

Section Three

TIERED NETWORK OF PROVIDERS

Two-Tier Network

Cleveland Clinic Employee Health Plan (EHP) Total Care offers a two-tier Network of Providers. As an EHP Total Care member, you can use either tier at anytime throughout the benefit year and may see providers in both tiers if you choose. The tier you select, however, determines the amount of coverage you will receive. To receive maximum coverage, you must use Tier 1 providers.

Tier 1

Tier 1 providers consist of Cleveland Clinic and Regional hospitals, including participating physicians credentialed by the Cleveland Clinic Community Physician Partnership (CPP). These providers are, for the most part, located in Cuyahoga County. The Tier 1 Network of Providers includes Primary Care Providers (PCP), Specialist Providers (SP), Behavioral Health Providers, and Ancillary Services Providers. Ancillary services are services such as dialysis, ambulance, transportation, durable medical equipment (DME), home health, skilled nursing facilities, hospice and others.

If you seek services from a Tier 1 PCP, you are covered at 100%. Physician specialties considered primary care include Family Practice, Internal Medicine, Gynecology, Obstetrics, and Pediatrics. All other physician specialties are reimbursed at 100% after a \$35 co-payment per visit. You do not require a referral to see a specialist.

Note: Some PCP's are classified as "Specialists" because they specialize in a specific area and, for the most part, only see patients with medical conditions in their area. For example, an Oncology Gynecologist may only see cancer patients. In these instances, a co-payment of \$35 is applied.

In addition to Specialty Care, co-payments will also be applied to other services such as annual vision examinations, therapy services (Occupational (OT)/Physical (PT)/Speech (ST)), chiropractic services, maternity services, custom orthotics, sclerotherapy for symptomatic varicose veins, and emergency/urgent care. Durable medical equipment (DME) and medical supplies are reimbursed at 80%.

You have a maximum out-of-pocket (OOP) expense per year. For those who elect Employee Only coverage, the maximum is \$1,500 per year; Family I and Family II coverage (including Employee + One Child and Employee + Spouse) is \$3,000 per year. In Tier 1, all co-payments accrue to your annual OOP maximum. The Prescription Drug Benefit has its own OOP maximums so co-payments for these services do **not** accrue to your EHP Total Care medical OOP maximum.

It is important to understand that not all physicians on the Cleveland Clinic and Regional hospital medical staff are in the Cleveland Clinic CPP. **It is the member's responsibility to verify and obtain the most current Tier participation each time services are obtained.** The most current Tier 1 provider information can be found on the Internet at the CHN website: www.chnetwork.com and clicking on "EHP." Information about special arrangements with additional Tier 1 providers for employees who work at Cleveland Clinic locations outside of Cuyahoga and Lorain Counties can be obtained by visiting the Cleveland Clinic Employee Health Plan Total Care website at www.clevelandclinic.org/healthplan.

Cleveland Clinic Employee Health Plan Total Care does not print a hardcopy Provider Directory. If you do not have access to a website you can either call Antares Management Solutions toll-free at 1-800-451-7929 or the Cleveland Clinic Employee Health Plan Total Care Customer Service Unit at 216-448-0800 or toll-free at 1-866-811-4352 to request a listing of doctors in your geographic area by physician specialty. The EHP Total Care Customer Service Unit can assist with problem resolution related to claims for healthcare services when services have been obtained from a Tier 1 provider.

Tier 1 Hospitals in the Cleveland Clinic EHP

Cleveland Clinic

9500 Euclid Avenue
Cleveland, OH 44195 216-444-2200
www.ccf.org

Ashtabula County Medical Center

2420 Lake Avenue
Ashtabula, OH 44004 440-997-2262
www.acmchealth.org

Cleveland Clinic Children’s Hospital for Rehabilitation

2801 Martin Luther King, Jr. Drive
Cleveland, OH 44104 216-448-6400
www.clevelandclinic.org/childrensrehab

Euclid Hospital

18901 Lakeshore Boulevard
Euclid, OH 44119 216-531-9000
www.euclidhospital.org

Fairview Hospital

18101 Lorain Avenue
Cleveland, OH 44111 216-476-7000
www.fairviewhospital.org

Hillcrest Hospital

6780 Mayfield Road
Mayfield Heights, OH 44124 440-312-4500
www.hillcresthospital.org

Huron Hospital

13951 Terrace Road
East Cleveland, OH 44112 216-761-3300
www.huronhospital.org

**If you choose to see a physician at Cleveland Clinic Florida, you must see a physician who is employed by the hospital.*

Lakewood Hospital

14519 Detroit Avenue
Lakewood, OH 44107 216-521-4200
www.lakewoodhospital.org

Lutheran Hospital

1730 W. 25th Street
Cleveland, OH 44113 216-696-4300
www.lutheranhospital.org

Marymount Hospital

12300 McCracken Road
Garfield Heights, OH 44125 216-581-0500
www.marymount.org

Medina Hospital

1000 East Washington Street (Route 18)
Medina, OH 44256 330-725-1000
www.medinahospital.org

South Pointe Hospital

4110 Warrensville Center Road
Warrensville Heights, OH 44122 216-491-6000
www.southpointehospital.org

Cleveland Clinic Florida*

3100 Weston Road
Weston, FL 33331 954-689-5000
www.ccf.org/florida

Cleveland Clinic Nevada

888 West Bonneville Avenue
Las Vegas, NV 89106 702-263-9797

Other Cleveland Clinic Ambulatory Facilities

Cleveland Clinic Beachwood Ambulatory Surgery Center
Cleveland Clinic Lorain Ambulatory Surgery Center
Cleveland Clinic Outpatient Surgery Center
Cleveland Clinic Strongsville Ambulatory Surgery Center
Fairview Surgery Center
Marymount Ambulatory Surgery Center
Wooster Clinic
Wooster Clinic Specialty Center (Endoscopy)

Tier 2

The following three provider networks comprise the Tier 2 network:

- Cleveland Health Network (CHN) — a regional network of hospitals, physicians, and other healthcare providers in northern Ohio and western Pennsylvania — website: www.chnetwork.com.
- Medical Mutual Traditional Network — a network of providers **within** the state of Ohio. website: www.supermednetwork.com and click on “Traditional.”
- USA Managed Care Organization (USAMCO) — a network of providers **outside** the state of Ohio. website: www.usamco.com.

The providers in the Cleveland Health Network are credentialed by the Cleveland Clinic CPP. Providers in the MMO and USAMCO networks are credentialed by their respective companies.

Tier 2 benefits include treatment for non-routine services such as treatment and/or follow-up for sprains, diabetes, hypertension, or any chronic condition, rehab therapies, colds, wounds, follow-up treatment for emergent/urgent care services (usually used for students outside of the Tier 1 network or if a member is on vacation and requires care).

Tier 2 benefits include an annual deductible. For those who elect Employee Only coverage, the annual deductible is \$500; for all other contract types the annual deductible is \$1,500. After your deductible is met, Primary Care Provider (PCP) and Specialist office visits will reimburse at 100% after an applicable \$25 or \$50 co-payment is made. Inpatient hospital services, outpatient hospital services, and laboratory/diagnostic services will reimburse at 70% after the deductible is met. **Certain benefit coverage including but not limited to routine health examinations, routine screening tests, and immunizations are not covered in Tier 2.** See Benefits Coverage Clarification section on page 24.

Tier 2 has a maximum OOP expense per year. For those who elect Employee Only coverage, the maximum is \$5,000 per year; all other contract types is \$15,000 per year. In addition, your Behavioral Health Benefit and Prescription Drug Benefit have their own OOP maximums so co-payments for these services do not accrue to your EHP Total Care OOP maximum.

Note: Emergent/urgent care is covered at 100% after the applicable co-payment. Other specifics regarding Tier 2 coverage can be found in the EHP Total Care Health Plan Summary chart on pages 18 and 19.

If you would like to choose a provider from one of the Tier 2 networks, you can obtain provider information on their websites listed above. You can also contact Antares Management Solutions Customer Service toll-free at 1-800-451-7929.

The Cleveland Clinic Employee Health Plan Total Care Customer Service Unit has limited ability to assist with non-Tier 1 provider problem resolution.

Note: Cleveland Clinic Employee Health Plan Total Care has contracts with each of the Tier 2 networks listed above. There are no individual contracts with the providers in these networks. Because the network holds the individual provider contracts, members must contact the network that provided services directly to resolve discrepancies with claim payment issues. Cleveland Clinic Employee Health Plan Total Care cannot resolve Tier 2 claim payment issues or quote the dollar amount of your financial obligation.

There are services that are covered benefits *ONLY* when provided within the Tier 1 Network of Providers and all EHP Total Care guidelines have been met. Note that there is no Tier 2 coverage for these services. (See Benefits Coverage Clarification on page 24.)