

GEISINGER HEALTH PLAN

# Quality coverage for students



**Geisinger**



## We'll help you every step of the way.

Find health insurance a little complicated? Don't worry, you've got help. Reach out to us at [855-902-7123](tel:855-902-7123) to speak to one of our trained advisors.

Geisinger College of Health Sciences health plans are sold through Geisinger Health Plan and Geisinger Quality Options, Inc., which are referred to collectively as "Geisinger Health Plan" or "GHP," unless otherwise noted.

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.

This managed care plan may not cover all your healthcare expenses. Read your Subscription Certificate carefully to determine which healthcare services are covered.



## Because you deserve more.

Introducing two brand-new health plans just for our Geisinger College of Health Sciences students. Because each plan is full of added benefits, you don't have to slow down.

### Local and nationwide discounts

Pay less for health-related products and services you use often, such as:

- Fitness center memberships
- Eyeglasses
- Contact lenses
- Chiropractic care
- Local amusement parks and activities
- Massage therapy

### Wellness coaching and support

Work with certified wellness coaches who support your efforts to quit tobacco, manage your weight, increase physical activity, decrease stress and improve your lifestyle. Use online tools, including wellness workshops, fitness trackers and a meal planner, and work at your own pace.

### Mail-order pharmacy

Our mail-order prescription drug service specializes in providing 90-day supplies of medications you take on a regular basis. Most GHP members with prescription drug coverage will have lower copay amounts for their mail-order medications. Savings rates depend on your particular health plan. Call [800-988-4861](tel:800-988-4861) to learn more.

- Save on Rx copays
- Take fewer trips to the pharmacy
- Sign up for automatic refills
- Get free shipping
- Talk one on one with a pharmacist

### Health management

Award-winning health management programs help our members with chronic conditions, including asthma, diabetes, heart failure, chronic obstructive pulmonary disease (COPD), tobacco cessation and weight management.

- Enroll at no cost
- Work with a health manager to take charge of your condition

### Access to care

As a Geisinger College of Health Sciences student, you can get care at a facility near campus. And you can also receive care within the Premier network. You may go outside the network, but keep in mind that services won't be covered by Geisinger Health Plan.

### Pediatric dental coverage with Skygen

Dental coverage for children under the age of 19 is embedded in our Geisinger Marketplace plans. All pediatric dental benefits are provided by Skygen. Pediatric dental plans from Avesis include coverage for the following services:

- Routine oral exams and cleanings
- X-rays
- Fillings
- Fluoride treatments
- Extractions
- Repairs and maintenance
- Anesthesia
- Root canal
- Orthodontia

Review your Schedule of Benefits for a more detailed list of covered services. Questions about your pediatric dental benefits? Call [800-918-5154](tel:800-918-5154).

**SKYGEN**

# Know before you choose

## How do I know if I'm eligible?

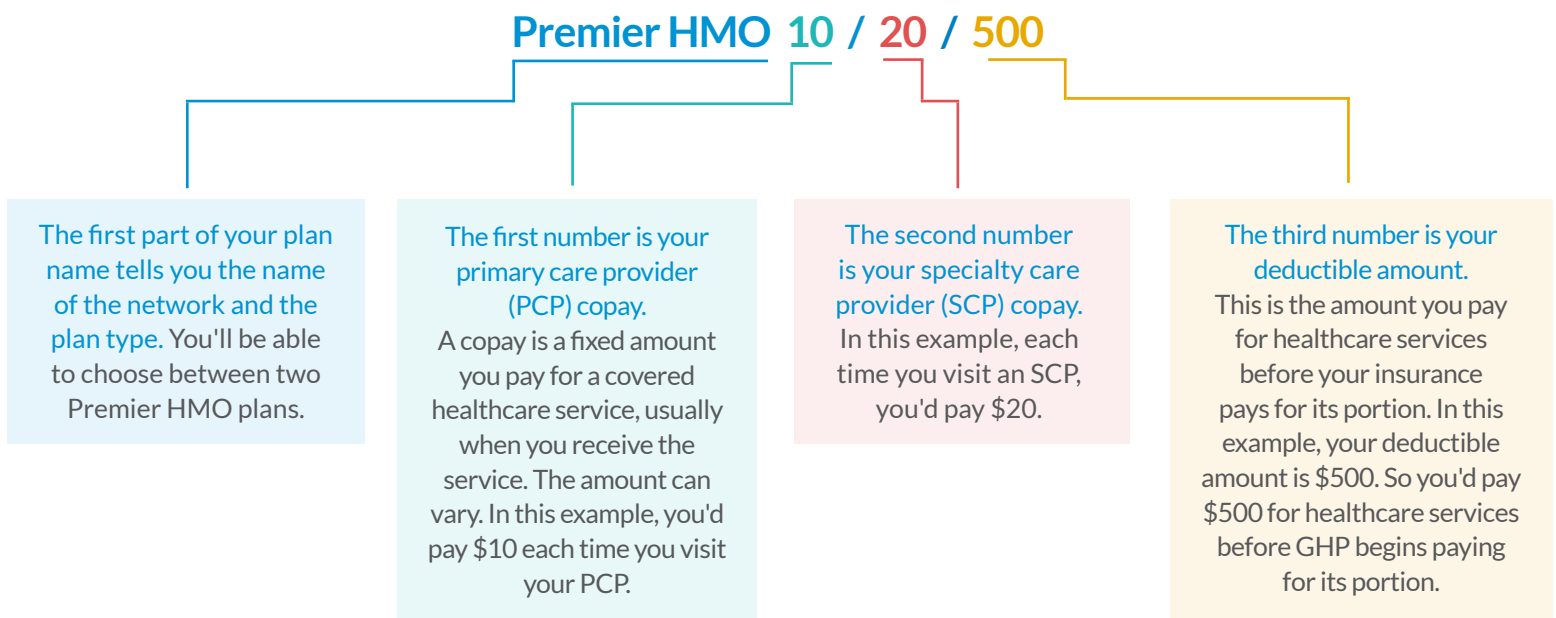
If you're a full-time or part-time Geisinger College of Health Sciences student, you're eligible to enroll in one of our two student health plans. Open enrollment for these plans is from July 1, 2023, until July 21, 2023. Coverage will become effective for enrolled members on Aug. 1, 2023, for the 2023–2024 school year.

## How do I enroll?

To enroll in a student health plan, just fill out the application in the back of this brochure and follow the directions to submit it.

## How can I tell the difference between the plans?

Our plans have distinct names and numbers. Here's the "anatomy" of a health plan name:



## Where can I find care?

### Care near your campus

You have a variety of care options close to your campus. Visit our student health services resource page at [go.geisinger.org/gcsom\\_shs](https://go.geisinger.org/gcsom_shs) for a list of facilities and health resources at each campus.

### Care within the Premier network

Because you have a Premier HMO through Geisinger Health Plan, you can use the providers in our exclusive Premier network.

1. Visit [geisingerhealthplan.com/providersearch](https://geisingerhealthplan.com/providersearch) to get started.
2. Enter your location.
3. Choose your health plan from the list. Yours will be a Premier HMO.
4. Pick a category to search from our entire library of applicable providers, or narrow your search by searching for doctors, specialties, locations or types of places.

### Care outside the network

If you'd like, you also can go outside the Premier network for care. Just be aware that you'll have to pay out-of-pocket costs by going out of network.

# Our 2023–2024 student plans

As a student enrolled at the Geisinger College of Health Sciences, you can choose one of two Premier HMO plans. Out-of-network services are not covered, so if you choose to seek them, you'll be required to pay entirely out of pocket for your care. You can enroll dependents for an additional fee.

	Premier HMO 10/20/500	Premier HMO 10/20/4,000
Premiums	\$485.10 per member, per month	\$436.72 per member, per month
<b>In-network services</b>		
PCP copay	\$10	\$10
Specialist copay	\$20	\$20
Deductible: single/family	\$500/\$1,500	\$4,000/\$12,000
Max. out-of-pocket: single/family	\$7,350/\$14,700	\$7,350/\$14,700
Coinsurance	\$0	\$0
Inpatient services	0% after deductible	0% after deductible
Outpatient services	0% after deductible	0% after deductible
Emergency room	\$75 (waived if admitted)	\$75 (waived if admitted)
Prescription drug	Tier 1: \$10 for 34-day supply Tier 2: \$30 for 34-day supply Tier 3: \$50 for 34-day supply	Tier 1: \$10 for 34-day supply Tier 2: \$30 for 34-day supply Tier 3: \$50 for 34-day supply
<b>Out-of-network services are not covered.</b>		

## Key terms to know:

**Deductible:** The amount you pay for healthcare services before your insurance starts to pay its portion of costs for covered health expenses.

**Copay (short for copayment):** A fixed amount you pay for a covered healthcare service, usually paid at the time you receive the service. The amount can vary depending on your plan and the type of service you are receiving.

**Coinsurance:** Your share of the costs of a covered healthcare service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. Your insurance plan pays for the rest of the allowed amount.

**Maximum out-of-pocket:** Also called MOOP, this amount includes all member cost sharing, such as deductibles, coinsurance and copays, for all covered services in a policy period. However, your MOOP doesn't include your monthly premium. Once you meet your maximum out-of-pocket costs, your insurance plan will pay 100% of costs for 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).

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)。

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).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

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

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 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).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

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





# Geisinger

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.

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