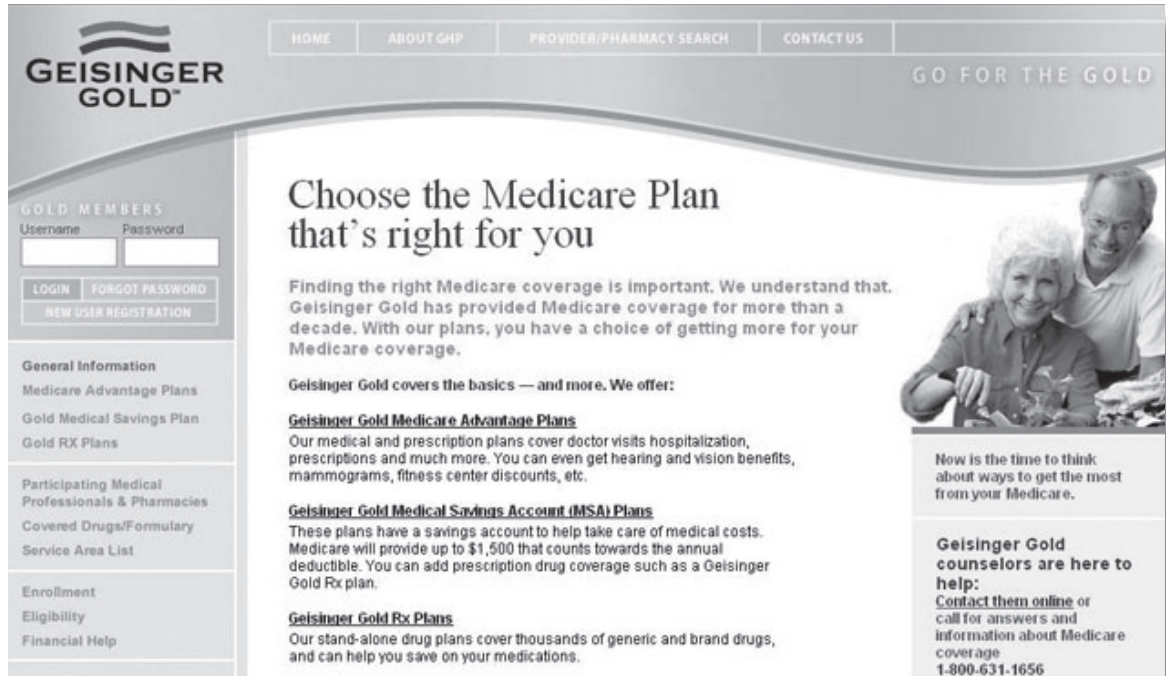


**In this issue**

- 2**
Information for members
- 3**
New physicians
- 4**
Customer service information available to you 24/7
- Managing diabetes
- 5**
Who needs an Authorized Representative?
- 6**
Strong bones; strong body
- Breath easier – living with COPD
- 7**
No referrals for colonoscopies
- Tell us about your cultural needs
- 8**
Make important health care decisions in advance



Web site gets new look

and lots of new features!

If it's been awhile since you've used our Web site or if you've never checked out our online offerings, now's the time.

Our Web site, www.GeisingerGold.com, has a fresh look. The new design is easier to use and updated with exciting new features and information.

Many of these resources are found in the secure section of our Web site and are only available to registered users. If you are not registered on our Web site, visit www.GeisingerGold.com and click *New User Registration* on the left side of the screen.

A brief overview of some of the exciting offerings at www.GeisingerGold.com follows on page 5.

3 simple steps to register on our Web site

1. Visit www.GeisingerGold.com.
2. Click *New User Registration* on the left side of the screen.
3. Fill in the requested information and click *Register*.

continued on page 5

Information for members

Decisions about health care services

Geisinger Gold is a not-for-profit organization.

Decisions related to health coverage for Geisinger Gold members are based on medical necessity as defined in the member's Evidence of Coverage.

Geisinger Gold:

- does not compensate practitioners or other individuals conducting these reviews for denial of coverage or service.
- has no financial incentives for these decision makers that would encourage the denial of coverage or service.
- reviews utilization carefully to ensure appropriate care and service are provided to meet the member's medical needs.

New ID card vendor

Geisinger Gold has switched to a new ID card vendor. The overall look of your card will remain the same; however, you may see a few small changes to your new card. All members will receive their new cards by the beginning of January 2009.

Quality and improvement

Geisinger Gold is committed to providing quality health care to our members. One way we can ensure that we are holding ourselves to the highest standards is to review the Health Plan's performance against accepted care and service measures. For example, the Health Plan Healthcare Effectiveness Data and Information Set (HEDIS®)* provides a set of measures against which we can judge our effectiveness.

Quality indicators, such as HEDIS and other initiatives, are set forth by the National Committee for Quality Assurance (NCQA) to ensure that Gold members receive high quality care.

Geisinger Gold conducts an aggressive preventive health program, geared toward members most at risk for a variety of preventable illnesses, ailments and diseases.

Quality improvement nurses work directly through personal and automated telephone calls and mailings to reinforce the importance of preventive measures and suggested screenings.

These measures include mammography, blood pressure and cholesterol screenings, comprehensive

diabetes care, and beta blocker treatment to prevent cardiac-related events.

Administering the highest quality care possible helps Geisinger Gold keep members healthy and happy.

** HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA).*

Copay reminder

Before you visit your PCP or a specialist, be sure to check whether you will have a copay due. This information can be found on your Face Sheet, ID card or by calling the Gold customer service team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week. TDD users call (800) 447-2833.

When office visit services are provided by a physician, nurse practitioner, physician assistant (PA) or nurse specialist, you will pay one copay. If you receive an injection or a diagnostic test in your physician's office, you will be charged a copay only if your provider bills you for an office visit service.

If several departments provide medical services, you will be charged a copay for each office visit, even if those visits occur in the same day. In addition to copayments, coinsurances and deductibles may apply, depending on your benefit package.

Please note: You may be placed in an observation bed after an emergency room visit. This is not the same as an inpatient admission. If you are kept for observation and later released without being admitted, your emergency room copayment does apply.

Formulary updates

Azasite, Somatuline and Tyzeka were added to the third tier of the \$0 Deductible RX formulary and the second tier of the Standard RX formulary.

Tykerb was added to the second tier of the formulary. Prior authorization is required.

HIV drugs **Intelence, Isentress** and **Selzentry** were added to the formulary on the second tier.

Tasigna was reviewed and will not be added to the formulary.

New physicians

This list includes new primary care physicians who have joined Geisinger Gold since July 1, 2008. 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. seven days a week. TDD users call (800) 447-2833.

Adams

Pediatrics

Carol A. Blank, MD
Bradley R. Hoch, MD
Scott M. Jaeger, MD
Cathryn L. Karchner, MD
David K. Nelson, MD
Edward E. Szoke, MD

Allegheny

Family Practice

Renee Booker Hickman, MD
Roberta N. Miller, MD

Berks

Family Practice

David W. Christensen, MD
Ajay Jani, MD
Janet L. McGee, DO

Internal Medicine

Philip J. Billoni, MD
Manuja Joshi, MD
Chandrakant C. Shah, MD

Bradford

Pediatrics

Jai Prakash Naidu, MD

Blair

Family Practice

Fred M. Heaton, DO

Cambria

Family Practice

John Yokitis, DO

Internal Medicine

John M. Wisniewski, MD

Centre

Family Practice

Sharon M. O'Brien, DO

Chester

Family Practice

Gordon R. Eck, DO

Geriatric Medicine

Gordon R. Eck, DO

Cumberland

Family Practice

Tate Matthew
Kauffman, MD

Internal Medicine

Jeffrey A. Matzoni, DO

Lackawanna

Family Practice

Jamie A. Peters, DO
Michael J. Turock, MD

Internal Medicine

Eric D. Smith, DO

Lancaster

Family Practice

Susan Johnson
Angelisanti, MD
Paul Avadanian, DO
Steven C. Bade, MD
Joanna E. Brelvi, MD
A. Peter Calusic, DO
Alan B. Chelius, MD
John E. Conwell, MD
Joseph G. Degenhard, MD
George Dunkelberger, DO
James Micheal Elia, MD
William D. Fetchik, DO
David J. Gasperack, DO
Robert Luke Good, MD
Joseph J. Irwin, MD
T. Scott Jackson, MD
William E. Longenecker, DO
Susan F. Northwall, MD
Pamela S. Potash, DO
Joel L. Samitt, DO
Virginia E. Shafer, MD
Jonathan A. Sneller, DO
Walter D. Steinke, DO
James E. Stephenson, MD
Paul E. Vassil, MD
Bruce C. Waskowicz, MD
Jeffrey K. Weber, MD
Matthew A. Weitzel, MD

Internal Medicine

Il Jun Chon, MD
Traci Kohl, MD
William Loretan, DO
Mariano Mallozzi, MD

Richard Mellinger, MD

Elizabeth O'Connor-
Boll, MD

Neva A. Ouilikon, MD

Pediatrics

Lora Mangus, MD

Lehigh

Family Practice

Joseph J. Zienkiewicz, DO

Internal Medicine

Paul W. Layden, MD
Ioana Nistor, MD

Pediatrics

Sarah J. Fernsler, MD
Matthew S. Saltz, MD

Luzerne

Internal Medicine

Eric Evan Petterson, MD
Leocadia T. Prawdzik, MD

Mifflin

Pediatrics

Deepa P. Mony, MD
Christopher Severs, MD

Monroe

Family Practice

Frank N. DeFrank, MD
Ju Yun Yu, MD

Pediatrics

Nancy Monestime-
Williams, MD

Montour

Internal Medicine

David Rolston, MD

Northampton

Family Practice

Frank N. DeFrank, MD
Meena R. Totlani, MD
Ju Yun Yu, MD

Internal Medicine

Nami Kim, DO

Pediatrics

Ahmad Atiyeh, MD
Vasundhara Kakodkar, MD
Maheshwer Bux
Verma, MD

Potter

Geriatric Medicine

Rafael A. Meller, MD

Internal Medicine

Rafael A. Meller, MD

Schuylkill

Family Practice

Cynthia L. Lubinsky, DO

Internal Medicine

Eric Evan Petterson, MD

Tioga

Internal Medicine

F. Ardell Thomas, MD

York

Family Practice

Tatiana A. Dalton, MD
Richard H. Daly, MD
Becky J. Gordon, MD
Nancy E. Jeffries, DO
Adrienne R. Johnson, MD
Joel E. Noel, DO
Purvi J. Patel, MD
Kevin B. Wentland, DO

Pediatrics

Allison K. Wawer, DO

Effective September 1, 2008, we have expanded our contract with Mount Nittany Medical Center. Mount Nittany will now provide care for all members with Geisinger Gold.

Customer service information available to you 24/7



The customer service team has 3 ways to serve you.

1. Between 8 a.m. and 5 p.m. Monday through Friday, call the number on the back of your ID card to **speak to one of our agents**.
2. Any time of the day or night, **visit www.GeisingerGold.com** and sign in to our secure member section to view your claims, benefits, and eligibility information, along with many other useful services and tools.
3. Is it after our normal business hours and you are away from your computer? A new service allows you to receive important information through our

automated toll-free customer service numbers. (the number on the back of your ID card). An Interactive Voice Response system (IVR) can assist you in obtaining claims, benefit and eligibility information. Just have your 11-digit ID number handy when you call. It's found right below your name on your ID card.

Please have your Gold ID number handy when you call us

In the past, when you called the customer service team, we sometimes had to transfer your call. We have made some enhancements to our current phone system to correct this issue. When you call us, you will be asked to enter the 11-digit ID number found right below your name on your ID card. This will allow us to automatically send your call to the correct customer service team. As always, we will have agents available to assist you with all of your questions.

Managing 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 your condition.

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

- **A1C (blood sugar) screening** – your A1C level should be below 7
- **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.

If you have questions about diabetes, or would like to learn about our diabetes management program, please call (800) 883-6355 Monday through Friday between 8 a.m. and 4:30 p.m.

Web site gets new look and lots of new features!

continued from page 1

Service Center

In our enhanced Service Center the tools you need to navigate your benefits are at your fingertips.

- View your deductible and coinsurance maximum balances
- View the status of your claims and the amount paid
- View your Explanation of Benefits (EOB)
- Change your PCP
- View recent authorization requests
- and more

My health plan

In this section, you can access a variety of tools and information.

- Personal Health Record
- Health Risk Assessment
- Prescription benefit information
- Links to MyGeisinger*
- Procedure cost estimate tool

**For members who have a Geisinger provider*

Member health and wellness

In this section, you can use interactive health and wellness tools to help determine risk factors, and view information on preventive health issues and ways to improve your health.

Also in this section, you can learn more about our health management programs and enroll in one of our programs online.

Who needs an Authorized Representative?

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

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** who has an 18-year-old child is still covered on his or her insurance.
2. a **spouse** who needs to discuss a claim you received for your husband or wife.
3. a **son or daughter** caring for an elderly parent who



Resources, forms and newsletters

This section contains information about your plan including recent newsletters, referral information and frequently asked questions.

You can also access the live chat with Tel-A-Nurse in this section. You can ask health-related questions to a nurse online.

Secure messages

If you can't find the answer to a question on line, you now have the option of e-mailing specific benefit questions to our customer service team through a secure messaging system.

needs to understand ongoing health management with a case management 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; 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 Gold customer service team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week. TDD users call (800) 447-2833.

Strong bones; strong body

Osteoporosis is a disease that causes bones to weaken and fracture with very little stress. While osteoporosis can affect men, women are four times more likely to develop the disease. Although these breaks can affect any bone, fractures related to osteoporosis usually occur in the hip, wrist or spine and often result in hospitalization and major surgery.

Osteoporosis has no symptoms, so many people don't realize they have it until they suffer a fracture. If you have any of these risk factors, it's a good idea to talk to your doctor about osteoporosis.

- Older age
- Family history of osteoporosis or broken bones
- Being small and thin
- History of broken bones
- Low estrogen levels in women, including menopause
- Missing periods (amenorrhea)
- Low calcium intake
- Low vitamin D intake
- Excessive intake of protein, sodium and caffeine
- Inactive lifestyle

- Smoking
- Alcohol abuse

Osteoporosis can be diagnosed with a specialized bone mineral density test (BMD). The recommended type of BMD test is called a dual energy x-ray absorptiometry (DEXA) scan.

This test can tell if a person has low bone density and, if the test is repeated, whether the bone density is diminishing or staying the same.

With the results from a DEXA scan, you and your doctor can determine if you are at risk for a fracture and if you need treatment to prevent fractures. While there is no cure for osteoporosis, there are several medications your doctor could prescribe to treat it.

Geisinger Gold offers an osteoporosis management program as part of your benefit package. This program can help you reduce the risk of complications if you have been diagnosed with osteoporosis. To enroll, call our health management department at (800) 883-6355 Monday through Friday from 8 a.m. to 4:30 p.m.

Source: National Osteoporosis Foundation

Breathe easier — living with 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 COPD, or if you would like to learn about our COPD health management program, please call our health management department at (800) 883-6355 Monday through Friday between 8 a.m. and 4:30 p.m.

No referrals for colonoscopies

No excuses! If you are over the age of 50 you should talk to your doctor about having a colorectal cancer screening. Early detection of colorectal cancer increases the chance of successful treatment. The American Cancer Society estimates there will be 49,960 deaths due to colorectal cancer in 2008 in the United States. Early detection and screening can significantly reduce these numbers.

Now there is one less excuse, because beginning September 1, Geisinger Gold no longer requires a referral from your primary care provider for a colonoscopy. So it's even easier to have this life-saving test.

The risk of colorectal cancer rises sharply if you

have a family history of this cancer or are over the age of 50. More than 90 percent of cases are diagnosed in persons over the age of 50. Early colorectal cancer usually has no symptoms, but can be detected with screening.

The American Cancer Society recommends one of the following for everyone over the age of 50:

- A yearly fecal occult blood test
- A flexible sigmoidoscopy every five years (a combination of these first two tests is highly recommended)
- A double-contrast barium enema every five years
- A colonoscopy every 10 years

Tell us about your cultural needs

Geisinger Gold is conducting a voluntary and confidential campaign to gather information regarding race, ethnicity and language preference. Gathering this information from members will allow us to assess the needs of our members so that we may work toward improving the quality of health care coverage. For more information about this topic or to complete an online survey, please visit our Web site at www.GeisingerGold.com.

2008 Gold Needs Assessment Survey

This data will be used only for determining appropriate educational, outreach and quality improvement initiatives and not to determine eligibility, rating or claim payment. All responses are voluntary and confidential. Please answer the questions as they apply to you.

1. Racial/Ethnic origin (circle one):
 - a. Alaskan Native/Native American
 - b. African American or Black
 - c. Asian American
 - d. Hispanic/Latino American
 - e. Native Hawaiian or other Pacific Islander
 - f. White
 - g. Multi-racial

2. Language Preference/Spoken: _____

3. Language Preference/Written: _____

4. Highest level of school you completed (circle one):
 - a. Middle school/Jr. High school
 - b. High school/GED
 - c. College or beyond
 - d. Other

5. Are there any cultural and/or religious beliefs that affect your health care decisions? _____

Please explain (optional): _____

Upon completion, cut on the dotted line and mail your survey to this address:

Geisinger Gold
Health Services
100 N. Academy Avenue
Danville, PA 17822-3220
Phone (570) 271-6460
TDD (800) 447-2833

Name (optional): _____

Zip Code: _____

Make important health care decisions in advance

Advance health care directives let you clearly communicate your wishes regarding your care to your family, friends and doctors. If a time comes when you are unable to make these decisions due to an accident or serious illness, these documents can help avoid confusion and ease the burden on family members.

There are two types of advance health care directives.

A *living will* is written instructions documenting your wishes about whether to receive life support and other medical treatments when you are permanently unconscious or have a terminal condition.

A *health care power of attorney* lets you name a person you trust to make health care decisions for you when you no longer can.

There are several ways to obtain a living will or power of attorney form.

You can get a form from your lawyer, a social worker, or at some office supply stores.

Keep in mind that this form is a legal document, so consider having a lawyer help you prepare it.

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Also, because these are complex, personal decisions, it's a good idea to discuss your preferences with your doctor, trusted friends and family members, or a clergy person.

If you ever change your mind, you can change your advance health care directive at any time.

Keep a copy of your form at home.

You should also give a copy to your doctor and the person you name as your power of attorney. You may want to give copies to other close friends or family members as well.

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

Editor

Geisinger Gold Member Update

100 North Academy Avenue

Danville, PA 17822-3240

or e-mail:

goldmemberupdate@thehealthplan.com

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



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