Cuyahoga County 2025 Medical and Prescription Drug Plan Options

This summary of benefits is designed to provide a high-level overview of Cuyahoga County's 2024 Employee Benefits. Should there be any conflict between the explanation in this summary and the actual terms and provisions of the plan documents, the terms of the plan documents and contracts will govern in all cases. You will not gain any new benefits because of a misstatement or omission in this overview.

	MetroHealth Select High Deductible Covers 100% of preventive care services provided in- Network (according to age and gender) In-Network coverage available through MetroHealth Select Network only Medical and Prescription Drug costs are out-of-pocket until the deductible is met Requires you to pay 100% for Out-of-Network services Prescription Drugs are required to be filled at a MetroHealth Pharmacy or Express Scripts Option to open and contribute to a tax-favored Health Savings Account to pay for healthcare expenses	
	MetroHealth Select Network	Out-of-Network
Deductible (Individual/Family)	\$2,800/ \$5,250	Not Covered
Coinsurance	20% After Deductible	Not Covered
Coinsurance Limit – Medical Only (Individual/Family) – Excludes Deductible	\$3,850/\$7,950	Not Covered
Inpatient Facility Services	20% After Deductible	Not Covered
Outpatient Facility & X-Ray/Lab Services	20% After Deductible	Not Covered
Preventive Care Office Visit	0%, No Deductible	Not Covered
Office Visit – Primary Care Physician	20% After Deductible	Not Covered
Office Visit – Specialist	20% After Deductible	Not Covered
Urgent Care Visit	20% After Deductible	Not Covered
Emergency Room Visit – Emergency *(Not subject to deductible, Copay waived if admitted)	20% After Deductible	
Emergency Room Visit – Non- Emergency	20% After Deductible	Not Covered
Prescription Drug Benefits Retail - Up to 30 days supply (3 Fill Limit) Mail Order - Up to 90 day supply All Specialty- Up to 30 day supply	MetroHealth Pharmacy or Medical Mutual Express Script Network (Mail Order is only available through Express Script Network)	Out-of-Network
Retail Generic	20% After Deductible	Not Covered
Retail Preferred Brand	20% After Deductible	Not Covered
Retail Non-Preferred Brand	50% After Deductible	Not Covered
Retail Specialty	50% After Deductible	Not Covered
Mail Order Generic	20% After Deductible	Not Covered
Mail Order Preferred Brand	20% After Deductible	Not Covered
Mail Order Non-Preferred Brand	50% After Deductible	Not Covered
Mail Order Specialty	Not Covered	Not Covered
Maximum Out-of-Pocket – Includes Medical and Prescription (Individual/ Family)	\$6,650 / \$13,200	N/A

MetroHealth Se Covers 100% of preventive care se Network (according to age In-Network coverage available through M only Requires you to Pay 100% for Out- Prescription Drug coverage throu Pharmacy and CVS CareMa	rvices provided In- and gender)			
Network (according to age : In-Network coverage available through Mi only Requires you to Pay 100% for Out-o Prescription Drug coverage throu	and gender)			
Requires you to Pay 100% for Out-				
Prescription Drug coverage throu				
	Requires you to Pay 100% for Out-of-Network services			
Option to participate in Medical Flexible Spending Account for eligible health care expenses				
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MetroHealth Select Network	Out-of-Network			
\$0/\$0	Not Covered			
0%, No Deductible	Not Covered			
N/A	N/A			
\$250 Copay	Not Covered			
0%, No Deductible	Not Covered			
\$0 Copay, No Deductible	Not Covered			
\$20 Copay	Not Covered			
\$40 Copay	Not Covered			
\$40 Copay	Not Covered			
\$150 Copay*				
\$200 Copay	Not Covered			
MetroHealth Pharmacy	CVS CareMark			
\$10 Copay	\$20 Copay			
\$25 Copay	\$50 Copay			
\$50 Copay	\$100 Copay			
20% to \$750	20% to \$750			
\$10 Copay	\$20 Copay			
\$50 Copay	\$80 Copay			
\$80 Copay	\$120 Copay			
Not Covered	Not Covered			
\$6,600/\$13,200	N/A			

Medical Mutual SuperMed EPO Plan				
Covers 100% of preventive care services provided In-Network (according to age and gender)				
In- Network coverage through MetroHealth Select and Medical Mutual SuperMed Network				
Requires that you pay 100% for Out-of- Network services				
Prescription Drug coverage through a MetroHealth				
Pharmacy and CVS CareMark Network Option to participate in Medical Flexible Spending Account for eligible health				
	care expenses			
Tier 1	Tier 2	Tier 3		
MetroHealth Select Network	Medical Mutual SuperMed Network	Out-of-Network		
\$0/\$0	\$500/\$1,000	Not Covered		
10%, No Deductible	20% After Deductible	Not Covered		
\$1,250/\$2,500	\$2,500/\$5,000	Not Covered		
\$250 + 10%	20% After Deductible	Not Covered		
0%, No Deductible	20% After Deductible	Not Covered		
\$0 Copay, No Deductible	\$0 Copay, No Deductible	Not Covered		
\$20 Copay	\$30 Copay	Not Covered		
\$40 Copay	\$50 Copay	Not Covered		
\$40 Copay	\$60 Copay	Not Covered		
	\$150 Copay*			
\$200 Copay		Not Covered		
MetroHealth Pharmacy	CVS CareMark	Out-of-Network		
\$10 Copay	\$10 Copay	Not Covered		
\$35 Copay	\$35 Copay	Not Covered		
\$50 Copay	\$50 Copay	Not Covered		
20% to \$750	20% to \$750	Not Covered		
\$10 Copay	\$10 Copay	Not Covered		
\$70 Copay	\$70 Copay	Not Covered		
\$100 Copay	\$100 Copay	Not Covered		
Not Covered	Not Covered	Not Covered		
\$6,600/\$13,200		N/A		

Medical Mutual SuperMed PPO Plan				
Covers 100% of preventive care services provided In-Network (according to age and gender)				
In-Network coverage thro	ugh MetroHealth Select and I Network	Medical Mutual SuperMed		
Out-of-Network coverage available				
	on Drug coverage through a M rmacy and CVS CareMark Net			
	in a Medical Flexible Spendin healthcare expenses			
Tier 1	Tier 2	Tier 3		
MetroHealth Select Network	Medical Mutual SuperMed Network	Out-of-Network		
\$750/\$1,500 \$1,500/\$3,000				
0% After Deductible	10% After Deductible	30% After Deductible		
\$1,750/\$3,500		\$2,000/\$4,000		
0%, No Deductible	10% After Deductible	30% After Deductible		
0%, No Deductible	10% After Deductible	30% After Deductible		
\$0 Copay, No Deductible	\$0 Copay, No Deductible	30% After Deductible		
\$25 Copay	\$25 Copay	30% After Deductible		
\$50 Copay	\$50 Copay	30% After Deductible		
\$75 Copay	\$75 Copay	30% After Deductible		
\$150 Copay*				
\$200 Copay 30% After Deductible				
MetroHealth Pharmacy	CVS CareMark	Out-of-Network		
\$10 Copay	\$10 Copay	Not Covered		
\$35 Copay	\$35 Copay	Not Covered		
\$50 Copay	\$50 Copay	Not Covered		
20% up to \$750	20% up to \$750	Not Covered		
\$10 Copay	\$10 Copay	Not Covered		
\$70 Copay	\$70 Copay	Not Covered		
\$100 Copay	\$100 Copay	Not Covered		
Not Covered	Not Covered	Not Covered		
\$2,500/\$5,000		\$3,500/\$7,000		



Medical Mutual SuperMed EPO Plan and Medical Mutual SuperMed PPO Plan: Tier 1 and Tier 2 Coinsurance limits work towards each other.

For all plans, excluding the MetroHealth Select High Deductible: When a generic is available, but the pharmacy dispenses the brand name medication for any reason other than the prescriber indicates "dispense as written," you will pay the difference between the brand name medication and the generic plus the brand copayment.