

Section Five

CLEVELAND CLINIC EMPLOYEE HEALTH PLAN TOTAL CARE

Mission

To manage the employee health plan benefits in a manner that is consistently customer-focused, quality-oriented, and fiscally responsible.

Communication and Service

The Cleveland Clinic Employee Health Plan (EHP) Total Care continually updates members about new initiatives or changes regarding their health plan coverage. It is our goal to do this through the [HealthWise](#) Bulletin, through the local hospital newsletter, and through the centralized Cleveland Clinic Employee Health Plan (EHP) Total Care Customer Service Unit available during business hours.

EHP Total Care Customer Service Unit

The EHP Total Care Customer Service Unit is open Monday through Friday from 7:30 a.m. to 3:30 p.m. A trained representative is available to answer health plan benefit questions. The Customer Service Unit will be able to assist you with medical, behavioral health/substance abuse, and prescription drug questions and issues. If you have questions regarding any other benefit coverage you must contact the Benefits Department.

The Cleveland Clinic Employee Health Plan Total Care Customer Service Unit is responsible for providing key information regarding EHP Total Care benefits. You can contact us by:

Phone: 216-448-0800 or toll-free 1-866-811-4352

Fax: 216-448-0326

E-mail: cehpao@ccf.org

Mailing address:

Cleveland Clinic Employee Health Plan Total Care
Customer Service Unit / AC332b
3050 Science Park Drive
Beachwood, OH 44122

EHP Total Care Quick Reference Guide

Cleveland Clinic Employee Health Plan (EHP) Total Care Customer Service Unit	
<ul style="list-style-type: none"> • Eligibility Verification • Benefit Determination • Referral/Claims Issues • Network Provider Questions • General Health Plan Questions • EHP Wellness 	<ul style="list-style-type: none"> • Phone numbers: 216-448-0800 or toll-free 1-866-811-4352 • Fax number: 216-448-0326 • Customer Service Eligibility Fax number: 216-448-0639 • E-mail address: cehpao@ccf.org • Web address: www.clevelandclinic.org/healthplan or via the intranet by clicking on the "Employee Health Plan" link
Cleveland Clinic Benefits Department	
<ul style="list-style-type: none"> • Life Events • Short-Term Disability • Salary Continuation • Savings & Investment Plan 	<ul style="list-style-type: none"> • PayFlex • Retirement/Pension • Dental/Vision • COBRA • Phone number: 216-448-0600 • Fax number: 216-448-0637
Antares Management Solutions (Antares) Customer Service (Cleveland Clinic EHP Total Care TPA)	
	<ul style="list-style-type: none"> • Phone number: toll-free 1-800-451-7929 • Mailing address: P.O. Box 89472 Cleveland, OH 44101-6472
EHP Total Care Medical Management and Pharmacy Department (Medical, Behavioral Health, and Pharmacy Services)	Prescription Drug Benefit
<ul style="list-style-type: none"> • Prior Authorization for Clinical Appropriateness and Notification • Coordinated Care Programs • Case Coordination • Formulary Drug Review • Pharmacy Coordination Programs <p>Phone numbers: 216-986-1050 or toll-free 1-888-246-6648</p> <p>Fax number: 216-901-2050</p> <p>Web address: www.chnetwork.com</p> <p>Emergency Room Transfer Line: 1-866-721-9803</p>	<ul style="list-style-type: none"> • Cleveland Clinic Pharmacy Information Hotline Phone numbers: 216-445-MEDS (6337) or toll-free 1-866-650-MEDS (6337) Web address: www.clevelandclinic.org/pharmacy • Home Delivery Service Phone number: 216-328-6075 Fax number: 216-328-6076 • Cleveland Clinic Home Infusion Pharmacy (injectables only) Phone numbers: 216-444-HOME (4663) or toll-free 1-800-263-0403 • CVS Caremark Phone number: 1-866-804-5876 E-mail address: customerservice@caremark.com Web address: www.caremark.com
<ul style="list-style-type: none"> • Tier 2 Networks <p>Cleveland Health Network Phone: 1-888-246-6648 Web address: www.chnetwork.com</p> <p>Medical Mutual Traditional Phone: 1-800-601-9208 Web address: www.supermednetwork.com</p> <p>USA Managed Care Organization (USAMCO) Phone: 1-800-872-3860 Web address: www.usamco.com</p>	
<ul style="list-style-type: none"> • Employee Assistance Program (EAP) — Caring for Caregivers <p>Licensed Professionals Health Program — Phone: 216-444-7023</p> <p>CONCERN Employee Assistance Program — Phone: 216-445-6970 or toll-free: 1-800-989-8820</p> <p>Wellbeing Resource and Referral Services:</p> <ul style="list-style-type: none"> – Family Dependent Care Specialist — Toll-free phone: 1-800-445-1641 – Legal Assist Specialist — Toll-free phone: 1-866-707-5385 	

For MEDICARE information: toll-free at 1-800-Medicare (1-800-633-4227)

Appeal Process

The Cleveland Clinic Employee Health Plan (EHP) Total Care has established an appeal process for medical, behavioral health/substance abuse, pharmacy, dental or vision coverage including:

1. A determination regarding benefits under the program(s).
2. Appropriateness of reimbursement.
3. Clinical appropriateness of the services furnished or proposed to be furnished.
4. Appropriateness of the setting in which the services were or are proposed to be furnished.

Routine Appeal Process

Prior to initiating the appeal process with Cleveland Clinic Employee Health Plan Total Care, the member must contact the Third-Party Administrator (TPA) Customer Service Department and complete the TPA appeal process. If the situation is not resolved to the employee's satisfaction through the TPA appeal process, the employee should contact the Cleveland Clinic Employee Health Plan Total Care Customer Service Unit at 216-448-0800 or toll-free at 1-866-811-4352. Before calling, the employee must have all the information and paperwork sent to and received from the TPA as well as the name and phone number of the contact person at the TPA. The Cleveland Clinic Employee Health Plan Total Care Customer Service Unit will instruct the member on the next steps to take to resolve the issue and can provide you with the appropriate Appeal Form.

A routine appeal must be resolved within 45 days of the initial request if the required documents to conduct the appeal are submitted. Appeals must be submitted within 180 days of the date of initial coverage decision.

Expedited Appeal Process

If the appealing party believes that the initial determination could seriously jeopardize the life or health of the employee or the employee's dependent or the ability to regain maximum function, Cleveland Clinic Employee Health Plan Total Care will consider this a request for an expedited appeal. Cleveland Clinic Employee Health Plan Total Care personnel, in consultation with the Cleveland Clinic Employee Health Plan Total Care Chief Medical Officer, reserve the right to disallow the employee use of the expedited appeal process if, in the sole exclusive opinion of the Chief Medical Officer, a non-expedited appeal would in no way seriously jeopardize the life or health of the employee or employee's dependent. Such appeals will follow the Appeal Process guidelines. Expedited appeals must be resolved within 72 hours of the initial request. Cleveland Clinic Employee Health Plan Total Care will immediately research the adverse determination by:

1. Reviewing all supporting written documentation in Cleveland Clinic Employee Health Plan Total Care's possession.
2. Making reasonable efforts to obtain additional documentation if indicated.
3. Discussing the matter with the TPA, the EHP Medical Management Department, the employee, physician, or ancillary provider.
4. Discussing the matter with the individual who made the initial determination.

Role of Cleveland Clinic Employee Health Plan Advisory Committee

If it is determined that the appeal cannot be resolved through the TPA, Cleveland Clinic Employee Health Plan (EHP) Total Care, or Compensation/ Benefit review process, the case will be forwarded to the Health Plan Advisory Committee (HPAC) for Third Level Appeal Review. Physician members of the Cleveland Clinic Employee Health Plan Advisory Committee must hold a current, active, unrestricted license to practice and be Board Certified. Committee members include EHP Total Care Chief Medical Officer, Senior Director, Legal Counsel, Cleveland Clinic Medical Director, Director of Health and Welfare Benefits, Director of Retirement/Voluntary Benefit Plans, Director, EHP Medical Management, EHP Total Care Pharmacy Director, and Behavioral Health representatives. Appeal decisions made by Cleveland Clinic Employee Health Plan Total Care or the HPAC are final and binding. If you are dissatisfied with an appeal decision, refer to Section Six, page 62, "A Statement of Your Rights Under ERISA."