Youngstown State University
October 2020 HCAC Meeting

October 15, 2020
Presented by: Stephanie Mueller – Account Executive
Agenda

- Open Enrollment Meetings 10/06 & 10/07 Presentation
- Welcome to MMO
- Network Review
  - New Provider Search
- Plan Review
  - Medical and Prescription Drug Benefits
  - FSA
- Health & Wellness Programs
- Member Tools & Resources
  - My Health Plan
  - My Care Compare
- Reminders
Welcome to Medical Mutual

- Founded in 1934; the oldest and largest group health insurance company in Ohio
- We are headquartered in Cleveland with local sales and customer care offices in Toledo, Columbus and Cincinnati
- One of the largest provider networks in Ohio
- 112,000 claims processed daily with over 99% accuracy
Network Review
Network – SuperMed® PPO

- Broad network with statewide coverage
  - 32,000 Practicing Providers with 202 Hospitals
  - Ohio: All 88 counties
  - Kentucky: Boone, Campbell and Kenton Counties
- National network through a collaboration with AXA, a global healthcare company
  - Access to the Aetna® Open Choice® PPO for members residing or traveling outside of the SuperMed service area
- Member ID card indicates where to get care and how providers can submit claims for payment
- No referrals required

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.
Network Hospitals SuperMed PPO

- St. Elizabeth Youngstown Hospital
- St. Elizabeth Boardman Hospital
- Akron Children’s Medical Center
- Steward Trumbull Memorial Hospital
- Salem Community Hospital
- The Surgical Hospital at Southwood
- Cleveland Clinic
- University Hospital
- UPMC Horizon Shenango Valley - Aetna
- Steward Sharon Regional Health System - Aetna
- UPMC Jameson Aetna
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
The New Provider Search Experience

Provider Search is one of our most used digital tools. Our users include: Members and Prospective Members, Group Officials, Brokers, Providers and us!

- Improvements have been made to reduce user effort with:
  - Quick-search (one-click) options for the most commonly used Provider Specialty and Facility types
  - Access to the Aetna Open Choice link sooner (for plans with access)
  - Visual design and one-click access to pharmacy, dental, vision searches
  - Minimal “decision-making” required
Find a Provider without Logging In

On this page users will choose which plan they are in, or are interested in learning about.
Enter a ZIP Code

Find a Provider
Whether you're a current or future Medical Mutual member, we can help you find the right in-network provider.

What ZIP Code do you live in?
Enter your home ZIP Code to see networks available to you.

Enter Home Zip

Back Next

Users searching Individual and Family or Medicare Advantage plans will enter a ZIP Code to view available networks

Looking for Individual and Family Plan Pricing?
Click here to get a quote online.

Get A Quote

Provider Directory
Download the provider directory for your county in PDF Format

Download
Year and Provider Type

Find a Provider

Whether you're a current or future Medical Mutual member, we can help you find the right in-network provider.

Choose your plan year:

- 2020
- 2021

Choose provider type:

- Medical
- Pharmacy
- Dental
- Vision

Note: This is the first page members who are logged in to My Health Plan will land on.

Already a Member?

Log in to search for doctors, facilities, supplies and other providers covered by your plan.

Log in

Provider Directory

Download the provider directory for your county in PDF Format.

Download
Network & Location Page – Group

- Displaying most common networks, with ability to expand (click view more) to view all Group networks.

- All other plan types will also see their available networks here.
Users can search for doctors or places by name or browse by type with one-click
- Primary Care
- Doctors or Specialists
- Hospitals and Facilities
- Equipment and Supplies
- Radiology and Imaging
- Independent Labs
- Urgent Care

Click on Doctors and Specialists
Doctors & Specialists

- Users get results with one click or by searching a specific Provider by name.

- This tile will allow members to view a list of all provider specialties.
View All Specialties

Users can view all Provider Specialties and can click on a specific Specialty to get results.
Hospitals & Facilities

- Users get results with one-click or by searching a specific Facility by name.
- This tile will allow users to view a list of all Facility Types
View All Facilities

- Users can view all Facility Types and click a specific Facility to get results.
Plan Review
### Medical - SuperMed PPO Option 1

<table>
<thead>
<tr>
<th>Benefit Provision</th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible - Single</td>
<td>$250</td>
<td>$425</td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>$500</td>
<td>$950</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>90%</td>
<td>70%</td>
</tr>
<tr>
<td>Out of Pocket (Excludes Deduct, Medical and RX Copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$925</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family</td>
<td>$1,725</td>
<td>$4,000</td>
</tr>
<tr>
<td>Maximum-Out-OF-Pocket (MOOP-includes deduct and all medical and RX copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$6,600</td>
<td>$2,425</td>
</tr>
<tr>
<td>Family</td>
<td>$13,200</td>
<td>$4,950</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$15 copay</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$15 copay</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
<td>$75 copay</td>
</tr>
<tr>
<td>Prescription Drug (Retail/Mail)</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Deductible - Single</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Generic</td>
<td>$4/$10</td>
<td></td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>25%(max of $30)/ 25%(max of $60)</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>25%(max of $70)/ 25%(max of $175)</td>
<td></td>
</tr>
</tbody>
</table>
## Medical - SuperMed PPO Option 2

<table>
<thead>
<tr>
<th>Benefit Provision</th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible - Single</td>
<td>$500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>$1,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Out of Pocket (Excludes Deduct, Medical and RX Copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$2,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family</td>
<td>$4,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Maximum-Out-OF-Pocket (MOOP-includes deduct and all medical and RX copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$6,600</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td>$13,200</td>
<td>$10,000</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$15</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$40</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$100%</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
<td>$150 copay</td>
</tr>
<tr>
<td><strong>Prescription Drug (Retail/Mail)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible - Single</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10/$20</td>
<td></td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>25%(max of $40)/ 25%(max of $80)</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>25%(max of $80)/ 25%(max of $200)</td>
<td></td>
</tr>
</tbody>
</table>
# Medical - SuperMed HDHP

<table>
<thead>
<tr>
<th>Benefit Provision</th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible - Single</td>
<td>$2,800**</td>
<td>$3,100</td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>$5,200</td>
<td>$6,200</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>100% after Ded</td>
<td>60%</td>
</tr>
<tr>
<td>Out of Pocket (Excludes Deduct, Medical and RX Copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$2,700</td>
<td>$4,500</td>
</tr>
<tr>
<td>Family</td>
<td>$5,200</td>
<td>$9,000</td>
</tr>
<tr>
<td>Maximum-Out-OF-Pocket (MOOP-includes deduct and all medical and RX copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$6,550</td>
<td>$7,600</td>
</tr>
<tr>
<td>Family</td>
<td>$13,100</td>
<td>$15,200</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>No charge after Deductible</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>No charge after Deductible</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>Ded then Coinsurance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>No charge after Deductible</td>
<td></td>
</tr>
<tr>
<td>Prescription Drug (Retail/Mail)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible - Single</td>
<td>Combined with Medical</td>
<td></td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>Combined with Medical</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$4/$10 after Ded</td>
<td></td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>25%(max of $30)/ 25%(max of $60) After Ded</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>25%(max of $70)/ 25%(max of $175) After Ded</td>
<td></td>
</tr>
</tbody>
</table>
Flexible Spending Accounts (FSA)
Flexible Spending Account (FSA)

- A Medical Mutual FSA allows you to pay for eligible medical expenses on a pre-tax basis
- The FSA is integrated, which means claims automatically roll over to the FSA for processing and reimbursement
- Full Online Access 24/7
  - Track FSA balances
  - View claims
  - Integrated with My Health Plan with single sign-on
- AccountLink Mobile App
  - Manage your Medical Mutual FSA on the go
  - View your account balance and profile information
  - Submit a claim
AccountLink Mobile App

AccountLink lets you manage your Medical Mutual CDH products while on the go, view your account balances, profile information, and much more from your mobile device.

- **Features**
  - Access account – Check balance, view transaction history and more
  - Track expenses – Track medical claims and other expenses
  - Access your Medical Mutual FSA
  - File a claim
Medical Mutual FSA Advantage

- One platform
- Full FSA suite of products
  - Medical FSA, LPFSA, Dependent Care, Parking/Trans
- Easy self help tools
  - Single sign on access through My Health Plan
    - Education and resources
      - videos
      - frequently asked questions
- Mobile app for balance access and quick claim substantiation
Health & Wellness Programs
## Chronic Conditions Programs

**Take control of your health**: Help for members diagnosed with one or more of the following chronic conditions

<table>
<thead>
<tr>
<th>Condition</th>
<th>Support Resource</th>
<th>Supplies</th>
</tr>
</thead>
</table>
| Diabetes                               | • Free essential supplies
• Professional support | Tablet and glucometer to monitor, report symptoms and track blood sugar |
| Asthma                                 | • Professional support                   | NA                                                                       |
| Chronic Obstructive Pulmonary Disease  | • Condition management supplies
• Professional support                   | Tablet and scale to monitor and report symptoms                           |
| Coronary Artery Disease                |                                           | Tablet and home blood pressure monitor to report symptoms and track readings |
| Heart Failure                          |                                           | Tablet and scale to monitor and report symptoms and weight               |
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 will receive an upfront discount on monthly memberships

- Discount is nearly 50% savings on the cost of a standard WW membership and equals about $150 over the course of a year
  - Discounts available for Digital, Workshop + Digital and WW for Diabetes

- Monthly discount will continue until members disenroll from the program or terminate coverage with Medical Mutual
Quit Line

- Tobacco Cessation Program
  - Telephone counseling with a Quit Coach
  - Individualized member Quit Plan
  - Up to eight weeks of over-the-counter nicotine replacement therapy at no out-of-pocket cost
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
Nurse Line

- 24/7 Access to Medical Mutual’s Nurse Line
  - Use nationally accredited guidelines to assess your symptoms and advise you
  - Provide easy-to-understand explanations about medical tests and results
  - Talk through self-care for treating minor conditions at home
  - Help determine if the emergency room is the right place of care
Member Tools and Resources
My Health Plan Member Portal

- 24/7 access your health insurance plan

**My Care Compare**
Compare provider costs and quality ratings

**Track Expenses**
Out-of-pocket costs, including deductibles and coinsurance

**Message Center**
Custom alerts and messages just for you

**Provider Search**
Find providers based on a variety of search criteria

**Track Claims**
See current and past claims and status
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
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

- 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>Coverage Maximum</th>
<th>Range of Costs</th>
<th>Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$24.17</td>
<td>$13 - $240</td>
<td></td>
</tr>
</tbody>
</table>

*Medical Mutual*
My Care Compare

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

My Care Compare
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.

<table>
<thead>
<tr>
<th>Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Cost</td>
</tr>
<tr>
<td>$8,750</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.
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
Reminders
Open Enrollment Information

- Annual Open Enrollment and time to make changes to insurance coverage
  - Add dependents, remove dependents, change between plans
  - Enroll in the plan if you previously waived coverage
  - Elections are locked in for the entire 2021 plan year unless there is a qualifying event

Open Enrollment is from 11/8/2020 to 11/21/2020

If you have specific questions about your benefits, please contact the Benefit Office at benefits@ysu.edu or call 330-941-1508.
Helpful Resources

- Visit MedMutual.com
  - Look up doctors and hospitals
  - 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

- Contact your benefits professional or Medical Mutual with questions about your health plan
QUESTIONS?
We want to THANK YOU for choosing Medical Mutual!