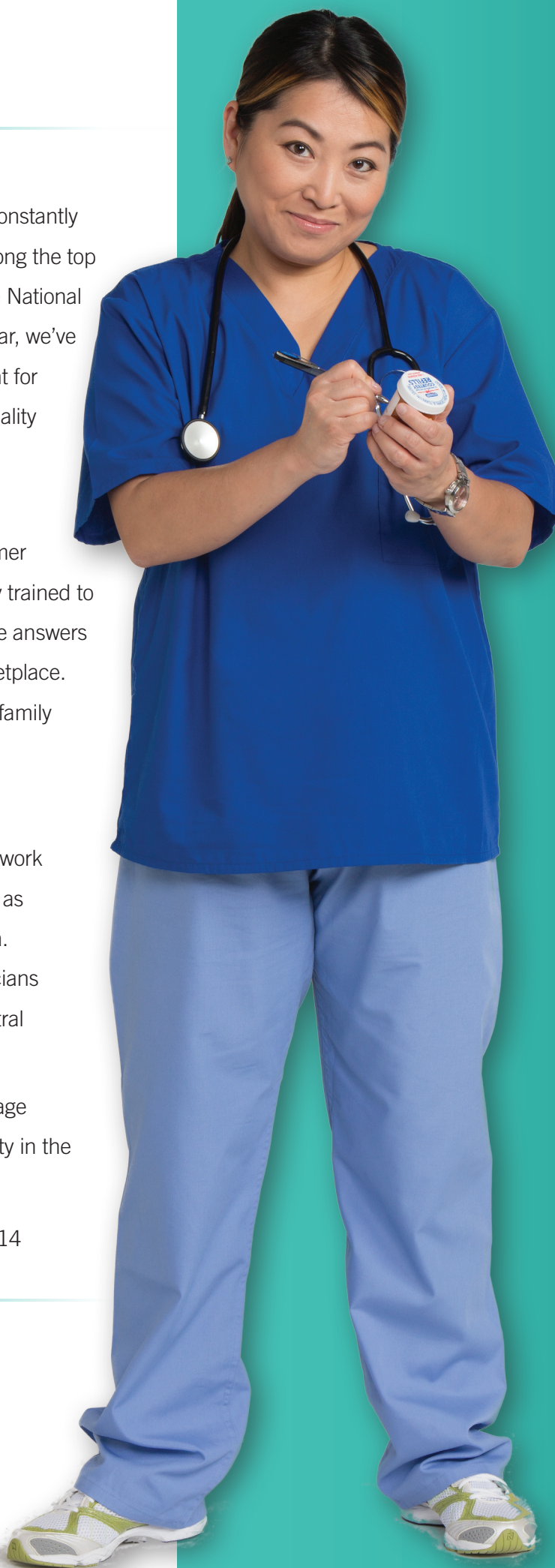
Network of providers

As a member, you can select from our large provider network that includes Geisinger hospitals and physicians, as well as thousands of other providers throughout the service area.

- Over 43,000 primary care and specialty physicians
- 2,600 primary care sites in 43 counties of central and northeastern Pennsylvania

And because we are a physician-led organization, coverage guidelines are set by our physicians, ensuring high quality in the coverage we provide.

^{*}NCQA's Private Health Insurance Plan Rankings 2008-14



Get help *paying your premium*

Depending on your income, you may be eligible for financial help. Individuals or families with an income under 400% of the federal poverty level (FPL) are eligible. Eligibility is based on household income and family size—a single person with an income as high as \$45,960 and a family of four with an income as high as \$94,000 could qualify. The chart below highlights the income levels at which financial help is granted.

Persons in family	Ranges of household incomes that qualify for financial help
1	\$11,490 - \$45,960
2	\$15,510 - \$62,040
3	\$19,530 - \$78,120
4	\$23,550 - \$94,200
5	\$27,570 - \$110,280

GEISINGER
MARKETPLACE.com

When you shop Geisinger Marketplace, you can calculate your financial help and factor that into your premium cost. If you have questions, we're always here to help.

What do the letters mean?

POS (point of service):

All GHP Marketplace Solutions plans are “POS plans.” With POS, you select a primary care physician to help coordinate your care. You can see other health care providers—in or out of our network. You will pay more for services received from providers outside our network.

PPO (preferred provider organization):

All Geisinger Choice Marketplace Direct plans are “PPO plans.” With a PPO, you do not need to select a primary care physician. You can see other health care providers—in or out of our network. You will pay more for services received from providers outside our network.

GHP Extra:

If you select a primary care site designated as a “ProvenHealth Navigator®” site, you will pay lower office visit copayments and get “extra” care from your doctor’s office. Check the provider search on thehealthplan.com to ensure there’s a PHN site located near you so you can take advantage of the lower copay.

Maximum out-of-pocket:

Includes all member cost sharing, such as deductibles, coinsurance and copays, for all covered services.

QHDHP:

A qualified high deductible health plan (QHDHP) has lower premiums and higher deductibles than a traditional insurance plan. You must have a QHDHP to have a health savings account (HSA).

Platinum & Gold



You can purchase Platinum and Gold plans on Geisinger Marketplace. We offer point-of-service (POS), preferred provider organization (PPO) and GHP Extra plans. You'll generally pay more in monthly premiums and less out of pocket for medical care with Platinum and Gold. See the chart below to compare your options.

	Geisinger Health Plan Marketplace Extra 1	Geisinger Health Plan Marketplace Solutions 1 Geisinger Choice Marketplace Direct 1	Geisinger Health Plan Marketplace Extra 2	Geisinger Health Plan Marketplace Solutions 3 Geisinger Choice Marketplace Direct 3	Geisinger Health Plan Marketplace Solutions 4 Geisinger Choice Marketplace Direct 4	Geisinger Health Plan Marketplace Solutions 5* Geisinger Choice Marketplace Direct 5*
In-network services						
PCP copay	\$10/\$50	\$15	\$10/\$40	\$25	\$25	20% coinsurance after deductible
Specialist copay	\$50	\$30	\$40	\$50	\$50	20% coinsurance after deductible
Deductible-Single/Family	\$0	\$0	\$500/\$1,000	\$300/\$600	\$1,000/\$2,000	\$1,350/\$2,700
Maximum out-of-pocket-Single/Family	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000	\$5,000/\$10,000	\$4,000/\$8,000	\$2,500/\$5,000
Coinsurance	0%	0%	20%	20%	20%	20%
Inpatient services	\$250 after deductible	\$500 after deductible	\$500 after deductible	\$300 after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient services	\$250 after deductible	\$250 after deductible	\$500 after deductible	\$300 after deductible	0% coinsurance after deductible	20% coinsurance after deductible
Emergency room	\$200	\$200	\$200	\$200	\$200	20% coinsurance after deductible
Prescription drug	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 Most generics: \$15 Select brands: \$35 Non-preferred brands: \$55. Specialty: 40% up to \$150	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 Most generics: \$5 Select brands: \$25 Non-preferred brands: \$50. Specialty: 40% up to \$150	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 Most generics: \$20 Select brands: \$50 after deductible Non-preferred brands: \$85 after deductible Specialty: 50% after deductible up to \$150		Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 Most generics: \$15 Select brands: \$40 after deductible Non-preferred brands: \$60 after deductible Specialty: 40% after deductible up to \$200	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: 30% coinsurance All other covered drugs 30% coinsurance after deductible
Out-of-network services						
Deductible-Single/Family	\$2,500/\$5,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Coinsurance	20%	20%	30%	30%	30%	30%
Maximum out-of-pocket-Single/Family	\$10,000/\$20,000	\$10,000/\$20,000	\$12,000/\$24,000	\$10,000/\$20,000	\$12,000/\$24,000	\$15,000/\$30,000

*Indicates a qualified high deductible health plan (QHDHP).

Silver

You can purchase a Silver plan on Geisinger Marketplace. We offer point-of-service (POS), preferred provider organization (PPO) and GHP Extra plans. With Silver, you'll generally pay less for monthly premiums and more out of pocket for medical care. See the chart below to compare your options.



	Geisinger Health Plan Marketplace Extra 3	Geisinger Health Plan Marketplace Solutions 6 Geisinger Choice Marketplace Direct 6	Geisinger Health Plan Marketplace Solutions 8 Geisinger Choice Marketplace Direct 8	Geisinger Health Plan Marketplace Solutions 9 Geisinger Choice Marketplace Direct 9	Geisinger Health Plan Marketplace Solutions 10* Geisinger Choice Marketplace Direct 10*	Geisinger Health Plan Marketplace Solutions 11* Geisinger Choice Marketplace Direct 11*
In-network services						
PCP copay	\$10/\$50	\$25	\$30	\$30	0% coinsurance after deductible	20% coinsurance after deductible
Specialist copay	\$50	\$50	\$50	\$50	0% coinsurance after deductible	20% coinsurance after deductible
Deductible-Single/Family	\$2,000/\$4,000	\$2,500/\$5,000	\$3,000/\$6,000	\$5,000/\$10,000	\$3,500/\$7,000	\$2,500/\$5,000
Maximum out-of-pocket-Single/Family	\$6,000/\$12,000	\$5,500/\$11,000	\$6,000/\$12,000	\$6,000/\$12,000	\$3,750/\$7,500	\$4,000/\$8,000
Coinsurance	30%	20%	30%	30%	0%	20%
Inpatient services	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible	0% coinsurance after deductible	20% coinsurance after deductible
Outpatient services	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible	0% coinsurance after deductible	20% coinsurance after deductible
Emergency room	\$250	\$250	\$250	\$250	0% coinsurance after deductible	20% coinsurance after deductible
Prescription drug	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 Most generics: \$20 Select brands: \$50 after deductible. Non-preferred brands: \$85 after deductible Specialty: 50% after deductible up to maximum out-of-pocket					
Out-of-network services						
Deductible-Single/Family	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance	40%	30%	40%	40%	40%	40%
Maximum out-of-pocket Single/Family	\$15,000/\$30,000	\$15,000/\$30,000	\$15,000/\$30,000	\$15,000/\$30,000	\$15,000/\$30,000	\$15,000/\$30,000

*Indicates a qualified high deductible health plan (QHDHP).

Bronze

You can purchase a Bronze plan on Geisinger Marketplace. We offer point-of-service (POS) and preferred provider organization (PPO) plans. With Bronze, you'll generally pay the least for monthly premiums and the most out-of-pocket for medical care. See the chart below to compare your options.



	Geisinger Health Plan Marketplace Solutions 12* Geisinger Choice Marketplace Direct 12*	Geisinger Health Plan Marketplace Solutions 13* Geisinger Choice Marketplace Direct 13*
In-network services		
PCP copay	30% coinsurance after deductible	0% coinsurance after deductible
Specialist copay	30% coinsurance after deductible	0% coinsurance after deductible
Deductible-Single/Family	\$4,000/\$8,000	\$6,000/\$12,000
Maximum out-of-pocket-Single/Family	\$6,350/\$12,700	\$6,250/\$12,500
Coinsurance	30%	0%
Inpatient services	30% coinsurance after deductible	0% coinsurance after deductible
Outpatient services	30% coinsurance after deductible	0% coinsurance after deductible
Emergency room	30% coinsurance after deductible	0% coinsurance after deductible
Prescription drug	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: 30% coinsurance. All other covered drugs: 30% coinsurance after deductible up to maximum out-of-pocket	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: \$3 after deductible Most generics: \$20 after deductible Select brands: \$60 after deductible Non-preferred brands: \$90 after deductible Specialty: 50% after deductible up to maximum out-of-pocket
Out-of-network services		
Deductible-Single/Family	\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance	40%	40%
Maximum out-of-pocket-Single/Family	\$15,000/\$30,000	\$15,000/\$30,000

* Indicates a qualified high deductible health plan (QHDHP).

Marketplace Value plans

The plans provide the most basic coverage.

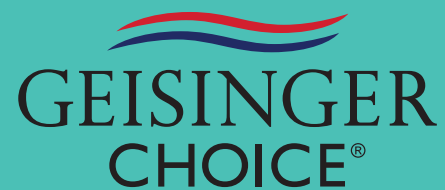
They are available to people under age 30.

Geisinger Health Plan Marketplace Value Geisinger Choice Marketplace Value	
In-network services	
PCP copay	0% coinsurance after deductible
Specialist copay	0% coinsurance after deductible
Deductible-Single/Family	\$6,350/\$12,700
Maximum out-of-pocket-Single/Family	\$6,350/\$12,700
Coinsurance	0%
Inpatient services	0% coinsurance after deductible
Outpatient services	0% coinsurance after deductible
Emergency room	0% coinsurance after deductible
Prescription drug	Flu & shingles vaccine & generic and select brand oral contraceptives: free Select generics: 30% coinsurance All other covered drugs: 0% coinsurance after Deductible up to maximum out-of-pocket
Out-of-network services	
Deductible-Single/Family	\$5,000/\$10,000
Coinsurance	40%
Maximum out-of-pocket-Single/Family	\$15,000/\$30,000

This brochure is not a contract or policy and is intended as an easy-to-read summary only. Specific benefits, limitations, exclusions and terms are set forth in your benefit documents.

Notes





Search Geisinger Health Plan

HPM50
Ind. All Plans
Dev. 9.27.13