

Cleveland Clinic
Employee Health Plan Bulletin
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The Competitive Edge – A Healthy Choice Success Story

Have you ever wanted to cross the finish line first, or beat your spouse in a friendly competition? Parrish, an EHP member, knows this feeling all too well. His competitive edge is what pushed him to exceed his Healthy Choice goals recently. In fact, he and his wife Monique exceeded their weight loss goal, together.

The friendly competition started in the summer of 2020. Parrish walked 43 miles and lost 10 pounds in the first month. He gained a new mindset and a new focus on his health. Parrish now enjoys staying active with his family and continually tracks his food using an app. In the summer months, he enjoys hiking the Metro Parks. In the winter months, he uses resistance bands and walking videos to stay active. Parrish knows the road to a healthier lifestyle can be challenging – but worth it. He recommends finding a few healthy habits and sticking with it.

In addition to meeting his weight loss goal, his blood pressure and cholesterol are both in a healthy range. During his journey, he was excited to tell his Care Coordinator, Mary, about his success. To date, Parrish has lost a total of 50 pounds!

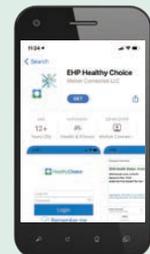
Parrish believes everyone can benefit from joining Healthy Choice. Have a spouse on your health plan? Maybe a healthy competition will encourage you both to reach your goals, together.

For more information, visit employeehealthplan.clevelandclinic.org or call 216.448.2247, option 2. ■



Healthy Choice Mobile App

It is now easier than ever to access your portal and view your Healthy Choice information. Download the EHP Healthy Choice mobile app now available in the App store and Google Play Store. Search for “EHP Healthy Choice”.



Understanding Healthy Choice Premium Levels

The Healthy Choice program started in January and will continue through the program deadline of Sept. 30, 2021. When you participate and meet your personal program requirements, you're eligible for significant savings on your health plan premiums in the following plan year.

You're eligible for the discount if you have single coverage or if you cover a spouse on the health plan. The grid below explains how much of a discount you'll receive in 2022, based on your participation in 2021.

Single Coverage:

If you have single or employee-only coverage, you're eligible for the greatest discount, or 30% savings. To earn 30%, you'll need to earn full credit in the program. Afraid you may not earn full credit? You can earn a 15% discount if you earn partial credit.

Spouse Coverage:

If you cover a spouse, their participation will be combined with yours to determine how much you will save. Together you're eligible for the greatest discount, or 30% savings. Having trouble encouraging your spouse to participate? You can still receive a lesser discount if you meet full or partial credit on your own, even if your spouse does not participate at all. Here's an example:

You participate and earn full credit + Your spouse *does not* participate = Together you'd earn the Gold level discount, or 15% savings

To learn more about earning credit for the program, login to your Healthy Choice portal to review your Personal Program Requirements.

Premium Level	If you have Employee Only coverage	If you have a spouse covered on the Employee Health Plan
BRONZE (plan's standard, and highest, premium)	Earned NO credit	Both earned NO credit
SILVER 7.5% discount	N/A	One earned PARTIAL credit and one earned NO credit
GOLD 15% discount	Earned PARTIAL credit	Both earned PARTIAL credit —OR— One earned FULL credit and one earned NO credit
PLATINUM 22.5% discount	N/A	One earned FULL credit and one earned PARTIAL credit
DIAMOND 30% discount	Earned FULL credit	Both earned FULL credit

Caregivers or spouses who have questions about Healthy Choice can call the One HR Service Center at 216.448.2247 or toll-free at 1.877.688.2247. Option 2. **Remember:** HIPAA regulations apply to questions you ask about the members of your household covered by the Health Plan. ■

Healthy Choice Program Updates

2021 Program Timeline

In 2021, the Healthy Choice program begins Jan. 1 and ends Sept. 30. The participation requirement is six months.

The following changes have been made to the 2021 Healthy Choice Program:

- The option to track gym visits/gym participation is no longer a requirement for those with a Healthy status. Instead, all members with a Healthy status are required to track steps and/or minutes using a device.
- Despite the removal of gym participation as a qualifier for Healthy Choice, EHP will continue to subsidize gym memberships for EHP members at participating facilities, which include the Cleveland Clinic fitness centers and Lifestyles.
- The step requirement for Healthy status has increased from 150,000 to 180,000 steps per month for six months by Sept. 30. This equates to 6,000 steps per day. If you are tracking steps for the Coordinated Care weight management program, the steps have increased to 150,000. ■

New Year, New Look – EHP Launching Updated Website

The newly redesigned and updated website will launch April 20, 2021. The improved navigation and personalization will get you to the information you need quickly. Check it out at employeehealthplan.clevelandclinic.org. ■

Medical and Pharmacy Benefit Changes for 2021

The following benefit changes were made to the Medical Plan and the Pharmacy Plan for 2021.

Medical Plan

- The co-pay for MRI/CT scans increased to \$75
- The inpatient co-pay increased to \$350 per admission
- Added coverage for transgender surgery services

Pharmacy Plan

- Additions to the Specialty Drug Copay Card Assistance

Specialty Drug Copay Card Assistance Program Additions

The following medications have been added to the Specialty Drug Copay Card Assistance Program on Jan. 1, 2021

Brukinsa	Nurtec ODT	Sivextro
Fulphila	Orenitram	Spritam
Fycoppa	Oxbryta	Ubrely
Inrebic	Oxtellar XR	Udenyca
Koselugo	Pemazyre	Zeposia
Nourianz	Reyvow	Ziextenzo
Nubeqa	Rozlytrek	

Refer to the Employee Health Plan website for the most up-to-date information on your medical or pharmacy benefits. ■

Employee Wellness offers eCoaching Nicotine Cessation Program

Ready to quit tobacco once and for all? The Employee Health Plan has partnered with Cleveland Clinic Employee Wellness to offer its members a nicotine cessation program. The eCoaching nicotine cessation program is a four month email-based program designed to help participants quit tobacco and/or nicotine. Cleveland Clinic Health Coaches will help guide you through quitting tobacco with some of the highest success rates of any tobacco cessation program, and all through the convenience of email. Your personal Health Coach will help guide you to create healthy lifestyle behaviors using proven strategies and tools, and will support you along the way to becoming a healthier, happier you.

To join the online program, visit <https://clevelandclinicwellness.com/ehp/EHPTobacco.htm> ■

Coordinated Care Program Updates

Reimbursement of Co-pays/Co-insurance

Effective immediately, the address for submitting your receipts via USPS has changed to the following:

Cleveland Clinic Employee Health Plan
Attn: Reimbursements
3050 Science Park Drive / AC332B
Beachwood, Ohio 44122

You can still send receipts via the email address at EHPpharmacyreimbursement@ccf.org

All receipts must be submitted within six months from the date of service or fill date.

For qualifying medications, you must submit the individual tax receipts/bar code receipts, along with the register receipts from the Cleveland Clinic pharmacy or Cleveland Clinic Home Delivery. Both must be submitted in order to request reimbursement. Pharmacy printouts are not acceptable.

Members enrolled in the Healthy Choice Coordinated Care program who are eligible for medication reimbursement must use a Cleveland Clinic Pharmacy to qualify for medication reimbursement. Medications obtained from the CVS/Caremark Mail Service Program are **not** reimbursable unless the policy holder resides in a state that is not serviced by a Cleveland Clinic Home Delivery Pharmacy.

Remember, the Prescription Drug Benefit has an annual deductible of **\$200 individual/\$400 family** and resets each calendar year.

Advantages of Using Cleveland Clinic Pharmacies and Home Delivery Pharmacy

- *Lower cost:* You will pay less for prescription co-insurance.
- *Waived deductible:* Your deductible will be waived for prescriptions filled with a generic medication at these pharmacies. ■

Coordination of Benefits (COB)

Do you have more than one health insurance policy?

Coordination of Benefits is the process used to determine which plan pays as primary when a member has more than one health insurance policy. This process is used to avoid duplication of payments and to help reduce the cost of insurance premiums. Below are just a few scenarios when COB would come into play.

- **You're married and both you and your spouse have separate health plans and carry each other and children on both plans.**
- **Children of parents divorced or separated – the court decree will determine responsibility for healthcare expenses which determines who is primary.**
- **A child has their own policy from school or work, but is under 26 and still on parent's policy.**

Each year, the member is responsible for making sure their COB information is updated with the health plan's Third Party Administrator (TPA). COB also needs to be updated when a life event occurs involving the addition/deletion of a dependent or if other insurance is acquired. By doing so you can avoid any delay of payment of claims for your dependents.

Updating your COB information with the TPA is easily completed via phone (criteria apply), website, or paper form. For more information, further instructions, or to find the COB form for UMR, visit our website at employeehealthplan.clevelandclinic.org. ■

Resources for EHP Members

EHP Virtual Help Desk Now Available

The Employee Health Plan now offers a virtual help desk every Tuesday and Thursday from 11 a.m. to 1 p.m. You can ask general questions about your medical and pharmacy benefits, as well as Healthy Choice. This is an open forum and information you share is viewable by other caregivers. You can access the Teams room via our website at employeehealthplan.clevelandclinic.org.

Due to HIPAA requirements and compliance regulations, if you have a specific question about your individual benefits that may include personal health information (PHI), please contact the health plan directly at 216.448.2247 or 877.688.2247 option 2.

HIPAA Rules Apply

The Employee Health Plan must follow the rules of the Health Insurance Portability and Accountability Act (HIPAA) in its day-to-day administration. If you are calling the health plan and inquiring about your spouse's account or Healthy Choice status, a completed personal health information (PHI) form must be on file with the appropriate approvals. The PHI form is located on our website. Click on the "Resources" tab, then "Forms".

Credit Card Payments

Did you know that your Cleveland Clinic statements and balances can be viewed and paid using MyChart or MyAccount? You can access these sites via the Intranet and both offer secure and convenient 24/7 access. ■

New in 2021, AccordantCare Participant Incentive

The Employee Health Plan is partnered with Accordant-Care, a CVS/caremark company, to provide members with a Rare Disease Management Program that specializes in uncommon conditions.

EHP is offering a yearly incentive to members enrolled in AccordantCare who meet program participation requirements. Eligible members will receive a yearly \$300 incentive to actively participate in the program, complete three assessments with an AccordantCare nurse in one program year, and adhere to their physician prescribed medication treatment plan.

More detailed incentive program information can be found on the EHP website at employeehealthplan.clevelandclinic.org. Program information can be found in your plan specific Summary Plan Description. You can also call AccordantCare at 1.866.637.6340 (TTY: 1.800.735.2962) to speak to a representative regarding the programs and EHP incentive. ■



Cleveland Clinic Employee Health Plan
Customer Service Unit / AC332B
3050 Science Park Drive
Beachwood, OH 44122

Important Health Plan Information