




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-844-863-6850 or visit [www.GeisingerHealthPlan.com](http://www.GeisingerHealthPlan.com). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary.com](http://www.healthcare.gov/sbc-glossary.com) or call 1-844-863-6850 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall <a href="#">deductible</a> ?	\$250 individual / \$750 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$8,550 individual / \$17,100 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copayments</a> for certain services, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.GeisingerHealthPlan.com">www.GeisingerHealthPlan.com</a> or call 1-844-863-6850 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

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 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay:		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Preventive care</a> / <a href="#">screening</a> / immunization	No charge <a href="#">Deductible</a> does not apply.	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% <a href="#">coinsurance</a>	Not covered	Diagnostic: None. Imaging: <a href="#">Precertification/prior-authorization</a> required.
	Imaging (CT/PET scans, MRIs)	10% <a href="#">coinsurance</a>	Not covered	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.GeisingerHealthPlan.com">www.GeisingerHealthPlan.com</a>	Generic drugs: (Tier 1)	Retail: \$10 <a href="#">copay</a> / prescription Mail order: \$20 <a href="#">copay</a> / prescription <a href="#">Deductible</a> does not apply.	Not covered	Covers up to a 34-day supply (retail prescription). Mail order covers up to a 90-day supply.
	Preferred brand drugs: (Tier 2)	Retail: \$30 <a href="#">copay</a> / prescription Mail order: \$60 <a href="#">copay</a> / prescription. <a href="#">Deductible</a> does not apply.	Not covered	
	Non-preferred brand drugs: (Tier 3)	Retail: \$75 <a href="#">copay</a> / prescription Mail order: \$150 <a href="#">copay</a> / prescription. <a href="#">Deductible</a> does not apply.	Not covered	

Common Medical Event	Services You May Need	What You Will Pay:		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.GeisingerHealthPlan.com">www.GeisingerHealthPlan.com</a></p>	<p><a href="#">Specialty drugs</a>: (Tier 4)</p>	<p><a href="#">Copay</a> varies by drug based on above.  <a href="#">Deductible</a> does not apply.</p>	Not covered	Covers up to a 34-day supply (retail prescription)
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	10% <a href="#">coinsurance</a>	Not covered	<p><a href="#">Precertification/prior authorization</a> may be required.</p>
	Physician/surgeon fees	10% <a href="#">coinsurance</a>	Not covered	
<p><b>If you need immediate medical attention</b></p>	<a href="#">Emergency room care</a>	\$100 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	\$100 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	<p><a href="#">Emergency services</a>: Copay waived if admitted to the hospital. <a href="#">Emergency medical transportation</a>: None. <a href="#">Urgent care</a>: None.</p>
	<a href="#">Emergency medical transportation</a>	No charge <a href="#">Deductible</a> does not apply.	No charge <a href="#">Deductible</a> does not apply.	
	<a href="#">Urgent care</a>	\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	
<p><b>If you have a hospital stay</b></p>	Facility Fee (e.g., hospital room)	10% <a href="#">coinsurance</a>	Not covered	<p><a href="#">Precertification/prior authorization</a> required.</p>
	Physician/surgeon fees	10% <a href="#">coinsurance</a>	Not covered	
<p><b>If you need mental health, behavioral health, or substance abuse services</b></p>	Outpatient services	\$20 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply.	Not covered	<p>Outpatient Services: None. Inpatient Services: <a href="#">Precertification/ prior authorization</a> required.</p>
	Inpatient services	10% <a href="#">coinsurance</a>	Not covered	
<p><b>If you are pregnant</b></p>	Office visits	\$20 <a href="#">copay</a> for first visit only; subsequent visits no charge.  <a href="#">Deductible</a> does not apply.	Not covered	<p>Pregnancy office visits: None. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a>. Maternity care may include tests and services as described elsewhere in the SBC (i.e., ultrasound). Depending on the type of services, a <a href="#">copayment</a>, <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Inpatient professional and facility services; <a href="#">Precertification/prior authorization</a> required.</p>
	Childbirth/delivery professional services	10% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	10% <a href="#">coinsurance</a>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay:		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	Primary care:\$20 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply. Specialist:\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply. Other professional: No charge / visit <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Rehabilitation services</a>	\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply	Not covered	None.
	<a href="#">Habilitation services</a>	\$40 <a href="#">copay</a> / visit <a href="#">Deductible</a> does not apply	Not covered	
	<a href="#">Skilled nursing care</a>	10% <a href="#">coinsurance</a>	Not covered	60 days / benefit period / person.
	<a href="#">Durable medical equipment</a>	No charge <a href="#">Deductible</a> does not apply.	Not covered	None.
	<a href="#">Hospice services</a>	No charge <a href="#">Deductible</a> does not apply.	Not covered	None.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to 1 exam / benefit period.
	Children's glasses	Not covered	Not covered	None.
	Children's dental check-up	Not covered	Not covered	None.

**Excluded Services & Other Covered Services:**

**Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)**

<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Chiropractic Care</li> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids</li> <li>• Infertility Treatment</li> <li>• Long Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Routine Foot Care (Adult)</li> </ul>
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**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Bariatric Surgery

- Routine Eye Care (Adult)

- Weight Loss Programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: The U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the Pennsylvania Insurance Department at 1-877-881-6388 or [www.insurance.pa.gov/Consumers](http://www.insurance.pa.gov/Consumers).

**Does this plan provide Minimum Essential Coverage? Yes.**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:** To access our Language helpline, please call 1-800-447-4000.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

**Total Example Cost \$12,700**

In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$400
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$660</b>

**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

**Total Example Cost \$5,600**

In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$1,600
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,850</b>

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

**Total Example Cost \$2,800**

In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$550</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

# Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") 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. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

## The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator  
Geisinger Health Plan Appeals Department  
100 North Academy Avenue, Danville, PA 17822-3220  
Phone: 866-577-7733, TTY: 711  
Fax: 570-271-7225  
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F  
HHH Building, Washington, DC 20201  
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

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CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

800-447-4000 (TTY: 711).

ACHTUNG:

Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

800-447-4000 (TTY: 711) 800-447-4000 (TTY: 711) 800-447-4000 (TTY: 711)

ATTENZIONE: Incaso lalingua parlatasial'italiano, sonodisponibili servizidiassistenzalinguisticagrattuiti. Chiamare il numero 800-447-4000 (TTY: 711).

800-447-4000 (TTY: 711)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

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800-447-4000 (TTY: 711)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

