New HMO: Medical Mutual CLE-Care
Effective January 1, 2017, the new HMO option provides comprehensive coverage in a collaboration between Medical Mutual of Ohio and The MetroHealth System. CLE-Care will give members access to MetroHealth’s expert doctors and health care providers and to Medical Mutual’s expertise in managing health plans. The design of this plan remains unchanged, meaning members will have the same copayments for medical services and prescription drugs that they have experienced through our previous HMO plan offering.

Infertility Services are being added
Beginning in 2017, coverage for Intrauterine Insemination (IUI) and In-Vitro Fertilization (IVF) services will be included on the PPO and HDHP insurance plan options. Infertility prescription drugs will not be covered under this benefit. Members will be responsible for 50% coinsurance which will not accumulate towards annual out-of-pocket maximums. The benefit is subject to a lifetime maximum of $10,000.

CVS MinuteClinic® Services
CVS/Caremark members can utilize the CVS MinuteClinic® as a lower cost, high quality care alternative to more costly Urgent Care and Emergency Room visits. CVS MinuteClinic® is a walk-in medical clinic staffed by nurse practitioners and physician assistants who specialize in family health care. Services include diagnosing, treating and writing prescriptions for common family illnesses, administering common vaccinations, and treating minor injuries. CVS/Caremark subscribers should use the CVS/Caremark ID card when utilizing CVS MinuteClinic® services.

Vaccination Services at CVS Caremark
Beginning in September 2016, employees enrolled in CWRU’s prescription insurance plan with CVS Caremark will be able to obtain an injectable seasonal flu vaccine for $0 copay at CVS retail pharmacies. Other preventive care vaccines for adults and children will be available to employees for $0 copay as well. Preventive care vaccines include: Pneumonia, Hep. A, Hep. B, HPV, Varicella, MMR, Tetanus, Tetanus/Diptheria/Pertussis, Meningococcal, Zoster.

2017 IRS Limits for Health Savings Account Contributions
In 2017 the annual IRS limits on Health Savings Account contributions are increasing for employee only HDHP coverage, but will remain unchanged for family HDHP coverage:
- Employee only HDHP coverage – $3,400
- Family HDHP coverage – $6,750
Individuals age 55 and older may be eligible to contribute up to an additional $1,000. The IRS defines “family” coverage as qualifying HDHP insurance that covers an employee and at least one dependent.