



Coverage for: Individual + Family | Plan Type: EPO

THE CLEVELAND CLINIC FOUNDATION : Aetna Open Access® Aetna SelectSM - Cleveland
Clinic Employee Health Plan - Main Campus Residents and Fellows



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-833-414-2331. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-833-414-2331 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Cleveland Clinic Quality Alliance: \$0. Aetna Network: Individual (IND) \$500/ Family (FAM) \$1,500.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Emergency room, generic <u>prescription drugs</u> , office visits are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes. For <u>prescription drugs</u> : IND \$200 / FAM \$400. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	Cleveland Clinic Quality Alliance: IND \$3,950 / FAM \$7,900. Aetna Network: IND \$4,750 / FAM \$9,500. RX: IND \$3,950 / FAM \$7,900.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , balance-billing charges, bariatric surgery <u>copay</u> ,* Autism School & health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&site_id=directlinklogo&planValue=CCUSW Main_Campus_Residents_and_Fellows or call 1-833-414-2331 for a list of Cleveland Clinic Quality Alliance.	You pay the least if you use a <u>provider</u> in Cleveland Clinic Quality Alliance. You pay more if you use a <u>provider</u> in Aetna Network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cleveland Clinic Quality Alliance (You will pay the least)	Aetna Network (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	30% <u>coinsurance</u> after \$25 <u>copay</u> /visit	Not covered	None
	<u>Specialist</u> visit	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$50 <u>copay</u> /visit	Not covered	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	Not covered	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	30% <u>coinsurance</u>	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$75 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$75 <u>copay</u> /visit	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark More information about prescription drug coverage is available at www.Clevelandclini	Preferred non-specialty generic drugs (tier 1)	Not applicable	Co-insurance after prescription <u>deductible</u> : 20% (CVS), 15% (Cleveland Clinic)	Not covered	Covers 1-30 day supply (CVS pharmacies), 1-90 day supply (Cleveland Clinic pharmacies). Refer to EHP Prescription Drug <u>Formulary</u> for required precertifications, non-covered drugs, and quantity limits available on our website at www.Clevelandclinic.org/healthplan
	Preferred non-specialty brand drugs (tier 2)	Not applicable	Co-insurance after prescription <u>deductible</u> : 30% (CVS), 25% (Cleveland Clinic)	Not covered	
	Non-preferred brand & generic drugs (tier 3)	Not applicable	Co-insurance after prescription <u>deductible</u> : 50% (CVS), 45% (Cleveland Clinic)	Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cleveland Clinic Quality Alliance (You will pay the least)	Aetna Network (You will pay more)	Out-of-Network Provider (You will pay the most)	
c.org/healthplan	Specialty brand & generic drugs (tier 4)	Not applicable	Co-insurance after prescription deductible: 20%	Not covered	Refer to EHP Prescription Drug Formulary for required precertifications, non-covered drugs, and quantity limits available on our website at www.Clevelandclinic.org/healthplan
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance	Not covered	None
	Physician/surgeon fees	No charge	30% coinsurance	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$250 copay/visit, deductible doesn't apply	\$250 copay/visit, deductible doesn't apply	\$250 copay/visit, deductible doesn't apply	Out-of-network emergency use paid the same as in-network.
	<u>Emergency medical transportation</u>	No charge	No charge	No charge	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	\$50 copay/visit, deductible doesn't apply	\$50 copay/visit, deductible doesn't apply	\$50 copay/visit, deductible doesn't apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 copay/stay, deductible doesn't apply	30% coinsurance after \$350 copay/stay	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
	Physician/surgeon fees	No charge	30% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$35 copay/visit, deductible doesn't apply; other outpatient services: no charge	Office: 30% coinsurance after \$50 copay/visit; other outpatient services: no charge	Not covered	None
	Inpatient services	\$350 copay/stay, deductible doesn't apply	30% coinsurance after \$350 copay/stay	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
If you are pregnant	Office visits	No charge	No charge	Not covered	Cost sharing does not apply for

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cleveland Clinic Quality Alliance (You will pay the least)	Aetna Network (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	Not covered	<u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.) <u>Copay</u> waived on newborn facility <u>claim</u> if baby discharged with mother. Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
	Childbirth/delivery facility services	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay; <u>deductible</u> waived for newborn	Not covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	30% <u>coinsurance</u>	Not covered	60 visits/calendar year. Precertification required.
	<u>Rehabilitation services</u>	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	Not covered	30 visits/calendar year for each physical, occupational, and speech therapy, including outpatient hospital services
	<u>Habilitation services</u>	No charge	Not covered	Not covered	30 visits/calendar year for each habilitative physical, occupational, and speech therapy for Developmental delay, Cerebral Palsy, Apraxia; No visit limit for Autism/Autism Spectrum Disorder
	<u>Skilled nursing care</u>	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay	Not covered	60 days/calendar year. Precertification required.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> , <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	No charge	No charge	Not covered	Precertification required.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Not covered	2 routine eye exams/calendar year up to age 18 and 1 routine eye exam/calendar after 18.
	Children's glasses	Not covered	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs - Except for required preventive services.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture - 10 visits/calendar year for disease, injury & chronic pain for Cleveland Clinic Quality Alliance providers only.
- Bariatric surgery - For Cleveland Clinic Quality Alliance providers only.
- Chiropractic care - 20 visits/calendar year for Cleveland Clinic Quality Alliance providers only.
- Hearing aids - for Cleveland Clinic Quality Alliance providers only.
- Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID card.
- Long-term care
- Routine eye care (Adult) - 2 routine eye exams/calendar year up to age 18 and 1 routine eye exam/calendar after 18.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-833-414-2331.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-833-414-2331. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

<http://www.dol.gov/ebsa/healthreform>

- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at:
<http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- Specialist copayment \$35
- Hospital (facility) copayment \$350
- Other copayment \$0

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$10
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$470

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist copayment \$35
- Hospital (facility) copayment \$350
- Other copayment \$0

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$200
<u>Copayments</u>	\$70
<u>Coinsurance</u>	\$900
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,190

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist copayment \$35
- Hospital (facility) copayment \$350
- Other copayment \$0

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$10
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$410

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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