New Healthy Choice Portal — What's in It for You?

Each year, the Employee Health Plan (EHP) offers a significant premium discount to its eligible members. You can save up to 30% off the cost of premiums!

All Cleveland Clinic Caregivers and their spouses on the health plan are eligible for that discount by participating in the Healthy Choice Program.

Why you should consider participating:

- The 26,500 Caregivers and spouses who participated in the Healthy Choice Program collectively saved a total of $12 million on their health insurance premiums. That’s an average of $700 per family.
- Cleveland Clinic has saved more than $80 million in healthcare costs over the life of the Healthy Choice Program because of our Caregiver’s efforts to improve their health. This keeps EHP premiums as low as possible for all Caregivers.

What are you waiting for? If you have not registered already, do it now so that you can be up-to-date with all of your information.

To create a new account on the Healthy Choice Portal:

1. Go to www.clevelandclinic.org/healthplan and click on “Healthy Choice Portal” to access the Activate Account page.
2. Enter your health plan ID number and your date of birth. Your health plan number is found on your health plan ID card. **Note:** do not enter group number or your spouse’s health plan number. Your spouse needs to create their own separate account.
3. Create a user name, password and a security question for future password retrieval if needed.
4. Enter your email address for communications and for future password retrieval if needed.
5. Enter your time zone and demographic information.
6. After you agree to the terms of use and click on the “Submit” button, your account will be created and you can link your existing device or order a Pebble device if applicable.
7. You will receive a welcome email with full instructions on how to click on “Devices” at bottom of page to link your Pebble or other devices or “Device Store” on left side of page to order a replacement Pebble.

Tracking Your Status

Knowing your Healthy Choice Program status is even easier this year with the new Healthy Choice Portal. When you activate your account, (continued on page 2)
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Tracking Your Status  (continued from page 1)
you get 24/7 access to all of your information in just one place:
• Current premium status and premium reward history
• Current health status
• Instructions on what you need to do to earn a premium discount next year
• Current physical activity, tracked by your wearable device — such as the Pebble
• Fitness center or Curves® participation data
• Goals and progress for a chronic condition you are managing through the Coordinated Care Program
• The name and telephone number of your care coordinator

How Your Activity Minutes Add Up
The Steps and Physical Activity minutes goal is a vital part of the Healthy Choice Program. The new portal allows us to track activity minutes in a more meaningful way.

The physical activity minutes will now be tracked in a manner that corresponds more closely to the Centers for Disease Control and Prevention recommendations which are:
• Complete moderate intensity exercise such as walking, water aerobics, dancing and biking in 10 minute or longer increments
• Do a minimum of 30 minutes of these activities each day — or 150 minutes per week

Please note: The 10 minute or longer increment is the key with tracking your activity minutes in the new portal. Activity minutes are recorded after 10 or more minutes of continuous activity. For example, if you go for a five minute walk, only your steps will be recorded. However, walking for 10 or more minutes (without stopping) will record both steps and activity minutes. Remember, the goals for those who are healthy are 100,000 steps or 600 activity minutes per month for six months by September 30.

Registering Your Activity Device
We want you to be able to track your progress and have access to your information anytime.
The types of devices compatible with the Healthy Choice Portal can be found on our website at www.clevelandclinic.org/healthplan/portaldevices.htm. You can either use one of these devices, or the Pebble device. Note: EHP members (employee or spouse) who have not previously ordered a Pebble device, can order one at no charge on the Healthy Choice portal. Click on “Device Store” to order.

When you receive your device, it must be registered on the Healthy Choice Portal. Once logged in, scroll to the bottom of the page. On the right side, click on “Activity Device.” Enter the serial number of your device. You can also set personal goals.

Questions? Call the ONE HR Service Center at 216.448.2247 or toll-free at 877.688.2247.

Employee Walk-In Clinic
Expanding Service Offerings in 2016
Effective January 1, the Employee Walk-In Clinic on main campus has expanded its service offerings to include treatment for:
• Dermatologic conditions such as dermatitis, new rashes and boils
• Orthopedic conditions such as muscle pain and strains, joint pain and minor trips and falls
• Routine ENT conditions such as ear pain, sinus issues and sore throat
• Continued support of smoking/tobacco cessation

The walk-in clinic team is committed to providing Caregivers and their adult dependents with convenient access to a Cleveland Clinic provider without the need for appointments. Stop in anytime Monday through Friday from 7 a.m. to 6 p.m.

HealthWise
Your HealthWise member newsletter is provided four times each year to provide all health plan members with helpful tips and important information on medical and pharmacy benefits. Questions can be directed to the One HR Service Center at 216.448.2247 or toll-free at 877.688.2247 and select option 2. Option 2 takes you directly to the offices of the Employee Health Plan. The Employee Health Plan is a secured unit and no information is shared with Human Resources.
Because many caregivers and their families are covered by more than one health plan, it’s important to complete the annual Coordination of Benefits (COB) process as early in the year as possible. This allows the Employee Health Plan (EHP) to coordinate benefits and determine which plan pays first.

Members must complete the COB process by April 1, 2016. This will prevent delays in scheduling medical appointments for members and their family, as well as having family members’ medical claims denied. **Please note:** The April 1 requirement does not apply to care received in an emergency department or to urgent care, such as for a broken arm, or for ongoing treatment such as chemotherapy, dialysis, nurses’ visits to check high blood pressure and diagnostic testing.

To improve claims processing and reduce payment errors and administrative costs, it is essential that the EHP has complete and correct information on all plan members. If you haven’t already completed the COB process for 2016, please don’t delay. You can complete the annual process in one of three ways:

1. Update your information electronically at the Mutual Health Services (MHS) website (MHS is the health plan’s third-party administrator). You can access the website via the HR Connect Portal which allows you to access the site without creating a user ID and password. The instructions are available on the EHP website at [www.clevelandclinic.org/healthplan](http://www.clevelandclinic.org/healthplan).

2. Complete a hard copy of the COB form and send it to MHS using the fax number or mailing address on the form. The form is available on the EHP website listed above.

3. If you had no other insurance coverage in 2015 or 2016, you can call MHS Customer Service at 1.800.451.7929. An automated phone system is available 24/7, or representatives are available Monday–Friday, 8 a.m.–5 p.m. ET.

**Benefit Changes for 2016**

**Medical Benefit Updates**

Effective January 1, 2016 the following benefit changes took effect.

- **Acupuncture Coverage:** The EHP will reimburse 50% of the allowed amount and the member is responsible for the remaining 50% for specific pain management diagnoses. There is a 10 visit maximum per calendar year and services must be provided by a Tier 1 network provider.

- A **$35 co-payment** is now required for non-emergent/non-urgent **MRI’s and CT Scans**

- **Akron General Hospital** and their employed physicians are now included in the Tier 1 Network of Providers. **Note:** Not all physicians that have privileges at Akron General are employed by the hospital. Please be sure to check the provider site to verify that the provider is in the Tier 1 network [www.chnetwork.com](http://www.chnetwork.com)

**Pharmacy Benefit Updates**

**Generic Drug Update**

Over 86% of all prescriptions for Employee Health Plan members in 2015 were filled with a generic medication. First time generic formulations of Benicar, Benicar HCT, Crestor, Seroquel XR, and Zetia are expected before the end of 2016.

**Prescription Drug Benefit Design**

Please refer to page 2 of the 2016 Cleveland Clinic EHP Prescription Drug Benefit and Formulary Handbook for information pertaining to your plan’s benefit design, such as the annual deductible, maximum out-of-pocket amount, and the member co-insurance percentages. The handbook is available on our website at [www.clevelandclinic.org/healthplan](http://www.clevelandclinic.org/healthplan).

**Updates to the Drug Formulary Handbook**

Each quarter updates are made to the drug formulary. Please be sure and check our website regularly for the drugs that have been reviewed by the Employee Health Plan Pharmacy and Therapeutics Committee and any additions or deletions that were made.
Caring for Caregivers: Employee Assistance Program (EAP)
Now Offers Online Services through Express Care Online

There are times we all need a little help with life’s challenges. Cleveland Clinic understands this and provides resources and support through the Caring for Caregivers Program. Services are expert, confidential and are provided at no cost. All benefit-eligible employees and their immediate family members residing in their household are eligible to use the EAP. Age restrictions exist for children/adolescents under 18.

Online counseling is available to those ages 18 and over. Instead of making an in-person appointment, you can conduct a Skype-like visit with an Employee Assistance professional. The types of services for a Skype visit are:
• Stress problems
• Family issues
• Emotional problems
• Marital problems
• Parenting issues
• Loss/bereavement
• Work related issues

For information about participating providers or to schedule an appointment, contact 216.445.6970 or toll-free at 800.989.8820.

Co-payments for Pre-admission Testing
The Employee Health Plan benefit structure requires a $35 co-payment when services are provided by a specialist. Services can be provided in the office setting or in an outpatient hospital setting. Many times pre-admission testing is done in the outpatient hospital setting and the physician bills as an office visit. In these instances, when a specialist provides the service, the $35 co-payment can be applied.

New Fax Numbers:
EHP Medical and Pharmacy Management and Coordinated Care
Effective March 7, 2016, new fax numbers go into effect for the following EHP Departments:

EHP Medical Management/Pre-certifications/Authorizations, the new fax number is 216.442.5791 (old 216.901.0994)
EHP Coordinated Care, the new fax number is 216.442.5795 (old 216.901.2050)
EHP Pharmacy Management, the new fax number is 216.442.5790 (old 216.643.7378)

Express Care Online

Express Care Online (formerly MyCare Online) is now available to all Cleveland Clinic patients age six and above — including our Caregivers. Instead of making a doctor’s appointment for minor medical concerns, within minutes you can conduct a Skype-like visit with a healthcare provider through Express Care Online.

Health Plan members — including spouses and dependents — can now get access to Express Care Online services with a co-payment of $10. The EHP will pay the remainder. Download the free app. (http://my.clevelandclinic.org/online-services/express-care-online) and use coupon code CCHP at checkout each time you use the service — and then pay the $10 by credit card.

Note: If you do not pay the $10 co-payment, the member will be responsible for the full charge ($49).

More details about Express Care Online can be found at the website above. Questions? Call 855.786.3899.