

Oberlin College Enrollment Guide



MEDICAL MUTUAL®
Medicare Advantage

Introducing the Oberlin College MedMutual Advantage[®] PPO Plan

Medical Mutual is proud to partner with Oberlin College to offer group retiree Medicare Advantage plans to meet the healthcare needs of former Oberlin College employees. Together, we have designed a plan that provides comprehensive health plan benefits and delivers coverage that creates peace of mind.



Welcome!

Dear valued team member,

Thank you for considering Medical Mutual for your Medicare Advantage needs. We understand choosing the right retirement healthcare plan is an important decision. That's why we've partnered with Oberlin College to provide you the Oberlin College MedMutual Advantage PPO plan. This plan encompasses all the benefits of Original Medicare (Parts A and B) with the addition of prescription drug coverage (Part D). Members also have access to wellness programs, like SilverSneakers®.

This pre-enrollment kit contains everything you need to make an informed decision about your Medicare Advantage options. At Medical Mutual, we take pride in offering comprehensive healthcare benefits and an unmatched Customer Service experience. Our commitment to excellence is reflected in our dedication to putting our members and community first.

Please review this kit carefully and contact us with any questions.

We are honored to partner with Oberlin College and look forward to serving your health insurance needs. If you have questions, please visit [Medmutual.com/OberlinRetiree](https://www.medmutual.com/OberlinRetiree) or [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, 590467.

You can also call Medical Mutual at 1-800-801-4823 (TTY 711).

Customer Care Specialists are available:

- 8 a.m. to 8 p.m., seven days a week from Oct. 1 through March 31 (except Thanksgiving and Christmas)
- 8 a.m. to 8 p.m., Monday through Friday from April 1 through Sept. 30 (except holidays)

Sincerely,

Your Medical Mutual Medicare Advantage Team



Contents Update:

The Medical Mutual Difference	1
Plan Highlights	2
Where to Get Care	3
Directory and Formulary Requests	4
Wellness Programs	5
Enrollment Support	6

The Medical Mutual Difference

The Oberlin College MedMutual Advantage PPO plan is a custom Medical Mutual group retiree Medicare Advantage plan offering made for Oberlin College retirees.

By combining the benefits of individual Medicare Advantage coverage with the flexibility of traditional group coverage, this plan provides access to the healthcare benefits and services you need to help you stay healthy.

	Original Medicare	Medicare Supplement Plus	Individual Medicare Advantage Plans	MedMutual Advantage Plans
Lower monthly premiums	✓		✓	✓
Lower out-of-pocket costs		✓	✓	✓
Nationwide network	✓	✓		✓
Customized benefits				✓
Comprehensive coverage Medical, drug and wellness			✓	✓
Care Management programs included			✓	✓
Ease of use Single point of contact for all healthcare needs; one ID card	✓		✓	✓
Coverage for Medicare-eligible spouse and/or dependent				✓
Access to Medical Mutual's dedicated, group retiree Customer Care				✓



MedMutual Advantage PPO

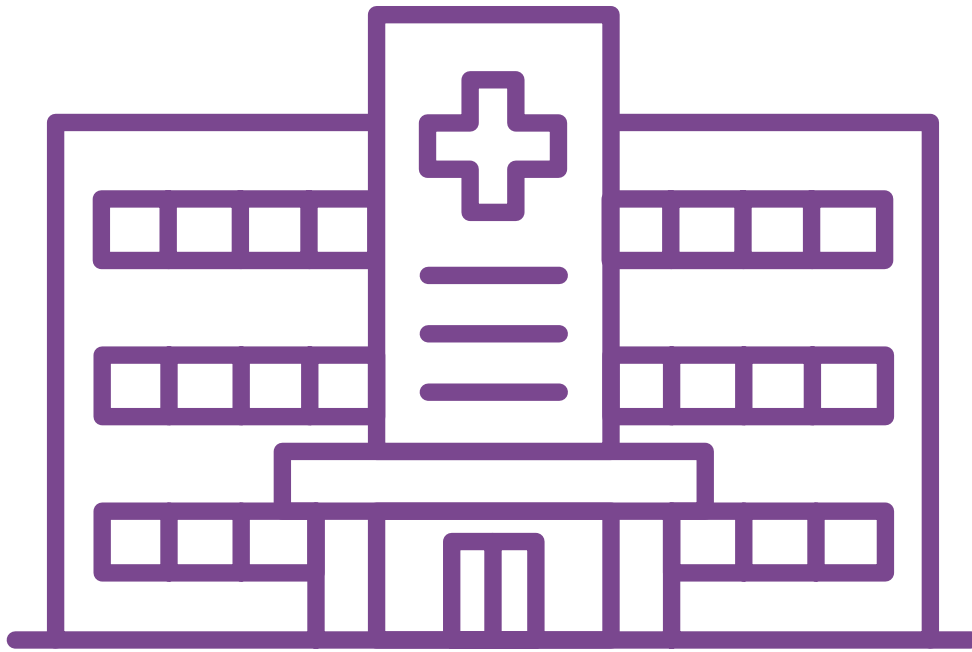
Plan Highlights

With Medical Mutual's Oberlin College MedMutual Advantage PPO plan, you're not just selecting any group retiree Medicare Advantage plan – you're gaining access to:

- **Award-winning Customer Service**
Our knowledgeable and friendly Customer Care representatives are available to assist you every step of the way, ensuring your questions are answered promptly and thoroughly
- **Comprehensive Health Plan Coverage**
Enjoy a plan that includes medical, hospital and prescription drug coverage, plus access to Medical Mutual's wellness program
- **A Network of Trusted Providers**
Access to many of high-quality healthcare providers and facilities to meet your needs
- **Plan Extras**
We go beyond traditional Medicare to support your health and well-being

Committed to Serving Ohio Communities

As an Ohio-based company, we strive to leave a lasting impact on the communities we serve. Since our employees live and work in Ohio, our members are also our neighbors. Through volunteer engagement and charitable giving, we actively support a strong network of nonprofit partners who emphasize health and wellness, and empower our neighbors to hope, heal and thrive.



Where to Get Care

Understanding Your MedMutual AdvantagePlan's Service Area

Medical Mutual's group retiree Medicare Advantage plans have access to our large MedMutual Advantage network of quality healthcare providers.

Extended Network Benefits

- Your benefits extend to receiving emergency and urgent care coverage worldwide
- If you receive care outside of Medical Mutual's Ohio service area, you will still receive the in-network rate as long as you visit a Medicare-eligible provider

Extended Network Assistance

- Before receiving care, share your Medical Mutual ID card with the provider
- If you receive care from Medicare-eligible providers who are unfamiliar with Medical Mutual, our Customer Care team is happy to reach out on your behalf, prior to receiving care
- Visit [Medicare.gov](https://www.medicare.gov) and use the Find a Doctor tool to find Medicare-eligible providers. Search for doctors, hospitals and other services. If you receive services from a provider who is not Medicare-eligible, you may have to pay the full cost of the services



Directory and Formulary Requests

Provider and Pharmacy Directories

If you need help finding a network provider, please visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) to access the online directory and enter group number, 590467, when prompted. You can also call Medical Mutual at 1-800-801-4823 (TTY 711) or email MedicareAdvantageMembers@MedMutual.com to request a hard copy.

The Oberlin College MedMutual Advantage plan includes access to any Medicare-eligible providers and hospitals outside of Medical Mutual's Ohio service. For more information or assistance finding a provider convenient to your location, please refer to the Service Area overview on the previous page or call Medical Mutual at 1-800-801-4823 (TTY 711).

Formulary

For questions about prescription drugs covered by your plan, please visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, 590467, when prompted to access our online Formulary. You may also call Medical Mutual at 1-800-801-4823 (TTY 711) or request a hard copy by emailing MedicareAdvantageMembers@MedMutual.com.

Questions

For questions, please call Medical Mutual at 1-800-801-4823 (TTY 711).

Wellness Programs

Wellness is essential to overall health. Caring for both body and mind helps prevent illness, reduce chronic conditions and support a healthier, happier life. Our Oberlin College MedMutual Advantage PPO plan has access to our wellness programs that provide tools, resources and guidance to help you live well every day.

Stay Healthy

SilverSneakers® Fitness Program

Access to thousands of fitness centers nationwide, plus online fitness programs.

WeightWatchers® Program

Discounted membership on select Weight-Watchers programs.

Smoking and Tobacco Cessation Program

Work one-on-one with a coach to develop a personalized tobacco quit plan.

Recover Comfortably

Home Meals Program

Receive two meals a day delivered directly to your home when you return from an inpatient hospital stay.

Get Better

24/7 Nurse Line

Get answers to your health questions from a clinical expert 24 hours a day, seven days a week.

Telehealth

See a doctor or nurse virtually from the comfort of your home.

Chronic Condition Management Program

Work with a trained health coach to develop a personalized plan that helps you manage your chronic conditions.

Enrollment Support

How to Enroll

If you or your Medicare-eligible spouse and/or dependents have questions about enrollment in the Oberlin College MedMutual Advantage PPO plan, please contact the [Oberlin College Benefit Services department](#).

Post-enrollment Support

Here's What to Expect

After enrollment:

- We will review your information and confirm that you qualify for Medicare through the Centers for Medicare & Medicaid Services
- We will send you a member ID card, Welcome Kit and information on how to access important plan documents and information such as your Pharmacy Directory, Formulary or Evidence of Coverage

SilverSneakers is a registered trademark of Tivity Health, Inc.

WeightWatchers is a registered trademark of WW International.

Please Note: Our Nurse Line is not intended to replace the medical care or advice received from a doctor. In the event of a medical emergency, treatment should be sought at the nearest medical facility or by calling 911.

©2025 Medical Mutual of Ohio. Medical Mutual is a registered trademark of Medical Mutual of Ohio.



Additional Support

For additional questions, please call Medical Mutual at 1-800-801-4823 (TTY 711).

Customer Care Specialists are available:

- 8 a.m. to 8 p.m., seven days a week from Oct. 1 to March 31 (except Thanksgiving and Christmas)
- 8 a.m. to 8 p.m., Monday through Friday from April 1 through Sept. 30 (except holidays)

You can also visit [MedMutual.com/OberlinRetiree](https://www.MedMutual.com/OberlinRetiree) or [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, 590467.



MEDICAL MUTUAL®

100 American Road

Cleveland, OH 44144-2322

MedMutual.com/Medicare