

The MedFlex™ Network



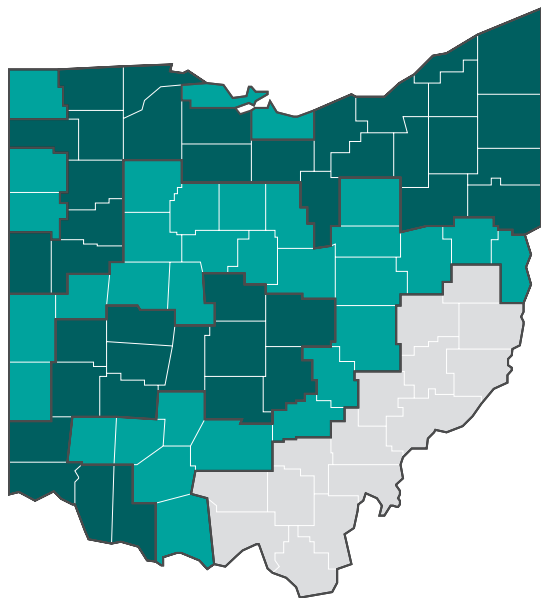
A Guide for Members

Medical Mutual has partnered with major health systems across Ohio to create the MedFlex network. This network provides access to high-quality, affordable healthcare in more than 70 counties, covering 80 percent of the state. With provider locations in major cities, small towns and rural areas, MedFlex is designed to provide you with access to healthcare where you live, work and play.

The MedFlex network not only includes convenient locations, it is also made up of providers who coordinate patient care through all stages of life. Additionally, many providers are incentivized based on patient health outcomes, efficiency and quality of care. Between these two approaches, you can experience improved health and cost savings.

Access All the Providers You Need in One Network

Whether you are looking for healthcare providers in a specific city or across the state, MedFlex has the doctors and hospitals you want and need. The map below highlights MedFlex primary service areas where health systems, hospitals and providers are located. This map also includes counties that border these primary service areas, which may be eligible for coverage.



Legend

- Primary service areas
- Counties that border primary service areas and may be eligible for coverage

Note: Please contact Medical Mutual's Customer Care team to confirm coverage in your county.

Health Systems, Hospitals and Providers in the MedFlex™ Network

Central Ohio

- Central Ohio Primary Care Physicians
- Mount Carmel Health
- Nationwide Children's Hospital

Northeast Ohio

- Akron Children's Hospital
- Lake Health
- Mercy Health
- Mercy Health Physicians (formerly Prima Health)
- Mercy Medical Center
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health System
- University Hospitals
- Western Reserve Hospital

Northwest Ohio

- The Bellevue Hospital
- Mercy Health
- St. Luke's Hospital
- Toledo Clinic

Southwest Ohio and Northern Kentucky*

- Cincinnati Children's Hospital Medical Center
- Dayton Children's Hospital
- Mercy Health
- Premier Health System
- St. Elizabeth Healthcare

*MedFlex is available for employers domiciled in Ohio.

The MedFlex network makes it easy to get the care you need with more than 3,000 primary care physicians, 10,000 specialists and 70 hospitals across the state.

This network also includes specialized pediatric care and services at the following world-class children's hospitals for members up to age 20:

- Akron Children's Hospital
- Cincinnati Children's Hospital Medical Center
- Dayton Children's Hospital
- Nationwide Children's Hospital
- Rainbow Babies & Children's (University Hospitals)

Benefits Overview

MedFlex provides complete benefits, excellent care and cost control measures to help manage premiums and out-of-pocket costs. This network is a non-gatekeeper HMO, which means you're not required to coordinate care through a primary care physician. You can access specialists directly and save money. However, it is suggested that members select a primary care physician because regular health screenings can lead to better health outcomes and reduced costs.

Pharmacy Benefits

The pharmacy benefits include member savings through generic and preferred brand name prescription drug programs and a comprehensive pharmacy network including Walgreens and Discount Drug Mart.

Out-of-Network Restrictions

This plan only covers out-of-network benefits for medical emergencies. Emergencies are always covered at any hospital regardless of network status. The member is responsible for the costs of non-emergency care received out of network.

Tools and Resources

Nurse Line

MedFlex includes access to Nurse Line, where a registered nurse is available to answer health-related questions 24 hours a day, 7 days a week. The Nurse Line is available by phone or through the member website, My Health Plan. Members and dependents can use Nurse Line to determine what type of care is needed.

Find a Provider¹

Visit MedMutual.com and scroll down to our Find a Doctor tool and select Find Now. In Just Looking Around, click the plan year you would like to search. From there, select group insurance and then MedFlex. Fill in any other necessary information and load results. Use this website to find in-network doctors, hospitals and facilities, along with helpful information for each.

My Health Plan

Through My Health Plan, the secure Wellness Portal on Medical Mutual's member website and application, employees can check their benefits, view claims and deductible information, as well as access their spending accounts. Additionally, they can learn about a variety of health and wellness topics, enroll in your health plan's wellness or disease management program (if applicable) and receive reminders about needed care. Interactive tools are also available to help employees set and achieve wellness goals, such as eating healthier, managing stress and quitting tobacco.

For more information about member benefits in the MedFlex network, please contact your Human Resources department. If you are an enrolled member, please contact Medical Mutual's Customer Care team at the phone number on your member ID card.

¹ Please verify your provider is in network before making an appointment.