



Employee Health Plan(s)

Health Plan Comparison

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 offers 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

(Before choosing your plan, confirm that all your providers are in that network)

Cleveland Clinic, Quality Alliance and certain Florida-aligned providers

PLUS Aetna Select Open Access providers nationwide

Supplemented providers in Florida

The EHP plan is supplemented with Aetna providers in the following specialties from the seven counties surrounding our **Florida hospitals: Acupuncture, Allergy, Behavioral Health, Chiropractic, Dermatology, Endocrinology, Nutritionist, Ophthalmology, Otolaryngology (ENT), Oral Surgery, Pain Management, Pediatrics and Podiatry.** The seven counties include Brevard, Indian River, St. Lucie, Martin, Palm Beach, Broward and Miami-Dade.

Members have access to Aetna Select Open Access providers nationwide.

The use of Aetna providers for the specialty of OB/GYN within our service area in Florida will be limited to Aetna OB/GYN providers in the counties of Broward, Palm Beach and Miami-Dade. The non-Cleveland Clinic Aetna OB/GYN providers that have been included in-network for EHP from Brevard, St. Lucie, Indian River and Martin counties will be removed from the EHP network. Our Cleveland Clinic providers and facilities, Martin Tradition and Indian River hospitals, are able to treat members for these services.

Excluded providers in Ohio

(No exclusions for emergency or urgent care visits)

University Hospitals Health System, Akron Children’s Hospital, Aultman Hospital, Summa Health System and their affiliates

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Benefit Coverage

Rich benefit coverage with low out of pocket cost and 100% coinsurance after applicable copays and deductible. For more information, please refer to the health plan(s) Summary Plan Descriptions (SPDs)

Same as EHP

Who might consider enrolling in each plan

Caregivers/dependents who live close to Cleveland Clinic providers or within our service area in Florida

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:

- Caregivers who work remotely
- Caregivers/dependents living outside of Cleveland Clinic service areas in Ohio and Florida who need routine or specialty care where they are located

Additional info on the back



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.