

Our Medicare Advantage health plan contributes \$1,500 toward your health care coverage. **Does yours?**



The Geisinger Gold Reserve (MSA) plan is a unique health plan that has a \$0 monthly premium and is paired with a Medical Savings Account. The account automatically starts you out with \$1,500 deposited tax-free to use toward your annual deductible. After you meet your deductible, your Medicare-covered expenses are paid in full. These expenses include doctor visits, hospitalizations, exams and more. If that sounds better than your current plan, call us today.

Don't wait. The Annual Enrollment Period ends December 7, 2013!

CALL: (215)355-2121

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**GEISINGER
GOLD®**
AUTHORIZED AGENT

MSA Plans combine a high deductible Medicare Advantage Plan and a trust or custodial savings account (as defined and/or approved by the IRS). The plan deposits money from Medicare into the account. You can use this money to pay for your health care costs, but only Medicare-covered expenses count toward your deductible. The amount deposited is usually less than your deductible amount, so you generally have to pay out-of-pocket before your coverage begins. Medicare MSA Plans don't cover prescription drugs. If you join a Medicare MSA Plan, you can also join any separate Medicare Prescription Drug Plan. There are additional restrictions to join an MSA plan, and enrollment is generally for a full calendar year unless you meet certain exceptions. Those who disenroll during the calendar year will owe a portion of the account deposit back to the plan. Geisinger Gold Medicare Advantage plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company, health plans with a Medicare contract. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits may change on January 1 of each year. You must continue to pay your Medicare Part B premium. For more information on plans available in your area, call us at (800) 466-2953 (711 TTY/TDD), 8 a.m. – 8 p.m. (7 days a week, Oct. – Feb. or Mon. – Fri., March – Sept.).

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