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Annual doctor visits important for a lifetime of good health

Well visits are an important tool for providers to assess your child's growth and create an atmosphere for open communication.

For children and adolescents, ages 7 through 21, well visits are very important. These visits are often overlooked because parents and children may think they are finished with these routine visits, or that a sports physical exam is sufficient.

However, the most effective visit to the doctor is when the person is not ill and attention can be focused on preventive health measures.

Although most immunizations are completed by age six, there are still some important boosters. Between the ages of 11 and 12, adolescents should have a meningitis and a diphtheria, tetanus, pertussis (DTaP) vaccination. This age is also the recommended time for adolescent girls to be vaccinated for Human papillomavirus (HPV).

Throughout their childhood, your son or daughter



should have an annual well visits. These visits give providers an opportunity to assess your child's physical and mental development.

As your child moves into adolescence, providers will have the opportunity to offer guidance and monitor risky behaviors during these visits. Well visits also help adolescents develop a relationship with their health care provider and offer adolescents and their parents the opportunity to reinforce a healthy lifestyle.

The American Medical Association's Department of Adolescent Health recommends that adolescents should have annual visits to their physician for preventive services and at least three full physical exams between the ages of 11 and 21.

During these years, adolescents experience many physical and mental changes. It's important for them to be able to openly discuss issues such as growth and development, reproductive health and sexuality, substance abuse and tobacco use, mental health and depression, nutrition and physical activity, or any other concerns.



Information for members

Changes to your enrollment status

Many changes will occur throughout your lifetime. Some of these changes can affect your continued coverage with Geisinger Choice. Listed below are a few of the life events that may affect your coverage with us.

- Additions to the family through birth, adoption, or marriage.
- Changes in employment
- Children leaving for college
- Financial independence when your child gets married, accepts a full-time job, or graduates from a college or trade school.
- Primary care physician changes
- Relocation

For more information on how these changes will affect your coverage and what you should do, please call the customer service team at the number on the back of your ID card or review your benefit documents.

Quality improvement information available

If you would like information on the Geisinger Choice's Quality Improvement (QI) program, please call the QI department at (570) 271-5108.

This program includes information on clinical guidelines, health management programs, cervical cancer screenings and other initiatives intended to improve service to Geisinger Choice members.

Continuity of care

New Geisinger Choice with Referral 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 Geisinger Choice's terms and conditions for payment. If the provider agrees, Geisinger Choice 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, the Geisinger Choice will notify you and outline the process you should follow to exercise your continuity of care option.

This process does not apply to Geisinger Choice with No Referral members.

Coordination of benefits

Periodically, you may receive a letter of inquiry regarding insurance you have in addition to Geisinger Choice.

Please complete the required information, even if you are not covered by another plan, and return it to us so that we may update your insurance file. You can also complete this form online at thehealthplan.com or by calling the customer service number on the back of your ID card 24 hours a day, seven days a week.

If you are covered by another type of insurance, you will be asked to inform Geisinger Choice about that coverage (name of plan, your ID number, etc.). We will cooperate with the other insurer to be sure you receive all benefits to which you are entitled.

We work with other insurers to avoid double payments for claims, which helps keep down the cost of health insurance for you and your dependents, while assuring that you receive the maximum benefit allowed.

If you have a worker's compensation claim, you must use a doctor who participates with both your employer's worker's compensation insurance and Geisinger Choice. If worker's compensation rejects your claims, they will be considered for coverage by Geisinger Choice.

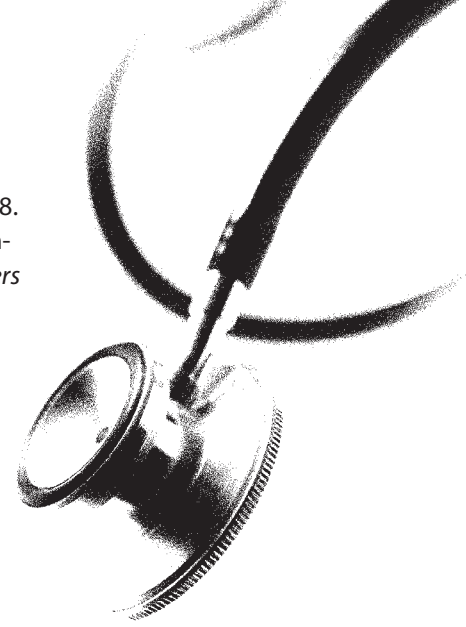
Even if you are covered by another insurance plan, you must follow Geisinger Choice's coverage guidelines for services to be covered by Geisinger Choice.

View your benefit documents, change your PCP and e-mail a customer service representative online at thehealthplan.com



New physicians

This list includes new primary care providers who have joined Geisinger Choice since October 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

Abroo T. Nawaz, MD

Allegheny

Internal Medicine

Bhavna Gakhar, MD
Harish Manyam, MD

Pediatrics

Tatanisha Bryant, MD

Berks

Family Practice

Suzanne E. Adam, DO
John T. Coates, DO
Eugene J. Fellin, DO
Robert K. Hippert, DO
David Joseph Hornickle, MD
Joseph T. Kang, MD
Jung S. Lee, MD
Claire Murphy, MD
Eric B. Newman, DO
Pamela C. Ravetz, MD
Jaime L. Schrenk, DO

General Practice

Robert W. Sellers, MD

Internal Medicine

Hridayesh S. Nat, MD

Pediatrics

Mayra Ivette Mendoza, MD
Gopalan Sridhar, MD
Karen E. Wang, MD

Blair

Internal Medicine

Lawrence Steven Levinson, MD
Maged M. Zaky, MD

Carbon

Family Practice

Kenneth Richard Sharp, DO

Centre

Pediatrics

James R. Powell, MD

Cumberland

Family Practice

Kenneth R. Guistwite, MD

Dauphin

Family Practice

Punitha S. William, MD

Pediatrics

Radha Alur, MD

Lackawanna

Family Practice

Dana M. Montgomery, DO
Jeffrey M. Montgomery, DO

Internal Medicine

Michele A. Hazzouri, MD

Lancaster

Family Practice

Edward G. Camerino, MD
Christian J. Duplass, DO
Roger G. Kimber, MD
Vu T. Nguyen, MD
Yin M. Tun, MD
Martin J. Wall, DO
Nicole D. Zimmerman, DO

Internal Medicine

Maria Monica Calderon, MD

Pediatrics

Giuseppe Lancellotti, MD
Celerina Mary Joyce Liwag, MD

Lehigh

Family Practice

Megan M. Gaskill, MD
Anna B. Keane, DO
Seema B. Vasu, DO

Pediatrics

Elizabeth Gibson, MD
Chaminie A. Wheeler, DO

Lycoming

Pediatrics

Jessica Osman, DO

Mifflin

Family Practice

Cathleen Mary Veach, MD

Monroe

Family Practice

Aparna U. Tamaskar, MD
Kenneth J. Varano, DO

Northampton

Internal Medicine

Ghada M. Mitri, MD

Pediatrics

Elizabeth Gibson, MD
Chaminie A. Wheeler, DO

Northumberland

Family Practice

Andrew Fabian, MD

Somerset

Internal Medicine

Jae Ui Hong, MD

Schuylkill

Family Practice

Gregory Charles Dobash, MD

Westmoreland

Family Practice

Veronica M. Pratt, MD

York

Internal Medicine

Sonya K. Del Tredici, MD

Pediatrics

Andrea L. McDowell-Bowers, DO

Cold and flu season is still going strong

It's not too late to get your flu vaccine

Although flu season usually begins in October, most flu outbreaks happen in January or later. If you haven't had your flu vaccine yet this year, it's not too late to protect yourself.

If you fall into any of the following groups, you should receive an annual flu vaccine.

- Children aged 6 months up to their 19th birthday
- Pregnant women
- People 50 years of age and older
- People of any age with certain chronic medical conditions
- People who live in nursing homes and other long-term care facilities
- People who live with or care for those at high risk for complications from flu, including:
 - Health care workers
 - Household contacts of persons at high risk for complications from the flu
 - Household contacts and caregivers of children less than 6 months of age

When antibiotics aren't the answer

Having a cold can be a miserable experience, but letting a cold or sore throat run its course is the best thing you can do. It's important to know that antibiotics will not cure or even relieve the symptoms of viral infections. Instead, take steps to make yourself or your child more comfortable during the course of the cold.

On average, colds usually last about two weeks. However, if a cold or sore throat persists beyond that, or symptoms worsen, it is a good idea to schedule an appointment with your doctor. Your doctor can determine whether you or your child has a virus or a bacterial infection.

If your provider feels that you have a bacterial infection he/she may prescribe an antibiotic. However, **if your provider does not recommend an antibiotic, do not request one.**

Antibiotic resistance is a rapidly increasing problem in health care. When bacterial infections become resistant to antibiotic treatments, they can cause prolonged illnesses, more expensive treatments and even death.

The main reason for this resistance is the overuse and misuse of antibiotics. Antibiotics kill bacteria; they do not provide any defense against viruses. Yet, antibiotics continue to be prescribed every day for common viral infections.

Taking an antibiotic when you have a cold or other virus will increase your risk of getting an antibiotic resistant infection in the future. That's why it's important to understand how to use antibiotics and to always follow your physician's treatment instructions.

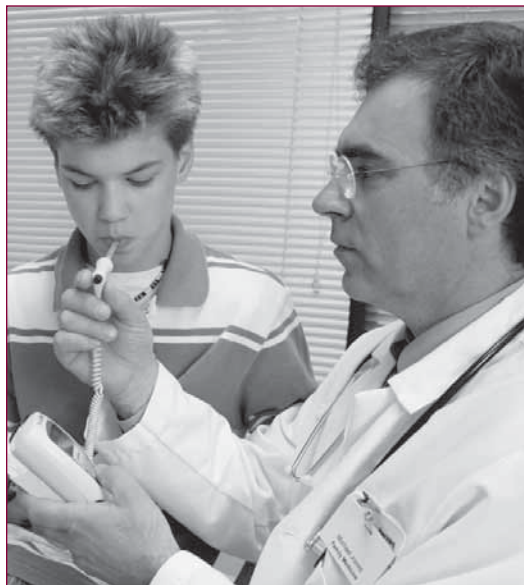
Information for this article came from The Centers for Disease Control and Prevention (CDC).

It is also important to stay up-to-date on the pneumococcal vaccination. People who should be vaccinated include:

- People age 65 or older
- People who have problems with their lungs, heart, liver, or kidneys
- People with health problems like diabetes, sickle cell disease, alcoholism or HIV/AIDS
- Children less than 2 years old

Talk to your doctor about what vaccinations you need. Staying up-to-date is an important step to maintain your health.

Information for this article came from The Centers for Disease Control and Prevention (CDC).



You or your child can feel more comfortable during the course of a cold by using these tips.

- Soothe sore throats with lozenges or ice chips.
- Drink lots of fluids.
- Use a humidifier to help with congestion.
- Use over-the-counter cold medicines as appropriate. (Always check with your provider before giving these medicines to young children.)

New programs help members manage chronic conditions

At Geisinger Choice, we know there are unique challenges to living with a chronic condition. That is why we recently partnered with two health management companies to provide expertise on several specific complex conditions through 24-hour telephone support, education materials and online resources. These programs are designed to complement a physician's care and they are offered as part of your benefit package, so there is no additional cost for taking advantage of them.

Specialized Care Management offered through Accordant Health Services

Geisinger Choice partnered with Accordant Health Services to provide specialized resources to our members with certain chronic conditions. The programs also provide support and educational materials to help them manage their health and enjoy an improved quality of life.

The Specialized Care Management program is available to members with the following conditions:

- Sickle Cell Disease
- Seizure Disorders
- Rheumatoid Arthritis
- Multiple Sclerosis
- Crohn's Disease
- Parkinson's Disease
- Myasthenia Gravis
- Cystic Fibrosis

- Hemophilia
- Scleroderma
- Polymyositis
- Dermatomyositis
- Gaucher Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Systemic Lupus Erythematosus (SLE)
- Chronic Inflammatory Demyelinating Polyradiculoneuropathy (CIDP)

Through the Specialized Care Management program, members have access to nurse specialists and a team of health care professionals 24 hours a day by phone. You can also use a patient Web site, www.accordant.com, which features disease-specific information, archived interactive events with experts and more.

Alere Oncology Care program

Geisinger Choice also partnered with Alere to provide an Oncology Care program to our members who are undergoing cancer treatment. This program is designed to improve a member's health and quality of life by providing support during and after treatment.

Through the Alere Oncology Care program, members have access to specialized nurses, available 24 hours a day by phone, and a Web site, Cancerpage.com, which includes a variety of resources and education.

How to participate in one of these programs

If you are eligible for the Alere Oncology Care program or the Specialized Care Management program, you will be contacted by an Accordant or Alere nurse and receive additional program information by mail.

If you would like additional information or would like to begin a program now, you can contact Accordant at (866) 637-5394 or you can call Alere at (866) 615-2923 to see if you are eligible.



Mail-order pharmacy refill reminder

If you order prescriptions through our mail-order pharmacy, Medco, it's important to remember that there are restrictions on how soon you can reorder your medication.

You can refill your prescription when you have 21 days left of your current supply. If you reorder too early, Medco will hold your order until it is able to be refilled. Medco will notify you with a letter when your order is about to ship. There are some medications that Medco will not hold for refill. In these cases, Medco will return your prescription to you.

When you are refilling your mail-order prescriptions, it's also important to allow enough time for the order to be shipped so that you do not run out of your medications. Some orders are shipped from other states and can take up to 14 days.

Keep in mind, you can use Medco's Web site to keep on top of your prescriptions. You can order new prescriptions, check your order status, view your prescription history and more. Go to thehealthplan.com and click on the *Mail Order Prescriptions* link.

If you have any questions or concerns about the mail-order pharmacy, please call the Pharmacy Customer Service Team at (800) 988-4861 from 8 a.m. to 5 p.m. Monday through Friday.



Special communication services

- 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.

Formulary updates

Medication additions:

Symbicort (2)
Brovana (3) *, t
Perforomist (3) *, t

Medication deemed non-formulary:

Extina (3) *, t
Xifaxan (3) *, t
Opana ER (3) *, t

Tilade inhalers are no longer available by the manufacturer. As a result, **Intal** inhalers will be available on Tier 2.

New generics are available for **Cosopt** and **Truspot**. These generic equivalents will be available at tier 1. **Cosopt** and **Truspot** will be available at tier 3.

() = 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.



Pennsylvania is smoke free. Are you?

PA's smoking ban

On September 11, 2008, Pennsylvania passed the Clean Indoor Air Act, which banned smoking in most public places, including restaurants and workplaces. The #1 reason for Pennsylvania's new Clean Indoor Air Act is to protect Pennsylvanians – smokers and nonsmokers – from secondhand smoke.

If you or anyone in your family smokes or regularly uses any other tobacco products we would like to take this opportunity to advise you to quit and let you know there are medicines, methods and strategies to assist you with quitting.

Talk with your doctor

Your doctor can be an important resource in your effort to quit. Your doctor or other health care providers may do the following each time you have a visit:

- Ask if you use tobacco and advise you to quit.
- Tell you about medicines that can help you quit.
- Tell you about things that you can do (besides medicine) to help you quit, including enrolling in a tobacco cessation

program and learning how to change behaviors that contribute to your use of tobacco.

If your health care provider doesn't offer this information at your next visit, be sure to ask.

Geisinger Choice can help

If you would like to quit using tobacco, Geisinger Choice has a program to help you. To learn more about quitting tobacco, talk to your doctor or other health care provider or call toll free at (800) 883-6355 or (570) 271-8763.

Resources for quitting

- American Cancer Society Quitline® – (800) ACS-2345
- American Lung Association – (800) LUNG USA
- Pennsylvania FREE QUITLINE – (877) 724-1090
- National Cancer Institute Smoking Quitline – (877) 44U-QUIT
- National Cancer Institute LiveHelp service – support from smoking cessation counselors through instant messaging online
- The federal government's web site – <http://www.smokefree.gov>.

1500
HEALTH INSURANCE CLAIM FORM
APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE 08/05

1. MEDICARE MEDICAID TRICARE CHAMPVA GROUP FECA OTHER Medicare # (Medicare #) (Medicaid #) (Champus #) (Champus #) (Group Plan #) (FECA #) (Other #)		1a. INSURED'S I.D. NUMBER (For Program in Item 1)	
2. PATIENT'S NAME (Last Name, First Name, Middle Initial)		3. PATIENT'S BIRTH DATE MM DD YY SEX M F	
5. PATIENT'S ADDRESS (No., Street) CITY STATE ZIP CODE TELEPHONE (Include Area Code)		7. INSURED'S ADDRESS (No., Street) CITY STATE ZIP CODE TELEPHONE (Include Area Code)	
8. PATIENT STATUS Single Married Other		9. INSURED'S DATE OF BIRTH MM DD YY SEX M F	
9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial)		10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (Current or Previous) YES NO b. AUTO ACCIDENT? YES NO PLACE (State) c. OTHER ACCIDENT? YES NO	
10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (Current or Previous) YES NO b. AUTO ACCIDENT? YES NO PLACE (State) c. OTHER ACCIDENT? YES NO		11. INSURED'S POLICY GROUP OR FECA NUMBER	
12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE (Authorizes the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below.) SIGNED DATE		13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE (Authorizes payment of medical benefits to the undersigned physician or supplier for services described below.) SIGNED	
14. DATE OF CURRENT ILLNESS (First symptoms) OR INJURY (Accident or Pregnancy/LMP) FROM MM DD YY TO MM DD YY		15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS GIVE FIRST DATE MM DD YY	
17. NAME OF REFERRING PROVIDER OR OTHER SOURCE 17a. _____ 17b. _____ 17c. _____		18. HOSPITALIZATION DATES RELATED TO CURRENT SERVICES FROM MM DD YY TO MM DD YY	
19. RESERVED FOR LOCAL USE		20. OUTSIDE LAB? YES NO CHARGES	
21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY (Please list items 1, 2, 3 or 4 to item 24B by ICD-9)		22. MEDICAD RESUBMISSION CODE ORIGINAL REF. NO.	
24. A. DATE(S) OF SERVICE FROM MM DD YY TO MM DD YY B. CLAS. OF SERVICE C. PROCEDURE, SERVICE, OR SUPPLIES (Equiv. Unusual Circumstances) D. DIAGNOSIS MODIFIER E. DIAGNOSIS POINTER F. CHARGES G. UNITS H. DROPS I. RENEWING PROVIDER ID. #		23. PRIOR AUTHORIZATION NUMBER	
25. FEDERAL TAX I.D. NUMBER SON EN		26. PATIENT'S ACCOUNT NO.	
27. ASSIGNMENT? YES NO		28. TOTAL CHARGE \$	
29. AMOUNT PAID \$		30. BALANCE DUE \$	
31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements on the reverse apply to this bill and are made a part thereof.)		32. BILLING PROVIDER INFO & PH #	
33. SERVICE FACILITY LOCATION INFORMATION			

NUCC Instruction Manual available at: www.nucc.org APPROVED OMB-0938-0999 FORM CMS-1500 (08/05)

How to submit a claim

Most services you receive with a preferred provider won't require any paperwork. All you have to do is present your ID card.

If you do receive a bill, submit it to Geisinger Choice for processing, along with an explanation of the service and the covered person's ID number.

When you use a non-preferred provider, you'll need to submit a claim form for reimbursement if the provider has required payment from you. Forms are available from the customer service team. The team can also help if you have questions.

Claims must be received by Geisinger Choice within 180 days of the date of treatment.

Remember your copays

Before you visit your PCP or specialist, remember to check whether you will have a copay due. Your copay amounts are listed on your member ID card. This information can also be found on your Schedule Page or by calling the customer service team at the number on the back of your ID card.

When a physician, nurse practitioner, physician assistant or nurse specialist provides office visit services, you pay one copay at the time of the visit.

If you receive an injection or a diagnostic test in your physician's office, you pay a copay only if your provider bills you for an office visit service.

If several departments provide medical services, you pay a copay for each office visit, even if those visits occur in the same day.

Please note: If you are placed in an observation bed after an emergency room visit, it 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.



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."

HPM50 sw February09 PPOMU 12/12/09



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