

EHP members: Your Healthy Choice premium discount is changing

This year, nearly 40,000 members are participating in the Employee Health Plan (EHP)'s Healthy Choice program to earn savings on their health plan premiums while focusing on their health.

To continue offering meaningful savings to members in the future, we are updating how we calculate the premium discount.

Starting with the 2027 program year, Healthy Choice will transition from a **percentage-based premium** discount to a **fixed dollar amount**. This means the fixed dollar discount will apply to health plan premiums that go into effect Jan. 1, 2027, or after.

Why are we making this change?

As health plan premiums increase year-to-year, percentage-based discounts increase program costs over time.

Updating the discount calculation to a more predictable model allows us to maintain a steady Healthy Choice offering for years to come.

This change is part of a broader, multi-year strategy to simplify the program. In doing so, we continue to reward healthy behaviors while helping manage healthcare costs for both members and the organization.

What this means for you

- You will continue to earn a premium discount for the following benefit year by participating in Healthy Choice and meeting program requirements.
- There is no change to the premium discount dollar amount you have earned for 2026.
- Your 2027 health plan premium discount will be the dollar value equivalent of the medal level you earned or will earn by achieving your Healthy Choice goals in 2026.
 - o For example, if you earn a Diamond level discount in 2026, your 2027 discount will be the dollar value equivalent of 30% of your current (2026) health plan premium. The reward will not increase with the premium inflation we expect for 2027.

This approach, plus additional changes and enhancements we'll announce later this year, allows us to maintain our Healthy Choice offering while helping keep premiums and plan costs more consistent over time.

Healthy Choice remains an important part of supporting your health and well-being, including managing your healthcare costs. You will see your 2027 premium discount amount in Workday during open enrollment this fall.

Refer to the frequently asked questions on page 2 for more details. Check the intranet for more details and updates in the months ahead.

Frequently Asked Questions

Changes to Employee Health Plan Healthy Choice Program

What is changing with Healthy Choice?

Beginning with the **2027 program year**, Healthy Choice will move from a percentage-based premium discount to a **flat dollar discount**.

When does this change take effect?

The change applies to health plan premiums that go into effect **Jan. 1, 2027**.

Will this affect the discount I earned for 2026?

No. There is **no change** to the premium discount dollar amount you earned for 2026.

Why is Cleveland Clinic making this change?

As premiums increase year-to-year, percentage-based discounts also increase in cost. Moving to a fixed dollar amount helps make the program more predictable and sustainable while continuing to reward healthy behaviors.

Will I still be able to earn a Healthy Choice discount?

Yes. EHP members can continue participating in Healthy Choice to earn a premium discount for the following benefit year.

How will my 2027 discount be calculated?

Your 2027 premium discount will be based on the dollar value equivalent of the medal level you earn in 2026. For example, if you earn Diamond level in 2026, your 2027 discount will equal the dollar value of 30% of your 2026 premium.

Will the discount increase if premiums increase?

No. Under the fixed dollar model, the reward amount will not automatically increase based on future premium changes.

Does this mean Healthy Choice is going away?

No. Healthy Choice remains an important part of supporting members' health and well-being while helping manage healthcare costs.

Why announce this now if it affects 2027 premiums?

We want members to understand how their Healthy Choice participation in 2026 will affect their 2027 premium discount and provide time to learn about the change.

Will there be more Healthy Choice changes?

Yes. This is part of a broader, multi-year strategy to simplify the program. Additional changes and enhancements will be shared.

Where can I learn more?

Members can check the intranet and future Healthy Choice communications for updates. You will see your 2027 premium discount amount in Workday during open enrollment.