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Women over 40 need annual mammograms

According to the American Cancer Society, breast cancer is the most common form of cancer to affect women. However, breast cancer detected in its early stages is highly curable. Early detection and treatment are the best ways to increase survival rates and a mammogram is the best tool available for early detection.

All women over the age of 40 are encouraged to have annual mammogram screenings. Regular clinical breast exams by your health care provider are also recommended.

Did you know that as a Geisinger Health Plan member, a mammogram is a covered benefit with little or no additional cost to you? We encourage you to call your doctor and schedule your yearly mammogram today.

To find out what screenings are covered by the Health Plan, refer to your Subscription Certificate or call the Customer Service Team at the number on the back of your ID card.

For more information on breast cancer, or for assistance with scheduling, call the Health Plan at (570) 271-5108.

Should you designate an Authorized Representative?

By designating an Authorized Representative, you give us permission to talk to someone else regarding your care, claims, appeals and benefits.

You can be as broad or as specific as you want when filling out an Authorized Representative Form. For instance, you can allow Geisinger Choice to discuss any information or you can limit the scope to include only conversations about an ongoing treatment.

An Authorized Representative Form can be very important if someone else is handling your finances or helping with your care. You may need an Authorized Representative Form if you are:

1. a **parent** whose 18 year old child is still covered on your insurance and you need to question a claim.
2. a **spouse** who takes care of the bills and needs to discuss a claim you received for your husband/wife.
3. a **son or daughter** caring for an elderly parent who needs to understand ongoing health management with a Care Coordination Nurse.

An Authorized Representative Form differs from a Power of Attorney form because the person you designate has no authorization to make medical decisions on your behalf. With an Authorized Representative Form, you are simply giving us permission to talk to someone about your care.

You received an Authorized Representative Form in your member packet. If you would like another copy, please call the Customer Service number on the back of your ID card.

Important information for members

Protect yourself from insurance fraud

In an effort to protect you from health insurance fraud, Geisinger Choice maintains an Anti-Fraud Program designed to help detect and eliminate fraud and abuse.

Fraud and abuse take on many forms. Some examples include:

- Selling or sharing one's insurance identification number or information so false claims can be filed.
- An employer who enrolls subscribers who do not work for his or her business under a group service agreement.
- Using a member identification number that is not your own to receive treatment.

Protect yourself. Use discretion when providing your health insurance information (including your member identification number). Never release your information in exchange for free services or gifts.

If you suspect fraud or abuse, you can contact us in any of the ways listed below. You may remain anonymous.

- E-mail at FA@thehealthplan.com
- Telephone, using the Customer Service Team number listed on the back of your ID card.
- Or send written correspondence to:
Geisinger Choice
Anti-Fraud Program
100 North Academy Avenue
Danville, PA 17822-3220

Changes to your enrollment status

Many changes will occur throughout your lifetime. Some of these changes can affect your continued coverage with Geisinger Choice.

Additions to the family

When you welcome a new member to your family through birth, adoption or marriage, you may wish to include them in your coverage through Geisinger Choice. In order to add them to your insurance policy, you must enroll your new child or spouse as a Geisinger Choice member within 31 days after the event. Talk to your employer or contact the Customer Service Team for more information.

Employment changes

As soon as you begin a job at a new company, inquire about the company's health insurance policy. Often, people who change jobs can continue their Geisinger Choice coverage. Sometimes, however, if you move outside the service area or your employer does not offer Geisinger Choice, you may have to discontinue your participation.

College students

Dependent children who meet age and school eligibility requirements may continue their coverage while at college. If they attend college within Geisinger Choice's service area, they may select a primary care provider (PCP) in that area.* They can change their PCP if they return home for the summer.

Non-emergency and non-urgent services are not covered for students outside the Geisinger Choice service area. If emergency or urgent care is received outside the service area and follow-up care is needed, please call your PCP to coordinate your care inside the service area. Geisinger Choice recommends that routine medical care take place when a student is at home during school vacations.

Financial independence

When your child is no longer primarily dependent on you for financial support, he or she becomes ineligible for coverage. This independence could occur when your child gets married, accepts a full-time job, or graduates from a college or trade school, whichever comes first. At this time, your child can convert to his or her own policy with Geisinger Choice if he or she resides in the service area. Whenever any of these life changes occur, you have 31 days past the date of the event to convert your dependent's coverage. Review your benefit documents to learn about your options.

Primary care physician changes

Changes such as a new job or marriage may not affect your status as a Geisinger Choice member, but could cause you to relocate within Geisinger Choice's service area. If, after relocating, you wish to choose a more convenient office and need to change your primary care physician, call the Customer Service Team.

Relocation

If you will be out of the service area for more than three months or you move to a permanent residence outside the Plan's coverage area, you will no longer be eligible for coverage. If you change your address for any reason, call the Customer Service Team so that you continue to receive important mailings from the Geisinger Choice.

**Members who have Geisinger Choice with No Referral are not required to designate a primary care physician.*

Continuity of care

New members who wish to continue an ongoing course of treatment with a non-participating provider must contact the Customer Service Team prior to receiving treatment.

Geisinger Choice will confer with the provider to determine if he or she will accept the PPO's terms and conditions for payment. If the provider agrees, the PPO will pay for covered services for the first 60 days of enrollment. (If a member is in her second or third trimester of pregnancy, services will be covered through delivery and postpartum care.)

In certain cases, a member may also be considered for coverage of ongoing treatment for a transitional period of time when a provider participation agreement is discontinued. If this occurs, Geisinger Choice will notify you and outline the process you should follow to exercise your continuity of care option.

New physicians

This list includes new primary care providers who have joined Geisinger Choice since April 1, 2008. For more information on these and other participating providers, please visit our Web site, thehealthplan.com, or call the Customer Service Team at the number on the back of your ID card. *Note: Members who have Geisinger Choice with No Referral are not required to designate a primary care physician.*

Adams

Internal Medicine

Victor Sidhom, MD

Allegheny

Family Practice

Mehernosh P. Khan, MD

Nandita Padiyar, MD

Internal Medicine

Michael J. Farrell, MD

Simrun K. Gill, MD

Berks

Family Practice

David Carl Brock, MD

Francis Lamar Foley, MD

Barbara Mann-Harmonic, MD

Chhavi Pande, MD

Robert W. Schorschinsky, DO

Matilde R. Sotomayor, MD

Raji Srinivasan, MD

Thomas Allen Stewart, MD

Internal Medicine

Fariborz Gorouhi, MD

Bradford

Family Practice

Walter A. Black, MD

Cambria

Family Practice

Lauren E. Trimeloni, MD

Internal Medicine

Alan J. Kanouff, DO

Clearfield

Family Practice

Karen Willenbring, MD

Pediatrics

Raja Saradar, MD

Cumberland

Family Practice

Chadler Matthew Jumper, MD

Jeffrey Neal Potter, MD

Thomas A. Sainz, DO

Internal Medicine

Martin Karlicek, MD

Paul G. Varahrami, MD

Lackawanna

Family Practice

John W. Caruno, DO

Internal Medicine

Shireen Anne Lobo, DO

Pediatrics

John Henry Marx, MD

Lancaster

Family Practice

Robert K. Aichele, DO

Peter J. Altimare, MD

Robert J. Baird, MD

James A. Bernheisel, MD

Louise Butler, DO

William A. Carter, MD

Jason E. Conwell, MD

Daniel L. Diehl, MD

James G. DuPrey, MD

Catherine J. Edmonds, MD

David H. Emmert, MD

Eugene K. Engle, MD

Susanne Engler-Scott, MD

Richard P. Frey, DO

David E. Fuchs, MD

Richard J. Gayeski, MD

Patrick Edward Gilhool, DO

John David Ginder, DO

Louis P. Gray, MD

Dwight A. Herr, MD

J. Clair Hess, MD

Peter A. Hurtubise, DO

Jon R. Ichter, MD

Richard D. Jackson, MD

Julie L. Jones, MD

Althea M. Keener, MD

Kathleen A. Kreider, MD

Michelle L. Landis, DO

Jon D. Lepley, DO

David Ling, MD

Preeti Malhotra, MD

Claudia Marcozzi-Palandjian, DO

N. Anthony Mastropietro, MD

Stephanie A. McKnight, MD

Charles R. Mershon, MD

Heather A. Morphy, MD

Douglas R. Morrissey, MD

Garry L. Mueller, MD

Gregory L. Murphy, MD

Miles G. Newman, DO

Peter S. Novosel, MD

J. William Parke, MD

Robert S. Pratt, MD

Alice E. Riden, MD

Eugene Romano, DO

Gary A. Samberg, DO

Thomas C. Scott, MD

J. Donald Siegrist, MD

Corey R. Smith, DO

Scott G. Snyder, MD

Robert J. Stengel, MD

Michael W. Warren, MD

Michael Kroll Weed, MD

Randy R. Westgate, MD

Steven Wilbraham, MD

Internal Medicine

Jennie M. Barbieri, MD

Larien George Bieber, MD

Sergei Chekov, MD

Marilyn D'Andrea-Spica, MD

John K. Derderian, DO

Swapna Ravindra Deshpande, MD

Harold P. Dietzius, MD

Jeffrey R. Gerard, MD

Philip James Jantzi, MD

Lisa Kristin Kernic, DO

John Allen King, MD

Michael K. Knolle, DO

Dale R. Lent, DO

Joseph MacDonald, DO

Michael C. Manolas, MD

Samuel Alan Rice, MD

John Jeffrey Scott, MD

James Everett Spicher, MD

Robert Anthony Tribuzio, MD

Alfonzo J. Zangardi, MD

Pediatrics

Kenneth David Fleming, MD

William S. Martens, MD

Margaret A. Reiley, DO

Christine Sweeney, MD

Melissa Anne Tribuzio, MD

Lehigh

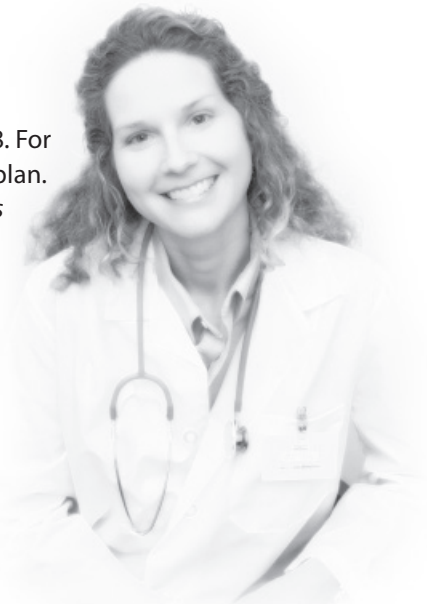
Family Practice

Gregory M. Singer, MD

Pediatrics

Kristin M. Baranko, MD

Monica C. Gavin, MD



Frank H. King, MD

Nicole F. Rosenthal, DO

Luzerne

Family Practice

Christina M. Reilly, DO

Montgomery

Family Practice

Linda P. Kurian, MD

Northampton

Family Practice

John W. Caruno, DO

Leonor Forero-Briggs, MD

J. Stephen Long, MD

Internal Medicine

Anuja Rohatgi, MD

Susan P. Sloan, MD

Susannah M. Stair, MD

Internal Medicine - Pediatrics

Susannah M. Stair, MD

Northumberland

Internal Medicine

Dorothy Y. Fisher, MD

Somerset

Family Practice

Christopher Poggi, DO

York

Family Practice

Tomas Friedrich, MD

Internal Medicine

Vipul B. Shah, MD



Be an active member

Know and understand your rights and responsibilities

In order to get the most out of your health care coverage, you should understand certain rights, which were put in place to protect you. You should also know your responsibilities and be sure to adhere to them.

As a member of Geisinger Choice you have the right to:

- timely and effective redress of complaints, appeals and grievances.
- attain health maintenance literature and material about Geisinger Choice, its services, practitioners and providers, written in a manner which truthfully and accurately provides relevant information so that it is easily understood.
- be treated with respect and recognition of your dignity and right to privacy.
- obtain from your plan physician current information concerning your diagnosis, treatment and prognosis in reasonably understood terms, unless it is not medically advisable.
- be given the name, professional status and function of any personnel providing health services to you.
- give informed consent before the start of any procedure or treatment.
- discuss appropriate or medically necessary treatment options for your condition regardless of cost or benefit coverage.
- participate with practitioners in decision making regarding your health care.
- be advised if a health care facility or provider participating in your care propose to engage in or perform human experimentation or research affecting your care or treatment. A legally responsible party on your behalf may, at any time, refuse to participate in or to continue in any experimentation or research program for which you have previously given informed consent.
- refuse any drugs, treatment or other procedure offered by Geisinger Choice or its providers to the extent permitted by law and to be informed by a physician of the medical consequence of your refusal.
- have all records pertaining to your medical care treated as confidential unless disclosure is necessary to interpret the application of your contract to your care or unless disclosure is provided for by law.
- access all information contained in your medical records unless access is specifically restricted by your physician for medical reasons.
- obtain emergency services without unnecessary delay, when necessary.
- make recommendations regarding the Member Rights

and Responsibilities policies.

- be informed of these rights and responsibilities.

As a member of Geisinger Choice you have a responsibility to:

- know your primary care provider (PCP) and site, and the nearest participating hospital.
- contact your PCP for all medical care except in the case of emergencies.
- be prepared when talking with the doctor.
- attempt to schedule appointments with the same primary care team each time.
- contact the Plan or your PCP if admitted to a non-participating hospital to arrange for transport when your condition has stabilized.
- identify yourself as a Geisinger Choice member whenever you call or visit your doctor.
- give your health care providers the information needed to care for you and to follow the instructions or guidelines you receive.
- participate in understanding your health problems and developing treatment goals.

Note: Members who have Geisinger Choice with No Referral are not required to designate a primary care physician.



Information for members with special communication needs

- If you are hearing impaired, contact Geisinger Choice with questions or concerns via the TDD/TTY telephone line at (800) 447-2833 Monday, through Friday, 8 a.m. to 4:30 p.m.
- If you are visually impaired, Geisinger Choice will provide audio cassettes of important member material upon request.
- For non-English speaking members, Geisinger Choice communication occurs via a special third-party telephone line known as "Language Line." Non-English printed materials can also be produced upon request.

Managing diabetes

Regular exercise and a healthy diet can help manage diabetes



Diabetes is a serious condition that affects many people and causes life-long health problems. People with diabetes are more likely to have higher blood pressure and higher cholesterol than people without diabetes. They also have an increased risk of heart disease, stroke, eye problems, kidney problems, and nerve damage.

That's why, if you have diabetes, it's important to stay active and eat a balanced diet to reduce your risk of developing other health problems.

Make fitness a priority. Begin an exercise program and set aside a specific time each day for your activity. You should gradually increase your activity level working towards 30 to 60 minutes a day. Walking is a great way to stay fit and maintain a healthy weight. Remember to talk to your doctor before beginning any exercise program.

Eat a balanced diet. Eating right can help you control your weight, lower your cholesterol, and give you the energy to stay active. Eat lots of whole grains, fruit and vegetables, and moderate amounts of lean protein and healthy fats.

While exercise and a healthy diet can help manage your diabetes, you also need to work with your doctor to monitor you condition.

If you have diabetes, there are several tests you need to have:

- **A1C (blood sugar) screening** – your A1C level should be below 7 percent
- **LDL (bad cholesterol) screening** – your LDL level should be below 100 mg/dl
- **Dilated eye exam**
- **Kidney function test** or treatment with medicines such as ACE or ARBS to maintain kidney function
- **Blood pressure reading** – your blood pressure should be less than 130/80

Talk to your health care provider to make sure you have received all the important tests and have your diabetes under control.

Breathe easier — controlling COPD

Chronic obstructive pulmonary disease (COPD) is a serious lung condition where a blockage in the lungs makes it increasingly harder for a person to breathe. COPD happens as the result of other health problems such as bronchitis, emphysema or asthma.

There are several risk factors for developing COPD, including environmental pollutants. However the number one factor is smoking, which causes about 80 to 90 percent of deaths related to COPD, according to the American Lung Association.

Testing for COPD

If you are at risk for COPD or are experiencing symptoms, talk to your doctor about being tested for the disease. Some of the symptoms include shortness of breath, a constant cough and wheezing.

The test for COPD, called spirometry is a simple breathing

test. The patient blows into a machine, which measures the amount of air the person breathes out and the amount of time it takes. From this test, your doctor can determine if you have the disease and, if so, how far it has progressed. This information can help you and your doctor develop an appropriate treatment plan.

Treating COPD

You can live with COPD if it is diagnosed and treated properly. Once you've been diagnosed with COPD, it's important that you eliminate certain risks. You should quit smoking, and avoid exposure to chemicals, dust and other pollutants. In addition to these important lifestyle changes, your doctor may prescribe one or more medications to manage your condition and help you breathe easier. Medications for COPD can include bronchodilators or inhaled steroids.

If you have questions about diabetes or COPD, or if you would like to learn about our diabetes and COPD health management programs, please call Care Coordination at (800) 883-6355.



Two enemies of a healthy heart

The hazards of high blood pressure

High blood pressure, or hypertension, causes your heart and arteries to work harder to circulate blood. The stress on your organs can eventually lead to a stroke, heart attack, heart failure, kidney failure or eye problems.

According to the American Heart Association approximately one-third of adults in the United States have high blood pressure.

If you fall into this category, talk to your doctor about how you can lower your blood pressure. A good goal for most people is a reading below 140/90.

People with diabetes should have a blood pressure reading below 130/80 and the general population should be below 120/80.

Along with always taking any prescribed blood pressure medicine as ordered by your health care provider, you should maintain a healthy weight and stay physically active; refrain from drinking too much alcohol; eat a diet low in saturated fat, cholesterol and salt; and reduce stress whenever possible.

If you have questions about hypertension or would like information on our hypertension health management program, in which a nurse can help you manage your hypertension, please call Care Coordination at (800) 883-6355 Monday through Friday 8 a.m. to 4:30 p.m.

Cholesterol — the good and the bad

High blood cholesterol is one of the major risk factors in cardiovascular disease. The good news is it's also controllable. If you are 20 years of age or older, you should have your cholesterol levels checked at least once every five years, using a blood test called a lipoprotein profile. The profile will give information about your total cholesterol, LDL levels, HDL levels, and triglycerides, a form of fat in your blood.

LDL (low-density lipoprotein) cholesterol, or bad cholesterol, can build up in your arteries causing a condition called atherosclerosis. This build-up can eventually lead to a heart attack or stroke.

HDL (high-density lipoprotein), or good cholesterol, can help protect against a heart attack by carrying cholesterol from other parts of the body back to the liver where it is removed.

Once you know what your cholesterol levels are, you can work with your doctor toward improvement. Some steps you can take include eating a diet low in saturated fat, trans fatty acids or trans fats, or dietary cholesterol; maintaining a healthy body weight; and staying physically active.

There are however some risk factors you cannot control. These include heredity, age and gender. In some cases, if lifestyle changes are not enough, your doctor may talk to you about medication to lower your cholesterol.

How do you rate?

♥ Total cholesterol

Best: Less than 200 milligrams/ per deciliter (mg/dL)

Borderline high: 200 to 239 mg/dL
High: 240 or more mg/dL

♥ LDL (bad) cholesterol

Best: Less than 100 mg/dL

Good: 100 to 129 mg/dL
Borderline high: 130 to 159 mg/dL
High: 160 to 189 mg/dL
Very high: 190 or more mg/dL

♥ HDL (good) cholesterol

Best: 60 or more mg/dL

Good: 40 to 59 mg/dL
Bad: Less than 40 mg/dL

♥ Triglycerides

Normal: less than 150 mg/dL

Borderline high: 150 to 199 mg/dL
High: 200 to 499 mg/dL
Very high: 500 or more mg/dL

What you should know about your provider

Your primary care physician (PCP) can be a very important person in your life. Your PCP is usually the first person you see when you require medical attention, and the person who coordinates all your medical care from specialist referrals to medications. He or she should be your good-health partner, working with you to fulfill your health care needs. For these reasons, it is important that you develop a relationship with your PCP. You should feel comfortable discussing any type of health problem you may have with your doctor.



are currently seeing a specialist for an ongoing health condition, it may be possible to have this specialist serve as your PCP.

Contacting your PCP

For your convenience, the identifying number, name and telephone number of your primary care site are printed on your member identification card. Remember, if you receive services from a primary care site other than the one we have designated for you, these services will not be covered.

Your PCP or a representative from your primary care site is required to be available to you 24 hours a day, seven days a week. If you require non-emergency care during non-business hours, call your primary care site and a representative from that site will provide you with further instructions.

Note: Members who have Geisinger Choice with No Referral are not required to designate a primary care physician.

Changing your PCP

We understand that at times, you may wish to change your PCP. However, in order to develop an ongoing relationship with your PCP, we recommend that you limit these changes to no more than twice a year.

If you do need to change your PCP, you may do so at any time by completing a Subscriber Application

Change Form, available from your employer, at your primary care site or by calling the Customer Service Team.

If your PCP retires or decides to discontinue participation with Geisinger Choice, we will notify you and help arrange care with another PCP. If you

Avoid denied claims by understanding referrals

Referrals are an important part of your health care coverage. With the referral process, your PCP is responsible for coordinating all of your care, so when you need specialized treatment, you can rely on your PCP for referrals to some of the finest physicians and facilities in the region. Your PCP can also treat you more effectively when coordinating all of your care because he or she is aware of other treatments you are receiving.

A referral from your PCP is required before receiving specialty services, except in emergencies or for direct access services such as obstetrics and gynecology. If you do not have a referral, you will be responsible for all charges.

Ask yourself the six questions below to ensure coverage for specialist visits.

1. Did you obtain a copy of your referral from your PCP?
2. Has your PCP sent the referral to the specialist?
3. Has your PCP referred you to a specialist who participates in Geisinger Choice's network? Log onto thehealthplan.com or call the Customer Service Team to verify.
4. Is the service for which you have been referred covered? Check your benefit documents or call the Customer Service Team if you are unsure.

5. Did you call the specialist's office prior to your appointment to confirm that he or she has received the referral?

6. Did you verify that your referral is still valid before making any follow-up appointments?

(Referrals expire 18 months from the date of issue. If your referral is no longer valid or has expired, contact your PCP for authorization of additional visits.)

Remember that only your PCP is authorized to grant you a referral. If a specialist refers you to another specialist, the services will not be covered.

If your PCP or specialist determines that you require hospitalization, he or she will precertify your admission through Geisinger Choice's Medical Management Department. In addition, some specialized treatments and services may require prior authorization by Geisinger Choice. If your physician recommends a treatment or service that requires prior authorization, he or she must request that authorization through Geisinger Choice.

Note: Geisinger Choice with No Referral members do not need referrals.

Visit
thehealthplan.com
to print out a
referral check list.

Formulary updates

Medications deemed non-formulary:

Xyrem (3) *,t
Neupro (3) *,t
Ventavis (3) *,t, **
Letairis (3) *,t, **
Veregen (3) *,t

Medication additions:

Twinject (3) **
Levemir (2)
Tricor (2)
Revatio (3) *,t,**
Tracleer (3) *,t,**

Existing users of Tracleer and Revatio will be grandfathered into the prior authorization requirements.

() = tier
* = requires prior authorization under the non-tiered benefit
t = requires prior authorization under the tiered benefit
** = quantity limits apply

For the most recent formulary information, members can search the formulary online at thehealthplan.com. A printed version is also available by contacting the Pharmacy Customer Service Team at (800) 988-4861.

Geisinger Choice Member Update is published quarterly. Comments are welcome.

Please write:

Editor

Geisinger Choice

Member Update

100 North Academy Avenue

Danville, PA 17822-3240

or e-mail:

memberupdate@thehealthplan.com

For questions about your plan, please call the number on the back of your Identification card weekdays between 8 a.m. and 6 p.m.

Note: If you have Geisinger Choice coverage but are not enrolled through an employer, please note that the term "member" is used in this document to describe you and your covered dependents. Your benefit documents use the term "covered persons."

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