

## **Geisinger Gold Classic Advantage (HMO) offered by Geisinger Health Plan**

### **Annual Notice of Changes for 2015**

You are currently enrolled as a member of Geisinger Gold Classic 1 (HMO). Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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### **Additional Resources**

- This document may be available in alternate languages or formats. The Customer Service Team also offers free language interpreter services.

### **About Geisinger Gold Classic Advantage (HMO)**

- Geisinger Gold Medicare Advantage HMO, PPO, HMO POS, HMO SNP and MSA 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.
- When this booklet says “we,” “us,” or “our,” it means Geisinger Health Plan. When it says “plan” or “our plan,” it means Geisinger Gold Classic Advantage (HMO).

H3954\_14239\_1 File and Use 8/27/14

Letter 8 156-004

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**Think about Your Medicare Coverage for Next Year**

Each fall, Medicare allows you to change your Medicare health and drug coverage during the Annual Enrollment Period. It's important to review your coverage now to make sure it will meet your needs next year.

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**Important things to do:**

- Check the changes to our benefits and costs to see if they affect you.** Do the changes affect the services you use? It is important to review benefit and cost changes to make sure they will work for you next year. Look in Section 2 for information about benefit and cost changes for our plan.
  - Check to see if your doctors and other providers will be in our network next year.** Are your doctors in our network? What about the hospitals or other providers you use? Look in Section 2 for information about our Provider Directory.
  - Think about your overall health care costs.** How much will you spend out-of-pocket for the services and prescription drugs you use regularly? How much will you spend on your premium? How do the total costs compare to other Medicare coverage options?
  - Think about whether you are happy with our plan.**
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**If you decide to stay with Geisinger Gold Classic Advantage (HMO):**

If you want to stay with us next year, it's easy - you don't need to do anything. If you don't make a change by December 7, you will automatically stay enrolled in our plan.

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**If you decide to change plans:**

If you decide other coverage will better meet your needs, you can switch plans between October 15 and December 7. If you enroll in a new plan, your new coverage will begin on January 1, 2015. Look in Section 4.2 to learn more about your choices.

### Summary of Important Costs for 2015

The table below compares the 2014 costs and 2015 costs for Geisinger Gold Classic Advantage (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the attached Evidence of Coverage to see if other benefit or cost changes affect you.

| Cost  | 2014 (this year)   | 2015 (next year)  |
|---|--|---|
| <b>Monthly plan premium</b>   | \$118  | \$50  |
| <b>Maximum out-of-pocket amount</b><br>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)   | \$2,800  | \$3,400   |
| <b>Doctor office visits</b>   | Primary care visits: \$10 per visit<br>Specialist visits: \$20 per visit | Primary care visits: \$5 per visit<br>Specialist visits: \$20 per visit |
| <b>In-patient hospital stays</b><br>Includes inpatient acute, inpatient rehabilitation, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. | \$100 copay days 1-5, \$0 copay days 6-90                                | \$125 copay days 1-5, \$0 copay days 6-90                               |

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**SECTION 1 We Are Changing the Plan's Name**

On January 1, 2015, our plan name will change from Geisinger Gold Classic 1 (HMO) to Geisinger Gold Classic Advantage (HMO). You will receive a new member ID card to reflect this change.

**SECTION 2 Changes to Benefits and Costs for Next Year****Section 2.1 – Changes to the Monthly Premium**

| <b>Cost</b>   | <b>2014 (this year)</b> | <b>2015 (next year)</b> |
|---|-------------------------|-------------------------|
| <b>Monthly premium</b><br>(You must also continue to pay your Medicare Part B premium.) | \$118                   | \$50                    |

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**Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount**


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To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach the maximum out-of-pocket amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

| <b>Cost</b>   | <b>2014 (this year)</b> | <b>2015 (next year)</b>   |
|---|-------------------------|---|
| <p><b>Maximum out-of-pocket amount</b><br/>           Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.</p> | <p><b>\$2,800</b></p>   | <p><b>\$3,400</b></p> <p>Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p> |

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## Section 2.3 – Changes to the Provider Network

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There are changes to our network of doctors and other providers for next year.

An updated Provider Directory is located on our website at [GeisingerGold.com](http://GeisingerGold.com). You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2015 Provider Directory to see if your providers are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

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**Section 2.4 – Changes to Benefits and Costs for Medical Services**

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We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, Medical Benefits Chart (what is covered and what you pay), in your 2015 Evidence of Coverage.

| <b>Cost</b>  | <b>2014 (this year)</b>  | <b>2015 (next year)</b>   |
|--|--|---|
| Inpatient Hospital - Acute   | You pay the following copays:<br>\$100 days 1-5<br>\$0 days 6-90   | You pay the following copays:<br>\$125 days 1-5<br>\$0 days 6-90  |
| Inpatient Psychiatric Hospital                                     | You pay the following copays:<br>\$100 days 1-5  | You pay the following copays:<br>\$125 days 1-5<br>\$0 days 6-90  |
| SNF  | You pay the following copays:<br>\$50 days 1-20<br>\$75 days 21-44<br>\$0 days 45-100<br>(no prior hospital stay required) | You pay the following copays:<br>\$40 days 1-20<br>\$75 days 21-54<br>\$0 days 55 -100<br>(no prior hospital stay required) |
| Outpatient Hospital Other<br>(Excluding Surgery and Observation)   | You pay \$250 per visit  | You pay 20% of the cost per visit   |
| ASC Services   | You pay \$250 per visit  | You pay 20% of the cost per visit   |
| Supplemental Preventive Health Svc - Annual Routine Physical Exams | You pay a \$10 copay   | You pay a \$5 copay   |
| Supp Education/Health Mgmt Progs - Health Club                     | \$0  | You are eligible for \$90/quarter reimbursement   |

### SECTION 3 Other Changes

|                                 | <b>2014 (this year)</b> | <b>2015 (next year)</b>   |
|---------------------------------|-------------------------|---|
| Silver Sneakers Fitness Program | Offered                 | Not offered. Fitness benefits are included as a \$90 per quarter reimbursement. |

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in Geisinger Gold Classic Advantage (HMO)

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2015.

### Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2015 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan and whether to buy a Medicare supplement (Medigap) policy.

To learn more about Original Medicare and the different types of Medicare plans, read Medicare & You 2015, call your State Health Insurance Assistance Program (SHIP) (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <http://www.medicare.gov> and click “Review and Compare Your Coverage Options.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

#### Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Geisinger Gold Classic Advantage (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Geisinger Gold Classic Advantage (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
  - – or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2015.

### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area are allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.3 of the Evidence of Coverage.

If you enrolled in a Medicare Advantage plan for January 1, 2015, and don’t like your plan choice, you can switch to Original Medicare between January 1 and February 14, 2015. For more information, see Chapter 8, Section 2.2 of the Evidence of Coverage.

## SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Pennsylvania, the SHIP is called Apprise.

Apprise is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Apprise counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Apprise at 1-800-783-7067.

## SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. There are two basic kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to seventy-five (75) percent or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office.
- **Help from your state’s pharmaceutical assistance program.** Pennsylvania has a program called PACE that helps people pay for prescription drugs based on their financial need, age, or

medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).

- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Special Pharmaceutical Benefits Program, (SPBP) customer service at 1-800-922-9384. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. For information please call the SPBP customer service at 1-800-922-9384.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the SPBP customer service at 1-800-922-9384 or send questions to [SPBP@pa.gov](mailto:SPBP@pa.gov).

## SECTION 8 Questions?

### Section 8.1 – Getting Help from Geisinger Gold Classic Advantage (HMO)

Questions? We're here to help. Please call the Customer Service Team at (800) 498-9731 (TTY only, call 711 or (800) 654-5984). We are available for phone calls seven days a week from 8 a.m. to 8 p.m. (October 1 through February 14) or Monday through Friday from 8 a.m. to 8 p.m. (February 15 through September 30). Calls to these numbers are free.

#### **Read your 2015 Evidence of Coverage (it has details about next year's benefits and costs)**

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2015. For details, look in the 2015 Evidence of Coverage for Geisinger Gold Classic Advantage (HMO). The Evidence of Coverage is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage was included in this envelope.

#### **Visit Our Website**

You can also visit our website at [GeisingerGold.com](http://GeisingerGold.com). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

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## **Section 8.2 – Getting Help from Medicare**

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To get information directly from Medicare:

### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Visit the Medicare Website**

You can visit the Medicare website (<http://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on “Find health & drug plans”)

### **Read Medicare & You 2015**

You can read Medicare & You 2015 Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.