

Health Plan Comparison Infographic

During open enrollment you will have the choice between two health plan options: EHP and EHP Plus. No matter which plan you choose, the Employee Health Plan will continue to offer a comprehensive benefit plan with low out-of-pocket costs. The following information is intended to help you compare the two plans as you prepare to make your elections during open enrollment this fall.

	EHP	EHP Plus
Network <i>(Before choosing your plan, confirm that all your providers are in that network)</i>	Cleveland Clinic and Quality Alliance providers Florida Clinically Integrated Network <i>Note: Network has been supplemented to include additional Aetna providers with locations in Florida for the following specialties: Pediatrics, OB-GYN/Obstetrics, Dermatology, Ophthalmology, Chiropractic, Otolaryngology (ENT), Oral Surgery, Behavioral Health, Neurology, Nutritionist, Pain Management, Podiatry</i>	Cleveland Clinic and Quality Alliance providers Florida Clinically Integrated Network PLUS Aetna Select Open Access providers nationwide
Excluded providers in Ohio <i>(no exclusions for emergency or urgent care visits)</i>	University Hospitals Health System, Akron Children’s Hospital, Aultman Hospital, Summa Health System and their affiliates	University Hospitals Health System, Aultman Hospital, Summa Health System and their affiliates
Who might consider enrolling in each plan	Caregivers/dependents who live close to Cleveland Clinic providers or within the Florida Region service area, and typically use a smaller network of Cleveland Clinic Quality Alliance and Florida Clinically Integrated Network providers for all their care	Caregivers/dependents who may not live close to Cleveland Clinic providers and who may require a broader network to meet their care needs, including these examples: <ul style="list-style-type: none"> • Caregivers who work remotely • Caregivers/dependents living outside of Cleveland Clinic Ohio and Florida Region service area who need routine or specialty care where they are located

What about emergency care?

There are no network restrictions for emergency or urgent care visits – You have equal coverage for these types of visits under both plans regardless of where you go. Emergency and urgent care visits are covered at 100% after the applicable copay.



What about Prescriptions?

There is no difference in prescription drug coverage under either plan. Prescriptions should still be obtained from a Cleveland Clinic Pharmacy (in-store or mail service). Alternatively, you can fill acute need prescriptions at CVS locations. Your annual pharmacy deductible will apply.

