

Cleveland Clinic
Employee Health Plan Bulletin
ONA and USW EHP, EHP Plus
January 2026

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Happy New Year from the Employee Health Plan!

Cleveland Clinic cares about your health and wellness! The Employee Health Plan (EHP) has designed our benefit program to be a better value than what other employers in the healthcare industry offer. Cleveland Clinic invests in you so that you can be committed to the patients we all serve.

This newsletter provides a summary of the changes to your medical and prescription drug benefits for 2026, This mailing includes the following plan details:

- Medical and Prescription Drug Benefit coverage changes for 2026
- Healthy Choice Program and Portal Enrollment Instructions (enclosed)
- Healthy Choice Program Important Dates Reminder
- *Summary Plan Description* and *Prescription Drug Benefit Formulary* Information
- Coordination of Benefits
- Medical and Pharmacy ID Card Information
- Notice of Privacy Practices (enclosed)

Medical Benefit Coverage 2026 Changes

Aetna continues to be the plan’s Third-Party Administrator (TPA) and administers claims processing. The following benefit changes are effective Jan. 1, 2026:

- **FOR USW ONLY:** \$75 copay on outpatient surgeries, ambulatory surgery centers, hospital outpatient and hospital locations

There are no medical benefit changes for ONA

Important Copay and Deductible Information/Reminders

- Beginning in 2026 the EHP and EHP Plus plans require a \$35 copay for all specialty in-person and virtual visits. Last year, many specialty office visit services did not require a copay because the Aetna claim system only triggered a copayment when an evaluation and management (E&M) code was billed. This inconsistency led to confusion among health plan members, as the same service would sometimes require a copayment and sometimes it would not. To address this issue, Aetna has updated their system coding to ensure a consistent copayment of \$35 for all specialty office and virtual visits. You may notice changes in the application of the specialty coding in the following services: Behavioral Health, Dermatology, Dietician, and Pain Management. We hope these

changes will reduce confusion and ensure a smoother experience for all our members. If you have any questions or need further clarification, please call the health plan.

- If a nurse practitioner or physician assistant work in a specialty office, a \$35 copayment is applied.
- Copays are the responsibility of the member and are due at the time services are rendered.

Summary Plan Description

The *Summary Plan Description* describes your health plan benefits. This document outlines the specific benefits provided for both medical and prescription drug coverage, as well as your responsibilities related to receiving benefit coverage for services. You can view your plan-specific SPD on the Employee Health Plan website at clevelandclinic.org/healthplan.

Attention Ohio and Florida Members – Ayble Health Now Available to Members!

In collaboration with the Cleveland Clinic Digestive Disease Institute and Ayble Health, the Employee Health Plan is excited to offer GI nutrition and mental health support for members diagnosed with Crohn's, Ulcerative Colitis, and Irritable Bowel Syndrome (IBS).

What does Ayble Health offer?

- 24/7 support from a care team including a doctor and health coach, who work with your Cleveland Clinic provider.
- Personalized food guidance to understand what impacts your symptoms.
- Guided brain-gut training to help manage stress that affects your digestion – developed by Cleveland Clinic's experts in GI psychology.

Ayble is covered at no cost to eligible health plan members after applicable copays. Scan the QR code below to get started.



Questions? Please contact support@ayblehealth.com. An Ayble representative will be happy to assist you.

Amazon One Medical Coming Soon for Ohio Members

As part of Cleveland Clinic's collaboration with Amazon One Medical, Employee Health Plan (EHP and EHP Plus) members and their dependents in Ohio can join the subscription-based service for free.

Amazon One Medical offers primary care services remotely or in-person and provides services for preventive care, mental health care and treatment of chronic conditions and more. A few examples include:

- Annual wellness visits
- Colds, flu, and COVID-19
- Headaches
- Allergies
- Routine cancer screenings
- Chronic health conditions

In addition, 24/7 virtual care is also available when you're sick or have an urgent medical question.

Scan the QR code below to activate your membership, using the activation code: **CLEVCXOM**.



Prescription Drug Benefit Coverage Changes

- Cleveland Clinic Pharmacy is now licensed to deliver medications in eleven states: **Florida, Illinois, Indiana, Michigan, New Jersey, Nevada, Ohio, Pennsylvania, Virginia, West Virginia, and Wisconsin**. Beginning January 1, 2026, health plan members in these states must use Cleveland Clinic Home Delivery or Cleveland Clinic Community Pharmacies (OH, FL) for maintenance medications and Cleveland Clinic Specialty Pharmacy or Cleveland Clinic Pharmacies (OH, FL) for specialty medications. Please transfer any prescriptions from CVS mail order or CVS Specialty pharmacy to Cleveland Clinic. New pharmacy requirements can be challenging, so Cleveland Clinic will offer personalized support to help you transfer prescriptions and answer any coverage questions. Please contact Cleveland Clinic EHP Pharmacy Management at 216.986.1050 and select option 4.

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Prescription Drug Benefit Formulary

The *Prescription Drug Benefit Formulary* lists medications that are covered under your prescription benefit. It also includes specific medications related to the Pharmacy Management Programs. The Formulary is updated throughout the year and is available on the Employee Health Plan website at clevelandclinic.org/healthplan. When receiving healthcare services, we recommend you print the formulary and take it with you to aid in the selection of effective, safe and value-based prescription drug therapy. Our Pharmacy Benefit Manager will continue to be CVS Caremark.

Coordination of Benefits (COB)

COB is the process that determines which health plan should pay as the primary health plan. Each year you are responsible for updating any additional medical, pharmacy, dental or vision coverage that you or any of your participating dependents are receiving. COB must also be updated when a life event occurs involving the addition or removal of a dependent(s) or if other insurance is acquired.

Aetna – our Third-Party Administrator – partners with COB Smart®, to more efficiently identify EHP members who have other insurance coverage. Aetna receives weekly files from COB Smart® with those EHP members matching other insurance and will automatically update your record.

This means less paperwork for most EHP members. Some smaller insurance companies may not currently participate in COB Smart®. In these instances, you will be asked to complete the COB form. The form is available on our website at clevelandclinic.org/healthplan, in the Forms section of the Resources menu.

Medical and Prescription Drug Identification Cards

EHP members will receive an updated **digital** ID card in their Aetna Health account if registered. If not registered, a card will be mailed to you.

If you require a new ID card, you can order via your Aetna Health account or contact an Aetna Concierge at **1.833.414.2331**. CVS Caremark ID cards are not being reissued in 2026.

Personal Health Information (PHI)

Enclosed is a copy of our annual Notice of Privacy Practice. The EHP and Aetna follow HIPAA guidelines when releasing personal health information. If you or a family member are making an inquiry about claims, billing or Healthy Choice issues for your dependent(s), we require an Aetna PHI form be completed by the member.

NOTE: a new form will need to be completed annually. The Aetna PHI form is available on our website at clevelandclinic.org/healthplan, in the Forms section of the Resources menu. Please complete the form at your earliest convenience to avoid a delay in your inquiries.

If you have questions about your health plan benefit coverage, visit clevelandclinic.org/healthplan or contact EHP Customer Service at 216.986.1050, Option 1 or toll-free at 888.246.6648, Option 1.



Important Program Date Reminders

The Healthy Choice Program runs from **Jan. to Sept. 30**. Below are important dates to remember.

- **January:** Check your Incentive Program in the Healthy Choice portal and confirm your goals for the current year.
- Enroll and participate in required Track(s) to work toward full credit by **March 31**.
- Enroll and participate in required Track(s) to work toward partial credit by **June 30**.
- Submit a completed Health Visit Form (if required) no later than **Sept. 30**. Note: You must start participating in required Track(s) no later than **March 31** to work toward full credit.

- If tracking steps or activity minutes, confirm your device is syncing to the Healthy Choice portal weekly*. **NOTE:** There has been a recent update with GoogleFit, so it is important to ensure your device is synced to your Healthy Choice portal. If you have questions, please reach out to a Wellness Specialist at 216.986.1050, option 3.

***Screenshots of activity for credit in the Activity Track will not be accepted. It is important to check your portal account weekly to ensure your device is syncing.**

- Meet goals by the final deadline of **Sept. 30**.
- **Aug. 15-Sept. 30:** If enrolled in a Track that requires final metrics, **obtain** and **report** completion of metrics to your Care Coordinator.

See the enclosed Healthy Choice flyer on how to enroll and to read about the 2026 changes to the program!

Level up with the WeightWatchers (WW) of Today!

Rethink everything you thought you knew about WW. The WW of today is here with a fresh approach to weight loss and making it easier than ever...

- Effortless tracking tools designed to fit in your daily life – make tracking easier with photo food scanner and recipe analyzer.
- Understand your food choices with nutritional insights & macro guidance.
- 24/7 support with WW coaches and 200+ community groups to keep you motivated.
- Vast library of recipes, workouts and mindset content to fuel your progress.
- Employee Health Plan members receive a fifty percent discount on membership.

Visit our website at employeehealthplan.clevelandclinic.org to view the on-demand webinar, **Maximize Your WW Membership** to find out how WW can help you! Learn about the latest app enhancements and how you can use them to maximize your success.