

Health Plan Comparison Infographic

During open enrollment you will have the choice between two health plan options: Employee Health Plan (EHP) and Employee Health Plan (EHP) Plus*. No matter which plan you choose, EHP will continue to offer 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.

	Employee Health Plan (EHP)	Employee Health Plan Plus (EHP Plus)
Network	Cleveland Clinic Quality Alliance	Cleveland Clinic Quality Alliance PLUS Aetna Select Open Access
Network description	Primarily Cleveland Clinic facilities and providers (no tier 2)	Cleveland Clinic facilities and providers PLUS national Aetna network of providers (includes Akron Children's Hospital providers)
Excluded providers <small>(no exclusions for emergency or urgent care visits)</small>	Summa and University Hospitals providers	Summa and University Hospitals providers
Who might consider enrolling in each plan	Caregivers/dependents who use Cleveland Clinic Quality Alliance providers for all of their care	Caregivers/dependents who may not live close to Cleveland Clinic Quality Alliance providers to meet their care needs, including these examples: <ul style="list-style-type: none"> • Caregivers who live in Akron or south of Akron who need closer pediatric care through Akron Children's Hospital providers • Caregivers located in Nevada • Caregivers who work remotely outside of the greater Cleveland area • Caregivers/dependents living outside of the greater Cleveland area who need routine or specialty care where they are located

Steps to consider which plan is right for you and your family:

1. Determine if you utilize providers in the Cleveland Clinic Quality Alliance
2. Consider if you need more than emergency or urgent care outside of the Cleveland Clinic Quality Alliance network

Additional info on next page

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 prescriptions at CVS locations.



*This change will apply to plan participants in Nevada, Ohio and out-of-area members enrolled in the EHP. This excludes Akron ONA and Akron USW caregivers. Cleveland Clinic Florida members who currently have UMR are not impacted by this change.

This infographic is not intended to be the only resource you use when making your selection. Detailed plan information is on the Aetna 2022 Preview Site, which can be accessed via a link in the upper right-hand corner of the Employee Health Plan website (clevelandclinic.org/healthplan)