



City of Brooklyn

Topics to Cover Today

- Getting Started
 - Open enrollment period:
 - Important things to know about Medical Mutual
- Network Review
- Plan Review
 - Medical and Pharmacy Benefits
 - Consumer Driven Health Products
 - HSA
 - Vision
 - Health and Wellness Programs
- Member Tools and Resources
- Reminders

Welcome to Medical Mutual



- Founded in 1934; the oldest and largest group health insurance company in Ohio.
- Headquartered in Cleveland with local sales and customer care offices in Toledo, Columbus, and Cincinnati
- One of the largest provider networks in Ohio.
- 104,000 claims processed daily with over 99% accuracy.

Network Review

Network – SuperMed[®] PPO



- Broad network with access to nearly every healthcare professional in Ohio and 99% of the hospitals.
 - **Ohio:** All 88 counties
 - **Kentucky:** Boone, Campbell, and Kenton Counties
- National network via a collaboration with Cigna[®], a global healthcare company.
 - Access to the Cigna[®] PPO for members residing or travelling 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.

Cigna[®] is a trademark of Cigna Inc. and is protected throughout the world by trademark registrations and treaties.

Member Sample ID Card (SMP Network)

- For members living **INSIDE** SuperMed[®] PPO service area

Front

Print Date: XX/XX/XX

RX INFORMATION

PBM Name
 Member: 1-800-417-1961
 Pharmacist: 1-800-922-1557
 RxID: 12345678910
 RxBIN: 610014
 RxPCN: COPAY
 RxGRP: MMODRUG

COPAYS

Preventive Visit: \$XXXX
 Urgent Care: \$XXXX
 ER: \$XXXX
 PCP Visit: \$XXXX
 Specialist: \$XXXX
 Optional: \$XXXX

Back

FOR MEMBER
 Find a provider at MedMutual.com/Member.
 24/7 NURSE LINE: 1-888-912-0636
 EyeMed: 1-877-226-1115
 Superior Dental Care (SDC): 1-800-801-4915
 SDC Plan #: ABC123

FOR PROVIDER
 Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-362-1279 or MedMutual.com/Provider.
Medical Mutual & SDC Claims Submission
 Electronic Claims Payer ID: 29076 & 31117
 P.O. Box 6018, Cleveland, OH 44101-1018

Providers not in SuperMed PPO Network
 (For services rendered out of the state of Ohio, Campbell, Boone and Kenton counties in KY)

Cigna Claims Submission
 Electronic Claims Payer ID: 62308
 P.O. Box 188061
 Chattanooga, TN 37422-8061
 Cigna Group #: 1234567

DEDUCTIBLE AND OUT-OF-POCKET:
 In-Net DED Single/Family: \$XXXXX/\$XXXXX
 In-Net OOP Single/Family: \$XXXXX/\$XXXXX

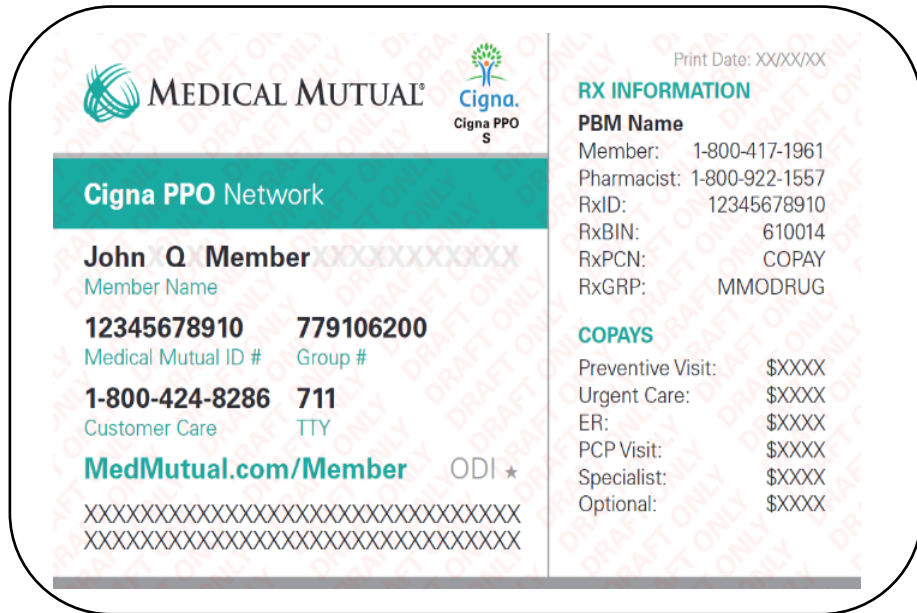
Possession of this card does not guarantee coverage. Benefits are not insured by Cigna or affiliates.

AWAY FROM HOME CARE


Member Sample ID Card (Cigna® Network)

- For Members Living **OUTSIDE** SuperMed® PPO Service Area

Front



Print Date: XX/XX/XX

MEDICAL MUTUAL 

Cigna PPO Network

John Q Member XXXXXXXXXXXX
Member Name

12345678910 **779106200**
Medical Mutual ID # Group #

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

MedMutual.com/Member ODI ★

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RX INFORMATION

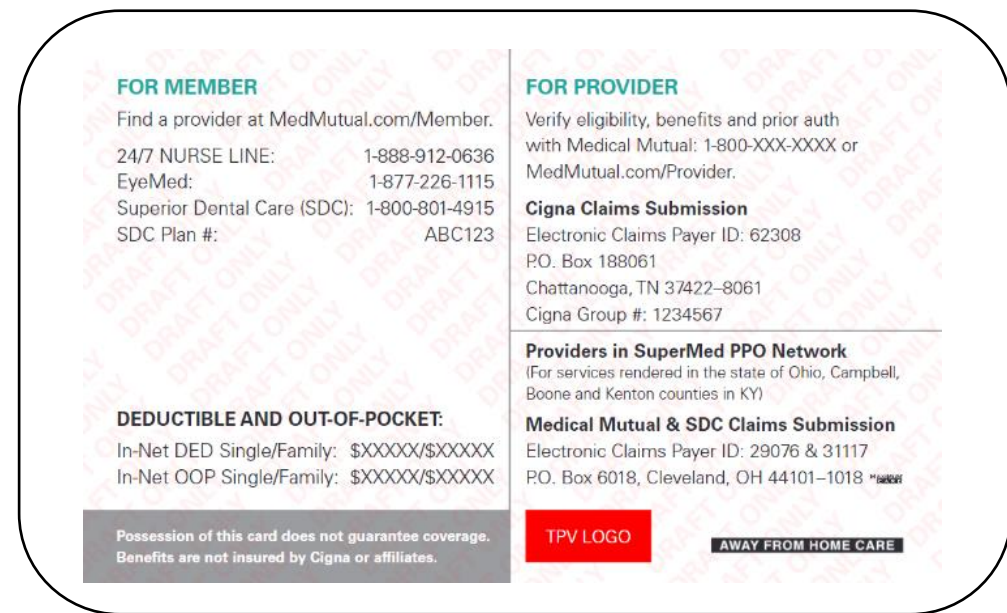
PBM Name

Member: 1-800-417-1961
Pharmacist: 1-800-922-1557
RxID: 12345678910
RxBIN: 610014
RxPCN: COPAY
RxGRP: MMODRUG

COPAYS

Preventive Visit: \$XXXX
Urgent Care: \$XXXX
ER: \$XXXX
PCP Visit: \$XXXX
Specialist: \$XXXX
Optional: \$XXXX

Back



FOR MEMBER

Find a provider at MedMutual.com/Member.

24/7 NURSE LINE: 1-888-912-0636
EyeMed: 1-877-226-1115
Superior Dental Care (SDC): 1-800-801-4915
SDC Plan #: ABC123

DEDUCTIBLE AND OUT-OF-POCKET:

In-Net DED Single/Family: \$XXXXX/\$XXXXX
In-Net OOP Single/Family: \$XXXXX/\$XXXXX

Possession of this card does not guarantee coverage.
Benefits are not insured by Cigna or affiliates.

FOR PROVIDER

Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-XXX-XXXX or MedMutual.com/Provider.

Cigna Claims Submission

Electronic Claims Payer ID: 62308
P.O. Box 188061
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Providers in SuperMed PPO Network
(For services rendered in the state of Ohio, Campbell, Boone and Kenton counties in KY)

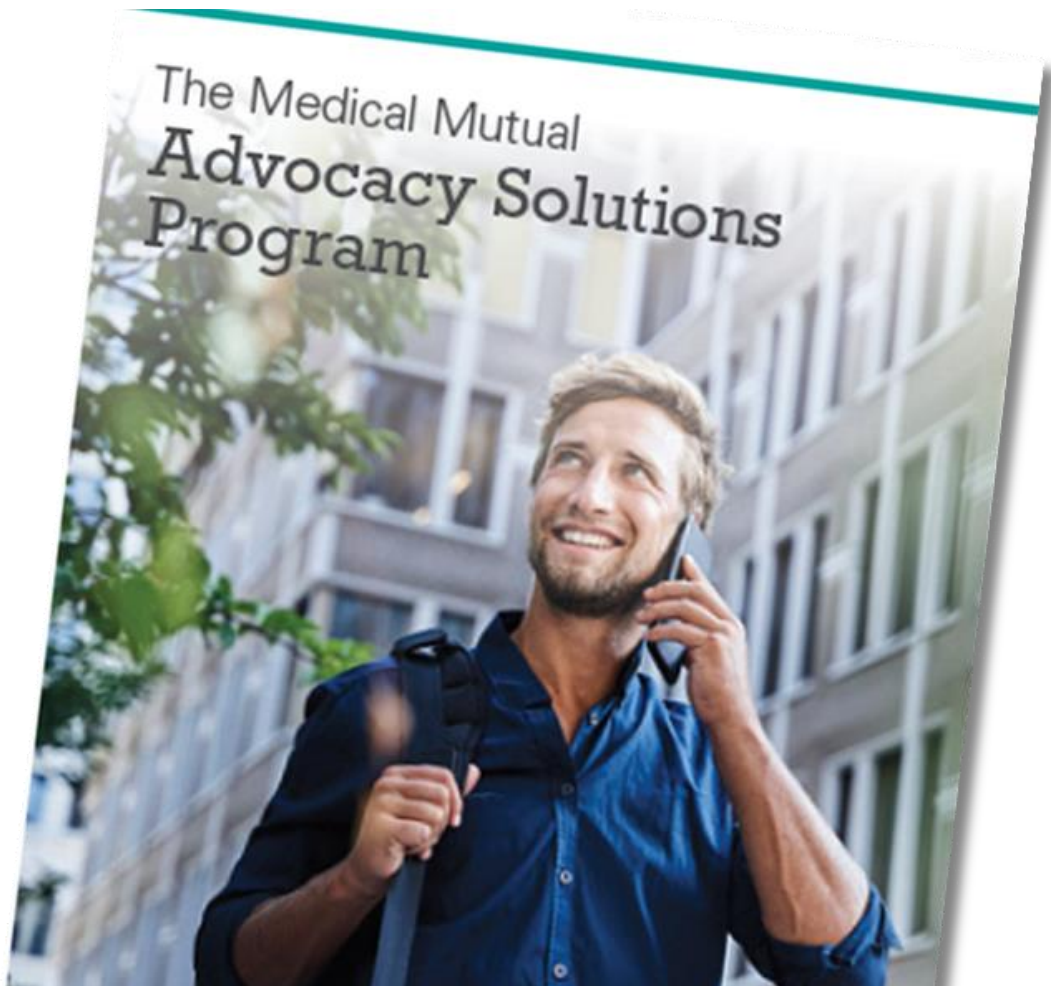
Medical Mutual & SDC Claims Submission

Electronic Claims Payer ID: 29076 & 31117
P.O. Box 6018, Cleveland, OH 44101-1018

TPV LOGO **AWAY FROM HOME CARE**

Health Advocacy

A High-Touch, One-Stop Service Approach



- Concierge-level service and support for you.
- Advocates assist with:
 - Locating providers
 - Scheduling appointments
 - Managing and pricing of medications
 - Resolving billing issues
 - Comparing healthcare costs
 - Engaging you with wellness program and resources
- Contact our customized Health Advocacy team at 1-800-xxx-xxxx.
 - Convenient hours of operation
 - **Mon – Thurs:** 7:30 AM to 7:30 PM
 - **Fri:** 7:30 AM to 6 PM
 - **Sat:** 9 AM to 1 PM

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 or visit MedMutual.com.
- Call our friendly Customer Care team for assistance.
 - **Mon – Thurs:** 7:30 AM to 7:30 PM
 - **Fri:** 7:30 AM to 6 PM
 - **Sat:** 9 AM to 1 PM
 - **1-800-382-5729**



Find a Provider Tool

<https://providersearch.medmutual.com/>

Find a Provider

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



Choose a plan type to view providers that accept it.

Individual and Family

This also applies to you if you are coming from the online exchange.

Group

Includes plans offered by your employer. Search results may include a national network.

Medicare Advantage

Medicare Advantage Plans combine the benefits of Medicare Part A and Part B and also include Part D prescription drug coverage.

Medicare Supplement

Medicare Supplement (Medigap) plans help to pay for costs that Medicare doesn't cover, like deductibles, copayments and coinsurance.


Next

Select Group
for Plan Type





Find a Provider Tool

Find a Provider

Whether you are a current or future member, we can help you find the right in-network provider.



Choose provider type:

Medical + Costs	Pharmacy	Dental	Vision
			

Select Type of
Provider for
Search

Find a Provider Tool

Find a Provider

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



Choose a network you would like to search:

- SuperMed PPO and Cigna PPO
- TriHealth WellFlex

[+ Don't See Your Network? View More](#)

Select Network

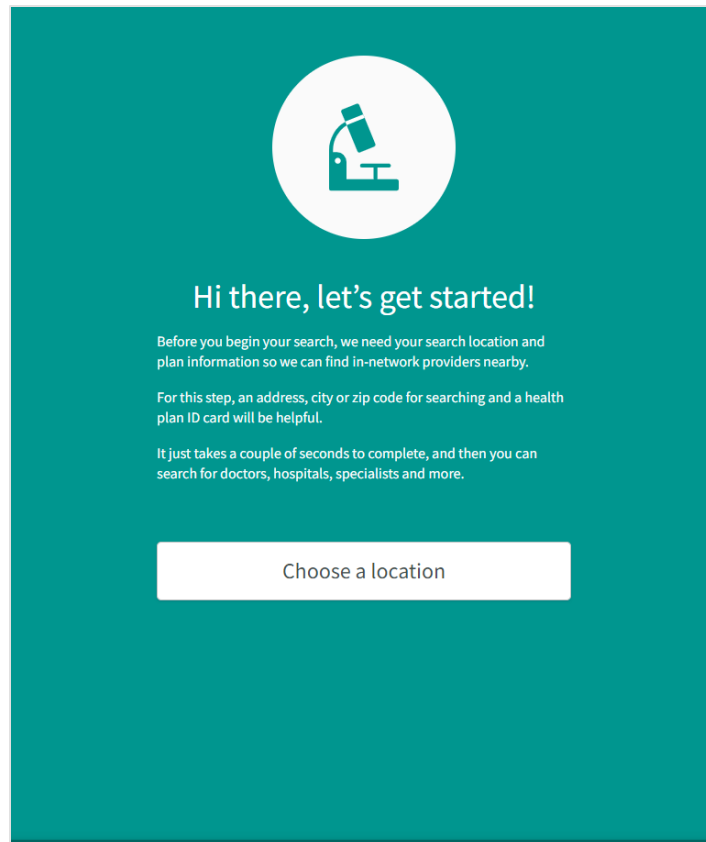
Back

Next

Find a Provider Tool

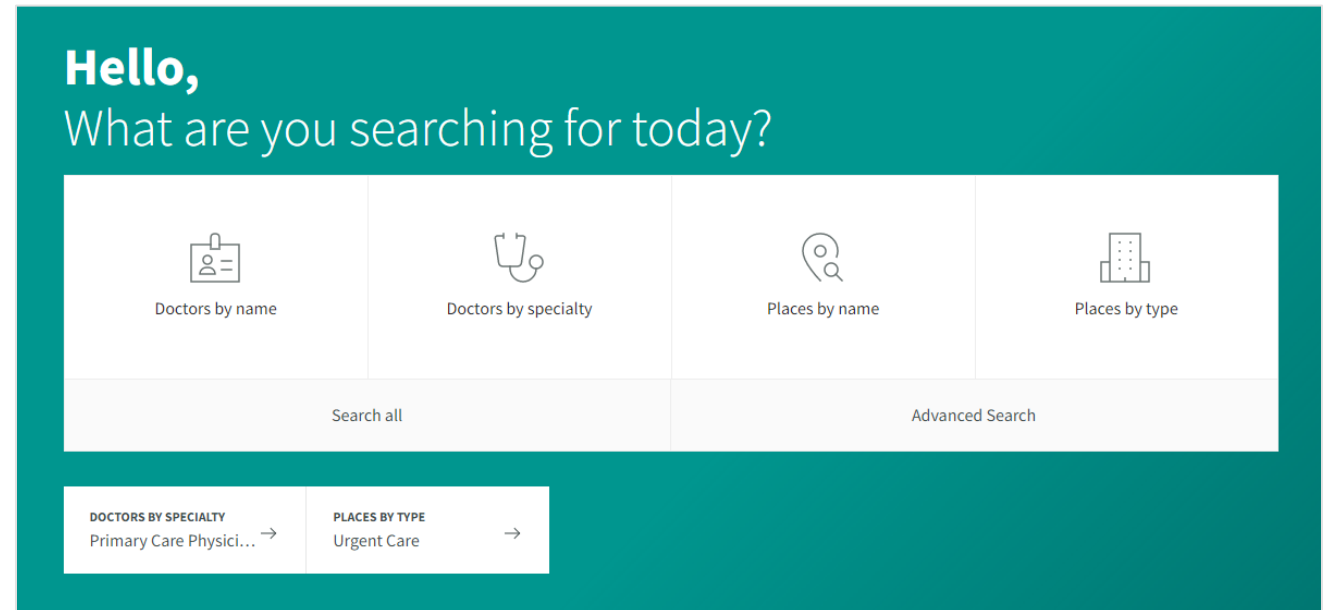
Choose Location:

- Enter address or zip code



Search Options:

- Search by doctor or location name
- Search by specialty
- View a full list of specialties



Find a Provider Tool – Results Page

The screenshot shows a search results page for Family Medicine. At the top, a teal header contains the text "Family Medicine". Below the header, a white bar displays "1162 results", a "25 miles" dropdown, a "More filters" button, and a "Distance (Closest)" dropdown with a "Map" button. Two callout boxes point to the "1162 results" and "More filters" buttons, labeled "# of Providers" and "Additional Filters" respectively. The main content area lists two providers. The first provider is FIBBI, MEGHAN F, DO, a Primary care provider accepting new patients at this location. Her details include: Specialties: Family Medicine; Gender: Female; Contact: Main: (216) 398-0100, Email: None, + 1 more; Provider Status: More Details; Languages Spoken: English; NPI: 1225415995. Her location is METRHEALTH BROOKLYN, 5208 MEMPHIS AVE, CLEVELAND, OH 44144, 0.5 miles away, with phone (216) 398-0100 and 3 locations. The second provider is MINTZ, LAURA J, MD, also a Primary care provider accepting new patients at this location. Her details include: Specialties: Internal Medicine, Pediatrics; Gender: Female; Contact: Main: (216) 398-0100, Email: None, + 1 more; Provider Status: More Details; Languages Spoken: English; NPI: 1790163913. Her location is METROHEALTH BROOKLYN HLTH CTR, 5208 MEMPHIS AVE, CLEVELAND, OH 44144, 0.5 miles away, with phone (216) 398-0100 and 3 locations. Callout boxes also point to the "Distance from Address" dropdown and the "Sort or Map" button.

Family Medicine

1162 results | 25 miles | More filters | Distance (Closest) | Map

FIBBI, MEGHAN F, DO
Primary care provider | Accepting new patients at this location

METRHEALTH BROOKLYN
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100

SPECIALTIES
Family Medicine

GENDER
Female

CONTACT
Main: (216) 398-0100
Email: None
[+ 1 more](#)

PROVIDER STATUS
[More Details](#)

LANGUAGES SPOKEN
English

NPI
1225415995

[View profile](#) | [Report Issues](#)

MINTZ, LAURA J, MD
Primary care provider | Accepting new patients at this location

METROHEALTH BROOKLYN HLTH CTR
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100

SPECIALTIES
Internal Medicine, Pediatrics

GENDER
Female

CONTACT
Main: (216) 398-0100
Email: None
[+ 1 more](#)

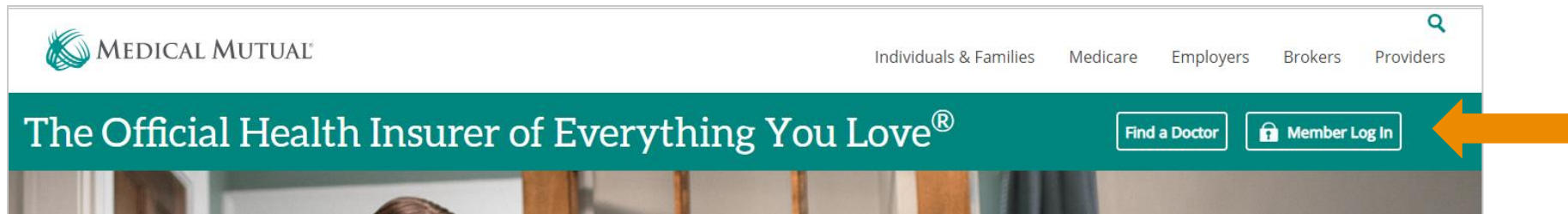
PROVIDER STATUS
[More Details](#)

LANGUAGES SPOKEN
English

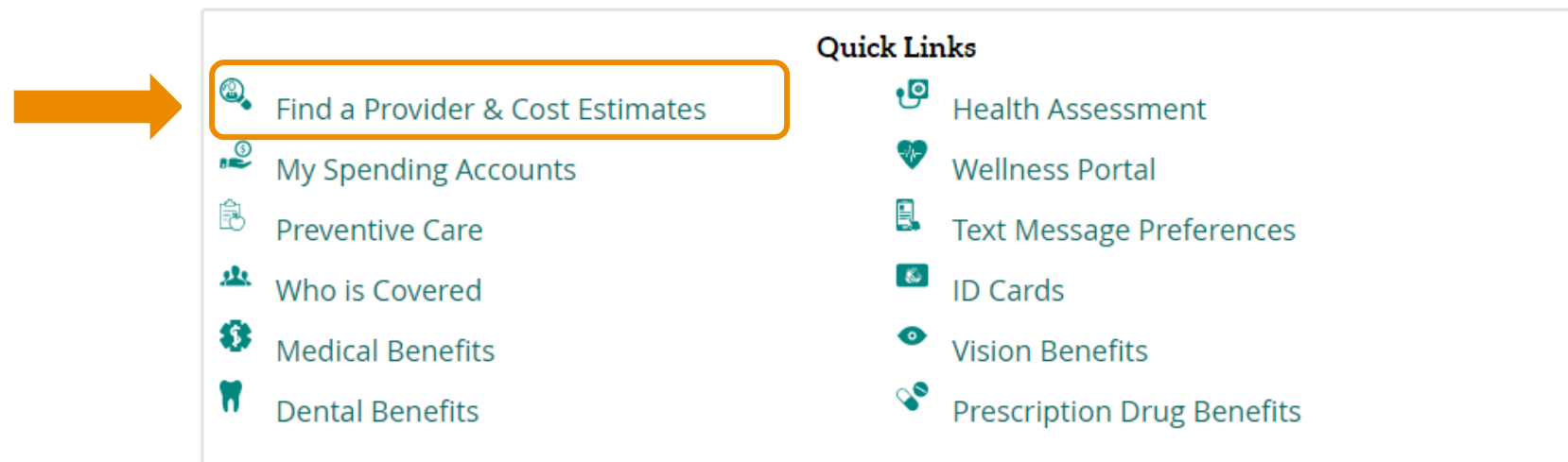
NPI
1790163913

Find a Provider Tool (Renewal)

- Log into **My Health Plan** at www.medmutual.com.



- Scroll to bottom of page to **Find a Provider**.




Find a Provider Tool (Renewal)





- System will default to your current network.

Find a Provider

Whether you are a current or future member, we can help you find the right in-network provider.



Choose provider type:

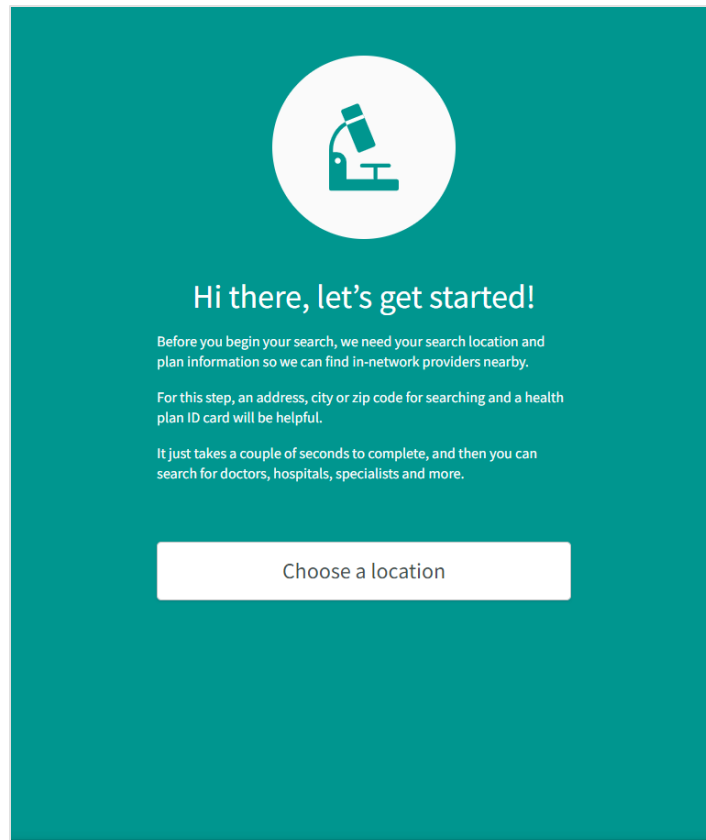
Medical + Costs	Pharmacy	Dental	Vision
			

Select type of provider

Find a Provider Tool (Renewal)

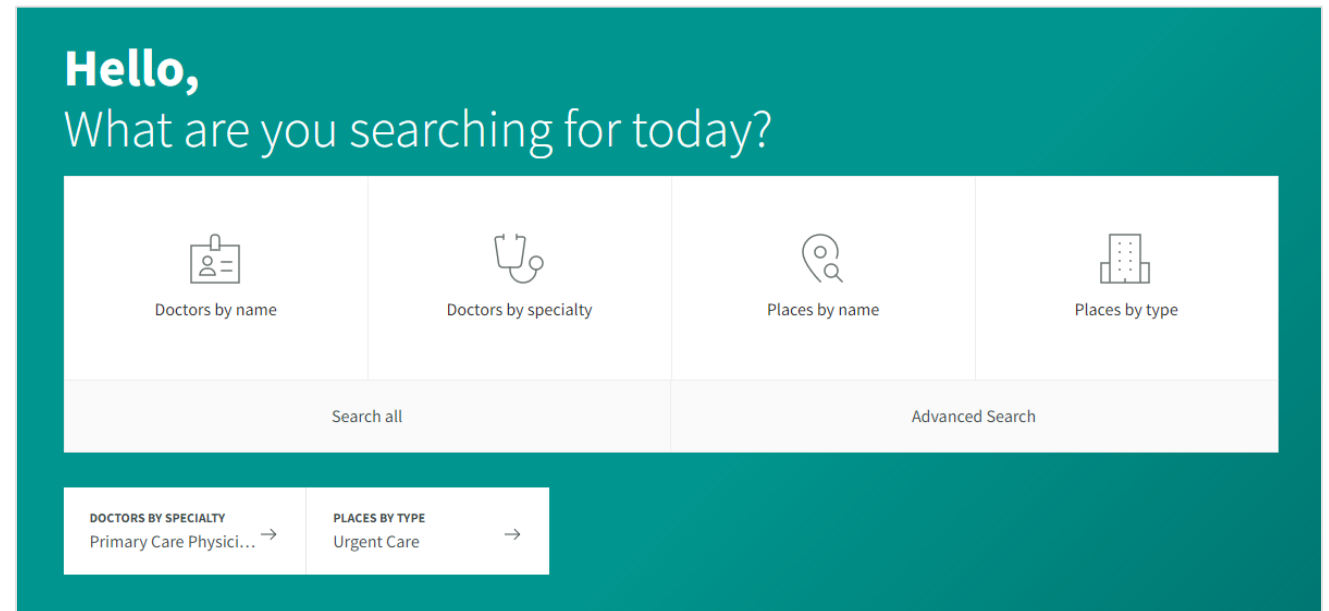
Choose Location:

- Enter address or zip code



Search Options:

- Search by doctor or location name
- Search by specialty
- View a full list of specialties



Find a Provider Tool – Results Page (Renewal)

The screenshot shows a search results page for Family Medicine. At the top, a teal header contains the text "Family Medicine". Below the header, a white bar displays "1162 results", a "25 miles" dropdown, a "More filters" button, and a "Distance (Closest)" dropdown with a "Map" button. Two callout boxes point to "1162 results" and "More filters".

The main content area lists two providers:

- FIBBI, MEGHAN F, DO**
Primary care provider | Accepting new patients at this location
METRHEALTH BROOKLYN
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100
Locations • 3
- MINTZ, LAURA J, MD**
Primary care provider | Accepting new patients at this location
METROHEALTH BROOKLYN HLTH CTR
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100
Locations • 3

Each provider card includes a table of details:

SPECIALTIES	CONTACT	PROVIDER STATUS
Family Medicine	Main: (216) 398-0100 Email: None + 1 more	More Details
GENDER	NPI	LANGUAGES SPOKEN
Female	1225415995	English

Buttons for "View profile" and "Report Issues" are located at the bottom of each provider card. A callout box points to the "Sort or Map" area on the right side of the page.

Medical Mutual CLE-Care HMO

Experience and Access



Access to a customized network of experienced providers dedicated to coordinating patient care and working together to generate better health outcomes at lower costs to you.

- 97% of Cuyahoga County residents are within 10 miles of CLE-Care network locations.
- The MetroHealth Acute Care Medical Center also houses:
 - Level I Adult Trauma & Burn Center
 - State-of-the-art Cancer Care Pavilion
 - Rehabilitation Pavilion
 - Women & Children’s Pavilion
 - Skilled Nursing Facility beds
 - Metro Life Flight air and ground transport service
- Dedicated CLE-Care customer service lines for scheduling, benefit questions, and pharmacy needs.
- Primary Care Provider selection assistance focused on prevention; avoiding unnecessary care; transitioning back to home, work, and the life you love.

Coordination and Convenience

- Extensive physician care locations, plus:
 - 4 hospitals
 - 4 outpatient surgery sites
 - 4 emergency rooms
 - 4 MetroExpressCare locations
 - 4 walk-in clinics at Discount Drug Mart
 - 9 pharmacy locations
- Electronic medical record access via MyChart app or website for on-line convenience, including appointment scheduling and prescription refills.
- Text and phone reminders for care and prescriptions.
- Patient-centered team approach for all primary care. No referrals required within MetroHealth System.



Broad Network of Providers



CLE-Care HMO's patient-centered care teams include:

- Primary Care Physicians
- Specialty Physicians
- Advanced Nurse Practitioners and Nurses
- Other Health Professionals

Plus expanded CLE-Care HMO network services:

- Ambulance Services
- Behavioral Health Professionals and Hospitals
- Chiropractors
- Dialysis Centers
- Durable Medical Equipment Providers
- Genetic Testing Laboratories
- Home Health Care
- Home Infusion Therapy Providers
- Hospices
- Long-Term Acute Care Hospitals
- Orthotics & Prosthetics Providers
- Skilled Nursing Facilities

Mail Order Prescription Drug

- 9 MetroHealth pharmacies for walk-in prescriptions
- MetroHealth prescription mail order
- Case Management/Prior Authorization/Step Therapy
 - Member's cost share reduced
 - Generic Incentive
- Specialty Pharmacy

MetroHealth Pharmacies

- Lower out-of-pocket cost for CLE-Care HMO enrollees
- 90-day MetroHealth prescription refills sent directly to your home
- Your MetroHealth physician can electronically submit or you can submit by phone or mail order

Getting Started with CLE-Care



- Choose a Primary Care Physician
- Appointment Scheduling and Pharmacy
 - Call (216) 957-8100
 - Metrohealth.org/Appointments
 - Metrohealth.org/PhysicianDirectory
- Benefits Questions
 - Call Medical Mutual Customer Care at 1-800-232-7400

Plan Review

Medical: CLE-Care HMO Plan (Metro Network)

Benefits		Network
Deductible (Single/Family)		\$250/\$500
Coinsurance (Single/Family)		\$0/\$0
Coinsurance Maximum (Single/Family)		\$6,600/\$13,200
Primary Care Copay		\$20
Specialist Copay		\$20
Preventive Services Copay		100%
Diagnostic Imaging		100% after Deductible
Urgent Care Copay		\$20
Emergency Room Copay		100% after Deductible
Non-Emergency Room Copay		100% after Deductible
Prescription Drug Copay	Retail Mail Order	Metro: \$5/\$10/\$20 All Others: \$10/\$20/\$30 Home Delivery Metro ONLY: \$10/\$20/\$40

Medical: SuperMed PPO Network

Benefits	Network
Deductible (Single/Family)	\$250/\$500
Coinsurance (Single/Family)	\$1,000/\$2,000
Coinsurance Maximum (Single/Family)	\$6,600/\$13,200
Primary Care Copay	\$20
Specialist Copay	\$20
Preventive Services Copay	100%
Diagnostic Imaging	90%
Urgent Care Copay	\$20
Emergency Room Copay	90%
Non-Emergency Room Copay	90%
Prescription Drug Copay	Retail Mail Order 80%

Medical: SuperMed PPO Network

Benefits	Network
Deductible (Single/Family)	\$1,000/\$2,000
Coinsurance (Single/Family)	\$2,000/\$4,000
Coinsurance Maximum (Single/Family)	\$6,600/\$13,200
Primary Care Copay	\$20
Specialist Copay	\$20
Preventive Services Copay	100%
Diagnostic Imaging	90%
Urgent Care Copay	\$20
Emergency Room Copay	90%
Non-Emergency Room Copay	90%
Prescription Drug Copay	Retail Mail Order 80%

Medical: SuperMed PPO Network

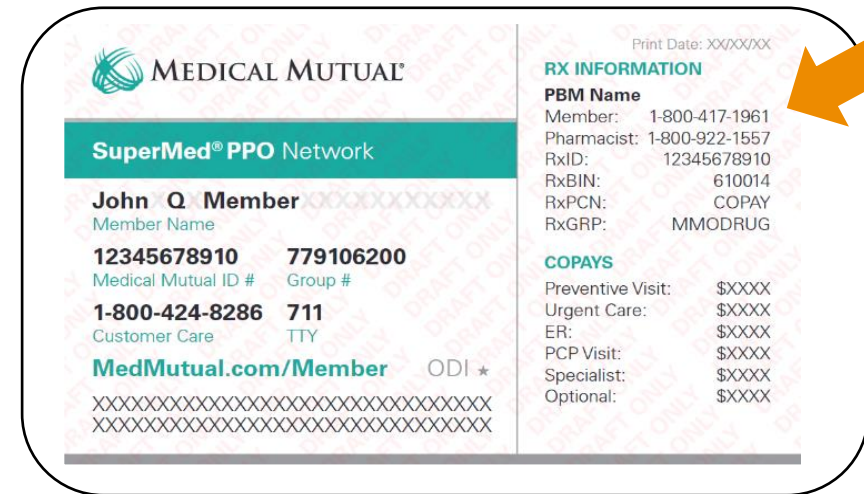
Benefits	Network
Deductible (Single/Family)	\$3,200/\$6,000
Coinsurance (Single/Family)	\$0/\$0
Coinsurance Maximum (Single/Family)	\$3,200/\$6,000
Primary Care Copay	100% after Deductible
Specialist Copay	100% after Deductible
Preventive Services Copay	100% after Deductible
Diagnostic Imaging	100% after Deductible
Urgent Care Copay	100% after Deductible
Emergency Room Copay	100% after Deductible
Non-Emergency Room Copay	100% after Deductible
Prescription Drug Copay	100% after Deductible

Retail
Mail Order


Pharmacy

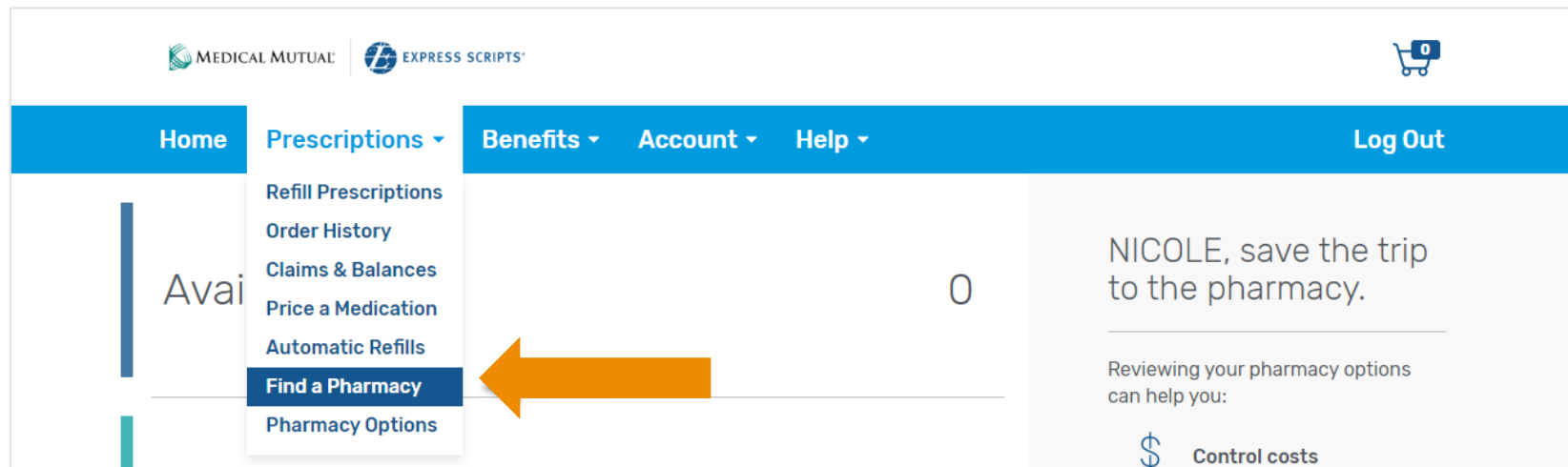
Contact Express Scripts for Assistance

- Call the **Rx Information** number on your ID card to speak with a representative from Express Scripts, 24 hours a day, 7 days a week to help with any of your prescription drug concerns, including:
 - Finding an in-network pharmacy
 - Determining the cost of your medication
 - Moving your medication to mail order
 - Checking the status of mail order claims
 - Any other prescription drug questions you may have



Find a Network Pharmacy

- To find a network pharmacy, log in to **My Health Plan**:
 - Click on the **Benefits & Coverage** tab.
 - Select **Prescription Drug Benefits**.
 - Click the **Sign on to Express Scripts** button. 
 - You will be securely re-directed to the Express Scripts website.
 - From there, click on **Manage Prescriptions**, then select **Find a Pharmacy**.



National Plus Network

- Medical Mutual's broadest participating pharmacy network that includes national and regional chain pharmacies.
- Over 64,000 pharmacies nationwide.
- 30-day refills at retail pharmacies and 90-day refills through mail order with Express Scripts.


Included Major Retail Pharmacies

- | | |
|----------------------|-----------|
| ■ CVS | ■ Walmart |
| ■ Walgreens | ■ Meijer |
| ■ Giant Eagle | ■ Target |
| ■ Rite Aid | ■ Marc's |
| ■ Discount Drug Mart | |

Pharmacy Preventive Care Benefits

- The use of prescribed medications can help members to maintain good health. As part of the healthcare reform, the U.S. government identified the following types of medications as important for preventing future illness:
 - Aspirin
 - Colonoscopy preparations
 - Fluoride
 - Folic Acid
 - Medications to prevent HIV
 - Medications to prevent cardiovascular disease
 - Medications to reduce the risk of primary breast cancer in women
 - Smoking cessation aids
- For non-grandfathered plans, these medications are covered at 100% with no member cost sharing if prescribed by your healthcare provider and filled at a network pharmacy.

Price a Medication & Check Formulary Status

- Find out if your medication is covered and how much it will cost by logging in to **My Health Plan**:
 - Click on the **Benefits & Coverage** tab.
 - Select **Prescription Drug Benefits**.
 - Click the **Sign on to Express Scripts** button. 
 - You will be securely re-directed to the Express Scripts website.
 - From there, click on **Prescriptions**, then select **Price a Medication**.
 - You will be asked to enter the name of the drug and the quantity.

You searched for:

Atorvastatin 80 Mg Tablet
80 Mg Tablet, Generic
Apotex Corp
[View drug information](#) | [Recalculate](#)
[View formulary alternatives](#)

Pharmacy / day's supply Select other participating retail pharmacies	When	Is this drug covered?	Qty	You pay
Home delivery pharmacy 90-day supply	each fill	<input checked="" type="checkbox"/> YES View coverage notes	90	\$3.43 Plan pays: \$13.71
Participating Retail Pharmacy 30-day supply	for today's fill	<input checked="" type="checkbox"/> YES View coverage notes	30	\$1.58 Plan pays: \$6.34 Explain my costs

Price a Medication & Check Formulary Status

- If your drug is not covered by the plan, you can use the [Price a Medication](#) tool to identify covered alternatives.



PATIENT
[REDACTED]

IMPORTANT MESSAGE
This medication is no longer covered. [Click here](#) for a list of covered alternatives to discuss with your doctor; ask your doctor to fax your new prescription to Express Scripts Home Delivery pharmacy services. [Click here for more important messages](#)

Recent searches:
Novolog 100/ML | [Humalog 100/ML](#) | [Atorvastatin Calcium 80 MG](#) | [Lisinopril 10 MG](#)

You searched for:

Novolog 100 Unit/ml Vial (10 units)
100/ml Vial, Brand
Novo Nordisk
[View drug information](#) | [Recalculate](#)

Pharmacy / day's supply	When	Is this drug covered?	Qty	You pay
Select other participating retail pharmacies				
Home delivery pharmacy 90-day supply	each fill	 NO View coverage notes	3	Not Covered
Participating Retail Pharmacy 30-day supply	for today's fill	 NO View coverage notes	1	Not Covered

Price a Medication & Check Formulary Status

- The **Price a Medication** tool will allow you to find out if your medication requires a coverage review and help you identify preferred formulary alternatives.

Price a medication

⚠ Coverage alert

Coverage Review is required for **Caduet 10 Mg-10 Mg Tablet**.

For Participating Retail Pharmacy: This drug requires Coverage Review before you can receive it.
For Home Delivery Pharmacy: This drug requires Coverage Review before you can receive it.

More about coverage reviews:
To receive coverage for this medication, you must obtain approval through a coverage review. If you do not do this, you may be responsible for the entire cost of the medication.

Step Therapy applies to Caduet 10 Mg-10 Mg Tablet.

For Participating Retail Pharmacy: Step Therapy applies.
For Home Delivery Pharmacy: Step Therapy applies.

[Continue pricing](#)

Caduet 10 Mg-10 Mg Tablet
10 Mg-10mg Tablet, Brand
Pfizer Us Pharm
[View drug information](#) | [Recalculate](#)
[View formulary alternatives](#)

Other formulary alternatives

[What are "formulary alternatives"?](#) | [How do I use this information?](#)

Drug information:
Caduet 10 Mg-10 Mg Tablet

Formulary alternatives for Caduet 10 Mg-10 Mg Tablet included by your benefit

Medication	Type	Price this drug
Amlodipine-atorvast 2.5-10 Mg	Generic	Select

Other covered drug options for Caduet 10 Mg-10 Mg Tablet included by your benefit

Medication	Type	Price this drug
Amlodipine Besylate/atorvastatin Calcium Tab 10-10mg	Generic	Select

Pharmacy / day's supply

Pharmacy / day's supply	Is this drug covered?
Select other participating retail pharmacies	
Home delivery pharmacy	YES View coverage notes
Participating Retail Pharmacy	YES View coverage notes

Mail Order Program

- If you take long-term medications, save time and money by having them delivered conveniently to your home through mail order with Express Scripts
- **Easy to start:**
 - Your doctor can e-prescribe or fax your prescription directly to Express Scripts.
 - You can mail your prescription with a completed mail-order form and payment to Express Scripts.
- **Easy to refill:**
 - **Online:** Visit the Express Scripts website through My Health Plan.
 - **By Phone:** Call the Rx Information number on your Medical Mutual ID card.
 - **By Mail:** Complete the refill slip that came with your original prescription.
 - **By Smartphone:** Place refill orders via the free Express Scripts app available in your app store.



Mail Order Tips and Tricks

- Ask your prescribing physician for:
 - A 30-day prescription to fill at a nearby retail pharmacy.
 - Send in a 90-day supply plus refills Express Scripts home delivery pharmacy.
 - This way, you can get a supply from a retail pharmacy to have while waiting for your medication to be delivered through mail order.
- You should receive your medication within 10-14 days of Express Scripts receiving your order. To ensure prompt delivery after submitting your prescription, take the following steps:
 - Visit the Express Scripts website through My Health Plan to confirm your billing information and mailing addresses are up to date.
 - Track your delivery through the Express Scripts website or mobile app.
 - You may also call the Rx Information number on your Medical Mutual ID card to confirm your prescription was received and to provide additional payment and allergy information.
- Most medications are shipped via the U.S. Postal Service at no charge to you. Expedited shipping is available for an additional fee.

Specialty Drug Solution

- Medical Mutual's Specialty Drug Solution helps make sure you receive the care you need.
- You can fill up to a 30-day supply of a specialty drug at a time.
- Specialty pharmacies provide extra care, including:
 - Dedicated nursing and pharmacy staff who are available 24 hours a day to answer your questions.
 - Free delivery of supplies, such as syringes.
 - Injection training, either by phone or in person.
 - Follow up and assistance with payment plans, if needed.
- To get started, just call one of our contracted specialty pharmacies and they will contact your prescriber for the prescription.
 - Accredo: 1-800-417-1961
 - Gentry: 1-844-443-6879
 - University Hospitals of Cleveland Specialty Pharmacy: 1-833-466-0012

Coverage Management Programs

- Medical Mutual uses coverage management programs to make sure you get the right medication for your condition at the best value. This means that certain medications may not be covered until they have been approved.
- There are three types of coverage management:
 - **Prior authorization (PA)** is a check to make sure your drug is prescribed appropriately and is proven effective and safe for your condition.
 - **Step therapy (ST)** rules promote the use of lower-cost drugs in place of more costly medications.
 - **Quantity limit (QL)** rules define the amount of the medication your plan will cover at one time (for example, 30 tablets within a 90 day period).
- **If you are taking a medication that requires a coverage review**, ask your prescriber to visit the Express Scripts online portal at esrx.com/PA to arrange a review before your next refill.
- Once a decision has been made, usually within 5 business days, a letter will be sent to you and your provider to let you know if the request has been approved or denied.

Telehealth (Telemedicine)

Telehealth Services

■ What is Telehealth?

- Telehealth visits are a virtual way to connect with your healthcare providers.
- Telehealth visits can be done by computer, tablet or smartphone.
- Visits include both an audio and visual component, meaning you can see and hear your provider during the visit, just as if you were taking face to face.

■ How do I connect for a Telehealth visit?

- Your healthcare provider will let you know what you'll need to connect for your telehealth visit. It usually involves downloading a mobile app, such as FaceTime or Zoom, or logging in to a website.
- Some providers may use an online tool that is part of your electronic health record.
- You may need to complete an online registration process before your visit.

Telehealth – Scheduled Visits

You can obtain the care you need without leaving your home.

- Scheduled Visits

- This is a planned visit with your provider.
- Connect using a computer, tablet or smartphone.
- Can be used for routine care for acute or chronic health conditions.
- Behavioral health visits are included.

- Telepsychiatry

- Some psychiatrists also offer telemedicine visits for medication checks and other treatment needs.

**Scheduled telehealth visits are covered by your health plan.
Ask your provider if they offer telehealth visits.**

Telehealth – On-Demand Visits

If you or a family member needs medical care after hours and you cannot reach your doctor, you can obtain the care you need without leaving your home with on-demand telehealth services:

- 24/7 access to licensed physicians virtually by web or app.
- Use this service after hours or when your physician is not available.
- Receive medical treatment for non-emergency conditions, such as the common cold, respiratory infections, and minor burns or lacerations.

Health Savings Account (HSA)

Health Savings Account (HSA)

- The Medical Mutual HSA provides a more efficient and affordable way to manage your healthcare benefits and your HSA.
- Medical Mutual Debit Card
 - Pay for qualified medical expenses, such as doctor’s visits and prescriptions.
- Full Online Access 24/7
 - Track HSA and investment balances.
 - Pay for qualified medical expenses.
 - Invest in mutual fund options.
 - Report and reissue a lost or stolen debit card.
 - Access to all the health benefits resources on My Health Plan, such as My Care Compare and Find a Provider.
- AccountLink Mobile App
 - Manage your Medical Mutual HSA on the go.

Health Savings Account (HSA)

■ Information Needed to Open your HSA

- Full name
- Physical residential address
- Date of birth
- Social Security Number or Driver's license number
- If added authorized signer(s), please have their information available

■ Enrollment Steps

- Go to My Health Plan.
- Click on My Spending Accounts under the Claims & Balances tab, or My Spending Accounts icon under Quick Links.
- Accept Terms and click Submit.
- Select Enrollment.
- Select Get Started and provide requested information.
- Click the Enroll button to complete.

Specialty Coverage

Vision Plan



	Network
Exam (1 per 12 months)	\$40 Copay
Frames (1 per 24 months)	\$60 per frame
Lenses (1 per 12 months)	Cosmetic Lenses \$125 allowance, Medically Necessary \$175 allowance
Single	\$75 allowance
Bifocal	\$85 allowance
Trifocal	\$100 allowance
Lenticular	\$85 allowance
Contact Lenses	
Conventional/Disposable	\$125 allowance per pair
Medically Necessary	\$175 allowance per pair

- EyeMed network includes LensCrafters, Pearle Vision, Target Optical, SVS Vision and online options like glasses.com and contactsdirect.com.
 - 103,000 independent and retail providers nationwide
- Find a provider through My Health Plan.
 - Provider Type: Vision
 - Click on the EyeMed Link and select “Insight” Network

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 & 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

Musculoskeletal

Online physical therapy coach

Chronic Condition Management Program

- 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.

Chronic Condition Management Program

- The Lark A.I. Platform

- Compassionate care for millions on an award-winning chronic condition management and prevention platform.

lark Prevention	lark Diabetes Prevention Program	lark Diabetes Care	lark Hypertension Care
Prevention	Prevention	Chronic Disease Management	Chronic Disease Management
Lark helps prevent future disease by coaching members to stress less, lose weight, and quit tobacco.	Lark is a CDC-recognized national diabetes prevention program provider.	Lark provides 24/7 personalized counseling and education to help members manage diabetes.	Lark provides 24/7 personalized counseling and education to help members manage hypertension.

lark

PROPRIETARY & CONFIDENTIAL

Chronic Condition Management Program

■ Here's how to start your Lark Health Digital Coaching



Texting

Text LARKMM to 484848 to enroll in your Lark program.



Visiting the website

Go to www.lark.com/medical-mutual to enroll in your Lark program.



Scanning the QR code

Open your phone's camera over the code to enroll in your Lark program.



Text link to download Lark



Lark sends devices



24/7 coaching with evidence-based care plans

lark

Ready to get started?

Get started today and claim your devices at no additional cost to you.

Scan this QR code with your smartphone camera to get started.



Online visit

enroll.lark.com/MedMutual

Chronic Condition Management Program

- Engagement opportunities based on members' health and preferences
 - Digital
 - Telephonic
 - Remote Monitoring
- Customized support for members with various chronic conditions including:
 - Asthma
 - Heart Failure
 - Coronary Artery Disease (CAD)
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Diabetes
 - Hypertension
 - Musculoskeletal Pain
 - Pelvic Health Issues (individuals with vaginal anatomy, regardless of gender identity)



Musculoskeletal Digital Therapy & Virtual Physical Therapy: Sword Health

- NEW program added to our Chronic Condition Management Program.
- Designed to help members with musculoskeletal conditions (back pain, neck & shoulder pain, pain from arthritis, etc.).
- Expands population health model with digital coaching and virtual physical therapy solutions to help members:
 - Avoid injuries
 - Avoid surgery
 - Reduce pain
 - Decrease reliance on medication
 - Increase satisfaction (Guided PT from home with Real Time feedback)
 - Reduce overall cost
- Rollout to clients June 15, 2023



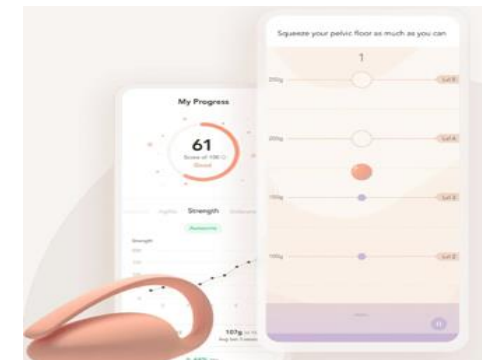
Musculoskeletal Digital Therapy & Virtual Physical Therapy: Bloom

- Bloom is an additional offering from Sword Health that addresses women's pelvic health issues through physical therapy.
- The program treats:
 - Pelvic Pain
 - Urinary incontinence
 - Other pelvic floor issues
- Because these conditions are not typically thought of as MSK issues or associated with physical therapy, Sword separately markets Bloom as a women's health product.

Bloom

1 in 4 Women suffer from pelvic health disorders. Traditional pelvic care is inaccessible and stigmatized.

Bloom is the next generation of Women's Pelvic health enabling a more convenient, higher quality and destigmatized pelvic care, at home.



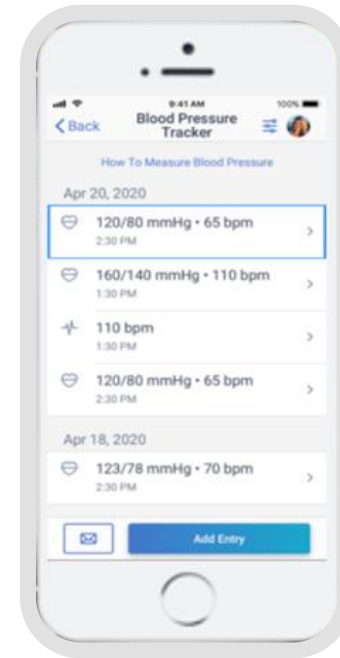
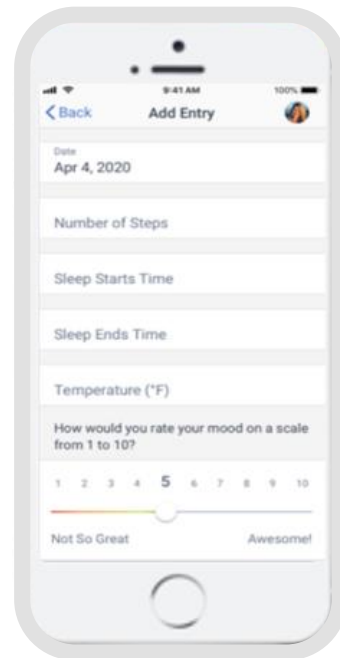
Maternity Management



- 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

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



MedMutual Maternity: NICU Management

Partnership with Progeny Health to increase level of neonatal intensive care unit (NICU) support:

- High touch care management model for critically ill babies admitted to a NICU, and their families, **through the baby's first birthday**
- Reduced hospital length of stay through enhanced Utilization Management process focused on authorizing appropriate level of NICU care across all payment methodologies
- Minimized overpayments through post-discharge payment integrity process to align services with correct DRG



Introducing Strive Health: Benefits

- 24/7 access to a highly specialized and comprehensive **KidneyHero™** care team.



Care Differentiators

- 1 Care Anytime, Anywhere
- 2 Extensive Kidney Care Experience
- 3 Meaningful Patient Engagement

- **Alignment with local providers** improves coordination of care and outcomes.
- **Local community partnerships** to connect patients with the right community resources.
- Personalized meal planning and education from **dedicated Strive dieticians**.
- **Interactive and ongoing** patient education.

MedMutual SeniorAssist Program

- SeniorAssist is a concierge service designed to save you time, stress and money when helping a loved one with healthcare and lifestyle decisions.
- The program includes:
 - Understanding Healthcare and Medicare Basics
 - Financial Assistance Resources
 - Advocacy for Complex Health and Life Situations
 - Social Services Resources
 - 24-Hour Nurse Line
- Call 800-877-6003 to talk with an advocate today.



Medical Mutual Wellness Programs

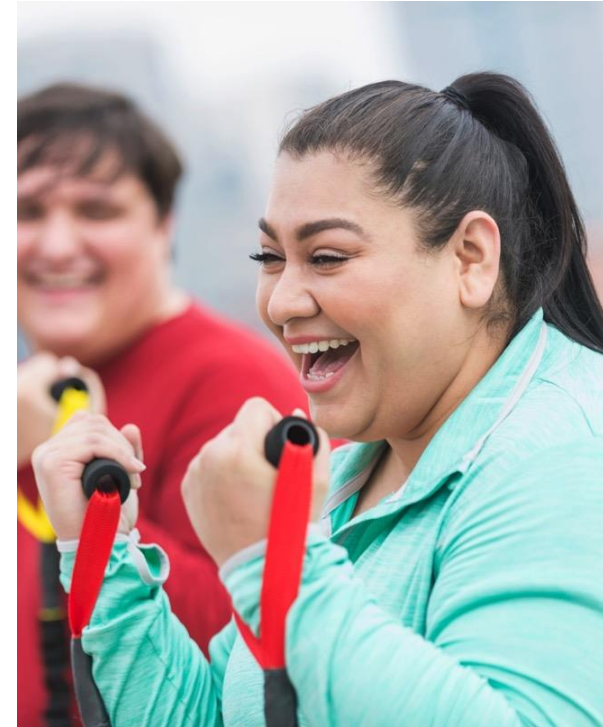


- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life.
 - WW[®] Discount Program
 - QuitLine Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience.
 - Access through My Health Plan

** 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 3 business days to complete your enrollment



Fitness and Healthy Living Discounts

- Special Membership rates to popular fitness centers/organizations through our partnership with Husk Wellness.
 - Gym discounts
 - Nutrition education
 - Home and tech equipment discounts
 - On-demand fitness
 - Mental health coaching
- Discount Programs for healthy living products.
 - AmericanFitness.net
 - Safe Beginnings for child-proofing your home
 - YogaAccessories.com
 - Beltone Hearing Aids
 - Vitamix



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 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).

24/7 Nurse Line Access

- Access to a highly-trained and experienced nurse who 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.



Member Tools and Resources

My Health Plan Member Portal

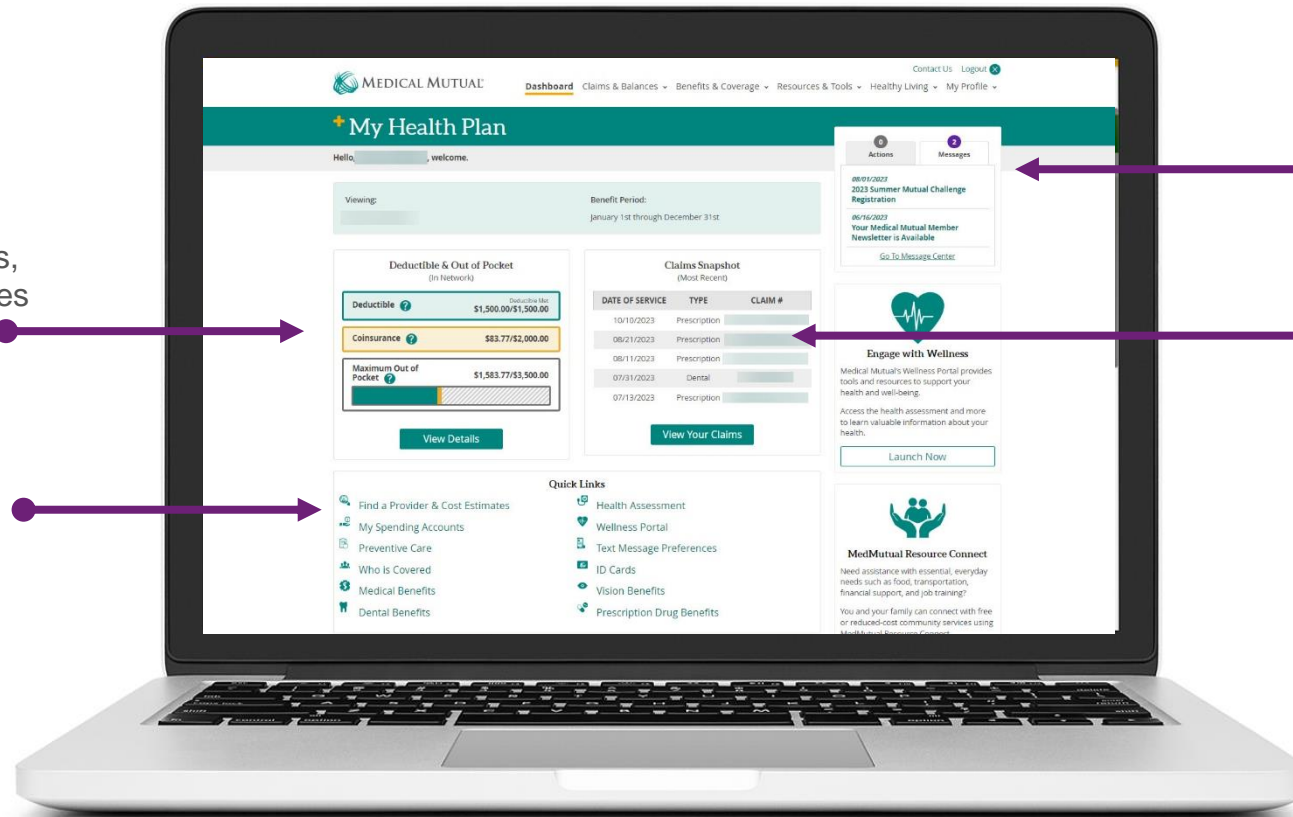
- 24/7 access to your health insurance plan

Track Expenses

Out-of-pocket costs, including deductibles and coinsurance

Provider Search/Estimate Costs

Find providers or price services 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

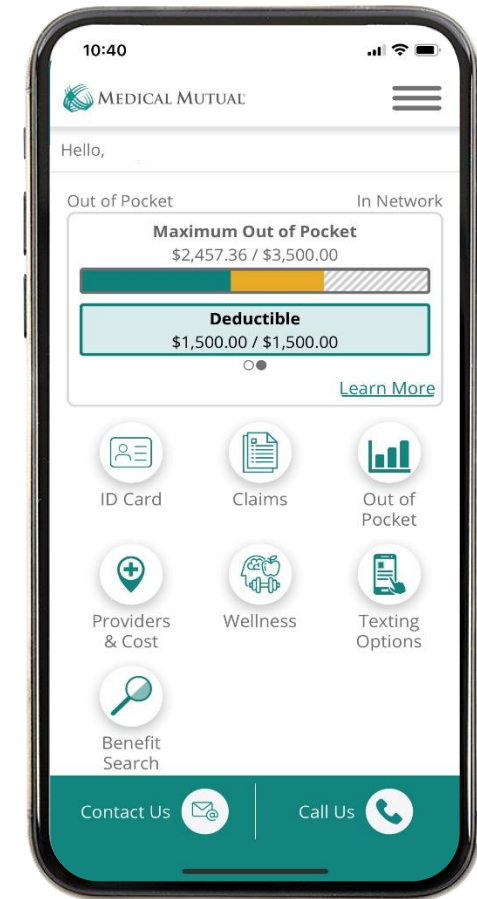
MedMutual Mobile App

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

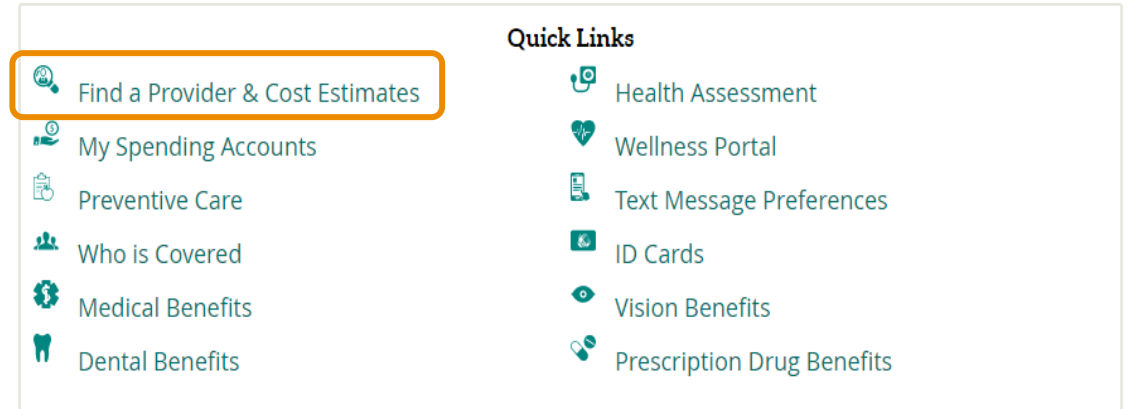


iPhone (iOS 11.0 and above)

Android (7.0 and above)

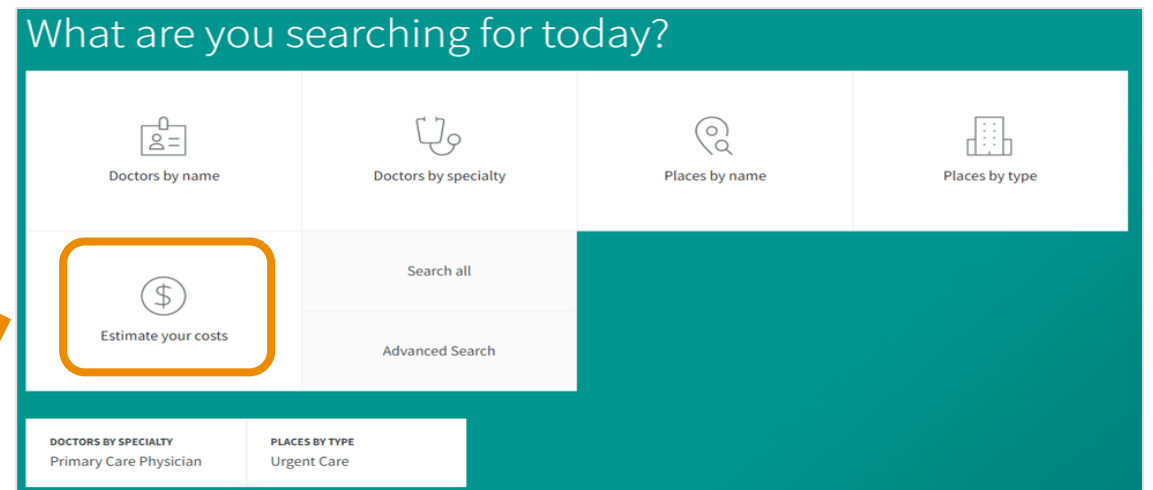
Cost Estimator Tool

Located within the **Find a Provider** link on **My Health Plan**.



A screenshot of a navigation menu. The first item, 'Find a Provider & Cost Estimates', is highlighted with an orange border and an orange arrow points to it from the left. Other items in the menu include 'My Spending Accounts', 'Preventive Care', 'Who is Covered', 'Medical Benefits', and 'Dental Benefits'. To the right of the menu is a 'Quick Links' section with items: 'Health Assessment', 'Wellness Portal', 'Text Message Preferences', 'ID Cards', 'Vision Benefits', and 'Prescription Drug Benefits'.

Click on **Estimate your costs**.



A screenshot of a search interface titled 'What are you searching for today?'. It features four search filters: 'Doctors by name', 'Doctors by specialty', 'Places by name', and 'Places by type'. Below these filters are two buttons: 'Estimate your costs' (highlighted with an orange border and an orange arrow) and 'Advanced Search'. At the bottom, there are two tabs: 'DOCTORS BY SPECIALTY' (with 'Primary Care Physician' selected) and 'PLACES BY TYPE' (with 'Urgent Care' selected).

Cost Estimator Tool

- Type name of service to compare pricing.
- View average cost in top right corner of screen, along with cost range.

Estimate your costs

Type a medical service name to compare provider costs

Knee repair

Type at least two letters and we can start finding some matches for you

Knee Repair, ACL (Arthroscopic)

CPT 29888 Out of network and service details

AVERAGE COST
\$1,725

COST RANGE
\$920 - \$11,103

In-person care (181) Remote services (0)

100 miles

More filters

Cost (Low to High)

Map

181 search results

HOASHI, JANE S, MD

Accepting new patients at this location

XCELL MEDICAL GROUP

710 LEONA ST
ELYRIA, OH 44035 • 3.5 miles
(440) 324-0092

Location

SPECIALTIES

Orthopedic Surgery

GENDER

Female

CONTACT

Main: (440) 324-0092

Email: None

+ 1 more

NPI

\$920 / you pay

More details

Cost Estimator Tool

Knee Repair, ACL (Arthroscopic)
CPT 29888 Out of network and service details

AVERAGE COST \$1,725 COST RANGE \$920 - \$11,103

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100 miles More filters Cost (Low to High) Map

181 search results

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Location

\$920 / you pay
[More details](#)

SPECIALTIES
Orthopedic Surgery

CONTACT
Main: (440) 324-0092
Email: None
[+1 more](#)

GENDER
Female

NPI

- To view cost by provider, click on **More Details** on their card

Service details

Knee Repair, ACL (Arthroscopic) for KELLY GOINS
Arthroscopic ACL Repair uses a long thin tube to examine and repair a torn Anterior Cruciate Ligament (ACL) in the knee.

A service is one piece of a health care procedure. You may be billed separately for anesthesia, facility costs, professional fees, or other specific circumstances. Additionally, you may be billed for this service more than once, for example, if the service has to be done multiple times over a certain time period. The cost represented here is the amount for a single instance of the service. Where applicable, negotiated rates for services are based on a single unit of quantity or per diem allowance. The "Fine print, disclaimers, and more" section below contains more details. Please check with your provider to understand the entire cost of care.

HOASHI, JANE S
XCELL MEDICAL GROUP
710 LEONA ST
ELYRIA, OH 44035 • 3.5 miles
(440) 324-0092

Place of service
On Campus-Outpatient Hospital

Cost details

Total cost	\$920
Insurance pays	\$0
You pay	\$920
Your deductible applied to this service	\$920
Your share of the cost (20% co-insurance)	\$0

We've estimated how much you'll pay based on your plan details and the average cost for this place of service: On Campus-Outpatient Hospital.
[Learn more](#)

- See cost breakdown for you based on plan chosen

MedMutual Resource Connect

MedMutual Resource Connect links you with free and reduced-cost social services for help with food, transportation, medical care, financial support, job training and more.



Simply use the search bar to find resources near you and to learn more.

ZIP

The screenshot shows the website's search results page. At the top, there is a navigation bar with the Medical Mutual logo, a search bar containing the text "MedMutual Resource Connect links you with free and reduced-cost social services for help with food, transportation, medical care, financial support, job training and more.", and links for "Support", "Sign Up", and "Log In". Below the search bar is a language selection dropdown. A horizontal menu contains icons and labels for various service categories: FOOD, HOUSING, GOODS, TRANSIT, HEALTH, MONEY, CARE, EDUCATION, WORK, and LEGAL. The main content area features a large orange arrow pointing to the text "2,559 programs in the Cleveland, OH 44144 area", with another orange arrow pointing up to the number. Below this, there is a footer instruction: "Choose from the categories above and browse local programs, or search for any service. Select Language to translate the site." The icon of two hands holding two people is repeated in the bottom right corner of the screenshot.

www.medmutualresourceconnect.com

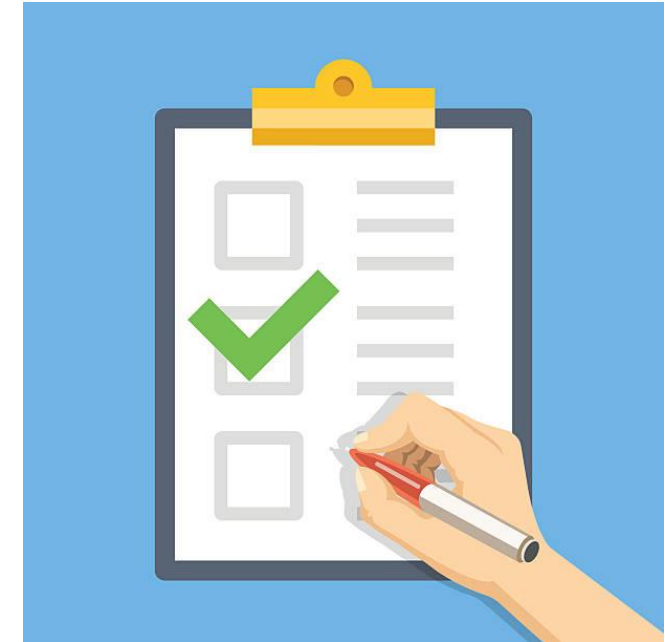
Wrap Up

Important 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 2024 plan year unless there is a qualifying event.

<Decisions must be made and reported to HR by
<date>>

<Every eligible employee MUST complete an election
form>



Next Steps

- Select your health insurance plan and complete the election form from your Human Resources and Benefits department by **<date>**.
- ID Card
 - Please update your pharmacy and doctor's office with the new carrier information.
- Prescription Drugs
 - Mail order prescriptions require new prescription from physician.
 - Fill any prescriptions to make sure you have two weeks of medications on hand to allow time for mail order program to start.

Helpful Resources

- Visit [MedMutual.com](https://www.MedMutual.com)
 - Look up doctors and hospitals.
 - Check out [My Health Plan](#).
- Contact our Customer Care team for help and information at 1-800-372-5729.
 - **Mon – Thurs:** 7:30 AM to 7:30 PM
 - **Fri:** 7:30 AM to 6 PM
 - **Sat:** 9 AM to 1 PM
- Email and chat live with a representative.
- Contact your benefits professional or Medical Mutual with questions about your plan.

Questions and Answers

- What questions can I help with today?

Thank you for choosing Medical Mutual!
