

Coverage of COVID-19 Services Updated September 23, 2020

The following summarizes EHP COVID-19 benefit changes for Florida and OOA benefit plan(s). These changes are in effect through October 31, 2020.

Extension of date will be considered one week prior to October 31, 2020.

Dear Employee Health Plan Member (EHP),

We care about your health and well-being. Be assured that Cleveland Clinic has a team of experts closely monitoring COVID-19 in accordance with protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), Centers for Medicare & Medicaid Services (CMS), Food and Drug Administration (FDA), state and local public health departments. EHP is following the lead of Cleveland Clinic in supporting our health plan members' needs.

COVID-19 Related Services:

To help ensure EHP members access to care, services will be covered as follows:

- Services provided for all respiratory and influenza with a COVID-19 related diagnosis, and COVID-19 diagnoses will be covered at 100% in Tier 1, Tier 2 and Out-Of-Network, with specialty copay, ED and inpatient copays waived.
- Prior Authorizations on medications related to the treatment of COVID-19 have been removed.

Virtual Visits with Providers (such as Express Care Online, Telemedicine, Skype, FaceTime, Zoom):

- Virtual Visits are covered 100% for COVID-19 related diagnoses.
- Coverage normally includes virtual services provided by MD, DO, PA, NP, and Behavioral Health providers; coverage now also includes all specialties in Tier 1 and Tier 2.
- Non COVID-19 reimbursement is based on the provider network tier (Tier 1 at 100%; Tier 2 at \$500 deductible 70/30% after applicable copay; Out-of-Network excluded).

Phone Calls with Providers:

- Phone calls are covered 100% for COVID-19 related diagnoses only.

Occupational Therapy, Physical Therapy, Speech Therapy, and Chiropractic:

Effective July 1, the visit limits will apply, starting at zero so full number of visits are allowed through the remainder of the year.

In person visits and virtual visits apply to the limits.

Virtual Visits:

- Tier 1 First 20 therapy visits: 100% of Allowed Amount; Second 15 visits: 50% of Allowed Amount. Tier 2 First 20 therapy visits: 100% of Allowed Amount after \$10 co-pay; Second 15 visits: 50% of Allowed Amount after \$500 deductible. Out-of-Network excluded.

Pharmacy Services:

- Effective July 1 you will not be able to obtain an early refill without the approval of the EHP Pharmacy Management Team. Contact them at 216.986.1050 or toll free 888.246.6648 if you require an early refill.
- Members should also consider using the Cleveland Clinic Home Delivery Pharmacy to obtain maintenance medications. Doing so will decrease foot traffic in our family health centers and hospitals and promote social distancing to contain COVID-19 until the situation resolves.
- Tamiflu, Relenza, and Xofluza
 - Generic Tamiflu will be covered at 100% with no copay.
 - Brand Tamiflu, Relenza and Xofluza will no longer be covered/reimbursed.

As a reminder, those on the OOA plan, you have a Tier 1 network only, which is UMR/United Choice Plus.

Thank you for your patience and support during this challenging time. We expect the situation will evolve rapidly, and we will continue to keep you updated.

Sincerely,

Cleveland Clinic Florida and OOA Employee Health Plan

Reimbursement of Co-pays Related to COVID-19:

If you believe you have paid a co-pay for a service related to COVID-19 in error, you may be eligible for reimbursement. Please mail, email, or fax a copy of the following documents to EHP for reimbursement (view contact information below):

- Front of your EHP ID card
- Explanation of Benefits
- Proof of payment

You will receive a check mailed to your home address entered in Workday. Please log in to Workday and confirm your home address is correct. If your check is mailed to an old address or you misplace the check, EHP will not re-issue a check. Allow two months for EHP to process payment and issue a check.

Send requested documentation to:
Cleveland Clinic Employee Health Plan
3050 Science Park Drive
Mail Code AC332B
Beachwood, OH 44122

Fax: 216.448.2055
Email: ehppayded@ccf.org