

GEISINGER HEALTH PLAN

Large business coverage



Geisinger

**2024 networks and
standard options**

Providing health coverage for large businesses

Geisinger Health Plan (GHP) isn't like most health plans in today's marketplace. We're dedicated to helping you find the perfect plan to fit the needs of your business. You'll have your questions answered by our specially trained staff. And you can select the right plan for your business as we guide you through the enrollment process.

What you can expect:

- Dedicated benefit design expertise
- An extensive provider network
- Renowned medical and pharmacy management services
- Nationally recognized condition management programs
- Innovative population health management services
- Our specially trained customer care teams
- Wellness coaching and support

Strategy built around your needs

Most health plans tend to treat all their members the same. But healthcare needs differ for each member, as well as each business. With our team integration, we'll build a customized strategy based on your employees' health needs.

Medical management

Our medical management team works with primary and specialty care physicians, facilities, GHP nurses and more to monitor the use of healthcare services. That way, your employees get the best care in the right environment and at the appropriate cost.

Health management

Your employees will get help along their road to better health in the form of trained GHP nurses and wellness specialists. Our programs categorize members based on their risk — low, moderate and high — and are specialized to the needs of each group.

Prescription drug management

When it comes to your employees' prescription drug benefits, our team of pharmacists and pharmacy professionals is committed to value and quality.

They carefully develop and manage a drug formulary to enhance the quality of patient care. In doing so, the team encourages physicians to prescribe medications to your employees that are safe,

Large group 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
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50



Included benefits

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



Wellness programs

- Online wellness assessment, educational resources and behavior change tools
- Annual on-site screenings and health fair support
- Health coaching
- Lab voucher program
- Virtual health education

To learn more about options for your business, call [800-554-4907](tel:800-554-4907).

Learn about our network options

All-Access

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

Premier

- What is it?** The Premier network is made up of the highest-performing, most exclusive providers.
- What are the benefits?** Created using quality, efficiency and cost metrics leading to a highly integrated care delivery, this network generally has a lower cost.
- Key consideration?** This network is available in 18 counties. 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

- What is it?** The Choices network splits all participating providers into two tiers, offering members a more selective choice on receiving care.
- What are the benefits?** The highest-value providers, designated by Tier 1, will provide members with the highest quality of care at the lowest cost to them.
- Key consideration?** This network is available in 18 counties. 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.

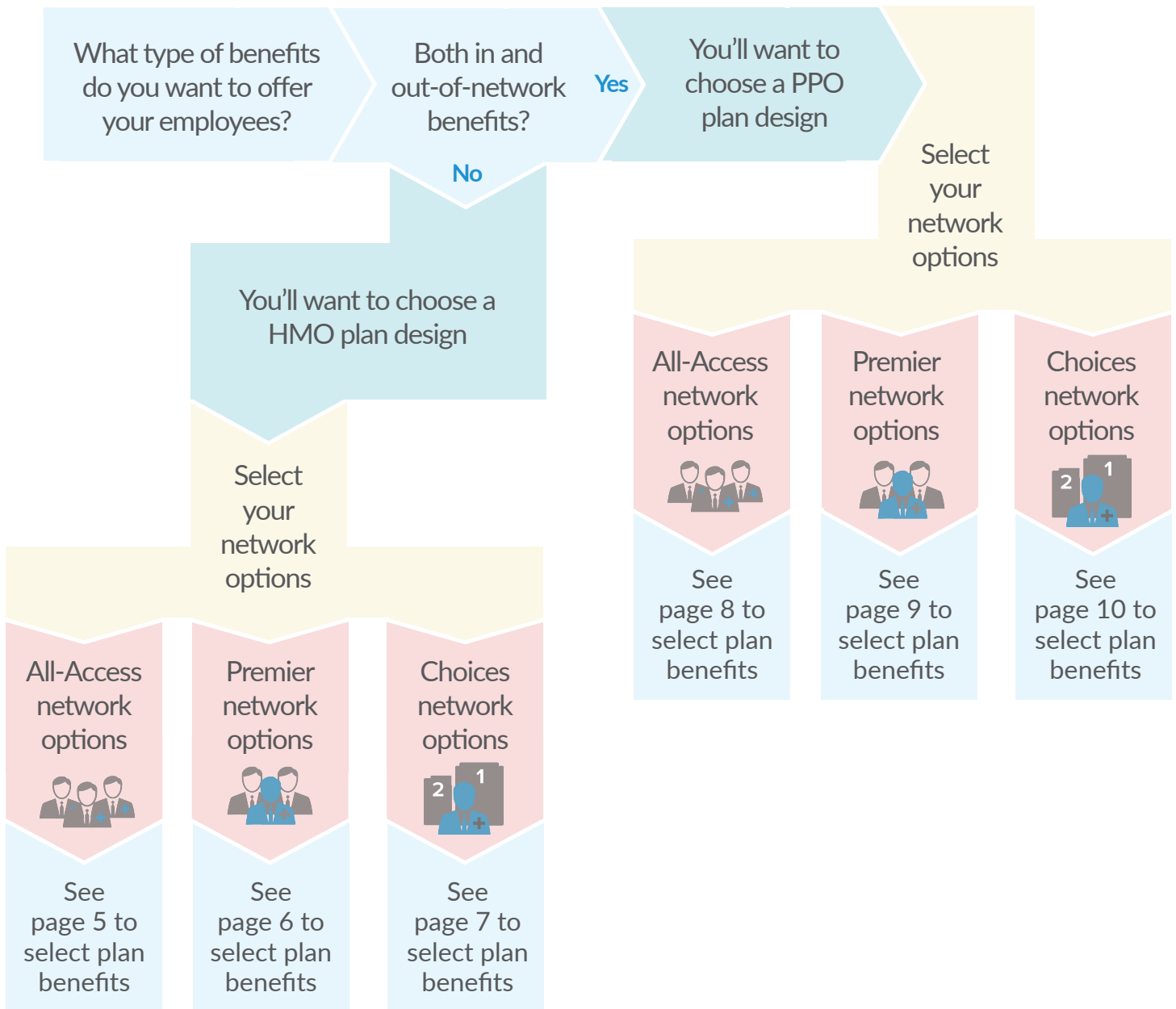
Build your plan options

Step 1: Start by choosing whether to offer in-network or both in- and out-of-network options for your employees. Your decision will decide which platform, HMO or PPO, to build your plan on.

Step 2: Select your network type, which in some cases will depend on the platform you choose.

Step 3: Select the benefit designs you'd like to offer.

Use the flow chart below to guide yourself through the decision process.



Geisinger All-Access HMO plan designs

Plan name	In-network providers			
	Deductible	PCP	SCP	ER
Geisinger All-Access HMO 250	\$250/\$500	\$20	\$40	\$150
Geisinger All-Access HMO 500	\$500/\$1,000	\$20	\$40	\$150
Geisinger All-Access HMO 1,000	\$1,000/\$2,000	\$20	\$40	\$150
Geisinger All-Access HMO 1,500	\$1,500/\$3,000	\$20	\$40	\$150
Geisinger All-Access HMO 2,000	\$2,000/\$4,000	\$20	\$40	\$150
Geisinger All-Access HMO 2,500	\$2,500/\$5,000	\$20	\$40	\$150
Geisinger All-Access HMO 3,000	\$3,000/\$6,000	\$20	\$40	\$150
Geisinger All-Access HMO 4,000	\$4,000/\$8,000	\$20	\$40	\$150
Geisinger All-Access HMO 5,000	\$5,000/\$10,000	\$20	\$40	\$150
Geisinger All-Access HMO 6,000	\$6,000/\$12,000	\$20	\$40	\$150
Geisinger All-Access HMO 7,000	\$7,000/\$14,000	\$40	\$75	\$300
Geisinger All-Access HMO 8,000	\$8,000/\$16,000	\$40	\$75	\$300
Geisinger All-Access HMO 2,500 (1x)				
Geisinger All-Access HMO 2,500 (1x)	\$2,500 (1x)	\$20	\$40	\$150
Geisinger All-Access HMO 3,500 (1x)				
Geisinger All-Access HMO 3,500 (1x)	\$3,500 (1x)	\$20	\$40	\$150
Geisinger All-Access HMO 5,000 (1x)				
Geisinger All-Access HMO 5,000 (1x)	\$5,000 (1x)	\$20	\$40	\$150
Geisinger All-Access HMO 6,000 (1x)				
Geisinger All-Access HMO 6,000 (1x)	\$6,000 (1x)	\$20	\$40	\$150

- All plans have a Maximum Out-of-Pocket of \$9,450/\$18,900.
- All Rx plans have a 2.OX mail order.
- All plans include Telehealth (virtual visits).
- All plans include manipulative treatment services coverage



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

Geisinger Premier HMO plan designs

Plan name	In-network providers			
	Deductible	PCP	SCP	ER
Geisinger Premier HMO 250	\$250/\$500	\$20	\$40	\$150
Geisinger Premier HMO 500	\$500/\$1,000	\$20	\$40	\$150
Geisinger Premier HMO 1,000	\$1,000/\$2,000	\$20	\$40	\$150
Geisinger Premier HMO 1,500	\$1,500/\$3,000	\$20	\$40	\$150
Geisinger Premier HMO 2,000	\$2,000/\$4,000	\$20	\$40	\$150
Geisinger Premier HMO 2,500	\$2,500/\$5,000	\$20	\$40	\$150
Geisinger Premier HMO 3,000	\$3,000/\$6,000	\$20	\$40	\$150
Geisinger Premier HMO 4,000	\$4,000/\$8,000	\$20	\$40	\$150
Geisinger Premier HMO 5,000	\$5,000/\$10,000	\$20	\$40	\$150
Geisinger Premier HMO 6,000	\$6,000/\$12,000	\$20	\$40	\$150
Geisinger Premier HMO 7,000	\$7,000/\$14,000	\$40	\$75	\$300
Geisinger Premier HMO 8,000	\$8,000/\$16,000	\$40	\$75	\$300
Geisinger Premier HMO 2,500 (1x)	\$2,500 (1x)	\$20	\$40	\$150
Geisinger Premier HMO 3,500 (1x)	\$3,500 (1x)	\$20	\$40	\$150
Geisinger Premier HMO 5,000 (1x)	\$5,000 (1x)	\$20	\$40	\$150
Geisinger Premier HMO 6,000 (1x)	\$6,000 (1x)	\$20	\$40	\$150

- All plans have a Maximum Out-of-Pocket of \$9,450/\$18,900.
- All Rx plans have a 2.0X mail order.
- All plans include Telehealth (virtual visits).
- All plans include manipulative treatment services coverage



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

Geisinger Premier plans are only available in the following counties:

Adams, Carbon, Centre, Columbia, Lackawanna, Lebanon, Lehigh, Luzerne, Mifflin, Monroe, Montour, Northumberland, Northampton, Schuylkill, Snyder, Union, Wayne and York.

To ensure a majority of employees and dependents have access to the highest-performing providers, 70% of the enrolling employees must reside within the available 18 counties or within 20 miles/30 minutes of a Premier network provider. Premier plans cannot be offered alongside Choices plans.

Geisinger Choices HMO plan designs

Plan name	In-network providers							
	Deductible		PCP		SCP		ER	
Geisinger Choices HMO 0/500	Tier 1: \$0/\$0	Tier 2: \$500/\$1000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 0/750	Tier 1: \$0/\$0	Tier 2: \$750/\$1,500	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 250	Tier 1: \$250/\$500	Tier 2: \$750/\$1,500	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 500	Tier 1: \$500/\$1,000	Tier 2: \$1,250/\$2,500	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 1,000	Tier 1: \$1,000/\$2,000	Tier 2: \$2,000/\$4,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 1,500	Tier 1: \$1,500/\$3,000	Tier 2: \$3,000/\$6,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 2,000	Tier 1: \$2,000/\$4,000	Tier 2: \$4,000/\$8,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 2,500	Tier 1: \$2,500/\$5,000	Tier 2: \$5,000/\$10,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 3,000	Tier 1: \$3,000/\$6,000	Tier 2: \$6,000/\$12,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 4,000	Tier 1: \$4,000/\$8,000	Tier 2: \$7,350/\$14,700	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 2,500 (1x)	Tier 1: \$2,500 (1x)	Tier 2: \$5,000 (1x)	Tier 1: \$20	Tier 2: \$50	Tier 1: \$40	Tier 2: \$90	Tier 1: \$150	Tier 2: \$150
Geisinger Choices HMO 3,500 (1x)	Tier 1: \$3,500 (1x)	Tier 2: \$7,000 (1x)	Tier 1: \$20	Tier 2: \$50	Tier 1: \$40	Tier 2: \$90	Tier 1: \$150	Tier 2: \$150

- All plans have a Maximum Out-of-Pocket of \$9,450/\$18,900.
- All Rx plans have a 2.0X mail order.
- All plans include Telehealth (virtual visits).
- All plans include manipulative treatment services coverage



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

Geisinger Choices plans are only available in the following counties: Adams, Carbon, Centre, Columbia, Lackawanna, Lebanon, Lehigh, Luzerne, Mifflin, Monroe, Montour, Northumberland, Northampton, Schuylkill, Snyder, Union, Wayne and York.

To ensure a majority of employees and dependents have access to the highest-performing providers, 70% of the enrolling employees must reside within the available 18 counties or within 20 miles/30 minutes of a Tier 1 network provider. Choices plans cannot be offered alongside Premier plans.

Geisinger All-Access PPO plan designs

Plan name	In-network providers				Out-of-network providers		
	Deductible	PCP	SCP	ER	Deductible	Coinsurance	Coinsurance max
Geisinger All-Access PPO 250	\$250/\$500	\$20	\$40	\$150	\$500/ \$1,000	20%	\$1,000/ \$2,000
Geisinger All-Access PPO 500	\$500/\$1,000	\$20	\$40	\$150	\$1,000/ \$2,000	20%	\$2,000/ \$4,000
Geisinger All-Access PPO 1,000	\$1,000/\$2,000	\$20	\$40	\$150	\$2,000/ \$4,000	20%	\$4,000/ \$8,000
Geisinger All-Access PPO 1,500	\$1,500/\$3,000	\$20	\$40	\$150	\$3,000/ \$6,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 2,000	\$2,000/\$4,000	\$20	\$40	\$150	\$4,000/ \$8,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 2,500	\$2,500/\$5,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 3,000	\$3,000/\$6,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 4,000	\$4,000/\$8,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 5,000	\$5,000/\$10,000	\$20	\$40	\$150	\$5,500/ \$11,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 6,000	\$6,000/\$12,000	\$20	\$40	\$150	\$6,500/ \$13,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 7,000	\$7,000/\$14,000	\$40	\$75	\$300	\$7,500/ \$15,000	30%	\$6,000/ \$12,000
Geisinger All-Access PPO 8,000	\$8,000/\$16,000	\$40	\$75	\$300	\$8,500/ \$17,000	%30	\$6,000/ \$12,000
Geisinger All-Access PPO 2,500 (1x)							
Geisinger All-Access PPO 2,500 (1x)	\$2,500 (1x)	\$20	\$40	\$150	\$5,000 (1x)	30%	\$6,000 (1x)
Geisinger All-Access PPO 3,500 (1x)							
Geisinger All-Access PPO 3,500 (1x)	\$3,500 (1x)	\$20	\$40	\$150	\$5,000 (1x)	30%	\$6,000 (1x)
Geisinger All-Access PPO 5,000 (1x)							
Geisinger All-Access PPO 5,000 (1x)	\$5,000 (1x)	\$20	\$40	\$150	\$10,000 (1x)	30%	\$6,000 (1x)
Geisinger All-Access PPO 6,000 (1x)							
Geisinger All-Access PPO 6,000 (1x)	\$6,000 (1x)	\$20	\$40	\$150	\$10,000 (1x)	30%	\$6,000 (1x)
Geisinger All-Access QHDHP-NE¹ 1,600							
Geisinger All-Access QHDHP-NE ¹ 1,600	\$1,500/\$3,000	\$20	\$40	\$150	\$2,500/ \$5,000	20%	\$5,000/ \$10,000
Geisinger All-Access QHDHP-E^{1,2} 3,200							
Geisinger All-Access QHDHP-E ^{1,2} 3,200	\$3,000/\$6,000	\$20	\$40	\$150	\$4,000/ \$8,000	20%	\$8,000/ \$16,000
Geisinger All-Access QHDHP-E^{1,2} 5,000							
Geisinger All-Access QHDHP-E ^{1,2} 5,000	\$5,000/\$10,000	\$20	\$40	\$150	\$7,000/ \$14,000	30%	\$10,000/ \$20,000
Geisinger All-Access QHDHP-E^{1,2} 6,900							
Geisinger All-Access QHDHP-E ^{1,2} 6,900	\$6,900/13,800	\$20	\$40	\$150	\$7,000/ \$14,000	30%	\$10,000/ \$20,000

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- All plans include Telehealth (virtual visits).
- All plans include manipulative treatment services

¹ QHDHP plans have all cost-sharing after deductible, MOOP is \$8,050/\$16,100

² QHDHP-E plans have Embedded Deductibles.



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

Geisinger Premier PPO plan designs

Plan name	In-network providers				Out-of-network providers		
	Deductible	PCP	SCP	ER	Deductible	Coinsurance	Coinsurance max
Geisinger Premier PPO 250	\$250/ \$500	\$20	\$40	\$150	\$500/ \$1,000	20%	\$1,000/ \$2,000
Geisinger Premier PPO 500	\$500/ \$1,000	\$20	\$40	\$150	\$1,000/ \$2,000	20%	\$2,000/ \$4,000
Geisinger Premier PPO 1,000	\$1,000/ \$2,000	\$20	\$40	\$150	\$2,000/ \$4,000	20%	\$4,000/ \$8,000
Geisinger Premier PPO 1,500	\$1,500/ \$3,000	\$20	\$40	\$150	\$3,000/ \$6,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 2,000	\$2,000/ \$4,000	\$20	\$40	\$150	\$4,000/ \$8,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 2,500	\$2,500/ \$5,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 3,000	\$3,000/ \$6,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 4,000	\$4,000/ \$8,000	\$20	\$40	\$150	\$5,000/ \$10,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 5,000	\$5,000/ \$10,000	\$20	\$40	\$150	\$5,500/ \$11,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 6,000	\$6,000/ \$12,000	\$20	\$40	\$150	\$6,500/ \$13,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 7,000	\$7,000/ \$14,000	\$40	\$75	\$300	\$7,500/ \$15,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 8,000	\$8,000/ \$16,000	\$40	\$75	\$300	\$8,500/ \$17,000	30%	\$6,000/ \$12,000
Geisinger Premier PPO 2,500 (1x)	\$2,500 (1x)	\$20	\$40	\$150	\$5,000 (1x)	30%	\$6,000 (1x)
Geisinger Premier PPO 3,500 (1x)	\$3,500 (1x)	\$20	\$40	\$150	\$5,000 (1x)	30%	\$6,000 (1x)
Geisinger Premier PPO 5,000 (1x)	\$5,000 (1x)	\$20	\$40	\$150	\$10,000 (1x)	30%	\$6,000 (1x)
Geisinger Premier PPO 6,000 (1x)	\$6,000 (1x)	\$20	\$40	\$150	\$10,000 (1x)	30%	\$6,000 (1x)

- All plans have a Maximum Out-of-Pocket of \$9,450/\$18,900.
- All Rx plans have a 2.OX mail order.
- All plans include Telehealth (virtual visits).
- All plans include manipulative treatment services



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

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To ensure a majority of employees and dependents have access to the highest-performing providers, 70% of the enrolling employees must reside within the available 18 counties or within 20 miles/30 minutes of a Premier network provider. Premier plans cannot be offered alongside Choices plans.

Geisinger Choices PPO plan designs

Plan name	Benefit details							
Geisinger Choices PPO 1,000	In-network providers							
	Deductible		PCP		SCP		ER	
	Tier 1: \$1,000/\$2,000	Tier 2: \$2,000/\$4,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
	Out-of-network providers							
	Deductible		Coinsurance				Coinsurance max	
\$4,000/\$8,000		20%				\$5,000/\$10,000		
Geisinger Choices PPO 2,000	In-network providers							
	Deductible		PCP		SCP		ER	
	Tier 1: \$2,000/\$4,000	Tier 2: \$4,000/\$8,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
	Out-of-network providers							
	Deductible		Coinsurance				Coinsurance max	
\$6,000/\$12,000		30%				\$6,000/\$12,000		
Geisinger Choices PPO 3,000	In-network providers							
	Deductible		PCP		SCP		ER	
	Tier 1: \$3,000/\$6,000	Tier 2: \$6,000/\$12,000	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
	Out-of-network providers							
	Deductible		Coinsurance				Coinsurance max	
\$8,000/\$16,000		30%				\$8,000/\$16,000		
Geisinger Choices PPO 4000	In-network providers							
	Deductible		PCP		SCP		ER	
	Tier 1: \$4,000/\$8,000	Tier 2: \$7,350/\$14,700	Tier 1: \$10	Tier 2: \$40	Tier 1: \$20	Tier 2: \$70	Tier 1: \$150	Tier 2: \$150
	Out-network providers							
	Deductible		Coinsurance				Coinsurance max	
\$10,000/\$20,000		30%				\$10,000/\$20,000		

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To ensure a majority of employees and dependents have access to the highest-performing providers, 70% of the enrolling employees must reside within the available 18 counties or within 20 miles/30 minutes of a Tier 1 network provider. Choices plans cannot be offered alongside Premier plans.



Pharmacy options

- Plan A: \$0/\$20/\$40/\$60
- Plan B: \$0/\$25/\$50/\$70
- Plan C: \$0/\$15/\$45/\$70
- Plan D: \$0/\$15/\$30/\$50

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.

This benefit highlight is intended as an information source and does not constitute a coverage document. The Summary Plan Description (SPD) is controlling as to any issues of benefits coverage, limitations and exclusions. This managed care plan may not cover all your healthcare expenses. Read your SPD carefully to determine which healthcare services are covered.

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)

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Geisinger