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

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

*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)

<table>
<thead>
<tr>
<th></th>
<th>OLD PPO1 Plan</th>
<th>OLD PPO2 Plan</th>
<th>New PPO1 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$4 copay</td>
<td>$10 copay</td>
<td>20% to max of $5</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>25% to max of $30</td>
<td>25% to max of $40</td>
<td>25% to max of $35</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>25% to max of $70</td>
<td>25% to max of $80</td>
<td>25% to max of $75</td>
</tr>
<tr>
<td>Specialty</td>
<td>Applicable Drug Tier Copay Applies</td>
<td>Applicable Drug Tier Copay Applies</td>
<td>Applicable Drug Tier Copay Applies</td>
</tr>
</tbody>
</table>

Mail Order Incentive – 2 Fill limit = 1st fill and 1 refill
Not Covered, Member receives discounted price
Does not apply toward MOOP

## Mail Order Pharmacy (90-day Supply)

<table>
<thead>
<tr>
<th></th>
<th>OLD PPO1 Plan</th>
<th>OLD PPO2 Plan</th>
<th>New PPO1 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 copay</td>
<td>$20 copay</td>
<td>20% to max of $15</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>25% to max of $60</td>
<td>25% to max of $80</td>
<td>25% to max of $70</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>25% to max of $175</td>
<td>25% to max of $200</td>
<td>25% to max of $180</td>
</tr>
<tr>
<td>Specialty (30-day supply)</td>
<td>Applicable Drug Tier Copay Applies</td>
<td>Applicable Drug Tier Copay Applies</td>
<td>Applicable Drug Tier Copay Applies</td>
</tr>
</tbody>
</table>
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

New
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
- 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

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
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.

<table>
<thead>
<tr>
<th>Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Maximum: $24.17</td>
</tr>
<tr>
<td>Range of Costs: $13 - $240</td>
</tr>
</tbody>
</table>

⚠ Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
Example #2: Knee Arthroscopy with Meniscectomy
- Sort by cost and distance from home

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.
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
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
Medical Mutual Wellness Programs

- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life
  - WW® Discount Program*
  - QuitLine Tobacco Cessation
  - Fitness Discounts
  - Nurse Line

- Member portal to manage your health at your convenience
  - Access through My Health Plan

* WW Discount Program is the program formerly known as Weight Watchers. WW is a registered trademark of WW International, Inc.
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
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
  - Check out My Health Plan
  - Contact our Customer Care team for help and information at 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!