

GEISINGER GOLD



Geisinger

# 2024 Select Products Guide

Geisinger Gold Medicare Advantage HMO Plans



## Table of contents

About Geisinger	1
More benefits than Original Medicare	2
Geisinger Gold HMO Plans	4
2024 Geisinger Gold monthly premiums	18
Participating hospitals	19
Virtual care and Teladoc	20
Frequently asked questions	23
What else should I know about Medicare Advantage plans?	24

# Better health is easier with the right partner.

Discover how you can get affordable coverage, an extensive network and greater peace of mind with Geisinger Gold Medicare Advantage plans. Most of our plans include hospital, medical and prescription drug coverage, along with extra benefits like vision and dental coverage. Take a look inside to find the right plan for your needs.

## We're here to help.

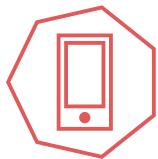
Your health is our priority, so we want to make sure you have the right insurance coverage for your needs and budget. Have questions? Don't hesitate to reach out and we'll walk you through your options.



**Call 866-952-9996 (TTY: 711) today.**

Oct. 1 – Dec. 7  
daily, 8 a.m. – 8 p.m.

Dec. 8 – Sept. 30  
weekdays, 8 a.m. – 8 p.m.



**[geisingergold.com](https://www.geisingergold.com)**



# More benefits than Original Medicare

Continue receiving all of your Medicare Part A and B benefits, plus get valuable extras when you join a Geisinger Gold Medicare Advantage plan. Review the chart below to see how a Medicare Advantage plan compares to the alternatives.

	Medicare Parts A and B	Medicare Supplement	Geisinger Gold Medicare Advantage Plans
<b>Premium</b>	✓ Part A: \$0 – \$506 Part B: \$164.90	✓ Up to \$300+ per month; plus Part B premium	✓ Plans starting at \$0 a month; plus Part B premium
<b>Deductible</b>	✓ Part A: \$1,600 Part B: \$226	✓ \$0 – \$2,490	✓ \$0
<b>Part D prescription drug</b>	No	No	✓ Prescription drug coverage is available, with generic drug copays as low as \$0.
<b>Out-of-pocket protection</b>	No	✓	✓ Plans have an annual limit on how much members pay in deductibles and copays.
<b>Routine dental services*</b>	No	No	✓
<b>Hearing aid benefit*</b>	No	No	✓
<b>Routine vision/ eyewear benefits*</b>	No	No	✓
<b>Care management programs</b>	No	No	✓

\*Not all plans include these benefits.

# Amazing value from affordable plans.

Get great benefits and **\$0 monthly premiums** with some plans.



## Dental benefits that will make you smile.

Geisinger Gold Medicare Advantage plans may include up to \$1,250 extra for covered dental procedures. And unlike other plans, you can use that \$1,250 from day one. No deductibles. No up-front payments. No other costs that need to be covered before your benefit kicks in. .



## Over-the-counter benefits put money back in your pocket.

You can choose a plan with up to \$70 every month (that's up to \$840 a year) to pay for all kinds of healthcare purchases — everything from cough medications and pain relievers to bandages and toothpaste.



## \$250 in flexible spending to help cover dental and vision expenses.

Some Geisinger Gold Medicare Advantage plan members receive a pre-loaded flexible spending debit card with \$250 to supplement dental and vision coverage. Use it to pay for whatever will help you the most. Many Geisinger Gold Medicare Advantage plans also include benefits like \$0 generic prescription drugs (Tier 1 and 2)\*, credit back on your Part B premium (up to a \$480 annual savings)\*, a cap on out-of-pocket costs for inpatient stays and more.





# Geisinger Gold Medicare Advantage HMO Plans

An HMO plan is designed to provide lower costs and integrated care within its network. When you choose a Geisinger Gold Medicare Advantage HMO plan, you're choosing a wide range of benefits. And you also get access to all Geisinger doctors and hospitals plus thousands more — 30,000 doctors and more than 180 hospitals across the state.

## Discover more Medicare Advantage plans.

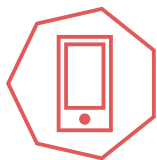
If you'd like to explore additional plan options, talk to a Geisinger Medicare advisor about other Geisinger Gold Medicare Advantage plans.



**Call 866-952-9996 (TTY: 711) today.**

Oct. 1 – Dec. 7  
daily, 8 a.m. – 8 p.m.

Dec. 8 – Sept. 30  
weekdays, 8 a.m. – 8 p.m.



**[geisingergold.com](https://www.geisingergold.com)**



# Geisinger Gold Classic 360 Rx (HMO) benefit-at-a-glance

	Classic 360 Rx (HMO)
2023 Star Rating	4.5
Premium	\$0
Deductible	\$0
MOOP	\$8,000
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$35
Inpatient Hospital - Acute	\$150/day (days 1-5) \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$160/day (days 21-70) \$0/day (days 71-100)
Urgent Care (Waived if Admitted)	\$35
Emergency Care (Waived if Admitted)	\$100
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted – Urgent & Emergency Care Only)	Urgent care: \$35 Emergency care: \$100 Ground ambulance: \$275 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$0 per day
Outpatient X-rays	\$35 per day
Outpatient Diagnostic Radiology	Low: \$35 per day High: \$285 per day
Outpatient Surgery Services	\$0 - \$300



	Classic 360 Rx (HMO)	
Diabetic Supplies Preferred Brand – OneTouch (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 20% - preferred brand supplies (test strips, lancets & lancet devices); 20% - nonpreferred brand glucometers & supplies	
Fitness	\$25 annual fee (Silver&Fit)	
Preventive Dental Services: Oral Exam With Or Without Cleaning, Dental X-rays	Exam: \$0 / 2 per year X-rays: \$0 / 1 per year	
Combined Preventive & Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns & Root Canals	\$850 benefit limit per year (applies to preventive & comprehensive non-Medicare covered services)	
Routine Vision Exam & Eyewear	Exam: \$20 / 1 per year Eyewear: \$100 benefit limit per year	
Routine Hearing Exam & Hearing Aids/Fittings	Exam: \$20 / 1 per year Hearing aids: not covered	
Over the Counter (OTC)	\$35 per month	
Part B Drugs	Insulin – Capped at \$35 All others – 20% coinsurance	
Part D 30-Day Retail 100-Day Retail 100-Day Mail Order	\$3/\$20/\$47/\$100/33%/\$0 vaccines \$7.50/\$50/\$117.50/\$250/NA \$0/\$0/\$70.50/\$150/NA	
Insulin 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Retail \$35 \$70 \$87.50	Mail order \$35 \$52.50 \$52.50

# Geisinger Gold Classic Advantage Rx (HMO)

## benefit-at-a-glance

	Classic Advantage Rx (HMO)
2023 Star Rating	4.5
Premium	Central (021): \$124 Midstate (022): \$100 Midwest (023): \$129
Part B Buyback	N/A
Deductible	\$0
MOOP	\$3,450
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$20
Inpatient Hospital - Acute	\$150/day (days 1-5) not to exceed \$750 annually \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$160/day (days 21-42) \$0/day (days 43-100)
Urgent Care (Waived if Admitted)	\$20
Emergency Care (Waived if Admitted)	\$135
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted – Urgent & Emergency Care Only)	Urgent care: \$20 Emergency care: \$135 Ground ambulance: \$100 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$5 per day
Outpatient X-rays	\$25 per day
Outpatient Diagnostic Radiology	Low: \$25 per day High: \$150 per day
Outpatient Surgery Services	\$0 - \$200

	Classic Advantage Rx (HMO)	
<b>Diabetic Supplies Preferred Brand – OneTouch</b> (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 0% - preferred brand supplies (test strips, lancets & lancet devices); 20% - nonpreferred brand glucometers & supplies	
<b>Fitness</b>	\$90 / every 3 months	
<b>Preventive Dental Services:</b> Oral Exam With Or Without Cleaning, Dental X-rays	Exam: \$0 / 2 per year X-rays: \$0 / 1 per year	
<b>Combined Preventive &amp; Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns &amp; Root Canals</b>	\$1,250 benefit limit per year (applies to preventive & comprehensive non-Medicare covered services)	
<b>Routine Vision Exam &amp; Eyewear</b>	Exam: \$20 / 1 per year Eyewear: \$200 benefit limit per year	
<b>Routine Hearing Exam &amp; Hearing Aids/Fittings</b>	Exam: \$20 / 1 per year Hearing aids: \$500 copay per ear, \$1,250 limit per ear every 3 years	
<b>Part B Drugs</b>	Insulin – Capped at \$35 All others – 20% coinsurance	
<b>Part D</b> 30-Day Retail 100-Day Retail 100-Day Mail Order	\$3/\$20/\$47/\$100/33%/\$0 vaccines \$7.50/\$50/\$117.50/\$250/NA \$0/\$0/\$70.50/\$150/NA	
<b>Insulin</b> 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Retail \$35 \$70 \$87.50	Mail order \$35 \$52.50 \$52.50



# Geisinger Gold Classic Complete Rx (HMO)

## benefit-at-a-glance

	Classic Complete Rx (HMO)
2023 Star Rating	4.5
Premium	Midstate: \$34 Central: \$38
Part B Buyback	N/A
Deductible	\$0
MOOP	\$4,900
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$35
Inpatient Hospital - Acute	\$200/day (days 1-5) \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$160/day (days 21-51) \$0/day (days 52-100)
Urgent Care (Waived if Admitted)	\$35
Emergency Care (Waived if Admitted)	\$120
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted - Urgent & Emergency Care Only)	Urgent care: \$35 Emergency care: \$120 Ground ambulance: \$200 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$5 per day
Outpatient X-rays	\$35 per day
Outpatient Diagnostic Radiology	Low: \$35 per day High: \$265 per day
Outpatient Surgery Services	\$0 - \$245

	Classic Complete Rx (HMO)	
<b>Diabetic Supplies Preferred Brand – OneTouch</b> (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 20% - preferred brand supplies (test strips, lancets & lancet devices); 20% - nonpreferred brand glucometers & supplies	
<b>Fitness</b>	\$90 / every 3 months	
<b>Preventive Dental Services:</b> Oral Exam With Or Without Cleaning, Dental X-rays	Exam: \$0 / 2 per year X-rays: \$0 / 1 per year	
<b>Combined Preventive &amp; Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns &amp; Root Canals</b>	\$750 benefit limit per year (applies to preventive & comprehensive non-Medicare covered services)	
<b>Routine Vision Exam &amp; Eyewear</b>	Exam: \$20 / 1 per year Eyewear: \$100 benefit limit per year	
<b>Routine Hearing Exam &amp; Hearing Aids/Fittings</b>	Exam: \$20 / 1 per year Hearing aids: \$500 copay per ear, \$1,250 limit per ear every 3 years	
<b>Part B Drugs</b>	Insulin – Capped at \$35 All others – 20% coinsurance	
<b>Part D</b> 30-Day Retail 100-Day Retail 100-Day Mail Order	\$3/\$20/\$47/\$100/33%/\$0 vaccines \$7.50/\$50/\$117.50/\$250/NA \$0/\$0/\$70.50/\$150/NA	
<b>Insulin</b> 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Retail \$35 \$70 \$87.50	Mail order \$35 \$52.50 \$52.50

# Geisinger Gold Classic Essential Rx (HMO)

## benefit-at-a-glance

	Classic Essential Rx (HMO)
2023 Star Rating	4.5
Premium	\$0
Part B Buyback	N/A
Deductible	\$0
MOOP	\$7,550
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$40
Inpatient Hospital - Acute	\$225/day (days 1-5) \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$160/day (days 21-68) \$0/day (days 69-100)
Urgent Care (Waived if Admitted)	\$40
Emergency Care (Waived if Admitted)	\$100
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted – Urgent & Emergency Care Only)	Urgent care: \$40 Emergency care: \$100 Ground ambulance: \$200 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$5 per day
Outpatient X-rays	\$35 per day
Outpatient Diagnostic Radiology	Low: \$35 per day High: \$240 per day
Outpatient Surgery Services	\$0 - \$310



	Classic Essential Rx (HMO)	
<b>Diabetic Supplies Preferred Brand – OneTouch</b> (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 20% - preferred brand supplies (test strips, lancets & lancet devices); 20% - nonpreferred brand glucometers & supplies	
<b>Fitness</b>	Not covered	
<b>Preventive Dental Services: Oral Exam With Or Without Cleaning, Dental X-rays</b>	Not covered	
<b>Combined Preventive &amp; Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns &amp; Root Canals</b>	Not covered	
<b>Routine Vision Exam &amp; Eyewear</b>	Not covered	
<b>Routine Hearing Exam &amp; Hearing Aids/Fittings</b>	Exam: \$20 / 1 per year Hearing aids: Not covered	
<b>Part B Drugs</b>	Insulin – Capped at \$35 All others – 20% coinsurance	
<b>Part D</b> 30-Day Retail 100-Day Retail 100-Day Mail Order	\$3/\$20/\$47/\$100/33%/\$0 vaccines \$7.50/\$50/\$117.50/\$250/NA \$0/\$0/\$70.50/\$150/NA	
<b>Insulin</b> 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Retail \$35 \$70 \$87.50	Mail order \$35 \$52.50 \$52.50

# Geisinger Gold Heritage (HMO) benefit-at-a-glance

	Heritage (HMO)
2023 Star Rating	4.5
Premium	\$0
Part B Buyback	\$40
Deductible	\$0
MOOP	\$6,700
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$20
Inpatient Hospital - Acute	\$150/day (days 1-5) not to exceed \$750 annually \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$160/day (days 21-62) \$0/day (days 63-100)
Urgent Care (Waived if Admitted)	\$20
Emergency Care (Waived if Admitted)	\$100
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted – Urgent & Emergency Care Only)	Urgent care: \$20 Emergency care: \$100 Ground ambulance: \$100 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$5 per day
Outpatient X-rays	\$25 per day
Outpatient Diagnostic Radiology	Low: \$25 per day / High: \$150 per day
Outpatient Surgery Services	\$0 - \$200

	Heritage (HMO)
Diabetic Supplies Preferred Brand – OneTouch (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 0% - preferred brand supplies (test strips, lancets & lancet devices); 20% - nonpreferred brand glucometers & supplies
Fitness	\$90 / every 3 months
Preventive Dental Services: Oral Exam With Or Without Cleaning, Dental X-rays	\$0 - 2 exams/year \$0 - 1 X-ray/year
Combined Preventive & Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns & Root Canals	\$1,250 benefit limit per year (applies to preventive & comprehensive non-Medicare covered services)
Routine Vision Exam & Eyewear	Exam: \$20 / 1 per year Eyewear: \$200 benefit limit per year
Routine Hearing Exam & Hearing Aids/Fittings	Exam: \$20 / 1 per year Hearing aids: \$500 copay per ear, \$1,250 limit per ear every 3 years
Over the Counter (OTC)	\$40 every month
Part B Drugs	Insulin – Capped at \$35 All others – 20% coinsurance
Part D 30-Day Retail 100-Day Retail 100-Day Mail Order	Not covered
Insulin 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Not covered



# Geisinger Gold Value Rx (HMO) benefit-at-a-glance

	Value Rx (HMO)
Premium	\$23
Deductible	\$0
MOOP	\$8,850
PCP & PCP Teladoc E-visits	\$0
Physician Specialist	\$0 - \$35
Inpatient Hospital - Acute	\$225/day (days 1-5) \$0/day (days 6-90)
Skilled Nursing Facility	\$0/day (days 1-20) \$203/day (days 21-64) \$0/day (days 64-100)
Urgent Care (Waived if Admitted)	\$35
Emergency Care (Waived if Admitted)	\$100
Worldwide Coverage: \$100,000 Annual Benefit Limit (Waived if Admitted – Urgent & Emergency Care Only)	Urgent care: \$35 Emergency care: \$100 Ground ambulance: \$275 Air ambulance: \$1,000
Outpatient Lab & Other Outpatient Diagnostic Tests	\$0 - \$10 per day
Outpatient X-rays	\$35 per day
Outpatient Diagnostic Radiology	Low: \$35 per day / High: \$240 per day
Outpatient Surgery Services	\$0 - \$350

	Value Rx (HMO)	
<b>Diabetic Supplies Preferred Brand – OneTouch</b> (prior auth required for nonpreferred brand supplies, more than 200 test strips per month, more than 1 glucometer every 2 years)	\$0 - preferred brand glucometer (1 every 2 years); 0% - preferred brand supplies (test strips, lancets & lancet devices); 0% diabetic shoes and inserts 20% - nonpreferred brand glucometers & supplies	
<b>Fitness</b>	\$0 Annual Silver & Fit	
<b>Flex Card – Dental &amp; Vision</b>	\$250 annual allowance per year	
<b>Preventive Dental Services:</b> Oral Exam With Or Without Cleaning, Dental X-rays	\$0 - 2 exams/year \$0 - 1 X-ray/year	
<b>Combined Preventive &amp; Comprehensive Dental (Non-Medicare Covered) Simple Fillings, Simple Extractions, Dentures, Crowns &amp; Root Canals</b>	\$100 benefit limit per year (applies to preventive & comprehensive non-Medicare covered services)	
<b>Routine Vision Exam &amp; Eyewear</b>	Exam: \$20 / 1 per year Eyewear: \$100 benefit limit per year	
<b>Routine Hearing Exam &amp; Hearing Aids/Fittings</b>	Exam: \$20 / 1 per year Hearing aids: Not covered	
<b>Over the Counter (OTC)</b>	\$70 per month	
<b>Part B Drugs</b>	Insulin – Capped at \$25 All others – 20% coinsurance	
<b>Part D</b> 30-Day Retail 100-Day Retail 100-Day Mail Order	\$0/\$5/\$47/\$100/33%/\$0 vaccines \$0/\$12.50/\$117.50/\$250/NA \$0/\$0/\$70.50/\$150/NA	
<b>Insulin</b> 30-Day Retail/Mail Order 60-Day Retail/Mail Order 90-Day Retail/Mail Order	Retail \$25 \$50 \$62.50	Mail order \$25 \$37.50 \$37.50

# 2024 Geisinger Gold monthly premiums

## Heritage (HMO)

Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

**\$0 with \$40  
Part B buyback**

## Classic Advantage Rx (HMO)

**Midwest Region:** Adams, Berks, Blair, Bradford, Cambria, Cameron, Chester, Clearfield, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Jefferson, Lancaster, Lebanon, Perry, Potter, Somerset, Tioga, York

**\$129**

**Central Region:** Columbia, Luzerne, Montour, Northumberland, Schuylkill, Snyder, Union

**\$124**

**Midstate Region:** Bucks, Carbon, Centre, Clinton, Juniata, Lackawanna, Lehigh, Lycoming, Mifflin, Monroe, Northampton, Pike, Sullivan, Susquehanna, Wayne, Wyoming

**\$100**

## Classic Complete Rx (HMO)

**Midstate Region:** Adams, Berks, Blair, Bradford, Bucks, Cambria, Cameron, Carbon, Centre, Chester, Clearfield, Clinton, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Lycoming, Mifflin, Monroe, Northampton, Perry, Pike, Potter, Somerset, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, York

**\$34**

**Central Region:** Columbia, Luzerne, Montour, Northumberland, Schuylkill, Snyder, Union

**\$38**

## Classic Essential Rx (HMO)

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, York

**\$0**

## Classic 360 Rx (HMO)

Adams, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Clearfield, Clinton, Cumberland, Dauphin, Franklin, Huntingdon, Juniata, Lackawanna, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Northampton, Perry, Pike, Schuylkill, Sullivan, Susquehanna, Wayne, Wyoming, York

**\$0**

## Value Rx (HMO)

Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Delaware, Elk, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, McKean, Monroe, Montgomery, Northampton, Perry, Philadelphia, Pike, Potter, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Westmoreland, York

**\$23**

# Participating hospitals

## Pennsylvania

### Adams

WellSpan Gettysburg Hospital

### Allegheny

Allegheny General Hospital

Allegheny Valley Hospital

### Forbes Hospital

Heritage Valley Kennedy Hospital

Heritage Valley Sewickley Hospital

St. Clair Hospital

St. Clair Hospital –

Rehabilitation Unit

UPMC Children’s Hospital of Pittsburgh

West Penn Hospital

### Beaver

Heritage Valley Beaver

### Berks

Reading Hospital

Reading Hospital -

Rehabilitation Unit

St. Joseph Medical Center

Surgical Institute of Reading

### Blair

Conemaugh Nason Medical Hospital

Tyrone Hospital

UPMC Altoona

### Bradford

Robert Packer Hospital

Robert Packer Hospital –

Psychiatric Unit

Robert Packer Hospital

Towanda Campus

Robert Packer Hospital

Towanda Campus

Rehabilitation

Troy Community Hospital

### Bucks

Jefferson Health Northeast –

Bucks Campus

Rothman Orthopaedic Specialty Hospital

St. Luke’s Hospital Upper Bucks Campus

St. Luke’s Quakertown Hospital

### Butler

Butler Memorial Hospital

### Cambria

Conemaugh Memorial Medical Center

Conemaugh Memorial Medical Center – Lee Campus

Conemaugh Miners Medical Center

### Carbon

St. Luke’s Hospital – Carbon Campus

St. Luke’s Hospital – Lehighon Campus

St. Luke’s Hospital – Lehighon Campus Psychiatric

St. Luke’s Hospital – Lehighon Campus Rehabilitation

### Centre

Mount Nittany Medical Center

Mount Nittany Medical Center – Behavioral Health Unit

### Chester

Chester County Hospital

Paoli Hospital

Phoenixville Hospital

Phoenixville Hospital - Rehabilitation Unit

### Clarion

Clarion Hospital

Clarion Hospital – Inpatient Rehabilitation

### Clearfield

Penn Highlands Clearfield Hospital

Penn Highlands DuBois

### Clinton

Bucktail Medical Center

UPMC Lock Haven

## Columbia

Berwick Hospital Center

Geisinger Bloomsburg Hospital

Geisinger Bloomsburg Hospital – Inpatient Behavior

## Crawford

Meadville Medical Center

Titusville Area Hospital

## Cumberland

Penn State Health Hampden Medical Center

Penn State Health Holy Spirit Inpatient Behavioral

Penn State Health Holy Spirit Medical Center

UPMC Carlisle

UPMC Carlisle Rehabilitation Institute

UPMC Pinnacle West Shore

## Dauphin

Penn State Milton S. Hershey Medical Center

UPMC Community Osteopathic

UPMC Harrisburg

## Delaware

Crozer Chester Medical Center

Delaware County Memorial Hospital

Riddle Memorial Hospital

Springfield Hospital

Taylor Hospital

Taylor Hospital – Regional Rehabilitation Center

## Elk

Penn Highlands Elk

## Erie

Corry Memorial Hospital

Millcreek Community Hospital

Millcreek Community Hospital – Psychiatric Unit

Millcreek Community Hospital – Rehabilitation Unit

### **Fayette**

Uniontown Hospital  
Penn Highlands Connellsville

### **Franklin**

Chambersburg Hospital  
Chambersburg Hospital –  
Psychiatric Unit  
Chambersburg Hospital –  
Rehabilitation Unit  
Waynesboro Hospital

### **Fulton**

Fulton County Medical Center

### **Huntingdon**

Penn Highlands Huntingdon  
Penn Highlands Huntingdon –  
Psychiatric Unit

### **Jefferson**

Penn Highlands Brookville

### **Lackawanna**

Geisinger Community Medical  
Center  
Geisinger Community Medical  
Center – Inpatient Behavior  
Moses Taylor Hospital  
Regional Hospital of Scranton

### **Lancaster**

Lancaster General Hospital  
Lancaster General Women &  
Babies Hospital  
Penn State Health Lancaster  
Medical Center  
UPMC Lititz  
WellSpan Ephrata Community  
Hospital  
WellSpan Ephrata Hospital –  
Psychiatric Unit

### **Lebanon**

WellSpan Good Samaritan  
Hospital

### **Lehigh**

Lehigh Valley Health Network –  
Tilghman  
Lehigh Valley Hospital – 17th  
and Chew  
Lehigh Valley Hospital – Cedar  
Crest  
Lehigh Valley Hospital –  
Inpatient Rehabilitation Center  
St. Luke's Hospital – Allentown  
Campus  
St. Luke's Hospital – Sacred  
Heart Campus

St. Luke's Hospital – Sacred  
Heart Psychiatric Unit  
St. Luke's Hospital – Sacred  
Heart Rehabilitation

### **Luzerne**

Center for Advanced  
Rehabilitation – WBGH  
Geisinger South Wilkes-Barre  
Geisinger Wyoming Valley  
Medical Center  
Lehigh Valley Gunderson  
Rehabilitation Center  
Lehigh Valley Hospital –  
Hazleton  
Wilkes-Barre General Hospital

### **Lycoming**

Geisinger Jersey Shore Hospital  
Geisinger Medical Center  
Muncy  
UPMC Muncy  
UPMC Williamsport

### **McKean**

Bradford Regional Medical  
Center  
Bradford Regional Medical  
Center - Psychiatric Unit

## **Heal from Home. Visit your physician virtually.**

You don't have to skip or cancel your medical or behavioral health appointments for any reason. Keep your health on track conveniently with telemedicine virtual care visits.

Whether it's not convenient to travel or you'd just like to try something new, telemedicine appointments let you see a doctor from the comfort of your own home.

### **What is Teladoc?**

Teladoc\* is all about convenience and safety. You can connect with doctors who can diagnose and treat non-emergency issues right over the phone or computer. No in-person visit needed, so you don't even have to leave your house.

Need an Rx? Not to worry — you can get prescriptions through Teladoc, too.

*\*Non-GHP members who use the Teladoc service will be responsible for any fees.*



### **Mifflin**

Geisinger Lewistown Hospital

### **Monroe**

Lehigh Valley Hospital – Pocono

Lehigh Valley Hospital - Pocono

Psychiatric Unit

St. Luke's Hospital – Monroe

Campus

### **Montgomery**

Abington Lansdale Hospital

Abington Memorial Hospital

Abington Memorial Hospital –

Psychiatric Unit

AEMC Elkins Campus

AEMC Moss Rehabilitation

Elkins Park

Bryn Mawr Hospital

Einstein Medical Center

Montgomery

Lankenau Hospital

Pottstown Hospital

Pottstown Hospital - Psychiatric

Unit

### **Montour**

Geisinger Medical Center

Geisinger Medical Center –

Inpatient Behavioral

### **Northampton**

Lehigh Valley Hospital –

Hecktown Oaks

Lehigh Valley Hospital –

Muhlenberg

Lehigh Valley Hospital -

Muhlenberg Psychiatric Unit

St. Luke's Hospital – Anderson

Campus

St. Luke's Hospital – Bethlehem

St. Luke's Hospital – Bethlehem

Rehabilitation Unit

St. Luke's Hospital – Easton

Campus

### **Northumberland**

Geisinger Shamokin Area

Community Hospital

### **Philadelphia**

AEMC Moss Rehabilitation

Willowcrest

Albert Einstein Medical Center

Fox Chase Cancer Center

Hospital of the University of

Pennsylvania

Jefferson Health Northeast –

Frankford Campus

Jefferson Health Northeast –

Torresdale Campus

Jefferson Hospital for

Neuroscience

Pennsylvania Hospital

Presbyterian Medical Center of  
the UPHS

Shriners Hospitals for Children

Philadelphia

St Christopher's Hospital for

Children

Temple Health - Chestnut Hill

Hospital

Temple Health - Chestnut Hill

Hospital - Psychiatric Unit

Temple University Hospital

Temple University Hospital –

Jeanes Campus

Thomas Jefferson University

Hospital

Thomas Jefferson University

Hospital – Methodist Campus

Thomas Jefferson University

Hospital - Psychiatric Unit

Wills Eye Hospital

### **Potter**

UPMC Cole

### **Schuylkill**

Geisinger St. Luke's Hospital

Lehigh Valley Hospital –

Schuylkill East Norwegian St.

Lehigh Valley Hospital -

Schuylkill Psychiatric Unit

Lehigh Valley Hospital –

Schuylkill Rehabilitation East

Norwegian St.

Lehigh Valley Hospital –

Schuylkill South Jackson St.

Lehigh Valley Hospital –

Schuylkill Rehabilitation South

Jackson St.

St. Luke's Miners Memorial

Hospital

### **Somerset**

Chan Soon-Shiong Medical

Center at Windber

Conemaugh Meyersdale

Medical Center

UPMC Somerset

### **Susquehanna**

Barnes-Kasson Hospital

Endless Mountains Health

Systems

### **Tioga**

UPMC Wellsboro

### **Union**

Evangelical Community Hospital

Evangelical Community Hospital

– Rehabilitation Unit

### **Warren**

Warren General Hospital

### **Washington**

Canonsburg Hospital

Penn Highlands Mon Valley

Penn Highlands Mon Valley –

Rehabilitation Unit

### **Wayne**

Wayne Memorial Hospital

### **Westmoreland**

Epic Rehabilitation

Excelsa Health Frick Hospital

Excelsa Health Latrobe Hospital

Excelsa Health Westmoreland

Hospital

### **York**

OSS Orthopaedic Hospital LLC

UPMC Hanover

UPMC Memorial

WellSpan York Hospital

WellSpan York Hospital

Psychiatric and Crisis

Intervention

### **Out-of-state hospitals**

### **District of Columbia**

Sibley Memorial Hospital

### **Delaware**

### **New Castle**

Christiana Care – Wilmington

Hospital

Nemours Children's Hospital

### **Maryland**

### **Baltimore City**

Johns Hopkins Bayview Medical

Center

Johns Hopkins Hospital

## **Howard**

Howard County General Hospital

## **Montgomery**

Suburban Hospital

## **Washington**

Meritus Medical Center

## **Massachusetts**

### **Suffolk**

Shriners Hospitals for Children Boston

## **New Jersey**

### **Burlington**

Deborah Heart and Lung Center

Virtua Memorial Hospital of Burlington County

Virtua Memorial Hospital of Burlington County –  
Psychiatric Unit

Virtua West Jersey Hospital Marlton

Virtua Willingboro Hospital

Virtua Willingboro Hospital –Psychiatric Unit

### **Camden**

Jefferson Cherry Hill Hospital

Jefferson Stratford Hospital

Jefferson Washington Township Hospital

Virtua Our Lady of Lourdes Hospital

Virtua West Jersey Hospital Voorhees

### **Warren**

St. Luke's Warren Hospital

## **New York**

### **Cattaraugus**

Olean General Hospital

Olean General Hospital - Psychiatric Unit

### **Chemung**

AOMC Behavioral Health Unit

Arnot Ogden Medical Center

St. Joseph's Hospital

### **Cortland**

Guthrie Cortland Medical Center

Guthrie Cortland Medical Center – Psychiatric  
Unit

### **Orange**

Bon Secours Community Hospital

Garnet Health Medical Center

Garnet Health Medical Center – Psychiatric Unit

St. Anthony Community Hospital

### **Rockland**

Good Samaritan Hospital

## **Steuben**

Corning Hospital

Ira Davenport Memorial Hospital

## **Sullivan**

Garnet Health Medical Center – Catskills, Harris  
Bushville Road

Garnet Health Medical Center – Catskills, State  
Route 97

Garnet Health Medical Center – Catskills  
Psychiatric, Harris Bushville Road

## **Ohio**

### **Montgomery**

Shriners Hospitals for Children Ohio

## **West Virginia**

### **Berkeley**

Berkeley Medical Center

### **Hancock**

Weirton Medical Center

### **Jefferson**

Jefferson Medical Center

### **Marshall**

Reynolds Memorial Hospital

### **Monongalia**

West Virginia University Hospitals

### **Ohio**

Wheeling Hospital

### **Wetzel**

Wetzel County Hospital

# Frequently asked questions

## What is a Medicare Advantage plan?

Medicare Advantage plans were created to give Medicare recipients greater benefits than original Medicare (Medicare Parts A & B) alone. Your Medicare coverage is administered by a private company, rather than by the government.

## Are my doctors in the network?

Visit [geisingergold.com](https://www.geisingergold.com) for the most up-to-date information about our network. With more than 30,000 physicians, mental health providers, hospitals and other service providers, chances are your current providers will be available to you. You can also call a Geisinger Gold Medicare advisor, who will help you find a doctor and answer any questions you may have.

## Are prescription drugs covered?

Yes! With Geisinger Gold, you can get all your coverage from a single source, with generic drug copays as low as \$0.

## Do I qualify for Extra Help?

If you have limited resources and income, you may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call 800-MEDICARE (800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 877-486-2048, 24/7; the Social Security Administration at 800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 800-325-0778 or your state Medicaid office.

## What if I spend time outside the Geisinger Gold service area?

Medical emergency services, as well as urgently needed services, are covered worldwide under all of our HMO and PPO plans. Geisinger

Gold Preferred (PPO) plans have in- and out-of-network coverage for routine services with no referrals required. With Preferred (PPO), your costs are the same both in- and out-of-network; this also includes many providers and facilities outside of our counties served, including Philadelphia, Pittsburgh, Maryland and New Jersey.

## After enrolling, how can I review my benefits?

Once you enroll in a Geisinger Gold plan, you can register for our secure online member portal at [geisingergold.com](https://www.geisingergold.com), where you can do things like view your benefit details, review claims and download a digital version of your member ID card.

## Are virtual doctor visits covered?

If you can't make an in-person appointment for any reason, you have the option to meet with your physician virtually from your own home for many types of visits. Whether virtual video or Teladoc calls, we have many options for keeping your health a priority when challenges arise in your life.

## What is the ProvenHealth Navigator program?

Geisinger Gold offers specialized, one-on-one help for a variety of chronic conditions, including diabetes, heart failure, high blood pressure, osteoporosis and more. Health managers provide guidance and assistance to help make sure you get the appointments and medications you need. At select Geisinger provider offices, our ProvenHealth Navigator® program provides an on-site Geisinger Gold health manager to directly support you.



**What else  
should I know  
about Medicare  
Advantage  
plans?**



Every year, Medicare evaluates plans based on a 5-star rating system.

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 annual contract renewal. Geisinger Health Plan/Geisinger Indemnity Insurance Company are part of Geisinger, an integrated healthcare delivery and coverage organization.

This information is not a complete description of benefits. Call 855-278-6904 (TTY: 711) for more information. In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/coinsurance may change on Jan. 1 each year. Secure Rx (HMO SNP) members must meet certain eligibility requirements. Secure Rx (HMO SNP) costs may vary based on the level of Extra Help you receive. Contact the plan for further details. For accommodation of persons with special needs at meetings, call 855-278-6904 (TTY: 711).

Out-of-network/non-contracted providers are under no obligation to treat Geisinger Gold members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

Members must get their prescriptions from network pharmacies. In case of emergency, members may go to a non-network pharmacy. You may only enroll in one prescription drug plan at a time. If you are enrolled in a Medicare Advantage plan which offers prescription drug coverage, you must take your prescription drug coverage from that plan.

Prescription drug coverage from Geisinger Gold is offered exclusively to Geisinger Gold members. You cannot enroll in a standalone prescription drug plan, unless you disenroll from your Medicare Advantage plan. If you are enrolled in a Medicare Supplement or Medical Savings Account plan, you can enroll in any stand-alone prescription drug plan.

Geisinger Gold complies with applicable Federal civil rights laws and does 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).



## GEISINGER GOLD

# Talk to us about the many options available to you.

Have a free consultation with a Geisinger Gold Medicare advisor by phone, at community meetings or in person at a location of your choice, without any obligation.\*

Call us today, and we can help you enroll right over the phone.

For your convenience, online enrollment is also available at **geisingergold.com**.

---

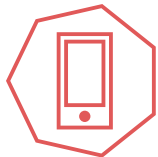
## To find out more,



**Call 866-952-9996 (TTY: 711) today.**

Oct. 1 – Dec. 7  
daily, 8 a.m. – 8 p.m.

Dec. 8 – Sept. 30  
weekdays, 8 a.m. – 8 p.m.



**geisingergold.com**

\*For accommodation of persons with special needs at meetings, call 855-278-6904 (TTY: 711).

# GEISINGER GOLD

## The care you want, when and where you want it.

Get a local plan that's been serving Pennsylvania for over 25 years with Geisinger Gold. You'll have access to an extensive network of over **30,000 doctors**, **180 area hospitals** — including all Geisinger facilities — and **3,000 pharmacies**. It's care that's designed for our friends and neighbors across Pennsylvania.

**Talk to a Geisinger Medicare advisor today:**

**Call 866-952-9996 (TTY: 711)**

Oct. 1 – Dec. 7  
daily, 8 a.m. – 8 p.m.

Dec. 8 – Sept. 30  
weekdays, 8 a.m. – 8 p.m.

**Or enroll now: [geisingergold.com](https://www.geisingergold.com)**

# Geisinger

Other Providers are available in our network. Geisinger Gold Medicare Advantage HMO, PPO, and HMO DSNP 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. In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/co-insurance may change on Jan. 1 each year. Geisinger Gold complies with applicable federal civil rights laws and does 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)

100 N. Academy Ave.  
Danville, PA 17822-3240

Y0032\_23241\_3\_M Accepted 9/3/23  
HMO\_All\_Plans\_24 1121400 2023