



2025 Open Enrollment

oswald[®]

A UNISON RISK ADVISORS Company



Open Enrollment: 11/12 – 11/25

Open Enrollment happens once per year & is the only time you can make changes to your plans without a Qualifying Event. If you do experience a Qualifying Event during the year, be sure to notify Payroll within 30 days.

Choose wisely & be sure you don't miss the deadline!

Your 2025 benefits

Medical and Rx will remain with Medical Mutual of Ohio

- *\$250/\$500 PPO Plan*
- *\$1,000 PPO Plan*
- *\$250/\$500 CleCare Plan (MetroHealth Network Only)*
- *\$3,300/\$6,000 HDHP/HSA Plan (IRS Mandated Deductible Increase for HSA Plan Option)*

Dental will remain with Principal with no changes to rates

Vision/Hearing will remain with MMO

Basic Life & Voluntary Life will remain with Principal

Flexible Spending Account (FSA) will remain with BASIC

Please refer to your [Benefit Highlight Sheets](#) and [Benefits Guide](#) for additional information on your benefits

Know your health care basics



Deductible

This is the set amount you pay before we share the cost for covered health services you receive.



Your percentage of the costs (coinsurance)

After you pay your deductible, this is your percentage of costs each time you get care and then your plan covers the rest.



Out-of-pocket limit

This is the maximum amount you can pay out of your pocket for covered services each year. Once⁴ you reach that limit, which varies by plan, we cover the rest.



EMPLOYEE BENEFITS

2025

2025 Medical Plans:



BENEFITS	\$250 PPO Plan	\$1,000 PPO Plan	CLECare HMO Plan	HSA PLAN
Deductible – Single	\$250	\$1,000	\$250	\$3,300
Deductible - Family	\$500	\$2,000	\$500	\$6,000
Coinsurance	10% after Deductible	10% after Deductible	0% after Deductible	0% after Deductible
Out-of-Pocket Maximum – Single	\$6,600	\$6,600	\$6,600	\$3,000
Out-of-Pocket Maximum - Family	\$13,200	\$13,200	\$13,200	\$6,000
Office Visit				
Primary Care Physician	\$20 Copay	\$20 Copay	\$20 Copay	0% after Deductible
Specialist	\$20 Copay	\$20 Copay	\$20 Copay	0% after Deductible
Inpatient Hospital Services	10% after Deductible	10% after Deductible	0% after Deductible	0% after Deductible
Outpatient Surgical Services	10% after Deductible	10% after Deductible	0% after Deductible	0% after Deductible
Diagnostic Services	10% after Deductible	10% after Deductible	0% after Deductible	0% after Deductible
Emergency Room Services	10% Coinsurance	10% Coinsurance	0% after Deductible	0% after Deductible
Prescription Deductible	None	None	None	Integrated with Medical
Retail Rx (30-day)	20%	20%	\$10*/\$20*/\$30*	0% after Deductible
Mail Order Rx (90-day)	20%	20%	\$10**/\$20**/\$40**	0% after Deductible

*Lower Retail copays available via MetroHealth Pharmacies
 **Mail Order available via MetroHealth Pharmacies only



The City of Brooklyn will contribute to the Health Savings Account of employees who enroll in the HSA Plan and meet the eligibility requirements for an HSA.

Deposits will be as follows:
 Single = \$1,500
 Family = \$2,500

This is an illustration of In-Network benefits, but please note that the PPO and HSA plans also provide coverage outside of the network, while the HMO plan covers In Network ONLY.
 Please refer to the plan documents for details & final confirmation of coverage.

MMO \$250 PPO Plan

Benefit	In-Network	Out-of-Network
Calendar Year Deductible: Single / Family	\$250/\$500	\$500/\$1,000
Coinsurance	10%	30%
Maximum Out of Pocket Limit: Single / Family	\$6,600/\$13,200	Unlimited
Office Visit: Primary Specialist	\$20 Copay \$20 Copay	30%
Preventive Care	Covered at 100%	30%
Hospital Expenses	10%	30%
Diagnostic Testing/Imaging	10%	30%
Emergency Room	10%	
Non-Emergency –Emergency Room	\$50 Copay, then 10% (copay is waived if admitted)	\$50 Copay, 30% (copay is waived if admitted)
Urgent Care	\$20 Copay	30%

MMO \$1000 PPO Plan

Benefit	In-Network	Out-of-Network
Calendar Year Deductible: Single / Family	\$1,000/\$2,000	\$2,000/\$4,000
Coinsurance	10%	30%
Maximum Out of Pocket Limit: Single / Family	\$6,600/\$13,200	Unlimited
Office Visit: Primary Specialist	\$20 Copay \$20 Copay	30%
Preventive Care	Covered at 100%	30%
Hospital Expenses	10%	30%
Diagnostic Testing/Imaging	10%	30%
Emergency Room	10%	
Non-Emergency –Emergency Room	\$50 Copay, then 10% (copay is waived if admitted)	\$50 Copay, 30% (copay is waived if admitted)
Urgent Care	\$20 Copay	30%

MMO \$250 CleCare HMO Plan

Benefit	In-Network	Non-Network
Calendar Year Deductible: Single / Family	\$250/\$500	N/A
Coinsurance	0%	N/A
Maximum Out of Pocket Limit: Single / Family	\$6,600/\$13,200	N/A
Office Visit: Primary Specialist Designated/Network	\$20 Copay \$20 Copay	N/A
Preventive Care	Covered at 100%	N/A
Hospital Expenses	10%	N/A
Emergency Room	100% after Deductible	
Urgent Care	\$20 Copay	N/A

CleCare Prescription Plan

Benefit	Metrohealth Pharmacy	Retail Pharmacy
Pharmacy Copays: 30 Day Supply		
Generic	\$5	\$10
Brand Form	\$10	\$20
Brand Non-Form	\$20	\$30
Specialty	Applicable Drug Tier Applies	Applicable Drug Tier Applies
Mail Order Pharmacy Copays: 90 Day Supply		
Generic	\$10	Not Covered
Brand Form	\$20	Not Covered
Brand Non-Form	\$40	Not Covered
Specialty	Applicable Drug Tier Applies	Applicable Drug Tier Applies

MMO \$3300 HSA Plan (IRS Mandated Deductible Increase)

Benefit	In-Network	Out-of-Network
Calendar Year Deductible: Single / Family	\$3,300/\$6,000	\$5,000/\$10,000
Coinsurance	0%	30%
Maximum Out of Pocket Limit: Single / Family	\$3,300/\$6,000	\$7,000/\$14,000
Office Visit: Primary Specialist	0% after Deductible 0% after Deductible	30%
Preventive Care	Covered at 100%	30%
Hospital Expenses	0% after Deductible	30%
Diagnostic Testing/Imaging	0% after Deductible	30%
Emergency Room	0% after Deductible	
Urgent Care	0% after Deductible	30%
Prescriptions including Retail Pharmacy and Mail Order	0% after Deductible	

Preventive Care

- Preventive care is covered at 100% no matter which plan you choose as long as you are going to an In Network provider!
- Regular preventive care helps reduce risk of disease
- Detect health problems early
- Protect you from higher costs down the road
- May potentially save your life
- Premium Incentive for Passing 5 out of 5 Metabolic Measures!



How does the Consumer-Driven Plan + HSA work?

Traditional Health Plan



- Larger monthly premium
- Lower deductible
- Copays for office visits, prescriptions & ER
- Preventive covered 100%

Traditional Health Plan

Premium

Consumer-Driven Health Plan + HSA



- Lower monthly premium
- Higher deductible
- Preventive covered 100%



- Money into savings account

Consumer-Driven Health Plan + HSA

Premium

HSA



Why choose an HSA?



USE IT OR **KEEP IT**

NO Use it or Lose it provision

- Balance rolls over
- Contribute up to the annual maximum each year



Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings/Growth are tax-free
- Withdrawals for qualified Medical Expenses are tax-free



Employee Owns the Account

- You keep the money even if you change jobs or insurance
- Comprehensive & easy investment options
- Save for retirement

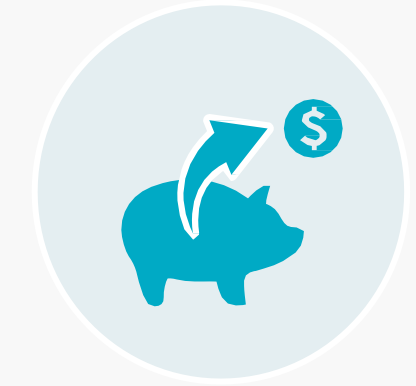
Triple. Tax. Savings.



Contribute
pre-tax
funds



Grow
tax-free
earnings



Enjoy
tax-free
withdrawals

MAXIMIZE TAX SAVINGS

Contribute \$1,000

30% tax savings

Save \$300 in taxes!*

HSA's are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

*Based on average state and federal income and payroll taxes. Actual savings will vary. The example used is for illustrative purposes only.



2025 HSA Contribution Limits

Annual Contribution Rules

2025 Limit:
\$4,300 for individuals &
\$8,500 for families*

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional \$1,000/year "catch-up" contribution!

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty

In 2025, City of Brooklyn will contribute \$1,500 to all Single and \$2,500 for all Family into your HSA (assuming you meet the eligibility requirements.)
The annual limits are inclusive of the contribution from City of Brooklyn

Qualified Medical Expenses

- Alcoholism Treatment
- Ambulance
- Anesthetists
- Arch Supports
- Artificial Limbs
- Blood Tests
- Braces
- Contact Lenses
- Chiropractic Visits
- Crutches
- Dental Treatments/X-Rays
- Dentures
- Dermatologist Visits



- Diagnostic Testing
- Drug Addiction Therapy
- Eyeglasses
- Hospital Bills
- Hearing Aides
- Insulin Treatments
- Lab Tests
- Operating Room Costs
- Oral Surgery
- Organ Transplant
- Orthopedic Shoes
- Oxygen & equipment
- Physician Services
- Physiotherapist Services
- Postnatal Treatments
- Prenatal Care
- Prescription Drugs
- Psychiatrist Services
- Psychologist Services

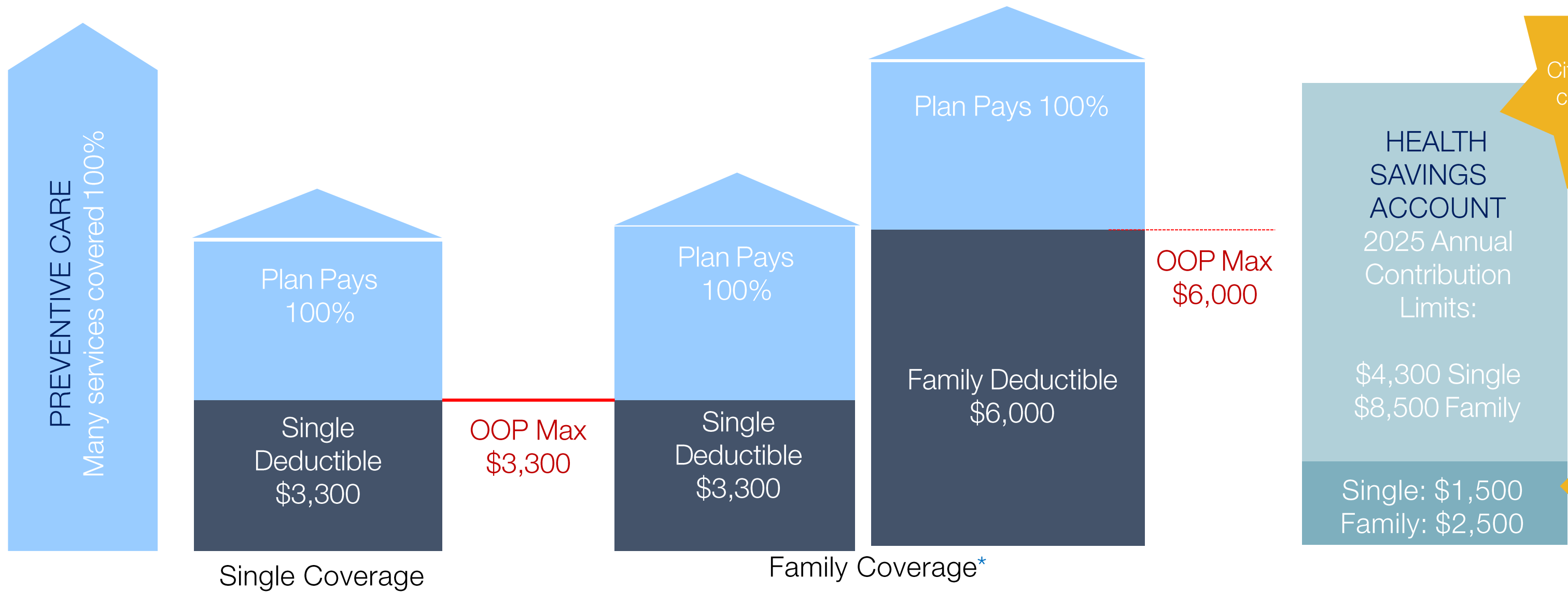


- Spinal Fluid Test
- Splints
- Sterilization
- Therapy Equipment
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Wheelchairs
- X-Rays

This is just a partial list of the eligible HSA expenses. Please visit the IRS website & Publication 502 for a complete listing.

Consumer-Driven Health Plan

- Preventive Services are covered 100% once each calendar year
- All expenses – both Medical & Prescription Drugs – are subject to the Deductible
- In-Network claims will always be discounted based on the allowed amount – Members will pay based on Discounted amounts
- Once the Deductible is met, ALL MEDICAL SERVICES are covered 100%



Do yourself a favor, shop around

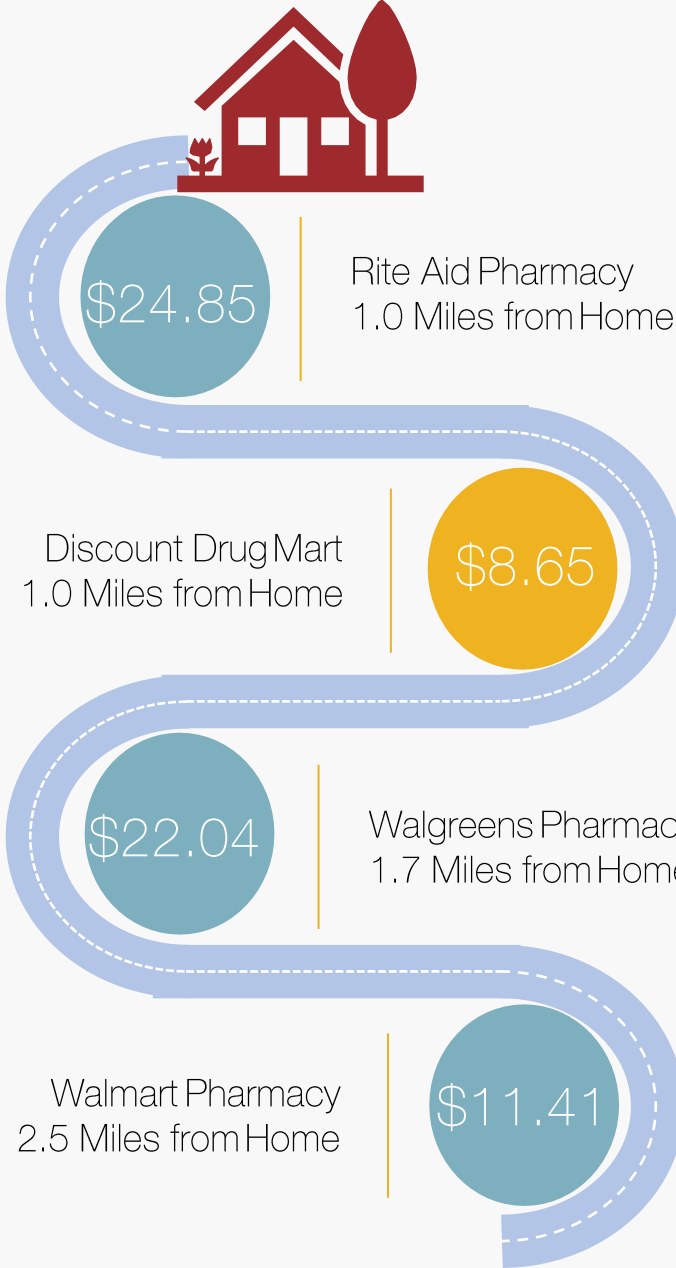
Costs can vary drastically at different providers, especially for things like radiology & prescriptions.

Total Savings = \$1,900
Distance 20 miles

Example: MRI of the head



Example: Celecoxib (Generic Celebrex)



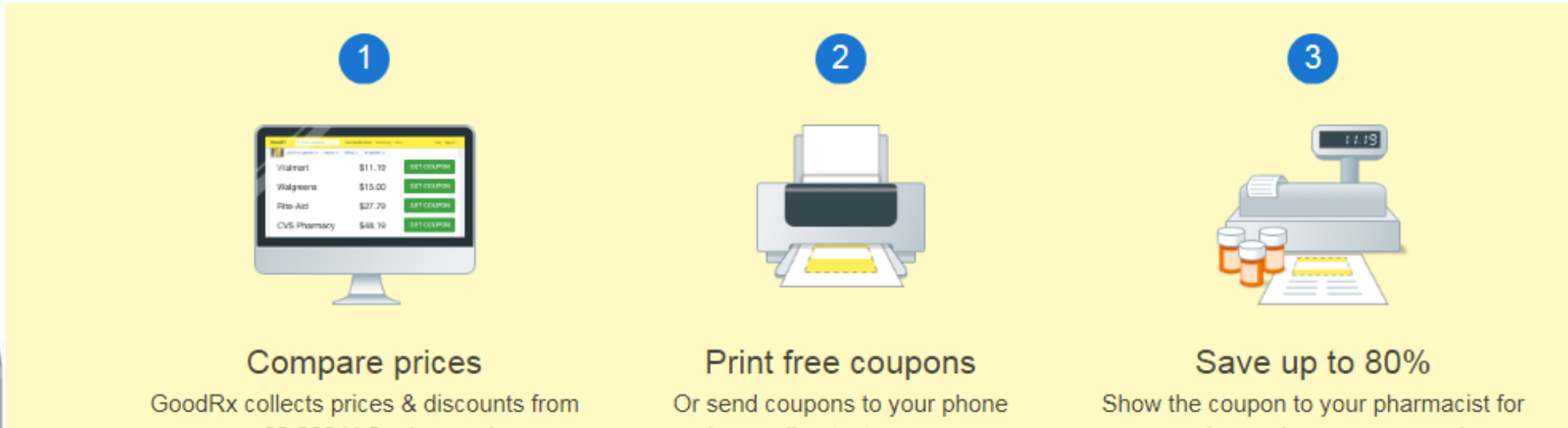
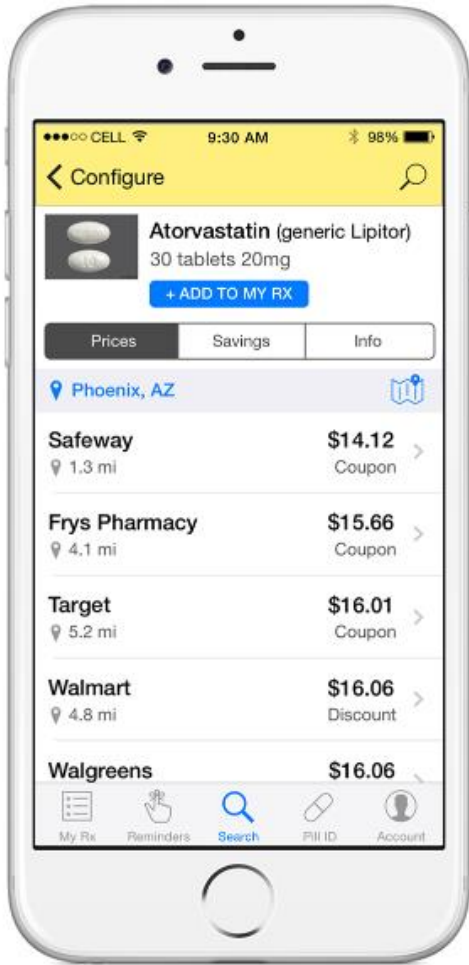
Total Annual Savings = \$194/year
Distance 4 miles



How can GoodRx help me?

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions.

GoodRx is 100% free. No personal information required



Drug prices vary wildly between pharmacies. GoodRx finds the lowest prices and discounts. How?

1. **Collect and compare prices** for every FDA-approved prescription drug at more than 70,000 US pharmacies
2. **Find free coupons** to use at the pharmacy
3. **Show the lowest price** at each pharmacy near you

[HOW GOODRX WORKS \(1:23\)](#)

Coupon prices for 90 capsules of 300mg gabapentin (generic Neurontin) as of 08/07/17

Tips to Save

1.) Use Free-Standing Laboratory Services

- Free-standing (independent) laboratory facilities are able to perform lab services such as drawing blood at a lower cost & pass along these savings to you. MMO utilizes **Quest Diagnostics & LabCorp** as a national vendor.

2.) Use Convenience Clinics for after-hours care

- Retail health clinics are open 7 days a week, as well as weeknights & do not require appointments. Board certified Nurse Practitioners & Physicians Assistants are available to treat a number of common conditions. These clinics are subject to an Office Visit Copay. Local examples are **CVS Minute Clinics, Walgreen's Take Care Health Clinics, Drug Mart Walk in Clinic & Cleveland Clinic Express Care Clinics** along with other independent providers.

3.) Utilize the Nurse Line for minor emergencies

- **MMO's Nurse Line** is staffed with licensed nurses 24/7. If you have a minor emergency & you need to speak with a medical professional to determine if you should visit the Emergency Room, contact the Nurse Line for advice. Just call the number on the back of your ID card.

4.) Participate in Pharmacy Generic Rx Sales/ Research Rx Costs

- Many retail chains are offering discount generic drug programs where you can receive certain generic medications for a discount price of around \$4 for a 30-day supply. **Some retailers are even offering some medications like Antibiotics, Preventive drugs & Diabetic medications for Free.**
- There are websites/free phone apps called OneRx, GoodRx and Blink Health that allow you to see how much a drug would cost you by using their site and coupons. The coupons can be taken to the pharmacy to get the discounted cost. The only downside to this method is the cost of what you pay toward the Rx does not count to your insurance deductible.

Medical Mutual Services

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

MEDICAL MUTUAL

SuperMed[®] PPO Network

John Q Member
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: 1-800-362-1279 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

Cigna PPO

AWAY FROM HOME CARE

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:

- MinuteClinic Virtual Care
 - Available 24/7, including holidays to all members 18 months and older
 - Web: MinuteClinic/VirtualCare.com
 - App Search: CVS Pharmacy
 - Access to licensed providers 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.



MinuteClinic Virtual Care™
Virtual care is here, so you can stay there.

Telehealth – Mental Healthcare Visits

SonderMind offers fast and convenient access to high-quality mental healthcare. Members can schedule virtual and in-person sessions, message their therapist, submit payments and view their progress over time.

- Therapy is available for individuals, couples and families of all ages, with more than 40 specialties and 6-treatment approaches to meet a variety of needs.
- Web: [SonderMind.com](https://sondermind.com)



Total Health™

- 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)



Total Health™

- 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.

Total Health™

■ 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

Total Health™

■ Here's how to start your Digital Health Coaching



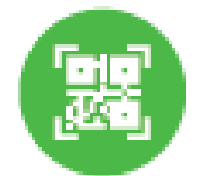
Texting

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

Ready to get started?

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

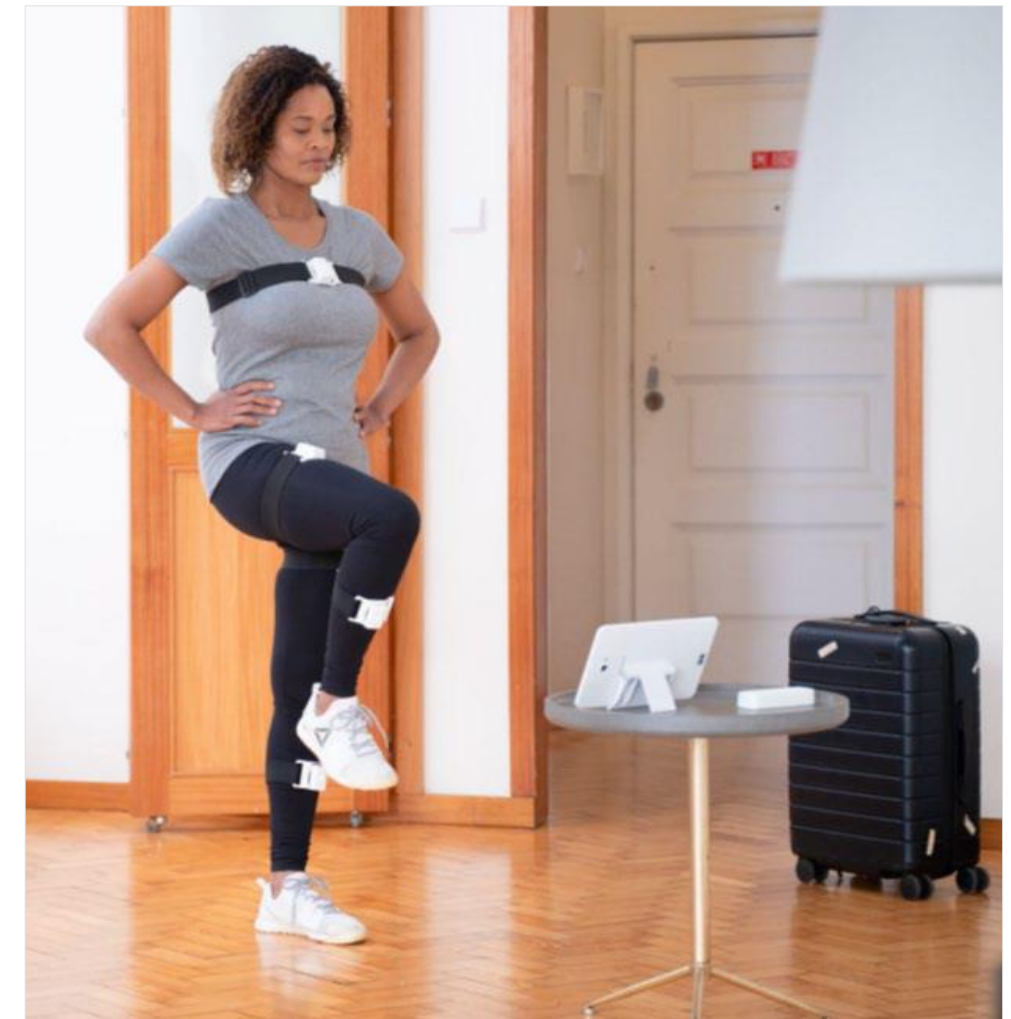
Scan this QR code with your smartphone camera to get started.



Online visit
enroll.lark.com/MedMutual

Musculoskeletal Digital Therapy & Virtual Physical Therapy: Sword Health

- Designed to help members with musculoskeletal conditions (back pain, neck & shoulder pain, pain from arthritis, etc.).
- Equipment is provided at no additional charge.
- Offers 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)



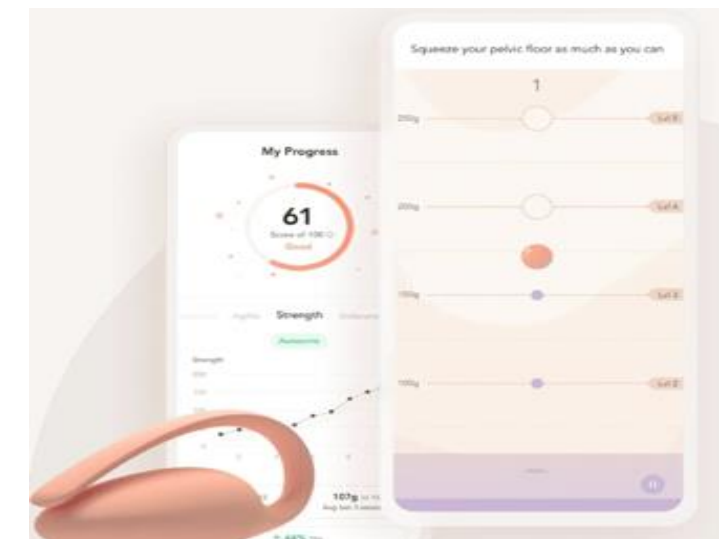
Pelvic Health Therapy: Bloom

- Bloom addresses women's pelvic health issues through physical therapy.
- Equipment is provided at no additional charge.
- The program treats:
 - Pelvic pain
 - Urinary incontinence
 - Post-partum
 - Menopause
 - Other pelvic floor issues

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.

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

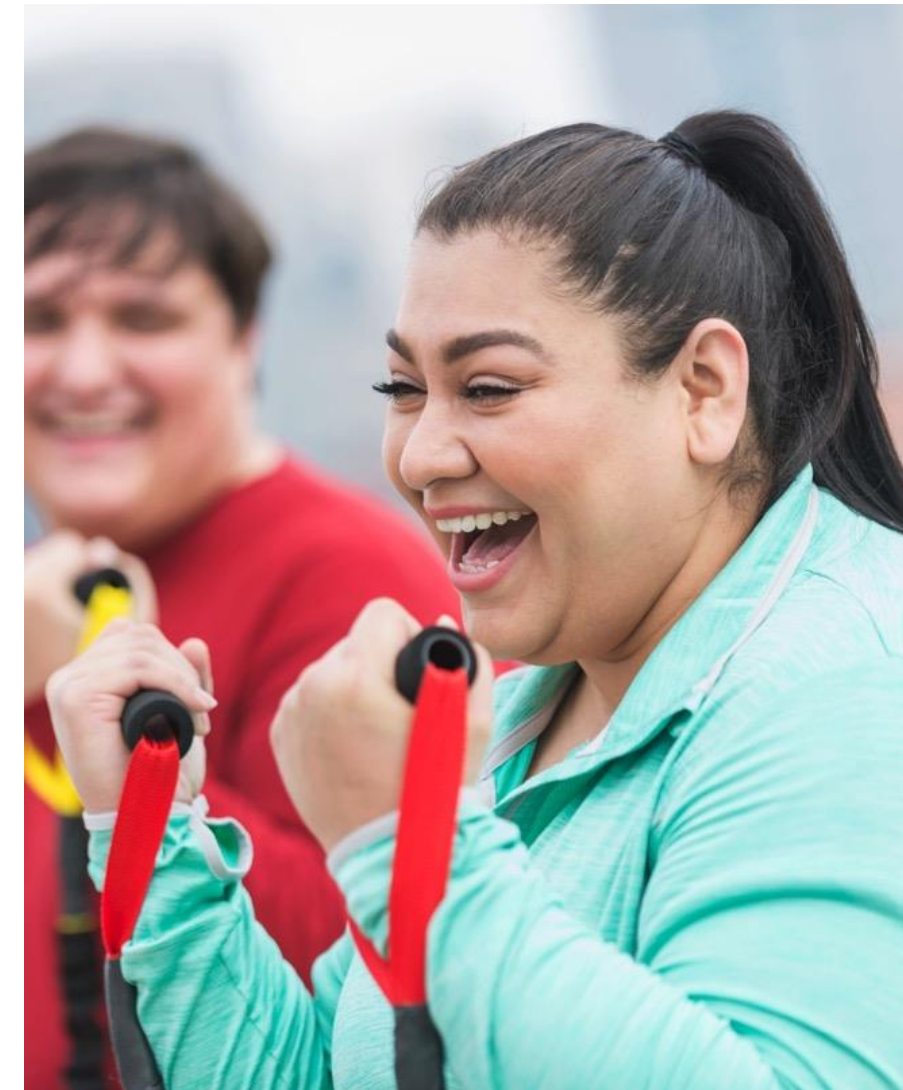


- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life.
 - WW[®] Discount Program
 - QuitLine Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience.
 - Access through My Health Plan

** 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



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.**



What is SmartShopper®?

- SmartShopper is a tool that helps you compare costs between high-quality locations and choose the best option for them - Ultimately paying less out-of-pocket and even earning a cash reward!.



**Clarity,
Delivered**



**At Your
Fingertips**



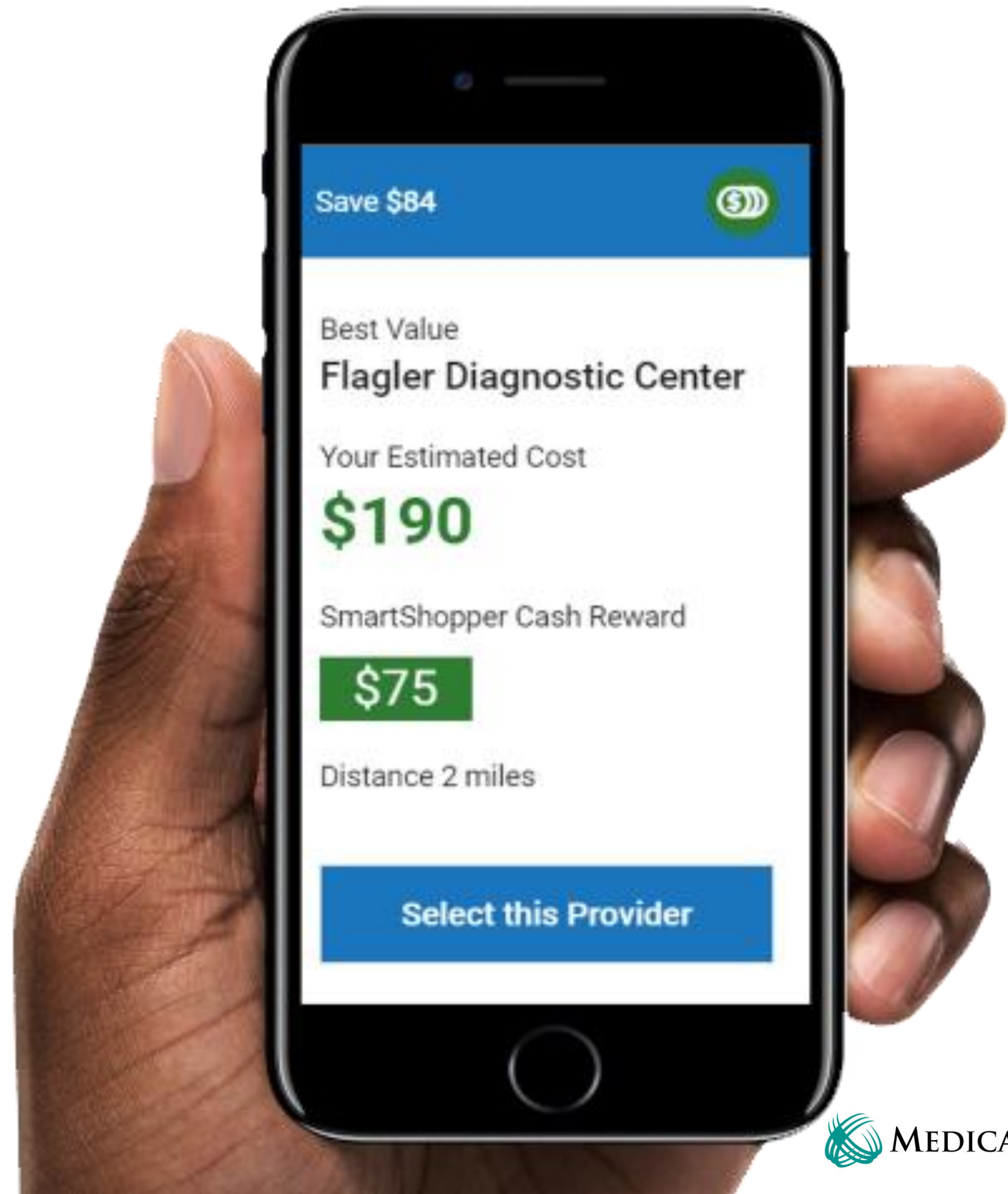
**Support That
Stands by You**



Incentive List

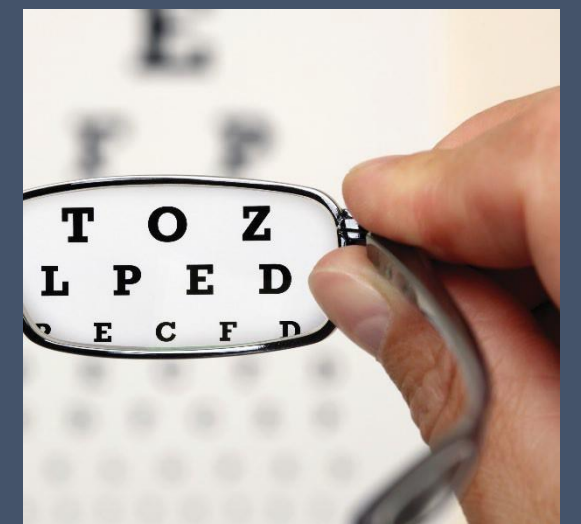
- Up to 70 Procedures are eligible
- Rewards at 30% of the savings, up to \$750
- Rewards are paid via check in approximately 6-8 weeks after your claim is processed

NOTE: Those that earn \$600+ in incentives will also receive a 1099 from SmartShopper



VISION

BENEFITS	MMO Vision Plan	
	In-Network	Out-of-Network
Eye Exam	\$40 Copay	
Lenses	\$20 Copay	
Frames	\$60 Copay	
Contacts – Medically Necessary	\$175 Copay	
Contacts – Elective	\$125 Copay	
Exam Frequency	Calendar Year	
Lens Frequency	Calendar Year	
Frame Frequency	Every Other Calendar Year	



- Premiums paid 100% by employee
- Coverage for exams & materials
- Medical Mutual Network includes over 50,000 providers nationwide
- www.medmutual.com



Dental benefits



Please refer to information provided by your employer for per pay pricing.

Calendar Year Deductible
(Maximum family deductible - \$150)

Coinsurance

Maximum

	In Network	Non-Network	In Network	*Non-Network	In Network	*Non-Network
Unit 1 Preventive procedures (i.e. cleanings, exams and x-rays)	\$0	\$0	100%	100%	\$2,000 Calendar year maximum for units 1, 2, and 3 are combined	\$2,000 Calendar year maximum for units 1, 2, and 3 are combined
Unit 2 Basic procedures (i.e. fillings and oral surgery)	\$50	\$50	80%	80%		
Unit 3 Major procedures (i.e. crowns, bridges and dentures)	\$50	\$50	60%	60%		
Orthodontia (Child to 19)	\$0	\$0	60%	60%	\$1,500	\$1,500
						Lifetime Maximum

* Principal processes your non-network claims based on the fee our in-network providers charge our customers. If you visit non-network providers who charge more than that, you are responsible for the difference.

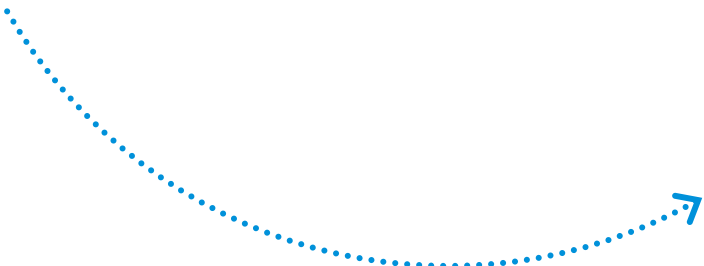
PPO Benefit Comparison

In-network dentist		Non-network dentist Scheduled/MAC PPO Network	
Provider charge	\$1,445	Provider charge	\$1,445
Discounted fee amount	\$978	Discounted fee amount	\$690
Deductible	\$50	Deductible	\$50
50% coinsurance	\$464	50% coinsurance	\$128
Provider fee difference billed to employee	NA	Provider fee difference billed to employee	\$467
Total out-of-pocket expenses	\$514	Total out-of-pocket expenses	\$981

Example cost for illustrative purposes only.

Maximum accumulation plan

Roll over a portion of your unused annual dental maximum each year, if eligible.



Threshold

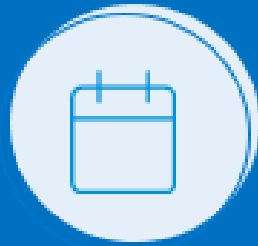
\$1,000

Rollover

\$ 500



Making informed decisions about your dental care



Open enrollment



Predetermination of benefits
(Dental Treatment Plan)



Visit principal.com/dentist to locate a network provider

Additional dental benefits

Periodontal program

Cancer treatment oral health program

Second opinion voucher

Life benefits

- Employer provided life coverage
- Voluntary life coverage



Please refer to information provided by your employer for per pay pricing for voluntary life coverage.

Your life coverage provided by your employer

Benefit

\$30,000

Benefits reduce by 35% at age 65 and by an additional 15% at age 70.

Please be sure to designate beneficiaries for your life insurance. Beneficiaries can be updated at any time of year.

Voluntary term life insurance you can purchase



	Minimum	*Guaranteed (during initial eligibility or qualifying life event)	Periodic Increase (during annual open enrollment)	Maximum
You	\$10,000	\$150,000	\$10,000 or \$20,000	\$500,000
Your spouse	\$ 5,000	\$ 30,000	\$ 5,000 or \$10,000	\$100,000
**Your children	\$10,000	\$ 10,000	\$10,000 if not previously elected	\$ 10,000

Benefits reduce by 35% at age 65 and by an additional 15% at age 70

- Employees must elect coverage to cover dependents; dependent coverage can't exceed 100% of employee's coverage.
- Employees must be actively working & dependents must not be home/hospital confined on effective date.
- **Proof of insurability** is required for amounts over guaranteed amounts during initial eligibility and for late entrants or those wishing to increase coverage beyond two increments during annual open enrollment.

* Employees aged 70 or over are guaranteed \$10,000.

** Child benefit is \$1,000 until the age of 14 days

Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$0.57	\$0.57	\$0.76	\$0.71	\$1.64	\$2.70	\$4.22	\$5.70	\$6,500	\$5.65	\$5,000	\$7.46
\$20,000	\$1.16	\$1.16	\$1.53	\$1.43	\$3.28	\$5.40	\$8.45	\$11.40	\$13,000	\$11.31	\$10,000	\$14.93
\$30,000	\$1.73	\$1.73	\$2.29	\$2.15	\$4.92	\$8.10	\$12.67	\$17.10	\$19,500	\$16.97	\$15,000	\$22.39
\$40,000	\$2.31	\$2.31	\$3.04	\$2.86	\$6.55	\$10.80	\$16.89	\$22.80	\$26,000	\$22.62	\$20,000	\$29.87
\$50,000	\$2.89	\$2.89	\$3.81	\$3.58	\$8.20	\$13.50	\$21.12	\$28.50	\$32,500	\$28.28	\$25,000	\$37.33
\$60,000	\$3.46	\$3.46	\$4.57	\$4.29	\$9.83	\$16.20	\$25.34	\$34.20	\$39,000	\$33.93	\$30,000	\$44.79
\$70,000	\$4.04	\$4.04	\$5.33	\$5.01	\$11.47	\$18.90	\$29.56	\$39.90	\$45,500	\$39.58	\$35,000	\$52.26
\$80,000	\$4.61	\$4.61	\$6.09	\$5.72	\$13.10	\$21.60	\$33.78	\$45.60	\$52,000	\$45.24	\$40,000	\$59.72
\$90,000	\$5.19	\$5.19	\$6.86	\$6.44	\$14.75	\$24.30	\$38.01	\$51.30	\$58,500	\$50.90	\$45,000	\$67.18
\$100,000	\$5.77	\$5.77	\$7.61	\$7.15	\$16.38	\$27.00	\$42.23	\$57.00	\$65,000	\$56.55	\$50,000	\$74.66
\$110,000	\$6.34	\$6.34	\$8.37	\$7.87	\$18.02	\$29.70	\$46.45	\$62.70	\$71,500	\$62.20	\$55,000	\$82.12
\$120,000	\$6.93	\$6.93	\$9.14	\$8.59	\$19.66	\$32.40	\$50.68	\$68.40	\$78,000	\$67.86	\$60,000	\$89.59
\$130,000	\$7.50	\$7.50	\$9.90	\$9.30	\$21.30	\$35.10	\$54.90	\$74.10	\$84,500	\$73.52	\$65,000	\$97.05
\$140,000	\$8.07	\$8.07	\$10.66	\$10.01	\$22.94	\$37.80	\$59.12	\$79.80	\$91,000	\$79.17	\$70,000	\$104.51
\$150,000	\$8.66	\$8.66	\$11.43	\$10.73	\$24.58	\$40.50	\$63.35	\$85.50	\$97,500	\$84.83	\$75,000	\$111.98

Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

End of the rate guarantee period: 12/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$5,000	\$0.29	\$0.29	\$0.38	\$0.36	\$0.82	\$1.35	\$2.11	\$2.85	\$3,250	\$2.83	\$2,500	\$3.74
\$10,000	\$0.57	\$0.57	\$0.76	\$0.71	\$1.64	\$2.70	\$4.22	\$5.70	\$6,500	\$5.65	\$5,000	\$7.46
\$15,000	\$0.86	\$0.86	\$1.14	\$1.07	\$2.45	\$4.05	\$6.33	\$8.55	\$9,750	\$8.48	\$7,500	\$11.20
\$20,000	\$1.16	\$1.16	\$1.53	\$1.43	\$3.28	\$5.40	\$8.45	\$11.40	\$13,000	\$11.31	\$10,000	\$14.93
\$25,000	\$1.44	\$1.44	\$1.91	\$1.79	\$4.10	\$6.75	\$10.56	\$14.25	\$16,250	\$14.14	\$12,500	\$18.66
\$30,000	\$1.73	\$1.73	\$2.29	\$2.15	\$4.92	\$8.10	\$12.67	\$17.10	\$19,500	\$16.97	\$15,000	\$22.39

Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

\$10,000 \$0.92

Additional life benefits

Accelerated benefits if you become terminally ill

(Tax consequences may result. Eligibility for public assistance may be affected. Consult your tax advisor.)

Waiver of premium if you become disabled

Ability to take your coverage with you, if you leave your company

Accidental Death & Dismemberment coverage

Value-added services

(Register on Principal.com for more details)

Discounts and services

- Laser vision correction - principallasik.com or call (888) 647-7937
- Hearing aid program - www.starhearing.com/partners/principallife or [\(877\) 890-4694](tel:(877)890-4694) call
- Teeth Whitening - Gloscience.com/principal and use discount code "Principal"
- Principal Oral Health Center – <http://c3.go2dental.com/scontent/>
- Emotional Health Support Line - (800) 424-4612
- Will & Legal Document Center - Aragwills.com/Principal or (800) 546-3718
- Travel Assistance - Principal.com/travelassistance or (888) 647-2611

Register on Principal.com – Download our Mobile App

1

Download Principal®
App from the App
Store or Google Play

2

Log in using the
same username and
password you use on
principal.com

3

Go to the Group
Insurance section

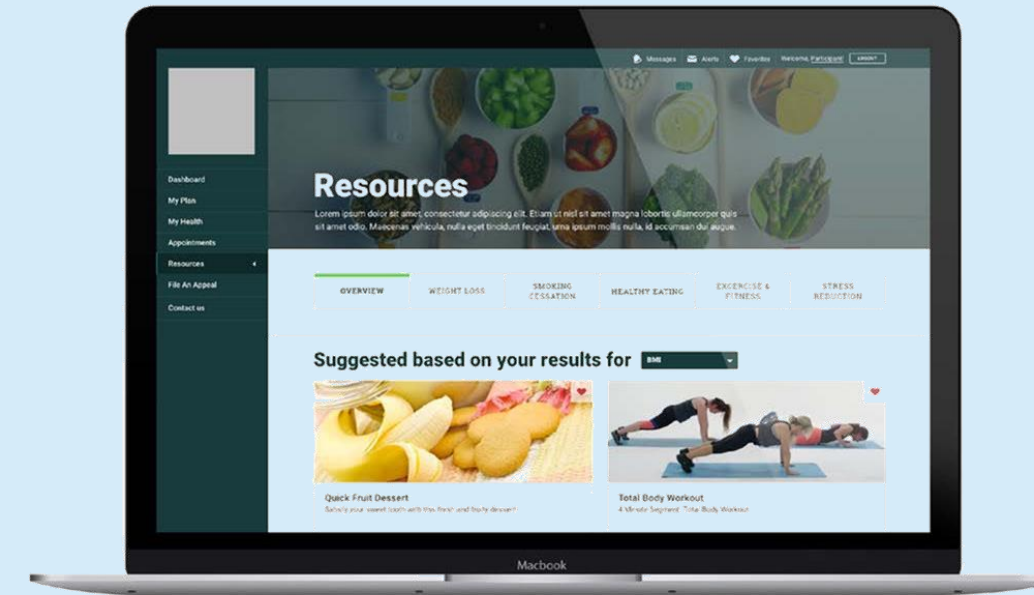
- Three easy steps to get started
- Mobile app can be used for dental, vision, and life

Bravo Wellness

Your health and wellness is important! Whether it's a new health regimen or finding new ways to engage, the Bravo Wellness portal offers you content and resources to encourage well-being and presence of mind.

Benefits For You

- Activity Trackers- Track your steps by syncing your wearable device, track your food and caloric intake, or learn a new fitness routine.
- Online Health University - Online video courses designed to help you succeed in a variety of wellness goals.
- Challenges- Take part in friendly competitions and challenge your teammates to participate in activities.
- Nutrition- Search through thousands of healthy recipes.
- Health & Wellness- Healthy living tips, workout resources, mental health content, exercise & fitness videos, smoking cessation, stress reduction, and more!



Type	Biometric Factors	Standard Goals	Reasonable Alternative	Incentive
Biometric Outcomes Meet goal or reasonable alternative	Blood Pressure	≤ 129/79	Improve from last program's screening Or See Physician	Premium Discount
	Body mass Index (BMI)	≤ 27.5 Or waist ≤ 35 in (F) 40 in (M)	Improve from last program's screening Or See Physician	
	Fasting Glucose or Hemoglobin A1c	≤ 100 ≤ 5.6	Improve from last program's screening Or See Physician	
	LDL Cholesterol	≤ 129	Improve from last program's screening Or See Physician	
	Triglycerides	≤ 150	Improve from last program's screening Or See Physician	
Other Activities Available on Portal	<ul style="list-style-type: none"> Health Assessment Preventive Care Services (Annual Physical/Women's Well Check, Colonoscopy, Mammogram, Flu Vaccination) MicroLearning Courses 	Important Dates	<ul style="list-style-type: none"> Program Open: January 2, 2025 Program Close: August 31, 2025 Lookback: August 31, 2024 Alternative Window: September 30, 2025 	
Financial Impact	Premium Discount			

2025 Outcomes Based Wellness Program

- Program launches January 1, 2025
- Program closes August 31, 2025
- By participating in the Preventive Exam and Biometric Screenings, you can save on your 2026 medical premium
- Employee communications will be provided
 - Wellness Program Overview
 - Monthly communications
 - Fliers/emails promoting portal activities and preventive care services



2025 Outcomes Based Wellness Program Overview



GOALS AND REWARDS

Earn the reward by completing the following before 8/31/2025.

- Biometric Health Goals (Meet all 5 Goals) | \$75/month Premium Discount**
Complete a health screening with your provider. If you already had an appointment with labwork on or after 8/31/2024, you can submit those results instead of completing another screening.
 - Blood Pressure: 129/79 or Less**
Alternative Goals: provider consultation or meet improvement goal
 - Glucose: 100 or Less**
Alternative Goals: provider consultation or meet improvement goal
 - LDL Cholesterol: 129 or Less**
Alternative Goals: provider consultation or meet improvement goal
 - Triglycerides: 150 or Less**
Alternative Goals: provider consultation or meet improvement goal
 - Body Mass Index: 27.5 or Less**
Alternative Goals: waist measurement of 35" or less (female) and 40" or less (male), provider consultation, or meet improvement goal

Other Activities Available on the Portal | Not Incentivized

- Wellness Challenges**
Access challenges through the link on the wellness portal. Note: challenges take place during specific timeframes throughout the program.
- Cognitive Training Courses**
Access cognitive training courses through the link on the wellness portal.
- Microlearning Courses**
Access microlearning courses through the link on the wellness portal.
- Health Assessment**
Complete the online health assessment through the link on the wellness portal. Answer all of the questions to the best of your ability.

Not sure if the program is right for you?

You may be able to earn the reward another way. You can file an alternative if your provider recommends you shouldn't participate. Learn more about alternatives on your wellness checklist on the wellness portal or by calling Medical Mutual toll-free at 1-855-553-1006.

What's an "improvement goal"?

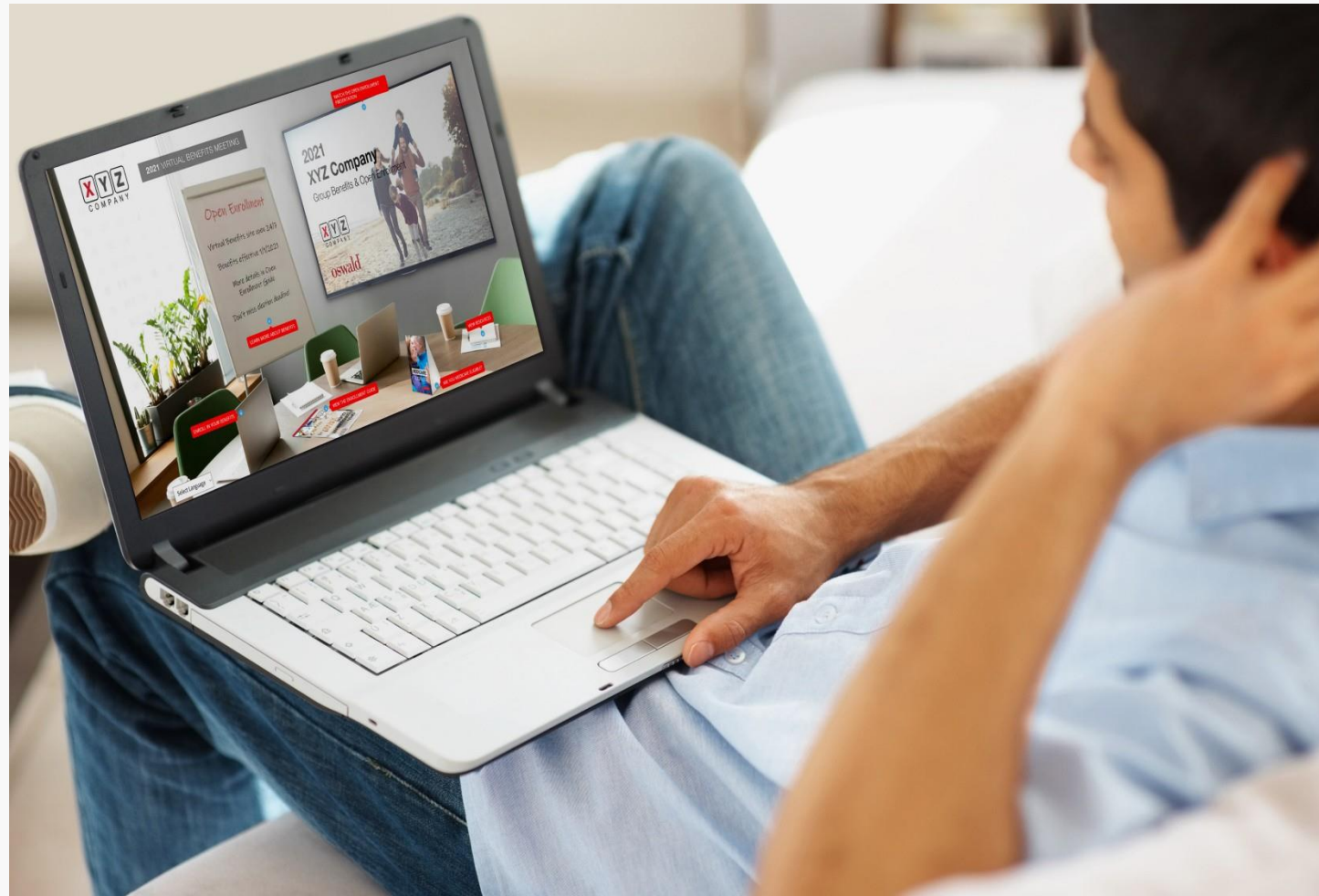
If you don't meet a goal but we have recorded results from last program and your biometric levels have improved by the amount indicated as an alternative goal, you will automatically pass based on your improvement! You can also meet a personal improvement goal after your screening by submitting updated results before the alternatives deadline.

Note: To be eligible to pass a goal by improving since last program, Medical Mutual must have a result for that metric on file with a valid date from last program. If you had multiple results for that metric last program, your improvement will be calculated based on the best result.

How to complete your Biometric Health Screening:

1. Sign into your My Health Plan account at www.MedMutual.com/Member
2. Select Wellness Portal from the Health Living drop-down menu.
3. Choose a Biometric Factor from the Wellness Checklist and download the Provider Screening Form.
4. Take the form with you when you visit your doctor and have it completed.
5. Upload back to the portal through the Forms tab on the Wellness Checklist.

What do I need to do now?



1. For additional information on your benefits, visit the [Virtual Open Enrollment](https://www.mycityofbrooklynbenefits.com) site at www.mycityofbrooklynbenefits.com
2. If you have any questions contact Celeste Westfall, cwestfall@brooklynohio.gov
3. Complete the Enrollment Form on the site and return to Celeste Westfall.
4. Don't miss out – the Open Enrollment window closes on November 25th!

Don't Miss Out!

Open
Enrollment Ends
November 25th

