

How to Shop for Healthcare in the EHP

Our Employee Health Plan covers a broad range of services. That's because we invest in the well-being of you and your family. And with all that's available, it may be tempting to overlook the basics. So we suggest a different approach — mastering them.

Primary Care

Primary care gives you the advantage of having a physician who provides:

- · Preventive healthcare
- · Care if you become ill
- · Advice regarding the need to see a specialist

Primary care physicians (PCPs) keep you out of the emergency room, operating room and intensive care unit. That leads to better outcomes with lower healthcare costs.

EHP members pay no copay for visiting their PCP within the Tier 1 provider network for preventive services. If you don't have one already, get a PCP now to ensure better health.



- 1. clevelandclinic.org/healthplan
- 2. "The Plan" + choose a state
- 3. "Find a Practitioner"

Consult your open enrollment packet for tier network changes in 2018.

2 Express, Urgent & Emergency Care

Express care centers are walk-in facilities. (That means no appointment.) They treat minor conditions — like colds, rashes and pink eye. EHP members **do not have a copay** for Cleveland Clinic Express Care® centers or Cleveland Clinic Express Care® Online.

Urgent care centers treat conditions that are not life-threatening, but should be treated within 24 hours to avoid seriously harming health or function. Ear infections, cuts, burns and more. EHP members pay a **\$50 copay** for <u>urgent care</u>.

Emergency rooms handle conditions with severe symptoms requiring immediate medical attention to avoid serious jeopardy to your health. These include heart attacks, strokes, broken bones and other emergency medical conditions. EHP members pay a **\$250 copay** for emergency care.

Why do we have copays for urgent and emergency care?

To ensure those services are being used for the conditions they're intended to treat.



Available 24/7 from your mobile device. Free for EHP members and their dependents in Ohio, Florida and Nevada.

- 1. Visit ccf.org/eco & download app
- 2. Select "CCF Employee Health Plan"
- 3. Enter health plan card ID Number

B Pharmacy

Use a Cleveland Clinic pharmacy for acute needs. Like medications following a doctor's visit. The co-insurance is lower and generic meds purchased here don't count toward the annual deductible.

CVS is your alternative option for any acute need prescriptions. There are more than 9,600 CVS pharmacies throughout the U.S., including in Target stores.

Know how to refill maintenance medications. These are used to treat chronic or long-term conditions. Maintenance med refills can be filled through the Cleveland Clinic Home Delivery Pharmacy (free shipping!), a Cleveland Clinic pharmacy or Caremark Mail Service Program — but not at CVS.



Pharmacy Benefit Management 1.888.246.6648, option 4

CVS/Caremark Customer Service 1.866.804.5876

Cleveland Clinic Home Delivery Pharmacy myrefills.clevelandclinic.net

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