

Cleveland Clinic
 Employee Health Plan Bulletin
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Main Campus and Weston
 Residents and Fellows

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Join Healthy Choice by March 31 to work toward your best health plan premium savings!

Now is the time – why wait? Learn about Healthy Choice and take the next steps to work toward better health and cost savings.

Healthy Choice is a voluntary annual discount program from the Employee Health Plan (EHP). The program has dedicated, compassionate caregivers who will support you and provide resources on your journey to better health. While working on your goals, you will also be working on cost savings toward your annual health plan premiums.

Have a spouse on the plan? They can also participate, and together you could achieve up to a 30% discount.

Joining is easy! Complete these four steps to be on your way to better health and cost savings. ■

Follow these 4 simple steps to enroll in the Healthy Choice program and you could be on your way to better health AND cost savings!

1

Create a Healthy Choice account



- Visit bit.ly/3wJTtiG or scan the QR Code to register with your health plan ID, DOB and email

2

Check your 'Health Status'

- Log in to your Healthy Choice account
- Check your **Health Status** and personal program requirements

3

Submit your Health Visit Form (if needed)

- If your status is 'Unknown', download the **Health Visit** form under Wellness Resources
- Ask your PCP to complete the form and return it to EHP

4

Enroll and Participate in Your Applicable Program

Start participating and meet your goals to earn full or partial credit toward your premium discount!

Questions? The EHP is here to help.
 Contact us at 216.986.1050, option 3.



Note: Residents and Fellows who receive subsidized premiums are not eligible for additional premium discounts through the Healthy Choice program. However, by participating and achieving your Healthy Choice goals this year, discounts may apply next year should you join the active professional staff group.

Read about an EHP member whose Healthy Choice participation made a difference in his wellness journey.

Hardly an AI chatbot: His eCoach, Anne, guided him in an Ironman challenge

Like many others, Pat Goetz joined Healthy Choice eCoaching to save money on health insurance costs. He admits that he didn't think it would help him achieve his health goal to lose weight – but it couldn't hurt!

"I thought eCoaching would involve talking to some automated artificial intelligence chatbot and provide little value," says Goetz, husband of Cleveland Clinic phlebotomist Suzanne Goetz.

After receiving a response from Anne Thacker, Health eCoach – that all quickly changed.

"She was a real person who cared. She took time to read my email and develop a thoughtful, helpful response," says Goetz.

The power of a personal health guide

Throughout Goetz's life, he's struggled with his health, including taking care of recent heart issues. He has had trouble with self-accountability and consistent progress.



Pat after completing an Ironman Triathlon.

was meaningful. Goetz shared his plans and struggles with Thacker, including his training for a Half Ironman.

Thacker offered advice, resources and encouragement every step of the way.

It was around the time Goetz joined eCoaching when he became inspired by mathematician Karl Pearson's law:

"When performance is measured and reported back, the rate of improvement accelerates."

Putting this into action, Goetz made sure every interaction with Thacker



Pat with his wife, Suzanne Goetz, phlebotomist at Cleveland Clinic.

"Coach Anne helped me understand I am in control of my own health, and that I could make changes I needed to live a healthier life and achieve personal health goals, like completing an Ironman," says Goetz.

Thacker helped him understand the importance of nutrition and lifestyle changes. Her support helped him find the motivation to have self-discipline and make lasting changes to his health.

With this support, Goetz not only maintained his healthy habits, kept the weight off and completed a Half Ironman, but would go on to complete a full Ironman Triathlon and a second Half Marathon the following year.

"Coach Anne's support that led me to improving my heart health and well-being is priceless," says Goetz. "It really pales in comparison to the hard dollar savings."

This required significant training, swimming, bicycling, and running. "Coach Anne provided me with thoughtful questions that forced me to think deeply and make important changes to my eating and exercise habits," says Pat. ■

Support matters: Know what's available: Caregivers striving to lose weight or stop smoking may participate in our Healthy Choice eCoaching program, described above. There's also Coordinated Care, wellness programs and more.

Benefit Updates and Reminders

Network Clarification

The Residents and Fellows EHP has two networks (Tier 1 and Tier 2). The differences between the two are the providers and coverage (see the chart below).

	Tier 1	Tier 2
Deductible	\$0	\$500
Coverage	100% after applicable copay or coinsurance	70% after applicable copay or coinsurance and \$500 deductible
Network	Cleveland Clinic Quality Alliance (QA) and the Florida Clinically Integrated Network (CIN) *	Aetna Select Open Access (National Network)

*Florida Region Network Additions

The Tier 1 network is supplemented with Aetna providers in the following specialties within the service areas surrounding our Florida hospitals: **Behavioral Health, Chiropractic, Dermatology, Endocrinology, Neurology, Nutritionist, OB-GYN/Obstetrics, Ophthalmology, Otolaryngology (ENT), Oral Surgery, Pain Management, Pediatrics and Podiatry.** We have also supplemented additional non-Cleveland Clinic hospitals in support of the admitting privileges of the above provider specialties. **Please note:** only the above specialties will be covered at these hospitals or unless there is an emergency visit. They are:

- Baptist Hospital
- Broward Health Medical Center
- HCA Florida Hospitals
- HCA Florida Lawnwood Hospital
- Holmes Regional Medical Center Aging Services
- Holmes Regional Medical Center OP Pain Infusion and Wound
- Holmes Regional Medical Center
- Jupiter Medical Center
- Memorial Hospital
- Memorial Regional Hospital
- Palm Bay Community Hospital
- St. Mary's Medical Center
- University of Miami Hospital and Clinics

You can search providers in your plan-specific provider directory which can be accessed via our website at employeehealthplan.clevelandclinic.org or log into your Aetna Health account.

Note: It is the member's responsibility to verify and obtain the most current network participation each time services are obtained. The most current provider information can be found on the EHP website at employeehealthplan.clevelandclinic.org or the Aetna website at aetna.com.

Coordination of Benefits (COB)

Do you have more than one health plan? The COB process is used to pay healthcare expenses when you or an eligible dependent are covered by more than one healthcare insurance policy. It is the member's responsibility to complete this process each year in January to ensure claims for you and your dependents are paid in a timely manner. You can complete this process online via the Aetna website, aetna.com/about-us/login.html. The form is also available on our website under the resources tab.

Compression Stockings

As of Jan. 1, 2024, Cleveland Clinic Pharmacies no longer supply compression stockings. This product can be ordered through an in-network Durable Medical Equipment (DME) provider. To find a provider, search your plan-specific provider directory on the EHP Website at employeehealthplan.clevelandclinic.org or sign into your Aetna Health account.

Why leaving against medical advice can have risk and consequences

Leaving medical care against a doctor's recommendation can be risky. The situation may be considered a "leave AMA," known as a leave against medical advice (AMA). Patients may have various reasons for doing so, but it's crucial to understand the potential consequences. Leaving without the provider's recommendation puts the patient at risk of getting sicker or later having to go back to the hospital. If you leave against medical advice, the health plan does not cover the charges incurred for that stay.

There are many reasons why a patient might do this, such as not understanding the situation, long waits, feeling better, not liking the treatment, family obligations,

(continued)

Benefit Updates and Reminders (continued)

or concerns about the cost. If you are considering leaving against medical advice, it's important to have a conversation with your doctor or medical staff to fully understand the risks and consequences. Medical professionals have your best interests in mind, and they can also provide alternative treatment options or address any concerns you may have.

Contact the Employee Health Plan at 216.986.1050, option 1 with any questions.

Telephone Visit Coverage

Scheduled and non-scheduled phone calls are not a covered benefit under the Employee Health Plan and can result in members being billed by their provider. For example, members may be billed if they agree to having their provider call them on the phone to review diagnostic test results. Phone calls are considered a self-pay service. However, laboratory and radiology results and notes can be reviewed with your provider in MyChart at no cost. MyChart offers several options to receive virtual care at no cost to EHP members, including provider messaging and video visits (both scheduled and on demand).

Dental Department offers specialty services at Cleveland Clinic main campus

Did you know Cleveland Clinic main campus offers dentists and oral surgeons who provide services to our caregivers and their families? Dentists and dental specialists regularly see patients with various oral health needs – from standard cleanings to complex medical issues, including wisdom teeth removal and dental implants. Common oral surgery and periodontic procedures or treatments are as follows:

Oral Surgery	Periodontics
Treatment of damaged or missing teeth <ul style="list-style-type: none"> • Extractions, including wisdom teeth • Bone grafting • Ridge augmentation • Sinus elevation • Dental implant placement Management of facial trauma and jaw fractures Management of osteonecrosis of the jaw Management of skeletal jaw deformities Management of head/neck muscular disorders Management of oral pathology: <ul style="list-style-type: none"> • Removal of jaw cysts and tumors • Biopsies of bone or gum lesions 	Treatment of gum recession Treatment of periodontal disease with: <ul style="list-style-type: none"> • Deep cleaning (Scaling/root planing) • Periodontal surgery • Bone grafting around teeth Treatment of failing dental implants Exposure of impacted teeth Gingival biopsies Crown lengthening

Not all of these procedures are covered by medical insurance. They may be covered by **either** your dental plan or your medical insurance, depending on the type of service. For dental services covered under the medical insurance provided by the EHP, please refer to Section Three, Benefits Coverage Clarification of your Summary Plan Description, which will explain the types of dental services covered under the medical plan. Your plan-specific Summary Plan Description can be found on the EHP website at employeehealthplan.clevelandclinic.org.

For coverage under the Cigna Dental Plan, contact Cigna Dental directly at 800.244.6224.

To schedule an appointment, call 216.444.6907. The Dentistry Department is located in the Crile Building, Desk A71 (7th floor). ■

Tools to help you reach your Healthy Choice goals

Take advantage of these wellness tools to help you meet your Healthy Choice goals.

Cleveland Clinic Fitness Centers

Membership is free for caregivers, as well as their spouses and any child dependents ages 16 and older covered by the Employee Health Plan.

Amenities include (may vary by location):

- Access to free weights, weight machines and cardio equipment, plus free group exercise classes included with membership
- Free on-demand virtual fitness classes available on our website
- Free/validated parking at all locations, including at the Walker Fitness Center on main campus
- One-on-one and small group personal training and specialty programs at select locations, for an additional cost
- Locker rooms and shower facilities at most locations

For more information and to find a location convenient for you, please visit employeewellness.com/fitness-center-locations.

Akron General LifeStyles Health and Wellness Centers

Access to LifeStyles Health and Wellness Centers, located in Bath, Green and Stow, Ohio, is available to EHP members at no cost. A LifeStyles membership gives you access to all centers and includes unlimited group exercise classes, pools, a sauna, steam room and more. Whether you're joining for the first time or renewing your membership, please follow these steps:

- If you're renewing, remember you only must do so every 12 months.
- Complete an online application at employeewellness.com/fitness-center-locations.

Have questions? Contact us at 330.344.5646.

WeightWatchers

Join WeightWatchers for everything you need to support healthy habits, including thousands of recipes, exercise tracking, mindful meditations, and a members-only support community. EHP members receive a 50% discount to join. You can join at WW.com/ClevelandClinic. ■



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Important Health Plan Information