

New Plan Meeting

In Person:

March 1, 2022 @ 10:00am

March 7, 2022 @ 2:00pm

March 9, 2022 @ 3:00pm

March 17, 2022 @ 12:00pm

Virtual:

March 25, 2022 @ 11:00am

March 31, 2022 @ 1:00pm

Agenda

- Plan Benefits Changes
 - Deductible
 - Coinsurance
 - Copays
 - Pharmacy
 - MOOP (Maximum Out Of Pocket)
- New ID Cards
- Member Tools & Resources
 - My Health Plan
 - My Care Compare
- Health & Wellness Programs
- Reminders

Plan Benefit Changes

Plan Benefit Changes

- Elimination of 2 PPO Plans
 - Traditional Plan/Old PPO1 Plan: \$250/\$500 – 90%
 - Alternative Plan/Old PPO2 Plan : \$500/\$1,000 – 80%
- Replacing with 1 PPO Plan
 - New Plan/PPO1 Plan: \$350/\$700 – 85%
 - Preventive Care Covered at 100% not subject to deductible
- Keeping High Deductible Health Plan
 - HDHP Plan - \$2,800/\$5,600 – 100% after Deduct Plan
 - Preventive Care Covered at 100% not subject to deductible
 - HSA (Health Savings Account) attached to plan
- Members on the OLD PPO1 and PPO2 Plan will automatically transition to NEW PPO1 Plan effective July 1, 2022

Plan Benefit Changes – Deductible

- OLD PPO1 Plan
 - Increase from \$250/\$500 to \$350/\$700
 - Members who have satisfied their deductible on PPO1 Plan will have an additional \$100/\$200 beginning 7/1/2022
- OLD PPO2 Plan
 - Decrease from \$500/\$1,000 to \$350/\$700
 - Members who have satisfied their deductible on PPO2 Plan will not have to meet additional deductible
- Deductible will reset on January 1, 2023 for ALL Plans

Plan Benefit Changes – Coinsurance

- OLD PPO1 Plan
 - Increase from \$925/\$1,725 to \$1,000/\$2,000
 - Members who have satisfied their coinsurance on PPO1 Plan will have an additional \$75/\$275 beginning 7/1/2022 after additional deductible has been satisfied
- OLD PPO2 Plan
 - Decrease from \$2,000/\$4,000 to \$1,000/\$2,000
 - Members who have satisfied their coinsurance on PPO2 Plan will not have to meet additional coinsurance
- Coinsurance will reset on January 1, 2023 for ALL Plans

Plan Benefit Changes – Copays

	OLD PPO1 Plan	OLD PPO2 Plan	New PPO1 Plan
Primary Care Office Visit (Injury/Illness) with Physician	\$15 copay	\$15 copay	\$20 copay
Primary Care Office Visit (Injury/Illness) with APN - Advanced Practicing Nurse	\$10 copay	\$10 copay	\$15 copay
Specialist Visit with Physician	\$15 copay	\$40 copay	\$35 copay
Specialist Visit with APN	\$10 copay	\$10 copay	\$25 copay
Urgent Care	\$15 copay	\$40 copay	\$20 copay
Emergency Room*	\$75 copay/ 90% after Ded	\$150 copay/80% after Ded	\$200 copay/85% after Ded

*Copay only applies in emergent situations and will be waived if admitted. Non-emergency use of ER is paid at the coinsurance level listed after the deductible is met. Call NurseLine for assistance with non-life threatening, urgent care needs.

Plan Benefit Changes – Pharmacy

RETAIL Pharmacy (30-day Supply)	OLD PPO1 Plan	OLD PPO2 Plan	New PPO1 Plan
Generic	\$4 copay	\$10 copay	20% to max of \$5
Preferred Brand	25% to max of \$30	25% to max of \$40	25% to max of \$35
Non-Preferred Brand	25% to max of \$70	25% to max of \$80	25% to max of \$75
Specialty	Applicable Drug Tier Copay Applies	Applicable Drug Tier Copay Applies	Applicable Drug Tier Copay Applies
Mail Order Incentive – 2 Fill limit = 1 st fill and 1 refill Not Covered, Member receives discounted price Does not apply toward MOOP			

Mail Order Pharmacy (90-day Supply)	OLD PPO1 Plan	OLD PPO2 Plan	New PPO1 Plan
Generic	\$10 copay	\$20 copay	20% to max of \$15
Preferred Brand	25% to max of \$60	25% to max of \$80	25% to max of \$70
Non-Preferred Brand	25% to max of \$175	25% to max of \$200	25% to max of \$180
Specialty (30-day supply)	Applicable Drug Tier Copay Applies	Applicable Drug Tier Copay Applies	Applicable Drug Tier Copay Applies

Plan Benefit Changes – MOOP

- Maximum Out-of-Pocket Amounts
 - Include:
 - Deductible
 - Coinsurance
 - Copays
- No Change in MOOP
 - Single: \$6,600
 - Family: \$13,200

ID CARDS

ID Card Updates

- New Cards will be provided prior to July 1, 2022
- Per the No Surprises Act and Ohio Law certain fields are required to be included on ID Cards upon renewal in 2022:
 - Any applicable medical deductibles
 - Any applicable medical out-of-pocket maximums
 - Telephone number and website where members can seek assistance
 - Indicator for entity of governance ex. Ohio Department of Insurance (ODI)
- Dependents 18+
 - Card will be issued with their name

Current

MEDICAL MUTUAL Print Date: XXXXXX

SuperMed NETWORK **PPO** PRODUCT

John Q. Member XXXXXXXXXXXX
Member Name

012345678910 **779105200**
Medical Mutual ID Number Group Number

1-800-424-8286 **711**
Customer Care TTY

MedMutual.com/Member

Rx Information

Pharmacy Name
Members Use: 1-800-417-1961
Pharmacists Use: 1-800-922-1557

Rx ID: 012345678910
Rx Bin: 610014
Rx PCN: COPAY
Rx Group: MMDRUG

OFF EXCHANGE

For Members

PRIMARY NETWORK: SuperMed PPO
OUTSIDE SUPERMED SERVICE AREA:
Aetna Open Choice PPO/NAP

VISION: EyeMed 1-877-228-1115
DENTAL: SuperDental 1-800-822-1182
24/7 NURSE LINE: 1-888-912-0636

Preventive Office Visit Copay: \$100 Tier 1 \$100 Tier 2
Urgent Care Copay: \$100 \$100
Emergency Room Copay: \$100 \$100
PCP Office Visit Copay: \$100 \$100
Specialist Copay: \$100 \$100
Optional Copay: \$100 \$100

For Providers

Inpatient prior approval required: Medical/Surgical: 1-855-887-2273 Behavioral Health: 1-800-258-3186

Providers in SuperMed PPO Service Area
Medical Mutual ID Number: 012345678910
Medical Mutual Group Number: 779105200
MedMutual.com/Provider

Providers Outside SuperMed PPO Service Area

aetna
Aetna ID Number: 012345678 PPO/NAP
Aetna Group Number: 0863970-010-00100

Medical Mutual Claims Submission
Electronic Claims Payer ID: 29076
P.O. Box 8018, Cleveland, OH 44101-1018
Provider Calls: 1-800-362-1279

Aetna Claims Submission
Electronic Claims Payer ID: 60054
P.O. Box 981543, El Paso, TX 79998-1543
Provider Calls: 1-888-238-6277

POSSESSION OF THIS CARD DOES NOT GUARANTEE COVERAGE

New

MEDICAL MUTUAL Print Date: XXXXXX

SuperMed NETWORK **PPO** PRODUCT

John Q. Member XXXXXXXXXXXX
Member Name

012345678910 **779106200**
Medical Mutual ID Number Group Number

1-800-424-8286 **711**
Customer Care TTY

MedMutual.com/Member ODI *

RX INFORMATION

PBM Name
Member Use: 1-800-417-1961
Pharmacist Use: 1-800-922-1557

RxBIN: 610014
RxPCN: COPAY
RxGRP: MMDRUG

COPYMENTS

Preventive Office Visit: \$XXXX
Urgent Care: \$XXXX
Emergency Room: \$XXXX
PCP Office Visit: \$XXXX
Specialist: \$XXXX
Optional: \$XXXX

FOR MEMBER

PRIMARY NETWORK: SuperMed PPO
OUTSIDE SUPERMED SERVICE AREA:
Aetna Open Choice PPO/NAP

VISION: EyeMed 1-877-228-1115
DENTAL: SuperDental 1-800-822-1182
24/7 NURSE LINE: 1-888-912-0636

DEDUCTIBLE (DED) & OUT-OF-POCKET (OOP):

	In-Network	Non-Network
DED Single:	\$XXXX	\$XXXXXX
DED Family:	\$XXXX	\$XXXXXX
OOP Single:	\$XXXX	\$XXXXXX
OOP Family:	\$XXXX	\$XXXXXX

FOR PROVIDER

MedMutual.com/Provider
Provider Calls: 1-800-362-1279

Medical Mutual Claims Submission
Electronic Claims Payer ID: 29076
P.O. Box 8018, Cleveland, OH 44101-1018

Providers Outside SuperMed PPO Service Area
Aetna ID Number: 012345678 PPO/NAP
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Electronic Claims Payer ID: 60054
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Member Tools and Resources

My Health Plan Member Portal

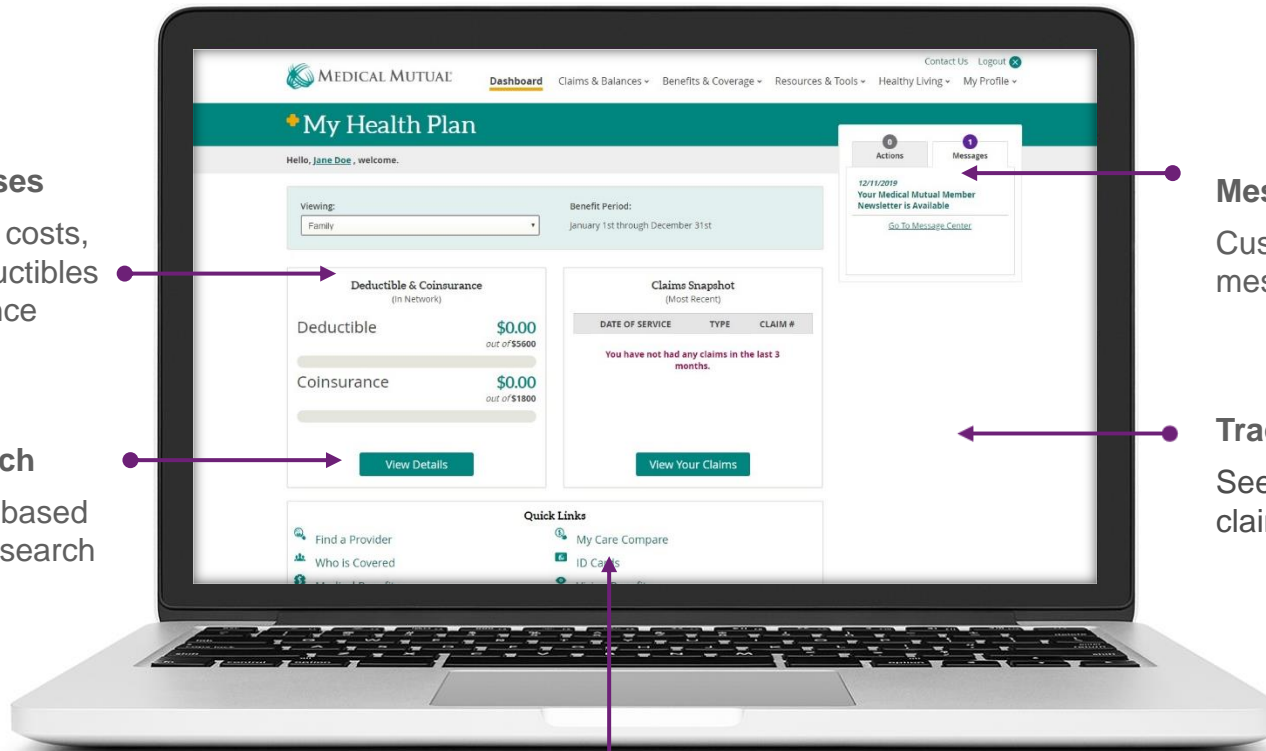
- 24/7 access your health insurance plan

Track Expenses

Out-of-pocket costs, including deductibles and coinsurance

Provider Search

Find providers based on a variety of search criteria



Message Center

Custom alerts and messages just for you

Track Claims

See current and past claims and status

My Care Compare

Compare provider costs and quality ratings

Find a Doctor or Hospital in Your Network

- You have choices when looking for an in-network doctor or hospital before and after you enroll
- 24/7 digital access
 - Download our mobile app on your smart phone, or
 - Visit [MedMutual.com](https://www.MedMutual.com)
- Call our friendly and helpful Customer Care team for assistance
 - Mon. - Thurs. – 7:30 a.m. to 7:30 p.m. (EST)
 - Fri. – 7:30 a.m. to 6:00 p.m. (EST)
 - Sat. – 9:00 a.m. to 1:00 p.m. (EST)
 - 1-877-480-3110



My Care Compare

Online tool for members that lets you compare facilities and providers based on price and quality ratings

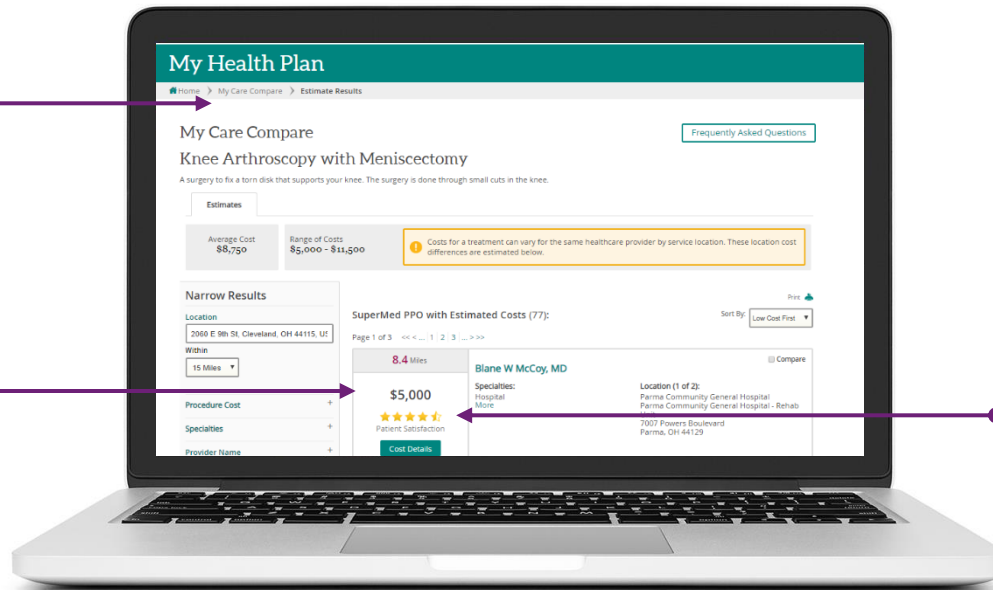
- Sort by price or distance from home
- A great way to understand the varying costs of healthcare services
- Helps high-deductible health plans members manage out-of-pocket costs

Cost Estimates

Estimate routine lab work, office visits, surgeries and more

Cost Comparison

View costs of procedures from different providers



Quality Ratings

See how doctors and hospitals are rated

My Care Compare

The screenshot shows the Medical Mutual website's 'My Care Compare' page. At the top left is the Medical Mutual logo. Below it is a teal header with the text 'My Health Plan'. A breadcrumb trail shows 'Home > My Care Compare'. The main content area is titled 'My Care Compare' and includes a sub-header 'Find and compare costs for doctors and facilities providing treatment near you:'. There are two input fields: 'Location:*' with a text box containing '2060 E 9th St, Cleveland, OH 44115' and a location icon, and 'Within:' with a dropdown menu set to '15 miles'. Below the location field is a prompt 'Enter Zip Code, City and State, or County'. The 'Treatment:' field contains 'e.g. Knee Replacement' and a link 'See a list of all treatments.'. A purple 'Search »' button is positioned below the treatment field. On the right side, there is a 'Top Treatments' list with 10 items, including 'Office Visit - Established Patient - 15 Minutes' and 'Comprehensive Metabolic Panel'. Below this list is a 'View All Treatments' link. At the bottom right, there is a 'My Care Compare' section with a brief description and a 'Learn More' link.


MEDICAL MUTUAL

My Health Plan

Home > My Care Compare

My Care Compare

Find and compare costs for doctors and facilities providing treatment near you:

Location:*  Within: ▾

Enter Zip Code, City and State, or County

Treatment:

[See a list of all treatments.](#)

[Search »](#)

Top Treatments

1. Office Visit - Established Patient - 15 Minutes
2. Comprehensive Metabolic Panel
3. Ultrasound Therapy
4. Colonoscopy - Diagnostic
5. Flu Shot
6. X-ray - Hand
7. Breathing Test
8. Knee Arthroscopy with Meniscectomy
9. Hip Replacement Surgery
10. Office Visit - Established Patient - 25 Minutes

[View All Treatments](#)

My Care Compare

My Care Compare makes information on provider quality, treatment locations and procedure costs available so you can see and compare when making a healthcare decision.

[Learn More](#)


My Care Compare

- Example #1: Getting your vitamin D lab test
 - Sort by cost and distance from home

Vitamin D

A blood test that measures the amount of Vitamin D in the body. Vitamin D is needed for strong bones, and low levels can affect other parts of the body.

Estimates

Coverage Maximum \$24.17	Range of Costs \$13 - \$240	 Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
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My Care Compare

- Example #2: Knee Arthroscopy with Meniscectomy
 - Sort by cost and distance from home

My Care Compare

[Frequently Asked Questions](#)

Knee Arthroscopy with Meniscectomy

A surgery to fix a torn disk that supports your knee. The surgery is done through small cuts in the knee.

Estimates

Average Cost \$8,750	Range of Costs \$5,000 - \$11,500	 Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
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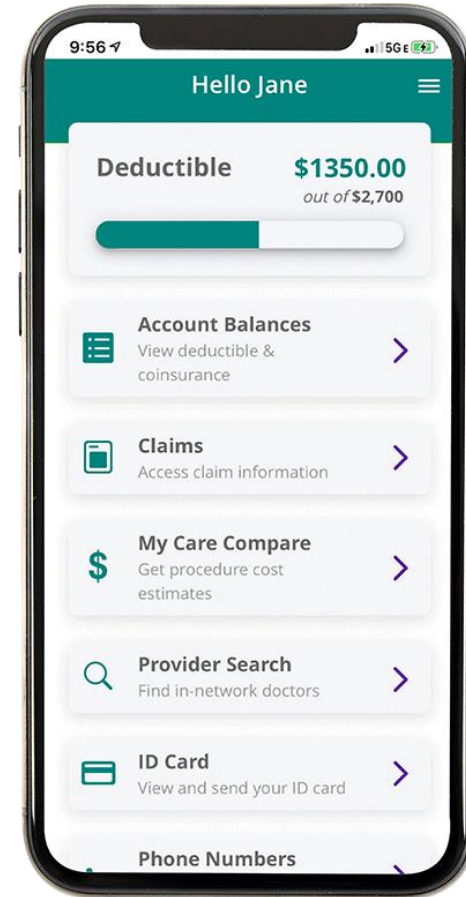
MedMutual Mobile Application

Features

- Swipe to view the back of the card
- Email ID Card
- Fax ID Card
- Contact Us shows phone numbers based on what's on the ID Card

Provider Search

- Search by address
- Mirrors My Health Plan provider search
- Many search filters available (gender, language spoken, etc.)
- One click to call
- Add to phone contacts



iPhone (iOS 11.0 and above)



Android (7.0 and above)

Health & Wellness Programs

Chronic Condition Management Program

All enrolled members are assigned a specially trained **clinical coach**

Diabetes

Diabetic testing supplies, electronic tablet & glucometer

Heart Failure

Electronic tablet and scale

Asthma

Supplies as needed



Hypertension

Digital scale, home blood pressure monitor

COPD (Chronic Obstructive Pulmonary Disease)

Electronic tablet

CAD (Coronary Artery Disease)

Electronic tablet & home blood pressure monitor

Chronic Condition Management Program

- What you should know
 - Provided at no additional cost to you
 - No member cost sharing for diabetes testing supplies if you participate
 - Medical Mutual may reach out to members who could benefit from this program
 - Methods to identify members
 - Claims from provider visits
 - Case Management referral
 - Online Health Assessment through My Health Plan
 - Nurse Line referral
 - You can refer yourself by calling 1-800-590-2583

Maternity Management

- Maternity support and digital coaching
 - Customized content & education based on your preference
 - Digital trackers (e.g., mood, blood pressure, pain)
 - App prompts & reminders such as weekly pregnancy to-do list
 - Post-delivery support such as articles on caring for your newborn and children up to age 2
- Connect to Medical Mutual's Care Management team as needed with a simple click-to-call link
- Rely on the 24/7 Nurse Line
- Find a doctor for OB and pediatric care
- Home-based OB services for high-risk pregnancies



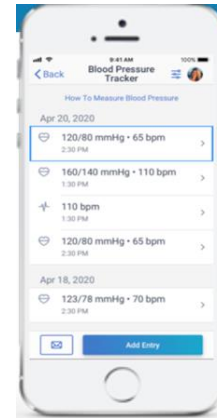
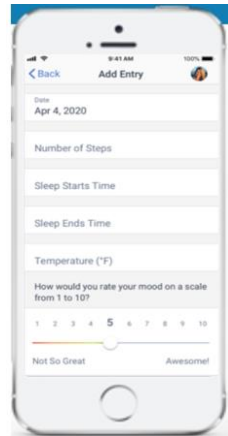
Maternity Management

- Post-partum support includes
 - Extensive content with articles on mental health support during pregnancy; not just depression
 - Contains Edinburgh Post Natal depression screen
 - Recommends follow up with a healthcare provider
 - Referral to Medical Mutual Care Management if needed
 - Case Managers with high-risk obstetrical experience
 - Customized assessments and care plan



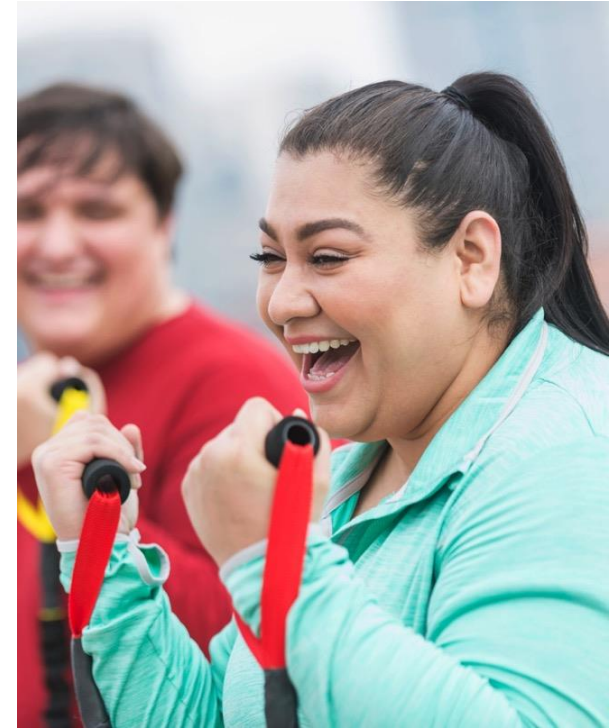
Maternity Management

- Find the app by searching MedMutual Maternity
 - Apple App Store® or Google Play®
 - Once app is download to your device, create an account by entering your Medical Mutual member ID number and your date of birth



WW[®] Discount Program

- Members receive an upfront discount on monthly memberships
- Discount is nearly 50% savings on the cost of a standard WW[®] program
 - Discounts available for Digital, Digital + Studio and WW[®] for Diabetes
- Program Eligibility and Enrollment
 - Must be a Medical Mutual member
 - Contact Medical Mutual by email at ww@medmutual.com or by phone at 1-800-251-2583
 - Provide the following information
 - First and last name
 - Date of birth
 - Medical Mutual ID#
 - Address
 - Email address
 - Phone number
 - We respond within three business days to complete your enrollment



Quit Line



- Tobacco Cessation Program
 - Talk with a Quit Coach® by phone to receive support
 - You have access to
 - Quit tobacco medications, including over-the-counter or prescription medications
 - Quit guide that breaks down the five steps to quitting
 - Texts with reminders and tips to keep you motivated on your journey
 - Start living tobacco-free by enrolling today
 - Call 1-866-845-7702
 - Log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member)

Fitness and Healthy Living Discounts

- Special membership rates to popular fitness centers/organizations through our partnership with GlobalFit
 - Anytime Fitness, 24-Hour Fitness, CrossFit, Curves and more
- Discount programs for healthy living products
 - AmericanFitness.net
 - Safe Beginnings for child-proofing your home
 - YogaAccessories.com
 - Beltone Hearing Aids
 - Vitamix



24/7 Nurse Line Access

- Access to a highly-trained and experienced nurse that will
 - Listen to your concerns and provide an assessment of the situation
 - Help determine if you need to visit your doctor, an urgent care clinic or the emergency room
 - Talk through self-care for treating minor conditions at home
 - Provide easy-to-understand explanations about medical tests and results
 - Follow up later to see how you're feeling

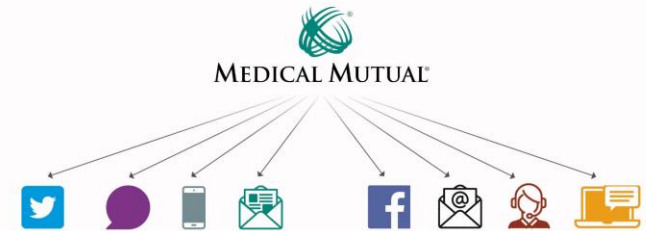
Talk to a nurse anytime – 24 hours a day!
Call 1-888-912-0636.



Reminders

Helpful Resources

- Visit [MedMutual.com](https://www.MedMutual.com)
 - Check out My Health Plan
 - Contact our Customer Care team for 1-877-480-3110
 - Convenient hours of operation (all Eastern Time)
 - Monday – Thursday 7:30 a.m. – 7:30 p.m.
 - Friday 7:30 a.m. – 6:00 p.m.
 - Saturday 9:00 a.m. – 1:00 p.m.
- Email and chat live with a representative
- Share your new ID Card with your providers
- Contact your benefits professional or Medical Mutual with questions about your health plan



QUESTIONS?



We want to THANK YOU for choosing
Medical Mutual!