

GEISINGER GOLD



2024 Summary of Benefits

Geisinger Gold Preferred Complete Rx (PPO)

H3924, Plan 065 S0

Jan. 1 – Dec. 31, 2024

Geisinger Gold Preferred Complete Rx (PPO) is a Medicare Advantage PPO plan (PPO stands for Preferred Provider Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call Member Services at 1-800-498-9731 (TTY 711 or 1-800-654-5984) and request the *Evidence of Coverage* or access it online at www.geisingergold.com.

Call us with any questions. From Oct. 1 to Dec. 7: Daily, 8 a.m. to 8 p.m. From Dec. 8 to Sept. 30: Weekdays, 8 a.m. to 8 p.m. If you're a member, great! Call toll-free 800-498-9731. If you're not a member, we'd love to have you join us. Call toll-free 855-589-1423. TTY users call 711. Or visit our website: geisingergold.com.

To join Geisinger Gold Preferred Complete Rx (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes these counties in Pennsylvania: Adams, Berks, Blair, Bradford, Bucks, Cambria, Cameron, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, and York.

Geisinger Gold Preferred Complete Rx (PPO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at www.geisingergold.com. Except in emergency situations, if you use providers that are not in our network, the plan may not pay for these services.

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

	Geisinger Gold Preferred Complete Rx (PPO)
Monthly Plan Premium <i>(includes both medical and drugs)</i>	\$0
Deductible	No deductible for medical.
Maximum out-of-pocket amount <i>(does not include Part D prescription drugs)</i>	From network providers: \$8,000 From network and out-of-network providers combined: \$8,000
Inpatient Hospital coverage*	<p>In-Network \$225 copayment each day for days 1 to 6 and \$0 copayment each day for days 7 to 90 for Medicare-covered hospital care. \$0 copayment for additional Medicare-covered days.</p> <p>Out-of-Network \$225 copayment each day for days 1 to 6 and \$0 copayment each day for days 7 to 90 for Medicare-covered hospital care. Cost-sharing will not exceed \$1,350 annually for Medicare-covered inpatient hospital care In and Out of network combined.</p>
Outpatient Hospital coverage*	
Outpatient hospital services	<p>In-Network \$0 - \$350 copayment</p> <p>Out-of-Network \$0 - \$350 copayment</p>
Outpatient hospital observation services	<p>In-Network \$0 - \$350 copayment per day</p> <p>Out-of-Network \$0 - \$350 copayment</p>
Ambulatory Surgical Center (ASC)*	<p>In-Network \$0 - \$350 copayment</p> <p>Out-of-Network \$0 - \$350 copayment</p>

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	Geisinger Gold Preferred Complete Rx (PPO)
Doctor Visits Primary Care Providers Specialists	In-Network \$5 copayment Out-of-Network \$5 copayment In-Network \$40 copayment Out-of-Network \$40 copayment
Preventive Care (e.g., flu vaccine, diabetic screenings)	In-Network \$0 copayment Out-of-Network \$0 copayment
Emergency care	\$100 copayment Copayment is waived if you are admitted to a hospital within 3 days for the same condition.
Urgently needed services	\$40 copayment Copayment is waived if you are admitted to a hospital within 3 days for the same condition.
Diagnostic Services/Labs/Imaging* Diagnostic tests and procedures Lab services	In-Network \$30 copayment Out-of-Network \$30 copayment In-Network \$30 copayment Out-of-Network \$30 copayment

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	Geisinger Gold Preferred Complete Rx (PPO)
<p>Diagnostic radiology services (e.g. MRI, CAT Scan)</p> <p>Outpatient X-rays</p> <p>Therapeutic Radiology</p>	<p>In-Network \$40 - \$290 copayment</p> <p>Out-of-Network \$40 - \$290 copayment</p> <p>In-Network \$40 copayment</p> <p>Out-of-Network \$40 copayment</p> <p>In-Network \$40 - \$60 copayment</p> <p>Out-of-Network \$40 - \$60 copayment</p>
<p>Hearing services</p> <p>Exam to diagnose and treat hearing and balance issues</p>	<p>In-Network \$40 copayment</p> <p>Out-of-Network \$40 copayment</p>
<p>Dental Services*</p>	<p>In-Network \$40 copayment for each Medicare-covered service.</p> <p>Out-of-Network \$40 copayment for each Medicare-covered service. <i>Referral may be required.</i></p>
<p>Vision care</p> <p>Exam to diagnose and treat diseases and conditions of the eye</p>	<p>In-Network \$0 - \$40 copayment</p> <p>Out-of-Network \$0 - \$40 copayment</p>

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<p>For people with diabetes, screening for diabetic retinopathy is covered once per year.</p> <p>Eyewear after cataract surgery</p> <p>Glaucoma screening</p>	<p>In-Network \$0 - \$40 copayment</p> <p>Out-of-Network \$0 - \$40 copayment</p> <p>In-Network \$0 copayment</p> <p>Out-of-Network \$0 copayment</p> <p>In-Network \$0 copayment</p> <p>Out-of-Network \$0 copayment</p>
<p>Mental Health Services*</p> <p>Inpatient visit</p> <p>Outpatient group therapy visit</p>	<p>In-Network \$225 copayment each day for days 1 to 6 and \$0 copayment each day for days 7 to 90 for Medicare-covered hospital care. \$0 copayment for an additional 60 lifetime reserve days.</p> <p>Out-of-Network \$225 copayment each day for days 1 to 6 and \$0 copayment each day for days 7 to 90 for Medicare-covered hospital care. Cost-sharing will not exceed \$1,350 annually for Medicare-covered care In and Out of Network combined.</p> <p>In-Network \$5 copayment</p> <p>Out-of-Network \$5 copayment</p>

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	Geisinger Gold Preferred Complete Rx (PPO)
Outpatient individual therapy visit	<p>In-Network \$10 copayment</p> <p>Out-of-Network \$10 copayment</p>
Skilled nursing facility*	<p>In-Network \$0 copayment each day for days 1 to 20, \$160 copayment each day for days 21 to 70, and \$0 copayment each day for days 71 to 100 for Medicare-covered skilled nursing facility care.</p> <p>Out-of-Network \$0 copayment each day for days 1 to 20, \$160 copayment each day for days 21 to 70, and \$0 copayment each day for days 71 to 100 for Medicare-covered skilled nursing facility care.</p>
Physical Therapy*	<p>In-Network \$40 copayment</p> <p>Out-of-Network \$40 copayment</p>
Ambulance services	
Ground Ambulance	<p>In-Network \$275 copayment (waived if admitted)</p> <p>Out-of-Network \$275 copayment (waived if admitted)</p>
Air Ambulance	<p>In-Network \$275 copayment</p> <p>Out-of-Network \$275 copayment</p>

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	Geisinger Gold Preferred Complete Rx (PPO)
Transportation Services	<p>In-Network <u>Not covered</u></p> <p>Out-of-Network <u>Not covered</u></p>
<p>Medicare Part B prescription drugs*</p> <p>Chemotherapy/Radiation drugs</p> <p>Other Part B drugs</p>	<p>In-Network 0% - 20% coinsurance</p> <p>Out-of-Network 0% - 20% coinsurance</p> <p>In-Network 0% - 20% coinsurance; Insulin capped at \$35</p> <p>Out-of-Network 0% - 20% coinsurance; Insulin capped at \$35</p>

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Additional Benefits

	Geisinger Gold Preferred Complete Rx (PPO)
Annual routine physical exam	<p>In-Network \$5 copayment</p> <p>Out-of-Network \$5 copayment</p>
<p>Chiropractic services</p> <p>We cover only manual manipulation of the spine to correct subluxation</p>	<p>In-Network \$15 copayment</p> <p>Out-of-Network \$15 copayment</p>
Diabetic monitoring supplies*	<p>In-Network 0% - 20% coinsurance</p> <p>Out-of-Network 0% - 20% coinsurance</p>
Diabetic therapeutic shoes or inserts*	<p>In-Network 20% coinsurance</p> <p>Out-of-Network 20% coinsurance</p>
Durable medical equipment (DME) and related supplies*	<p>In-Network 20% coinsurance</p> <p>Out-of-Network 20% coinsurance</p>
Home health agency care*	<p>In-Network \$0 copayment</p> <p>Out-of-Network \$0 copayment</p>

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	Geisinger Gold Preferred Complete Rx (PPO)
Hospice	\$0 copayment
Nursing hotline	In-Network \$0 copayment Out-of-Network \$0 copayment
Opioid treatment program services*	In-Network 20% coinsurance Out-of-Network 20% coinsurance
Outpatient diagnostic tests and therapeutic services and supplies*	In-Network \$40 - \$60 copayment Out-of-Network \$40 - \$60 copayment
Outpatient rehabilitation services* Services provided by an occupational therapist	In-Network \$40 copayment Out-of-Network \$40 copayment
Outpatient substance abuse services*	In-Network \$10 copayment for each Medicare-covered Individual Session. \$5 copayment for each Medicare-covered Group Session. Out-of-Network \$5 - \$10 copayment

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	Geisinger Gold Preferred Complete Rx (PPO)
Partial hospitalization services for mental health*	<p>In-Network \$55 copayment per day</p> <p>Out-of-Network \$55 copayment per day</p>
<p>Podiatry services</p> <p>Additional routine foot care</p>	<p>In-Network \$40 copayment</p> <p>Out-of-Network \$40 copayment</p> <p>In-Network \$0 copayment</p> <p>Out-of-Network \$0 copayment Limited to 4 visit(s) every year combined in and out-of-network</p>
Prosthetic devices and related supplies*	<p>In-Network 20% coinsurance</p> <p>Out-of-Network 20% coinsurance</p>
Pulmonary rehabilitation services	<p>In-Network \$15 copayment</p> <p>Out-of-Network \$15 copayment</p>
<p>Services to treat kidney disease</p> <p>Dialysis Services</p>	<p>In-Network 10% - 20% coinsurance</p> <p>Out-of-Network 10% - 20% coinsurance</p>

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Welcome to Medicare preventive visit	In-Network \$0 copayment Out-of-Network \$0 copayment
Worldwide Emergency Coverage	\$100 copayment
Worldwide emergency transportation	\$275 - \$1,000 copayment
Worldwide urgent care coverage	\$40 copayment
Geisinger Gold Health+	\$38 premium

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Prescription Drug Coverage	Geisinger Gold Preferred Complete Rx (PPO)
Stage 1: Annual Prescription Deductible	
Deductible	This plan has no deductible for Part D drugs, this payment stage doesn't apply.
Stage 2: Initial Coverage (after you pay your deductible, if applicable) until total yearly drug costs reach \$5,030	
Standard Retail cost-sharing (30-day supply)	
Tier 1 (Preferred Generic)	\$3 copayment
Tier 2 (Generic)	\$20 copayment
Tier 3 (Preferred Brand)	\$47 copayment
Tier 4 (Non-Preferred Drug)	\$100 copayment
Tier 5 (Specialty Tier)	33% coinsurance
Tier 6 (Vaccines Tier)	\$0 copayment
Mail-order cost sharing (up to a 100-day supply)	
Tier 1 (Preferred Generic)	\$0 copayment
Tier 2 (Generic)	\$0 copayment
Tier 3 (Preferred Brand)	\$70.50 copayment
Tier 4 (Non-Preferred Drug)	\$150 copayment
Tier 5 (Specialty Tier)	Not Available
Tier 6 (Vaccines Tier)	\$0 copayment

Prescription Drug Coverage	Geisinger Gold Preferred Complete Rx (PPO)
Stage 3: Coverage Gap	
	After your total drug costs (including what our plan has paid and what you have paid) reach \$5,030, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.
Stage 4: Catastrophic Coverage	
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000, you pay nothing.

You won't pay more than \$35 for a one-month supply, \$70 for tier 3 and \$70 for tier 4 for a two-month supply, and \$87.50 for tier 3 and \$87.50 for tier 4 for a three-month supply of each covered insulin product regardless of the cost-sharing tier.

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our standard network, or whether the prescription is a short-term (30-day supply) or long term (100-day supply).

Geisinger Gold Health+

Geisinger Gold Health+ is an optional supplemental benefits package available for purchase if you are enrolled in Preferred Complete Rx (PPO).

Premium : \$38 per month	
Dental	<ul style="list-style-type: none"> • \$1,000 max benefit per year that includes: <ul style="list-style-type: none"> ○ 2 routine exams per year (with or without cleaning) ○ 1 set of X-rays per year (bitewing or panoramic) ○ Simple fillings, simple extractions, dentures, crowns and root canals ○ See any provider who is approved by Medicare
Vision	<ul style="list-style-type: none"> • \$20 copay • 1 routine exam per year • \$150 hardware allowance per year (contacts, glasses, lenses, frames) • See any provider who is approved by Medicare
Hearing	<ul style="list-style-type: none"> • \$20 copay • 1 routine exam per year • \$500 hearing aid & fitting allowance per year • See any provider who is approved by Medicare
Fitness	<ul style="list-style-type: none"> • \$90 allowance per quarter for fitness center membership fees and exercise classes

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-800-498-9731.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.geisingergold.com or call 1-800-498-9731 to view a copy of the EOC.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.