



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, <u>Premiums</u> , bariatric surgery copay*, balance-billing charges & 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> . *Bariatric surgery copay is eligible for reimbursement through EHP Coordinated Care Reimbursement Program.
Will you pay less if you use a network provider?	Yes. See EHP Main Campus Residents and Fellows provider search tool or call 1-833-414-2331 for a list of Cleveland Clinic Quality Alliance and Aetna Network providers.	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	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
	<u>Specialist</u> visit	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
	<u>Preventive care /screening /immunization</u>	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	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 Handbook & <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)	
www.clevelandclinic.org/healthplan .	Specialty brand & generic drugs (tier 4)	Not applicable	Co-insurance after prescription deductible: 20%	Not covered	Refer to EHP Prescription Drug Handbook & <u>Formulary</u> 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% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$250 <u>copay</u> /visit, <u>deductible</u> doesn't apply	None
	<u>Emergency medical transportation</u>	No charge	No charge	No charge	Non-emergency transport: not covered, except if precertified.
	<u>Urgent care</u>	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /stay	Not covered	Refer to the SPD for precertification requirements at www.clevelandclinic.org/healthplan .
	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: no charge	Office: \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: no charge	Not covered	None
	Inpatient services	\$350 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u> after \$350 <u>copay</u> /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	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
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	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	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 .
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. <u>Precertification</u> required.
	<u>Rehabilitation services</u>	<u>Deductible</u> doesn't apply: \$10 <u>copay</u> /visit for first 20 visits, then 50% <u>coinsurance</u> for last 15 visits	<u>Deductible</u> doesn't apply: \$10 <u>copay</u> /visit for first 20 visits, then 50% <u>coinsurance</u> for last 15 visits	Not covered	35 visits/calendar year for each physical, occupational, and speech therapy, combined with <u>habilitation services</u> .
	<u>Habilitation services</u>	No charge	No charge	Not covered	
	<u>Skilled nursing care</u>	No charge	No charge	Not covered	60 days/calendar year. <u>Precertification</u> 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	None
If your child needs dental or eye care	Children's eye exam	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	None
	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 (Copays and 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 - Limited to the diagnosis & treatment of underlying medical condition.
- Long-term care
- Routine eye care (Adult)

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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number 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.
- 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.

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, or disability.

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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