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Health care extras at your fingertips

As a Geisinger Gold member, you have access to excellent health care at an affordable cost, a growing network of health care providers and a variety of programs to help you stay healthy or manage chronic illness.

Through our Accessories Program, you are eligible for money-saving discounts on health-related products and services, including:

- Chiropractic care
- Massage therapy
- Acupuncture
- Weight Watchers®
- Up to 40% off manufacturer's suggested retail price on hundreds of health and wellness products through ChooseHealthy™ Plus
- Discounted vision services from EyeMed Vision Care
- Various fitness programs

There is no additional cost for the Accessories Program. You do not need referrals or authorizations to use the Program. All you need is your Geisinger Gold member identification card.

If you have any questions about Geisinger Gold, please call us at (800) 498-9731, Monday through Friday from 8 a.m. to 8 p.m. TDD users should call (800) 447-2833.

The products and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Geisinger Gold grievance process. These discounts and services are not included in the Health Plan benefit plans and are provided strictly as a convenience.



Tel- A- Nurse

You can get help with medical issues and answers to your health questions when you need them. It doesn't matter if it's the middle of the night or a holiday. You can speak to a nurse through our Tel-A-Nurse service or go online for non-emergency medical advice. It is one of the ways we are helping you get expert medical advice that's convenient and reliable.

How does the program work?

In addition to your doctor, Tel-A-Nurse is an important resource for good health information. You can talk with a registered nurse 24 hours a day, seven days a week. Getting the answers you need is as simple as picking up the telephone and calling.

You can contact Tel-A-Nurse for advice regarding your situation at (877) 543-5061, 24 hours a day, seven days a week. TDD/TTY users call (800) 877-8044. If needed, translation services are available.

Formulary Updates

Formulary additions:

Banzel - added to the third tier of the \$0 Deductible RX formulary and to the second tier of the Standard RX formulary.

Detrol LA - added to the second tier on both the \$0 Deductible RX formulary and the Standard RX formulary.

Promacta - added to the fourth tier of the \$0 Deductible RX formulary and the second tier of the Standard RX formulary. Prior authorization is required.

Relistor - added to the third tier of the \$0 Deductible RX formulary and the second tier of the Standard RX formulary. Prior authorization is required and quantity limits applied.

The following medications will no longer require prior-authorization:

Geodon, Hyzaar - added to the second tier on both the \$0 Deductible RX formulary and the Standard RX formulary.

Chantix - added to the third tier of the \$0 Deductible RX formulary and to the second tier of the Standard RX formulary.

Medications deemed non-formulary:

Azor	Evamist	Sancuso	Elestrin
Divigel	Lybrel	Seasonique	

Shingles Vaccine (Zostavax)

Shingles is caused by a reactivation of the chickenpox virus which may result in severe pain that lasts for weeks to years. The administration of the vaccine is recommended in people over 60 years of age to reduce the risk of shingles and its associated pain. This vaccine is covered only by prescription drug benefits (Part D). The cost you are responsible for will depend on how the vaccine is dispensed and who administers it. The following options are available to those with prescription drug benefits who are given a prescription for Zostavax:

1. The vaccine can be dispensed by your pharmacy, and your pharmacist may be able to give you the injection. The pharmacy will charge you the applicable prescription drug copay or coinsurance as per your prescription drug benefit.
2. You can pick up the vaccine at your pharmacy and take it to your doctor's office, where a doctor or nurse can administer the medication. Because the vaccine must stay frozen before use, you will need to take it directly to your doctor's office. You will be responsible for a prescription drug copay at the pharmacy. You will also have to pay an administration fee at your doctor's office, and submit a claim to Geisinger Gold for reimbursement.
3. If the doctor has the vaccine in his office, it can be administered immediately. Your physician may directly bill Geisinger Gold by using a special electronic billing system. You will be responsible for your applicable prescription drug copay or coinsurance. If the physician does not use the electronic billing system, you will have to pay the full cost of the vaccine, as well as an administration fee, and submit a claim to Geisinger Gold for reimbursement. You will be reimbursed this amount less your normal coinsurance or co-payment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay.

It is important that you discuss these options with your doctor to determine which is best for you. If you have any questions about this vaccine, please call the Pharmacy Department at (800) 988-4861, seven days a week from 8 a.m. to 8 p.m. TDD users should call (800) 447-2833.

New physicians

This list includes new primary care physicians who have joined Geisinger Gold since March 1, 2009. For more information on these and other participating providers, please visit our Web site, www.GeisingerGold.com, or call the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. Monday through Friday. TDD users call (800) 447-2833.

Berks

Family Practice

Trina L. Michael, DO
Melissa T. Stapinski, MD
Mary C. Stock-Keister, MD
Yin M. Tun, MD

Bucks

Family Practice

Ruth E. Austin, DO

Cambria

Internal Medicine

Molly B. Trostle, DO

Columbia

Family Practice

Glenda Y. Buyo, MD

Dauphin

Family Practice

Paul D. Williams, DO

Juniata

Family Practice

Rajaa Artuso, MD

Lancaster

Family Practice

William J. DeMedio, MD
Marko A. Miljkovic, MD
Guillermo Rodriguez, MD

Lehigh

Family Practice

Kristin A. Bresnan, MD
Robert A. Matta, DO
Kristin C. Reihman, MD

Internal Medicine

Loretta W. Keil, MD

Luzerne

Family Practice

Glenda Y. Buyo, MD

Lycoming

Family Practice

Michael W. Jones, MD

Northampton

Family Practice

Nandhini Veeraraghavan,
MD

Richard M. Wszolek, DO

Internal Medicine

William T. Scharle, MD

Pike

Internal Medicine

Lisa Pathak, MD

Schuylkill

Internal Medicine

Craig Lee Reimer, MD

Somerset

Family Practice

Wassim Abosamra, MD
Marlo H. Marcheleovich, DO
Kochumol Thomas, MD

Internal Medicine

Tanaya Nayak, MD

York

Family Practice

Nidhi J. Desai, MD

Dental network reminder:

When making an appointment with a dentist, please be sure to confirm that they participate with the **Delta Dental PPO Network**. Visiting a PPO Network dentist will ensure that your services are fully covered, as detailed in your Evidence of Coverage. A list of PPO Network dentists can be found online at www.GeisingerGold.com, in the Provider Search/Other Providers area. Or, you can call the Customer Service Team for assistance

Continuing your care

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

The Health Plan will talk with the provider to determine if he or she will accept the Plan's terms and conditions for payment. If the provider agrees, the Plan 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 leaves the network. If this occurs, the Health Plan will notify you and the process you should follow to exercise your continuity of care option.



Avoid denied claims by understanding referrals

Referrals are an important part of your health care coverage. With the referral process, your primary care physician (PCP) is responsible for coordinating all of your care. 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.

Below are six important questions to ask yourself 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 the Health Plan's network? Log onto GeisingerGold.com or call the Customer Service Team to verify.
4. Is the service for which you have been referred covered? Check your EOC 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 appointment? (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 Gold's Medical Management Department. In addition, some specialized treatments and services may require prior authorization by Geisinger Gold. If your physician recommends a treatment or service that requires prior authorization, he or she must request that authorization through Geisinger Gold.

Changing your enrollment status

If you are planning an extended vacation or permanent relocation, please call the Gold Customer Service Team. Verify with the representative that the place you are going is in the Geisinger Gold service area and determine any appropriate actions.*

Any permanent move (six months or longer) could require you to change your Geisinger Gold status. Moving outside the approved service area generally requires us to end your coverage. If, for any reason, you decide to end your coverage, you can write or fax us a letter or fill out a disenrollment form. You can also disenroll from the plan by contacting your local Social Security office or Railroad Retirement Board, or by contacting Medicare directly at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week.

The date of your change will depend upon when we receive your request. Your coverage usually ends the first of the month following the date that Geisinger Gold receives your written request to disenroll. You will receive a written notice clearly stating your disenrollment date.

Any claim for medical care that you incur after your disenrollment can be submitted to Medicare (or another Medicare Advantage plan, if you join one); you will not have a lapse in coverage.

**The Centers for Medicare and Medicaid Services have specific regulations regarding your ability to make a plan change. A permanent move qualifies you for a "Special Election Period". This means that you must make your election the month before, the month of, or up to two months after your actual move date. Failure to make the election during this time could result in your involuntary disenrollment from Geisinger Gold.*

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 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. It is also important to refrain from drinking too much alcohol, eat a diet low in saturated fat, salt and cholesterol, and reduce stress whenever possible. If you have any questions about hypertension or would

like information on our hypertension health management program, in which a nurse can help you manage you hypertension, please call Care Coordination at (800) 883-6355 Monday through Friday 8 a.m. to 4:30 p.m.; TDD/TTY users call (800) 447-2833.

Cholesterol- what's good and what's 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.

What's your number?

♥ 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 of 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 with your doctor.

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 at your primary care site or by calling the Gold Customer Service Team. You can also change your PCP under *Service Center* in the member section of our Web site.

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

Enroll in a disease management program online

Geisinger Gold offers programs for our members with certain chronic health conditions. Specialized nurses, called health managers, work with you and your health care provider to help you better manage your health care needs.

Our Care Coordination department currently offers the following programs to Gold members:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Tobacco cessation (quitting)
- Heart failure
- Diabetes
- Heart disease
- Osteoporosis
- Chronic kidney disease
- Hypertension (high blood pressure)



To learn more about these programs or to enroll online, log on to our Web site and choose *Information for Members* from the menu along the right side of the screen. Then click on *Care Coordination and Case Management* for descriptions of the programs we offer. To start one of these programs, click *enroll* next to the program of your choice.

For more information, call Care Coordination at (800) 883-6355 Monday through Friday from 8 a.m. to 4:30 p.m.

When treatment can't wait

You can't be prepared for every situation. Whether at home, visiting relatives or vacationing in another state, there is always the possibility of an accident or illness. Your first concern may be where to go for treatment. Do you rush to the emergency room or call your physician? What if the closest doctor is not a participating



provider? Is your treatment covered?

Unfortunately when you are really sick, there isn't time to consider all your options, so it is important to understand your options in advance.

Emergencies: what are they and when are they covered?

A medical emergency is when your health is in serious danger – when every second counts. An emergency may include severe pain, a bad injury, or a serious illness or medical condition that is quickly getting worse.

If you believe you are experiencing a medical emergency you should call 911 or go to the nearest emergency room.

Medical emergencies are covered anywhere in the United States, at any time. However, emergency services provided by non-participating providers are covered only until the doctor caring for you determines that your condition is stable. At that time, Geisinger Gold or your primary care physician (PCP) may arrange to take over your care or, if you are out of the area, have you transported back to our coverage area.

Your PCP or Geisinger Gold should be notified of the emergency as soon as possible, preferably within 48 hours, so they can provide post-emergency care and coordinate follow-ups.

In the emergency room, you are required to pay any applicable emergency room copayments. These copays are waived if you are directly admitted to the hospital or admitted within 72 hours for the same condition.

After you have been discharged from an emergency room, any additional follow-up medical services must be authorized by your PCP to be covered.

Please note: You may be placed in an observation bed after an emergency room visit; this is not the same as an admission. If you are kept for observation and later discharged without being admitted, you will be charged an emergency room copay.

Urgent Care: what is it and when is it covered?

Fortunately, emergencies are rare. However, there are many other situations when, although your health may not be in serious danger, you need medical attention for a sudden illness or injury. These situations are referred to as urgent care. Often, you may be unable to seek help from your PCP or other Health Plan providers because you are out of our coverage area.

In urgent care situations you have a few options. You can contact your PCP's office 24 hours a day, seven days a week for medical direction. You can also contact Tel-A-Nurse for advice regarding your situation at (877) 543-5061, 24 hours a day, seven days a week. TDD/TTY users call (800) 877-8044.

Geisinger Gold will cover urgent care anywhere in the United States. If possible, contact your PCP before seeking urgently needed care or as soon as you can afterwards.

You should return to your PCP for follow-up care. You will be covered for continued care outside the service area as long as the treatment continues to fit the definition of urgently needed care.

What else is covered when I'm away from home?

If you are traveling outside the Geisinger Gold service area, certain services will still be covered. The Health Plan will pay for medical emergency care, urgently needed care, renal dialysis and any care that has been pre-approved by Geisinger Gold.

If you have questions about coverage of treatment, please refer to your Evidence of Coverage, or contact the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. Monday through Friday. TDD/TTY users call (800) 447-2833.

Behavioral health services

Members who wish to use their behavioral health benefits, which include mental health and substance abuse services, can do so by calling OptumHealth at (888) 839-7972. OptumHealth Behavioral Solutions has a fully trained staff to assist you in locating a participating provider who is right for you. Their database contains detailed information about participating providers and they can help you find the one who meets your specific needs.

For your routine behavioral health services, you can go directly to a participating provider. However, for services such as inpatient treatment, partial hospitalization or intensive outpatient therapy, your mental health provider must contact OptumHealth Behavioral Solutions first for pre-authorization. A referral from your primary care physician (PCP) is not required, although we strongly encourage you to involve your PCP in your treatment, or give your mental health or substance abuse provider permission to do so, so that your PCP can continue to monitor your overall health care.

If you have any questions about your mental health and substance abuse benefits, please call OptumHealth Behavioral Solutions at (888) 839-7972.

Preventive Health

Guidelines available online

Geisinger Gold is committed to helping you maintain your health and well being. Preventive health services such as screenings, immunizations and regular check-ups are vital to leading a healthy life.

The Preventive Health Guidelines, which include important information on steps you should take for maintaining your health, are now available online. Please visit the thehealthplan.com and log into the *Member Section* for more information. The guidelines are also available by calling the Customer Service Team.

Geisinger Gold Member Update is published three times a year. Comments are welcome. Please write:

Editor

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100 North Academy Avenue
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or e-mail:

goldmemberupdate@thehealthplan.com

For questions about your plan, phone (800) 498-9731 8 a.m. to 8 p.m. Monday through Friday; TDD/TTY for the hearing impaired: (800) 447-2833.

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