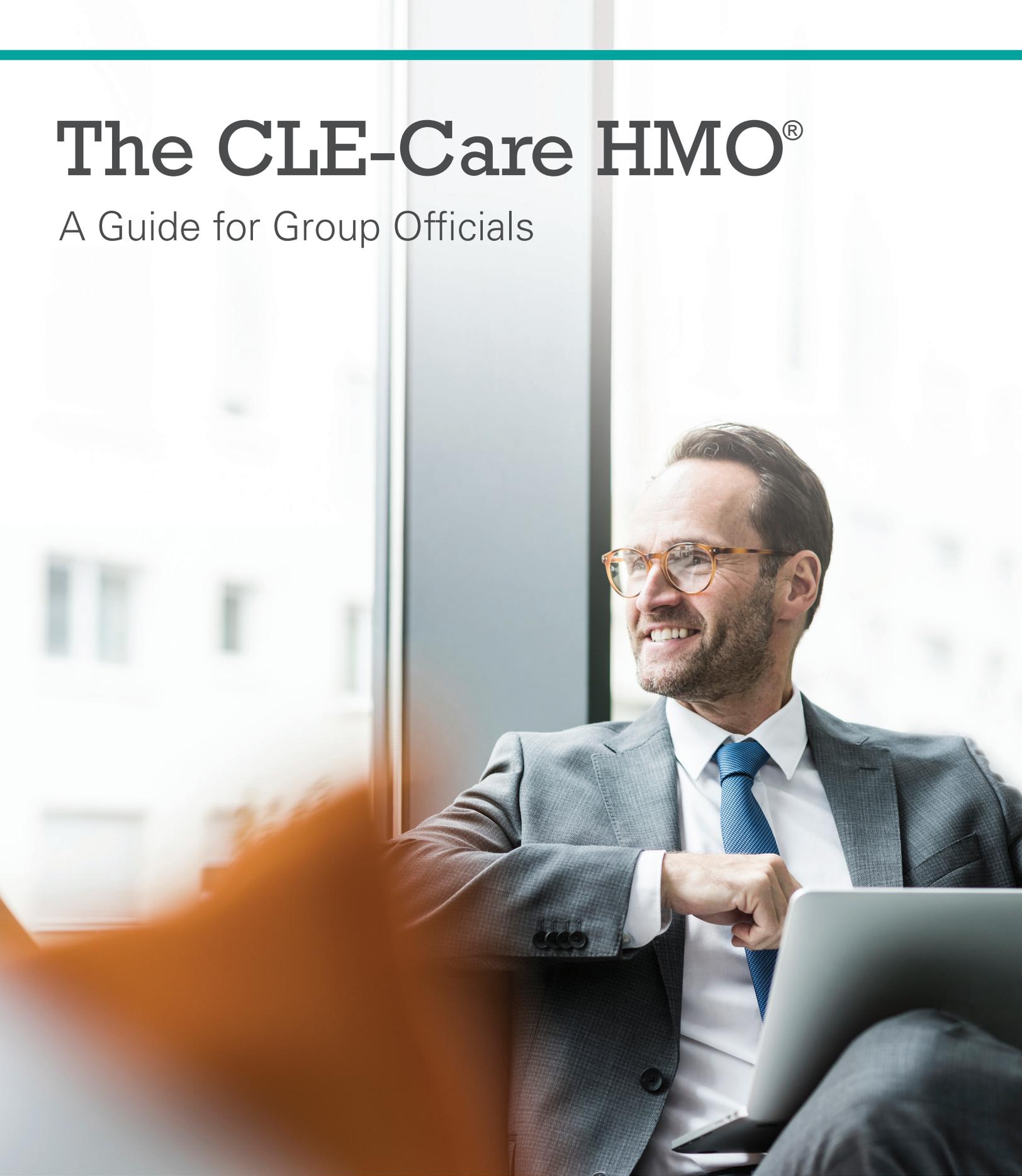


The CLE-Care HMO[®]

A Guide for Group Officials





Access to Providers

Near You

Medical Mutual has partnered with The MetroHealth System to offer the CLE-Care HMO[®], a product designed to serve the healthcare needs of people in Cuyahoga County. Through the CLE-Care HMO[®], you and your employees can access comprehensive coverage, coordinated care and quality benefits. CLE-Care offers a complete range of medical and surgical care services and providers who are accessible at four hospitals, four emergency departments, more than 20 health centers and 40 additional sites.



Product Availability

CLE-Care is currently available to small, mid-size and large groups with employees in Cuyahoga County.



SMALL GROUPS

(50 OR FEWER EMPLOYEES)

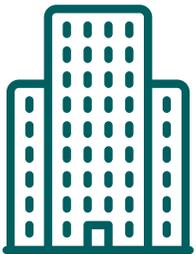
Running a small business doesn't mean you should have to provide small benefits to your employees. Groups of 50 employees or fewer can offer the product through Affordable Care Act (ACA)-compliant plans (no medical questionnaires required) or through multiple employer welfare arrangement (MEWA) plans.



MID-SIZE GROUPS

(51—99 EMPLOYEES)

Our variety of mid-size comprehensive plan options can help businesses with 51–99 employees manage the rising costs of providing health insurance for their employees and includes an innovative wellness component your employees want and need. Mid-size plan options can be offered the product on a fully-insured or self-insured basis.



LARGE GROUPS

(100 OR MORE EMPLOYEES)

We understand the importance of customization when working to meet the many health needs of your employees. That's why we connect our groups who have 100 or more employees with a health plan advisor to help build a benefit plan that works for your company. Large groups can offer the product on a self-funded or fully-insured basis for maximum flexibility.

Local Ease of Access

Worried about access to your healthcare providers? With the CLE-Care network, 97% of Cuyahoga County residents are within 10 minutes of a MetroHealth facility. This includes extensive physician care locations, four hospitals, three outpatient surgery sites and four emergency departments. Plus, for more specialized care, MetroHealth houses the area's most experienced Level I Adult Trauma Center, Cuyahoga County's only burn center, a state-of-the-art cancer center, The MetroHealth Rehabilitation Institute, and renowned Metro Life Flight ambulance services. No matter what kind of care you need in Northeast Ohio — CLE-Care has you covered.

For immediate medical attention in the case of minor illness or injury, visit a MetroExpressCare location in Beachwood, Broadway, Middleburg Heights, Ohio City or West Park.

West Side

- 1 Brooklyn Health Center
- 2 LGBT Community Center of Greater Cleveland
- 3 MetroHealth Medical Center, Main Campus
- 4 Old Brooklyn Medical Center
- 5 Ohio City Family Dentistry
- 6 Ohio City Health Center
- 7 Rocky River Medical Offices
- 8 West 150th Health and Surgery Center
- 9 West Park Health Center
- 10 Westlake Health Center
- 11 Westlake Physical Therapy at West Shore Family YMCA

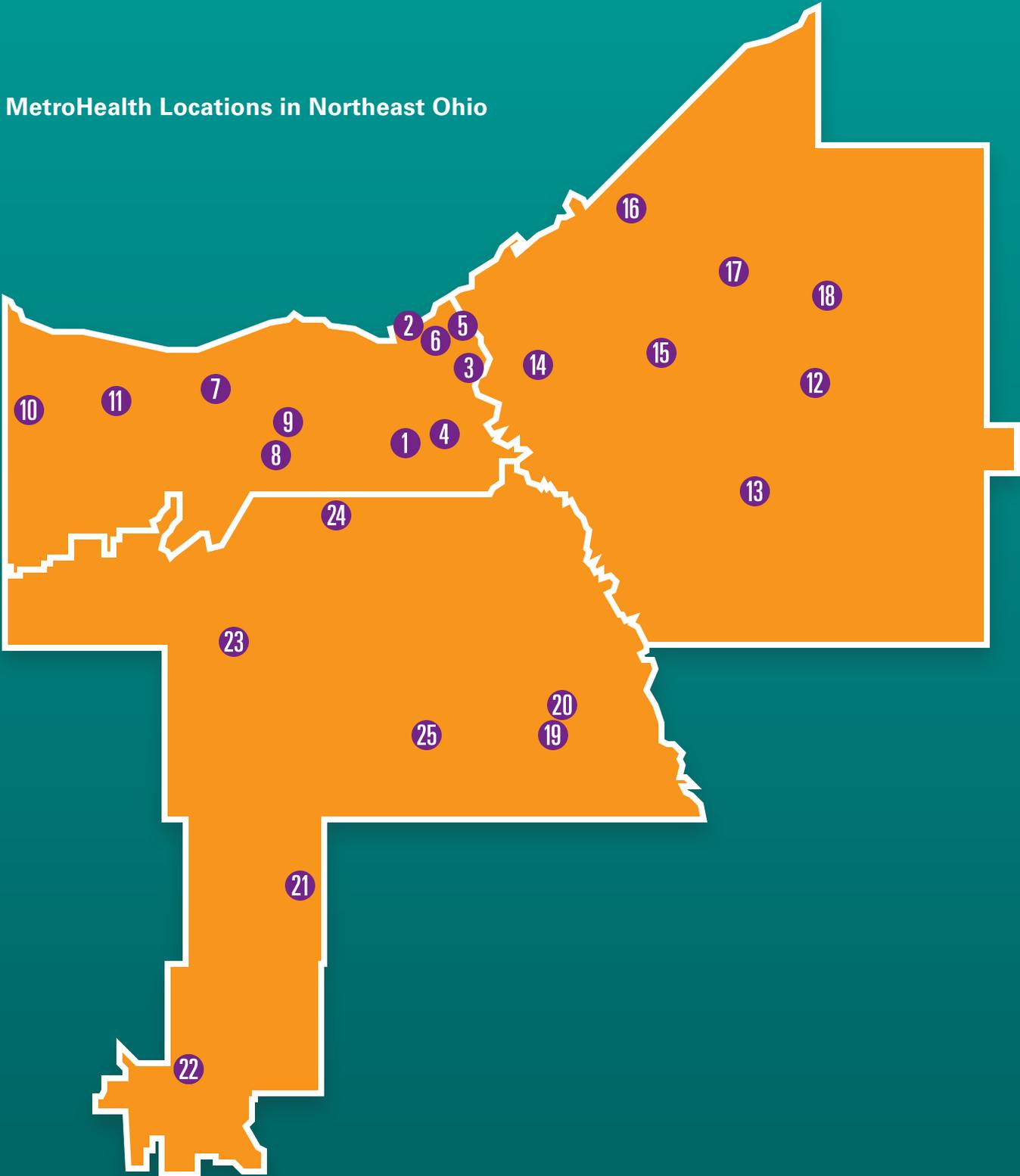
East Side

- 12 Beachwood Health Center
- 13 Bedford Medical Offices
- 14 Broadway Health Center
- 15 Buckeye Health Center
- 16 Glenville Community Health Center
- 17 Cleveland Heights Medical Center
- 18 Lyndhurst Health Center

South Side

- 19 Brecksville Health and Surgery Center
- 20 Broadview Heights Sports Medicine and Physical Therapy
- 21 Brunswick Health Center
- 22 Medina Health Center
- 23 Middleburg Heights November Family Health Center
- 24 Parma Medical Center
- 25 State Road Family Practice

MetroHealth Locations in Northeast Ohio





Introducing Glick Hospital

- New state-of-the-art Main Campus hospital.
- Amenities include private rooms, bathrooms with showers, sleepers for visitors, digital whiteboard with your updated care plan for the day, The Family Resource Center, Nurture Gift Shop, onsite dining at MetroEats and Park Side Café and the Nemat K. Boutros Medication Room.
- 11 floors and 316 patient rooms.
- Situated in the first EcoDistrict anchored by a healthcare system in the nation. This collaborative effort represents a paradigm shift in neighborhood revitalization, one that focuses on health equity and community wellbeing.
- Nationally awarded for environmental sustainability by Practice Greenhealth.
- Named in honor of JoAnn and Bob Glick.
- Future site additions to include a 12 acre public park, new outpatient care facility, Rammelkamp Center for Education and Research renovation and a 700-car visitor parking garage.



Behavioral Health Hospital

- 112 dedicated beds available with an outdoor recreational space to enrich treatment.
- Supports a healing environment, offering inpatient care for adolescents, adults, and seniors.
- A revolutionary care curriculum that follows patients through inpatient and outpatient services so patients can continue to make progress on their journey to well-being.
- Partners with community organizations to provide patients with the support services they need.
- Experienced leadership dedicated to evidence-based practices that support patients at every stage of their path to health.
- Hospital stays are short term (7–10 days on average) while people are evaluated and stabilized, focusing on getting people back to a healthier life.

Additional MetroHealth Offerings

Cancer Care, Orthopedics and Children's Services

MetroHealth's team of oncologists, oncology nurses and other medical professionals emphasize early detection and use their clinical expertise and highly specialized technology to help patients overcome their disease. Patients have access to some of the most innovative treatment options in Northeast Ohio, including localized radiation therapy, chemotherapy and minimally invasive surgery.

The orthopedics team includes Cleveland's best orthopedic surgeons, physical medicine and rehabilitation physicians or physiatrists, plastic surgeons, occupational therapists or hand therapists and physical therapists. As a Level I Adult Trauma Center and a Level II Pediatric Trauma Center, MetroHealth providers are adept at repairing damage from serious trauma.

MetroHealth Medical Center has been able to provide a neighborhood-based maternal/child health program since 1965. The Child and Family Health Services Program provides direct clinical services, a variety of community outreach and health education services and community health assessment and planning activities.

Weight Loss Program

There is no one-size-fits-all approach to weight loss. That's why MetroHealth offers both bariatric surgery and nonsurgical options to achieve a healthy weight for life. Their multidisciplinary team includes surgeons, physicians, advanced practice providers, nurses, behavioral medicine specialists, dietitians and others who are specially trained in obesity management.

MetroHealth's Weight Loss Surgery and Weight Management Program recently received a distinguished level of re-certification for three years from the Metabolic and Bariatric Surgery Accreditation and Quality Improvement Program (MBSAQIP) as a Comprehensive Center with Obesity Medicine Qualifications.

Other CLE-Care contracted providers include these services:

- Ambulance services
- Behavioral health professional, outpatient, and inpatient care
- Chiropractors
- Dialysis centers
- Durable Medical Equipment providers
- Genetic testing laboratories
- Home Healthcare and Home Infusion Therapy
- Hospices
- Long-term Acute Care hospitals
- Orthotics and Prosthetics providers
- Skilled Nursing Facilities

Benefits Overview

CLE-Care gives employers and employees access to complete benefits, excellent care and cost control measures to help manage premiums and out-of-pocket costs. As a non-gatekeeper HMO, it doesn't require members to coordinate care through a primary care physician, so they can access specialists directly and save money. However, it is requested that members select a primary care MetroHealth physician as regular health screenings can lead to better health outcomes and reduced costs.



Pharmacy Benefits

Through CLE-Care, your employees can conveniently receive the prescriptions they need in a number of ways. Employees have access to MetroHealth's 11 pharmacy locations to fill their medications. If your employees take medications regularly, they can also opt in for their MetroHealth prescription refills to be filled through a 90-day mail order and delivered directly to their residence. For added convenience, MetroHealth physicians can electronically submit scripts to fill name brand, generic and specialty medications. If alternative pharmacy benefits are needed, the Express Scripts network is also included in your benefit plan.

Pharmacy Value Program

MetroHealth's Pharmacy Value Program helps members save on prescription and over-the-counter medicines.

Program Benefits

- Assistance finding the best price for your prescriptions
- Home delivery at no additional cost in as little as three hours
- Integration with MyChart for easy access and refill requests
- Complimentary pediatric medication flavoring
- Discounted prices on several over-the-counter medications

MetroHealth offers a wide range of pharmacy services, including home delivery, online refills, and specialty medications—all with the potential for cost savings. Over-the-counter (OTC) medications and routine immunizations are also available at their pharmacies. If members are using another pharmacy, prescriptions can be transferred at no additional cost.



Each member receives a value card.







Coordination of Care

Through clinical integration and patient-centered practices, CLE-Care HMO® providers coordinate patient care more effectively and efficiently through all stages of life, ensuring appropriate healthcare is administered over time. To further coordinate your care, all CLE-Care providers keep electronic medical records through MyChart, which is easily accessible for patients through the MyChart mobile application or website. This ensures that no matter what provider you visit in the CLE-Care network, all your medical information and test results will be housed in the same location.



Out-of-network Restrictions

This plan only covers out-of-network benefits for medical emergencies. Emergencies are always covered at any hospital regardless of network status. The member is responsible for the costs of non-emergency care received out of network.



Virtual Visits

Not every medical visit needs to take place in person. For some health care needs, a virtual visit can be a fast, easy and convenient option.

A virtual visit—sometimes referred to as a telehealth visit—lets you meet with your health care provider by video or phone. This allows you to get the care you need, when you need it.

Some benefits of a virtual visit:

- Meet with your provider without leaving home.
- No need to travel or deal with parking.
- Avoid coming into contact with other patients who may be sick.



Cost-effective Option

Since this plan is exclusive to MetroHealth providers and hospitals and other CLE-Care contracted providers, the health system is able to offer discounted reimbursement rates to Medical Mutual. This agreed-upon payment means lower premiums than traditional and PPO health insurance plans. In addition to lower premiums, deductibles are replaced with co-pays, which are typically low, minimizing the out-of-pocket expenses and making this type of plan affordable for both employers and employees.



Tools and Resources

My Health Plan — Administered through Medical Mutual

Through My Health Plan, the secure Wellness Portal on Medical Mutual's member website and application, employees can check their benefits, view claims and deductible information, as well as access their spending accounts. Additionally, they can learn about a variety of health and wellness topics, enroll in your health plan's wellness or disease management program (if applicable) and receive reminders about needed care. Interactive tools are also available to help employees set and achieve wellness goals, such as eating healthier, managing stress and quitting tobacco.

MyChart — Administered through MetroHealth

Through MyChart, employees stay up-to-date on their care routines chosen by their MetroHealth providers through appointment scheduling and prescription refill options. They also have the ability to view their test results, email their doctors, view health summaries and sign up for health reminders. Since all MetroHealth providers coordinate care using MyChart, employee's health information will always be current, no matter which doctor they see within the network.

CLE-Care Member Services

In the CLE-Care HMO[®], your employees will have access to both MetroHealth and Medical Mutual Customer Care resources. Below are various contact channels for employees:

- CLE-Care Customer Care (Member Services)
1-877-330-6664
- CLE-Care appointment scheduling line
1-216-957-8100
- MetroHealth 24-hour Nurse Line
1-216-778-7878
- MetroHealth Pharmacy line
1-216-957-MEDS (6337)

Learn More

For more information on CLE-Care or to request a quote, please contact your Medical Mutual Sales representative or broker.



MEDICAL MUTUAL®

2060 East Ninth Street
Cleveland, OH 44115-1355

MedMutual.com