Oberlin College
Welcome to Medical Mutual

January 1, 2021
Topics to Cover Today

- **Getting Started**
  - Open enrollment period – 10/12/2020 – 10/30/2020
  - Important things to know about Medical Mutual

- **Network Review**

- **Plan Review**
  - Medical Benefits
    - SuperMed Plus PPO
    - High Deductible Health Plan (HDHP)

- **Member Tools and Resources**

- **Health and Wellness Programs**
Welcome to Medical Mutual

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

- Broad network with statewide coverage
  - Ohio: All 88 counties
  - Kentucky: Boone, Campbell and Kenton Counties
- National network through a collaboration with AXA, a global healthcare company
  - Access to the Aetna® Open Choice® PPO for members residing or 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

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

- University Hospitals
- Cleveland Clinic Foundation
- MetroHealth Medical Center
- Fairview Hospital
- Southwest General Hospital
- Lakewood Hospital
- Parma Hospital
- St. John Westshore
- Medina Hospital
- St. Vincent Charity Hospital
- Lutheran Hospital
- Summa Hospital
- Marymount Hospital
- Akron General Hospital
Find a Doctor or Hospital in Your Network

- You have choices when looking for an in-network doctor or hospital before and after you enroll
- 24/7 digital access
  - Download our mobile app on your smart phone, or
  - Visit MedMutual.com
- Call our friendly and helpful Customer Care team for assistance – 1-800-586-4509
  - Mon. - Thurs. – 7:30 a.m. to 7:30 p.m. (EST)
  - Fri. – 7:30 a.m. to 6:00 p.m. (EST)
  - Sat. – 9:00 a.m. to 1:00 p.m. (EST)
Network Provider Search

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.

- **Central States Funds**

- **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

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

Log In

Provider Directory
Download the provider directory for your county in PDF Format (OH, IN, KY)

Download
Network Provider Search

Find a Provider

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

Choose your plan year:
- 2020
- 2021

Choose provider type:

Medical
Pharmacy
Dental
Vision

Back

Already a Member?
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Log In

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Download
Network Provider Search

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
- SuperMed Traditional

Enter the location you want to search for in-network care:
Your Location: *
Elyria, OH 44074, USA
Within (miles):
15

Search Options:
- Physician
- Facility
- Specialty
- Mileage

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

Provider Directory
Download the provider directory for your county in PDF Format (OH, IN, KY)
Quick Search Page

- Users can get results with one-click or by searching a specific Provider or Facility name.
- These options allow members to view additional Specialty or Facility types.
Telemedicine Options – Urgent 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 telemedicine services:

- **On-demand or Urgent Visits**
  - 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

**On-demand and urgent telemedicine services are available through:**

Cleveland Clinic Express Care Online
Cleveland Clinic Express Care Online

Express Care Online allows video conferencing with a physician through a mobile app or on your computer.

- You can receive treatment for the following conditions:

  **Adults**
  - Asthma
  - Bronchitis
  - Cough and cold symptoms
  - Earaches
  - Minor back and shoulder pain
  - Minor medical concerns
  - Minor trauma, burns or lacerations
  - Seasonal allergies
  - Sinus infections
  - Skin rashes
  - Urinary tract infections
  - Yeast infections

  **Children (2–17 years old)**
  - Bronchitis
  - Conjunctivitis
  - Cough and cold symptoms
  - Minor medical concerns
  - Seasonal allergies
  - Sinus infections
  - Skin rashes

If you have chest pain, shortness of breath, dizziness, a severe headache, broken bone or other serious problems, please go to the nearest emergency department or dial 911.
Telemedicine Options – Scheduled Visits

You can obtain the care you need without leaving your home with telemedicine services:

- **Scheduled Visits**
  - This is a planned visit with your existing physician
  - Patients connect virtually to their physician by phone, web or app
  - Offered by many healthcare professionals as an alternate site of care to the physician’s office

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

Scheduled telemedicine visits are fully supported by your health plan. Ask your provider if they offer telemedicine visits.
Health & Wellness Programs
Chronic Conditions Programs

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

<table>
<thead>
<tr>
<th>Condition</th>
<th>Support Resource</th>
<th>Supplies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td>• Free essential supplies</td>
<td>Tablet and glucometer to monitor, report symptoms and track blood sugar</td>
</tr>
<tr>
<td></td>
<td>• Professional support</td>
<td></td>
</tr>
<tr>
<td>Asthma</td>
<td>• Professional support</td>
<td>NA</td>
</tr>
<tr>
<td>Chronic Obstructive Pulmonary Disease</td>
<td>• Condition management supplies</td>
<td>Tablet and scale to monitor and report symptoms</td>
</tr>
<tr>
<td></td>
<td>• Professional support</td>
<td></td>
</tr>
<tr>
<td>Coronary Artery Disease</td>
<td>• Professional support</td>
<td>Tablet and home blood pressure monitor to report symptoms and track readings</td>
</tr>
<tr>
<td>Heart Failure</td>
<td></td>
<td>Tablet and scale to monitor and report symptoms</td>
</tr>
</tbody>
</table>
Medical Mutual Wellness Programs

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

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

* WW Discount Program is the program formerly known as Weight Watchers. WW is a registered trademark of WW International, Inc.
WW® Discount Program

- Members will receive an upfront discount on monthly memberships
- Discount is nearly 50% savings on the cost of a standard WW membership and equals about $150 over the course of a year
  - Discounts available for Digital, Workshop + Digital and WW for Diabetes
- Monthly discount will continue until members disenroll from the program or terminate coverage with Medical Mutual
Quit Line

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

- Special membership rates to popular fitness centers/organizations through our partnership with GlobalFit
  - Anytime Fitness, 24-Hour Fitness, CrossFit, Curves and more

- Discount programs for healthy living products
  - AmericanFitness.net
  - Safe Beginnings for child-proofing your home
  - YogaAccessories.com
  - Beltone Hearing Aids
  - Vitamix
Nurse Line

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

- **24/7 access your health insurance plan**

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

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

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

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

**My Care Compare**
Compare provider costs and quality ratings
MedMutual Mobile Application

Features

- Swipe to view the back of the card
- Email ID Card
- Fax ID Card
- Contact Us shows phone numbers based on what’s on the ID Card

Provider Search

- Search by address
- Mirrors My Health Plan provider search
- Many search filters available (gender, language spoken, etc.)
- One click to call
- Add to phone contacts
My Care Compare for SuperMed Plans

Online tool for members that lets you compare facilities and providers based on price and quality ratings

- Sort by price or distance from home
- A great way to understand the varying costs of healthcare services
- Helps high-deductible health plans members manage out-of-pocket costs

**Cost Estimates**
Estimate routine lab work, office visits, surgeries and more

**Cost Comparison**
View costs of procedures from different providers

**Quality Ratings**
See how doctors and hospitals are rated
My Care Compare for SuperMed Plans

- Example #1: Getting your vitamin D lab test
  - Sort by cost and distance from home

Vitamin D

A blood test that measures the amount of Vitamin D in the body. Vitamin D is needed for strong bones, and low levels can affect other parts of the body.

<table>
<thead>
<tr>
<th>Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Maximum</td>
</tr>
<tr>
<td>Range of Costs</td>
</tr>
</tbody>
</table>

⚠️ Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
My Care Compare for SuperMed Plans

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

My Care Compare
Knee Arthroscopy with Meniscectomy
A surgery to fix a torn disk that supports your knee. The surgery is done through small cuts in the knee.

<table>
<thead>
<tr>
<th>Estimates</th>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Average Cost</td>
<td>$8,750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Range of Costs</td>
<td>$5,000 - $11,500</td>
<td></td>
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<td></td>
</tr>
</tbody>
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Frequently Asked Questions

Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
My Care Compare for SuperMed Plans

- Demo
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 2021 plan year unless there is a qualifying event

*Decisions must be made by October 30, 2020*
Questions and Answers

- What questions can I help with today?
- Thank you for choosing Medical Mutual!