

Section Two

TIERED NETWORK OF PROVIDERS

Two-Tier Network

The Cleveland Clinic Health Benefit Program (HBP) offers a two-tier Network of Providers. As a HBP member, you can use either tier at anytime throughout the benefit year and may receive care from 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 the Cleveland Clinic Quality Alliance (QA) network. The QA is comprised 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 receive services from a Tier 1 PCP, you are covered at 100%. Physician practices considered primary care include Family Practice, Internal Medicine, Gynecology, Obstetrics, and Pediatrics. All other physician specialists 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 of specialty. 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 are also required for 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 + One Child and + Spouse) is \$3,000 per year. In Tier 1, all co-payments and co-insurance accrue to your annual OOP maximum with the exception of co-payments for hearing aids and bariatric surgery. The Prescription Drug Benefit has its own OOP maximums so co-insurances for these services do **not** accrue to your HBP medical OOP maximum. See Prescription Drug Benefit chart on page 6.

It is important to understand that not all physicians on the Cleveland Clinic and Regional hospital medical staff are in the Quality Alliance. **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 click on "Practitioner and Facility Directory, then CCHS Employee Health Plan." 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 Health Benefit Program website at www.clevelandclinic.org/healthplan.

The HBP does not print a hardcopy Provider Directory. If you do not have access to a website you can either call Mutual Health Services toll-free at 800.451.7929 or the Health Benefit Program Customer Service Unit at 216.448.0800 or toll-free at 866.811.4352 to request a listing of doctors in your geographic area by physician specialty. The Health Benefit Program 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 HBP Network

Cleveland Clinic

9500 Euclid Avenue
Cleveland, OH 44195 216.444.2200 www.ccf.org

Cleveland Clinic Children's

9500 Euclid Avenue
Cleveland, OH 44195 216.444.KIDS (5437) ... www.clevelandclinic.org/childrens

Cleveland Clinic Children's Hospital for Rehabilitation

2801 Martin Luther King, Jr. Drive
Cleveland, OH 44104 216.636.KIDS (5437) ... www.clevelandclinic.org/childrensreh

Ashtabula County Medical Center

2420 Lake Avenue
Ashtabula, OH 44004 440.997.2262 www.acmchealth.org

Glenbeigh Hospital of Rock Creek

2863 State Route 45
Rock Creek, OH 44084 440.563.3400 www.glenbeigh.com/rock-creek

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

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

20000 Harvard Road
Warrensville Heights, OH 44122 216.491.6000 www.southpointehospital.org

Cleveland Clinic Florida¹⁰

3100 Weston Road
Weston, FL 33331 954.689.5000 www.ccf.org/florida

¹⁰If you choose to see a physician at Cleveland Clinic Florida, you must see a physician who is employed by the hospital.

Hospitals in the Cleveland Clinic HBP *continued*

Cleveland Clinic Nevada

888 West Bonneville Avenue

Las Vegas, NV 89106 702.483.6000 www.ccf.org/nevada

Other Cleveland Clinic Ambulatory Facilities

Cleveland Clinic Beachwood Ambulatory Surgery Center

Cleveland Clinic Lorain Ambulatory Surgery Center

Cleveland Clinic Outpatient Surgery Center

Cleveland Clinic Richard E. Jacobs Health Center

Cleveland Clinic Stephanie Tubbs Jones Health Center

Cleveland Clinic Strongsville Ambulatory Surgery Center

Fairview Surgery Center

Marymount Ambulatory Surgery Center

Twinsburg Family Health 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 Physician Partnership (CPP). CHN also services the HBP with managing data analysis, case coordination, and network contracting. 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). Certain medical services 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 19.

Tier 2 benefits have 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.

Note: Emergent/urgent care is covered at 100% after the applicable co-payment. Other specifics regarding Tier 2 coverage can be found in the HBP Summary chart on pages 4 and 5.

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 Mutual Health Services Customer Service toll-free at 800.451.7929.

The Health Benefit Program Customer Service Unit has limited ability to assist with non-Tier 1 provider problem resolution.

Note: The HBP has contracts with each of the Tier 2 networks listed on page 11. 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. The HBP 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 HBP guidelines have been met. Note that there is no Tier 2 coverage for these services. (See Benefits Coverage Clarification on page 19.)