

THE CLEVELAND CLINIC FOUNDATION : Aetna Select Open Access – Cleveland Clinic Employee Health Plan - Main Campus Residents & Fellows

Coverage for: Individual + Family | Plan Type: EPO

Coverage Period: 01/01/2022-12/31/2022



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.HealthReformPlanSBC.com</u> or by calling 1-833-414-2331. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-833-414-2331 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Cleveland Clinic Quality Alliance: \$0. Aetna Network: Individual (IND) \$500/ Family (FAM) \$1,500.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Emergency room, generic <u>prescription</u> drugs, office visits are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	Yes. For <u>prescription drugs</u> : IND \$200 / FAM \$400. There are no other specific <u>deductible</u> s.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Cleveland Clinic Quality Alliance: IND \$3,950 / FAM \$7,900. Aetna <u>Network</u> : IND \$4,750 / FAM \$9,500. RX: IND \$3,950 / FAM \$7,900.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , balance-billing charges, <u>Premiums</u> , bariatric surgery copay*, balance-billing charges & health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> . *Bariatric surgery copay is eligible for reimbursement through EHP Coordinated Care Reimbursement Program.
Will you pay less if you use a network provider?	Yes. See EHP Main Campus Residents and Fellows provider search tool or call 1-833-414-2331 for a list of Cleveland Clinic Quality Alliance and Aetna Network providers.	You pay the least if you use a <u>provider</u> in Cleveland Clinic Quality Alliance. You pay more if you use a <u>provider</u> in Aetna <u>Network</u> . You will pay the most if you use an <u>outof-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Cleveland Clinic Quality Alliance (You will pay the least)	Aetna Network (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider</u> 's office or clinic	Primary care visit to treat an injury or illness	No charge	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
	Specialist visit	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
	Preventive care /screening /immunization	No charge	Not covered	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	No charge	30% coinsurance	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	\$75 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$75 <u>copay</u> /visit	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
If you need drugs to treat your illness or condition	Preferred non-specialty generic drugs (tier 1)	Not applicable	Co-insurance after prescription deductible: 20% (CVS), 15% (Cleveland Clinic)	Not covered	Covers 1-30 day supply (CVS pharmacies), 1-90 day supply (Cleveland Clinic pharmacies). Refer to EHP Prescription Drug Handbook & Formulary for required precertifications, non-covered drugs, and quantity limits available on our website at www.clevelandclinic.org/healthplan .
Prescription drug coverage is administered by CVS Caremark	Preferred non-specialty brand drugs (tier 2)	Not applicable	Co-insurance after prescription deductible: 30% (CVS), 25% (Cleveland Clinic)	Not covered	
More information about prescription drug coverage is available at	Non-preferred brand & generic drugs (tier 3)	Not applicable	Co-insurance after prescription deductible: 50% (CVS), 45% (Cleveland Clinic)	Not covered	

	What You Will Pay					
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www.clevelandclinic .org/healthplan.	Specialty brand & generic drugs (tier 4)	Not applicable	Co-insurance after prescription deductible: 20%	Not covered	Refer to EHP Prescription Drug Handbook & Formulary for required precertifications, non-covered drugs, and quantity limits available on our website at www.clevelandclinic.org/healthplan.	
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance	Not covered	None	
outpatient surgery	Physician/surgeon fees	No charge	30% coinsurance	Not covered	None	
If you need immediate medical attention	Emergency room care	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	None	
	Emergency medical transportation	No charge	No charge	No charge	Non-emergency transport: not covered, except if precertified.	
	<u>Urgent care</u>	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .	
	Physician/surgeon fees	No charge	30% coinsurance	Not covered	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$35 copay/visit, deductible doesn't apply; other outpatient services: no charge	Office: \$50 copay/visit, deductible doesn't apply; other outpatient services: no charge	Not covered	None	
	Inpatient services	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .	
If you are pregnant	Office visits	No charge	No charge	Not covered	Cost sharing does not apply for	
	Childbirth/delivery professional services	No charge	30% coinsurance	Not covered	preventive services. Maternity care may include tests and services	

	What You Will Pay					
Common Medical Event	Services You May Need	Cleveland Clinic Quality Alliance (You will pay the least)	Aetna Network (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery facility services	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay; <u>deductible</u> waived for newborn	Not covered	described elsewhere in the SBC (i.e. ultrasound.) Copay waived on newborn facility claim if baby discharged with mother. Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan.	
If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance	Not covered	60 visits/calendar year. Precertification required.	
	Rehabilitation services	Deductible doesn't apply: \$10 copay/visit for first 20 visits, then 50% coinsurance for last 15 visits	Deductible doesn't apply: \$10 copay/visit for first 20 visits, then 50% coinsurance for last 15 visits	Not covered	35 visits/calendar year for each physical, occupational, and speech therapy, combined with <u>habilitation</u> <u>services</u> .	
	Habilitation services	No charge	No charge	Not covered		
	Skilled nursing care	No charge	No charge	Not covered	60 days/calendar year. Precertification required.	
	Durable medical equipment	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% coinsurance	Not covered	Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	No charge	No charge	Not covered	None	
If your child needs dental or eye care	Children's eye exam	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None	
	Children's glasses	Not covered	Not covered	Not covered	Not covered.	
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u>.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine foot care
- Weight loss programs Except for required <u>preventive</u> <u>services</u>.

Other Covered Services (Copays and Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture 10 visits/calendar year for disease, injury & chronic pain for Cleveland Clinic Quality Alliance <u>providers</u> only.
- Bariatric surgery For Cleveland Clinic Quality Alliance <u>providers</u> only.
- Chiropractic care 20 visits/calendar year for Cleveland Clinic Quality Alliance providers only.
- Hearing aids for Cleveland Clinic Quality Alliance <u>providers</u> only.
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition.
- Long-term care
- Routine eye care (Adult)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-833-414-2331.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about

the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-833-414-2331.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.

TTY: 711

Language Assistance:

For language assistance in your language call 1-833-414-2331 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-833-414-2331.

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-833-414-2331 الرجاء الاتصال على الرقم المجاني

Armenian - Lեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-833-414-2331 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-833-414-2331 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-833-414-2331 ku busa

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-833-414-2331 nga walay bayad.

Burmese - ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-833-414-2331 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-833-414-2331.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-833-414-2331 sin gåstu.

Cherokee - ĐẠYĐ SCHĐẠJ JHẠS PẠY ĐỊT (CWY) QHƯỚIS 1-833-414-2331 CHO L A FẠJ ĐỆC L A FẠT ĐỆC L A FẠJ ĐỆC L A FẠT ĐỊC L ĐỊ

Chinese - 欲取得繁體中文語言協助, 請撥打1-833-414-2331, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-833-414-2331.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-833-414-2331 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-833-414-2331.

French - Pour une assistance linguistique en français appeler le 1-833-414-2331 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-833-414-2331 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-833-414-2331 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-833-414-2331 χωρίς χρέωση.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-833-414-2331. Kāki 'ole 'ia kēia kōkua nei.

हिन्दी में भाषा सहायता के लिए, ₁₋₈₃₃₋₄₁₄₋₂₃₃₁ पर मुफ्त कॉल करें। Hindi -Hmong -Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-833-414-2331. Maka enyemaka asusu na lgbo kpoo 1-833-414-2331 na akwughi ugwo o bula lbo llocano -Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-833-414-2331 nga awan ti bayadanyo. Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-833-414-2331. Italian -日本語で援助をご希望の方は、1-833-414-2331 まで無料でお電話ください。 Japanese -လာတာမြာစားတာကတိုးကျိုင်အင်္ဂါ ကျိုင် ကို833-414-2331 လာတအိုင်ဒီးတာ်လာဝိဘ္ဘင်လာဝိစ္စာဘင် Karen -한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-833-414-2331 번으로 전화해 주십시오. Korean -Bε m`ké gbo-kpá-kpá dyé pidyi dé Basoó-wuduùn wee, dá 1-833-414-2331 Kru-Bassa -براي راهنمايي په زيان فارسي يا شماره 2331-414-833- به خور ايي پهيو مندي بكهن Kurdish -ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ-833-414-2331 ໂດຍບໍ່ເສຍຄ່າໂທ. Laotian -Marathi -Marshallese -Nan bōk jipañ ilo Kajin Majol, kallok 1-833-414-2331 ilo ejjelok wōnān. Micronesian-Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-833-414-2331 ni sohte isais. Pohnpeyan -សម្ភាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-833-414-2331 ដោយឥតគិតថ្លាំ។ Mon-Khmer, Cambodian -Navajo -T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-833-414-2331 Nepali -Nilotic-Dinka -Tën kuoony ë thok ë Thuonjän col 1-833-414-2331 kecin ayöc. Norwegian -For språkassistanse på norsk, ring 1-833-414-2331 kostnadsfritt. Panjabi -Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-833-414-2331 aa. Es Aaruf koschtet nix. Persian -برای راهنمایی به زبان فارسی با شماره 2331-414-833 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Aby uzyskać pomoc w jezyku polskim, zadzwoń bezpłatnie pod numer 1-833-414-2331. Polish -Portuguese -Para obter assistência linguística em português ligue para o 1-833-414-2331 gratuitamente.

Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-833-414-2331

Romanian -

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-833-414-2331.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-833-414-2331 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-833-414-2331.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-833-414-2331.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-833-414-2331. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-833-414-2331 bila malipo.

Syriac - K - --- A --- A

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-833-414-2331 nang walang bayad.

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-833-414-2331 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-833-414-2331 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-833-414-2331 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-833-414-2331.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкопітовним номером 1-833-414-2331.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 331-414-2331 . پر بات کریں۔

Vietnamese - Đê 'được hố trở ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đên số 1-833-414-2331.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-833-414-2331 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-833-414-2331 lái san owó kankan rárá.