



Geisinger Gold Classic Employer Group Plan with Rx offered by Geisinger Health Plan

Annual Notice of Changes for 2024

You are currently enrolled as a member of Geisinger Gold Classic Employer Group Plan with Rx (HMO). Next year, there will be changes to the plan's costs and benefits. *Please see your Summary of benefits which you will receive in a separate mailing.*

To get more information about costs, benefits, or rules please review your *Summary of Benefits* and the *Evidence of Coverage*, which are located on our website at www.geisingergold.com. You may also call Member Services to ask us to mail you a *Summary of Benefits* or an *Evidence of Coverage*.

It is important that you consider a decision to change plans carefully. Changing plans may result in you permanently losing benefits you presently receive under your Employer Group Plan. If you join another Medicare Health Plan or a Medicare Prescription Drug Plan you will be disenrolled from our Plan when your enrollment in the new plan begins.

Additional Resources

- Please contact our Member Services number at 1-800-498-9731 for additional information. TTY users should call PA Relay 711 or 1-800-654-5984. (This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking). Calls to these numbers are free.

Our business hours:

October 1 - March 31:	8 a.m. - 8 p.m. 7 days a week
April 1 - September 30:	8 a.m. - 8 p.m. Monday - Friday, 8 a.m. - 2 p.m. Saturday

- Member Services has free language interpreter services available for non-English speakers. Please call Geisinger Gold member services for additional information. We can also give you plan information in braille, in audio, in large print, or other alternate formats if you need it.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Geisinger Gold Classic Employer Group Plan with Rx (HMO)

- Geisinger Gold Medicare Advantage HMO, PPO, and HMO D-SNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company, health plans with a Medicare

contract. Continued enrollment in Geisinger Gold depends on contract renewal. Geisinger Health Plan/Geisinger Indemnity Insurance Company are part of Geisinger, an integrated health care delivery and coverage organization.

- When this document says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Classic Employer Group Plan with Rx (HMO).

Your Medicare Health Benefits and Services as a Member of Geisinger Gold Classic Employer Group Plan with Rx (HMO)

This mailing gives you a summary about your Medicare health coverage from January 1 – December 31, 2024, and explains how to get the health care you need. This is an important legal document. Please keep it in a safe place.

How Your Plan Will Change For 2024?

This is the time of year when we would like to thank you for your membership. Please refer to your *Summary of Benefits* for any changes in 2024. Also, additional benefits may be available to you. Please contact your human resources department for more information. If your employer changes your benefits after this mailing has been sent, you will receive updated information of those changes in January.

Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our "Drug List" is provided electronically.

We made changes to our "Drug List," which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the "Drug List" to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the "Drug List" are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online "Drug List" to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 5 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Pharmacy Member Services for more information.

What if I *don't* have drug coverage that expects to pay, on average, at least as much as standard Medicare prescription drug coverage?

Please contact your human resources department for information on prescription drug coverage that is available to you. Our list of covered drugs is called a Formulary or “Drug List.” A copy of our "Drug

List" is available electronically on our website www.geisingergold.com.

What are “network providers” and “network pharmacies”?

Network providers are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan.

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. We have arranged for these providers to deliver covered services to members in our plan. **We strongly suggest that you review our current Provider Directory to see if your pharmacy is still in our network.** This is important because, with few exceptions, you must get your prescriptions filled at a network pharmacy if you want our plan to cover (help you pay for) them.

If you don't have your copy of the *Provider Directory*, you can request a copy from Member Services (phone numbers are printed at the end of this document). You may ask Member Services for more information about our network providers, including their qualifications. You can also see the *Provider Directory* at www.geisingergold.com or download it from this website. Both Member Services and the website can give you the most up-to-date information about changes in our network providers and pharmacies.

Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.geisingergold.com. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Provider Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are a part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Why do you need to know which providers and pharmacies are part of our network?

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed services when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which Geisinger Health Plan authorizes use of out-of-network providers.

Geisinger Gold Member Services:

For help or information, please call the Customer Service Team or visit our Plan website at www.geisingergold.com.

Method	Member Services – Contact Information
CALL	<p>1-800-498-9731 or Pharmacy Member Services 1-800-988-4861 Calls to this number are free. Our business hours:</p> <p style="padding-left: 40px;">October 1– March 31 8 a.m. – 8 p.m. seven days a week April 1 – September 30 8 a.m. – 8 p.m. Monday – Friday 8 a.m. – 2 p.m. Saturday</p> <p>After hours, an automated voice messaging service is available. If you leave a message, please include your name, phone number and the time you called. A Customer Service Representative will return your call no later than one business day.</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>TTY users call PA Relay: 711 or 1-800-654-5984 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Our business hours:</p> <p style="padding-left: 40px;">October 1– March 31 8 a.m. – 8 p.m. seven days a week April 1 – September 30 8 a.m. – 8 p.m. Monday – Friday 8 a.m. – 2 p.m. Saturday</p>
FAX	570-271-5871
WRITE	Geisinger Gold 100 North Academy Avenue Danville, PA 17822-2580
WEBSITE	www.geisingergold.com