



Medical Mutual 101 County of Summit



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.

Provider and Cost Estimator Review

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

My Health Plan Member Portal

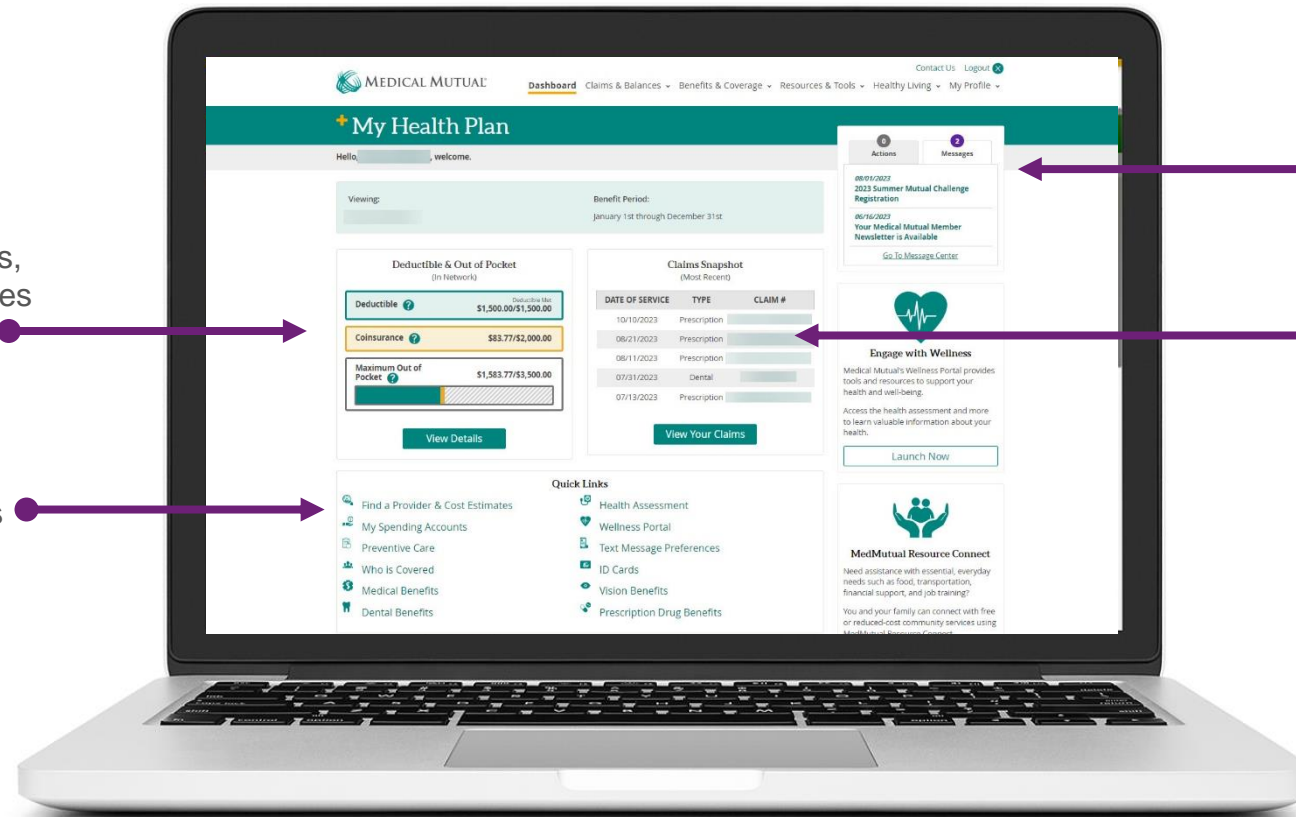
- 24/7 access to your health insurance plan

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

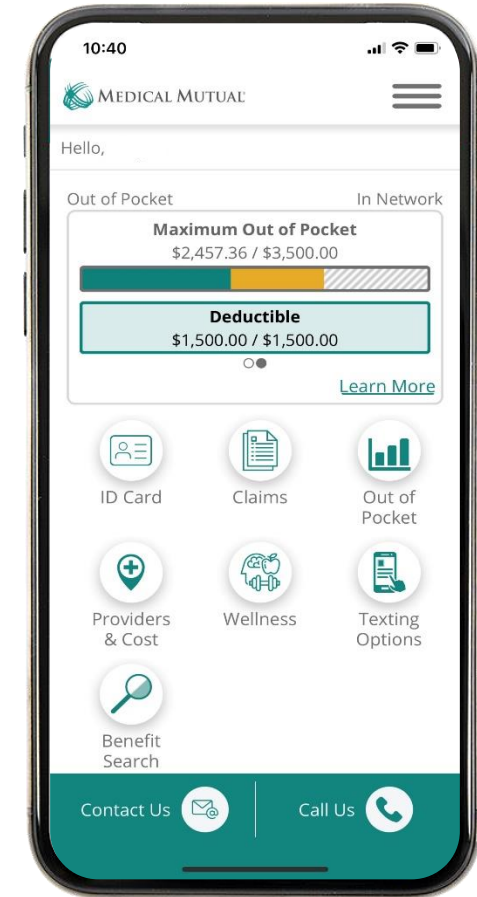
MedMutual Mobile App

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)

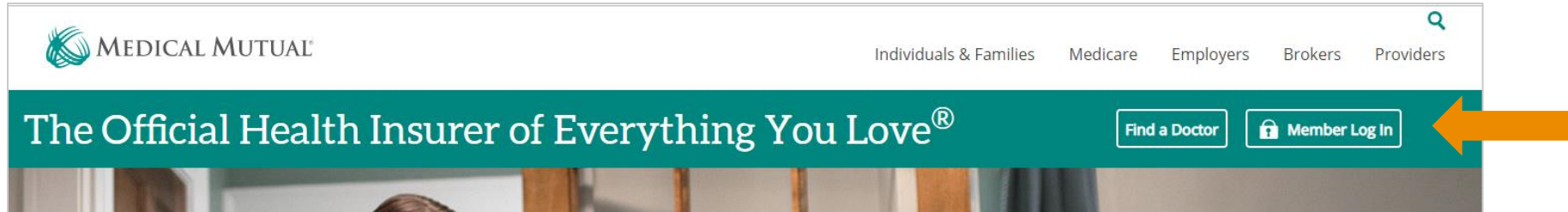
Find a Doctor or Hospital in Your Network

- 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](https://www.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
 - 1-800-315-3137 (County of Summit)

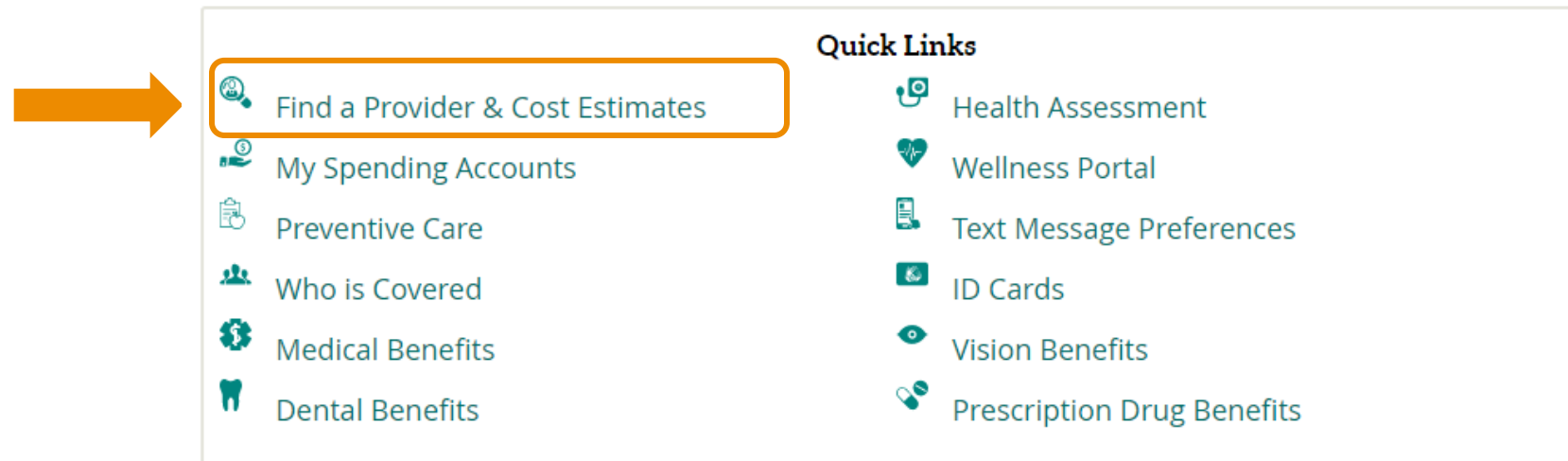


Find a Provider Tool

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



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



Cost Estimator Tool

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



Find a Provider & Cost Estimates
My Spending Accounts
Preventive Care
Who is Covered
Medical Benefits
Dental Benefits

Quick Links
Health Assessment
Wellness Portal
Text Message Preferences
ID Cards
Vision Benefits
Prescription Drug Benefits

Click on **Estimate your costs**.



What are you searching for today?

 Doctors by name	 Doctors by specialty	 Places by name	 Places by type
 Estimate your costs	Search all		
	Advanced Search		

DOCTORS BY SPECIALTY
Primary Care Physician

PLACES BY TYPE
Urgent Care

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

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CPT 29888 Out of network and service details

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[+ 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

MedFlex Network

MedFlex Plan

- The MedFlex™ network covers over 80% of Ohio and includes 94 hospitals, hundreds of care sites, and thousands of primary care physicians and specialists.
- How it works:
 - Members choose a Primary Care Physician (PCP).
 - No referral required for specialist care.
 - Emergency Room coverage only for true emergencies.
 - Urgent Care should be used for non-medical emergencies, such as sore throat, sinus infections, cold and flu, back pain, etc.
 - Children's Hospital coverage for members up to age 20.
 - 24/7 Nurse Line access included.

MedFlex Plan Network Hospitals

Health Systems, Hospitals and Providers in the MedFlex Network

Northeast Ohio

- Akron Children's Hospital
- Lake Health
- Mercy Health
- Mercy Medical Center
- Rainbow Babies and Children
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health System
- University Hospitals
- Western Reserve Hospital

Northwest Ohio

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

Central Ohio

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

Southwest Ohio and Northern Kentucky

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

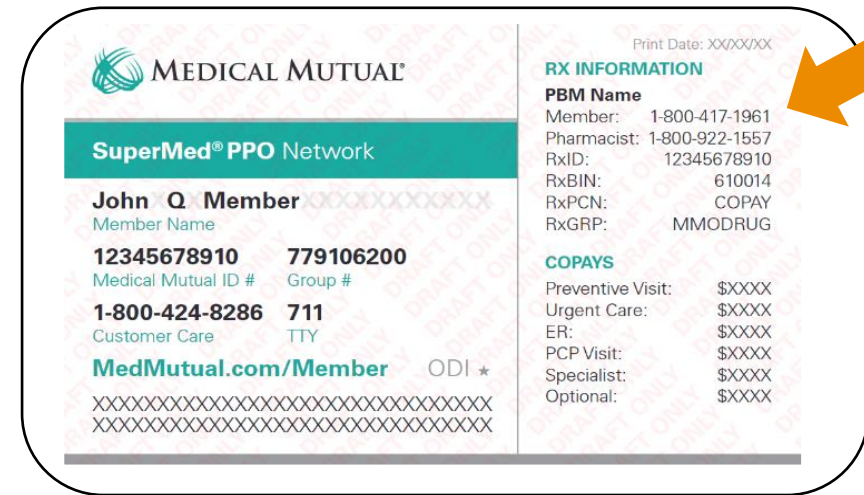
National Preferred Formulary Walgreen's Advantage Network

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



My Health Plan –Pharmacy Dashboard Updates



Contact Us Logout

Dashboard Claims & Balances Benefits & Coverage Resources & Tools Healthy Living My Profile

+ My Health Plan

Hello, [redacted] welcome.

View Policy 227200 (Medical Mutual of Ohio)

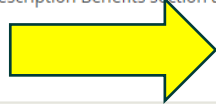
Viewing:

Benefit Period:

January 1st through December 31st

View Your Prescriptions

Medical Mutual's Prescription Benefits section allows you to view your prescriptions.



View My Meds

Deductible & Out of Pocket (In Network)

Deductible \$312.42/\$750.00

Coinsurance \$439.86/\$3,250.00

Copay \$1,185.91

Claims Snapshot (Most Recent)

DATE OF SERVICE	TYPE	CLAIM #
12/04/2024	Prescription	[redacted]
12/03/2024	Prescription	[redacted]
11/27/2024	Prescription	[redacted]
11/26/2024	Medical	[redacted]

0

Actions

3

Messages

- 11/25/2024
Your Medical Mutual Member Newsletter is Available
 - 11/01/2024
It's flu season ... are you protected?
 - 05/20/2024
Welcome to MedMutual CARE!
- [Go To Message Center](#)



Telehealth Services

Connect with a healthcare provider and obtain needed care through live video chats.

[Learn More](#)


Quick Links

- Find a Provider & Cost Estimates
- Wellness Portal
- Text Message Preferences
- Medical Benefits
- Dental Benefits
- Health Assessment
- Preventive Care
- ID Cards
- Vision Benefits
- Prescription Drug Benefits



View My Meds button and Prescription Drug Benefits Link are both available On the MyHealth Plan Dashboard for easy access

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](#)

Pharmacy / day's supply
[Select other participating retail pharmacies](#)

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

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

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.
 - Injection training, either by phone or in person.
 - Follow up and assistance with payment plans, if needed.
- You may be contacted by one of our specialty pharmacy representatives
 - 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**, you can 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.

SaveOnSP

- The SaveOnSP program saves you money by maximizing prescription drug copay assistance from pharmaceutical manufacturers for specialty drugs.
 - Through this program, you will pay \$0 instead of your plan's specialty drug cost share.
 - Your prescription will be filled through one of our specialty pharmacies and you will still receive the same 30-day supply per fill.
- For more information or questions regarding a current enrollment, call SaveOnSP at 1-800-683-1074 or call the Rx Information number listed on your ID card.

■ **Note:** Enrollment in the program is voluntary. If you choose not to enroll in SaveOnSP, you will be responsible for paying the full member cost-share of your medication. The amount that you pay will not accumulate toward your annual deductible or out of pocket maximum.

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 – 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)
- Talk to a SonderMind wellness coordinator at **(844) THERAPY** Monday through Friday, 7 AM to 6 PM Mountain Time or email support@sondermind.com.



**Therapy works.
See for yourself.**



Connect with a licensed therapist who's right for you.

Health & Wellness Programs

Total Health™

- Engagement opportunities based on members' health and preferences
 - Digital -**LARK**
 - Telephonic – **LIVE NURSE**
 - Remote monitoring **LIVE NURSE**
- Customized support for members with various chronic conditions including:
 - Asthma **TELEPHONIC**
 - Heart failure **TELEPHONIC**
 - Coronary Artery Disease (CAD) **TELEPHONIC**
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Diabetes -**DIGITAL or TELEPHONIC**
 - Hypertension -**DIGITAL**
 - Musculoskeletal pain- **THRIVE (SWORD)**
 - Pelvic health issues (individuals with vaginal anatomy, regardless of gender identity) **BLOOM**



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.

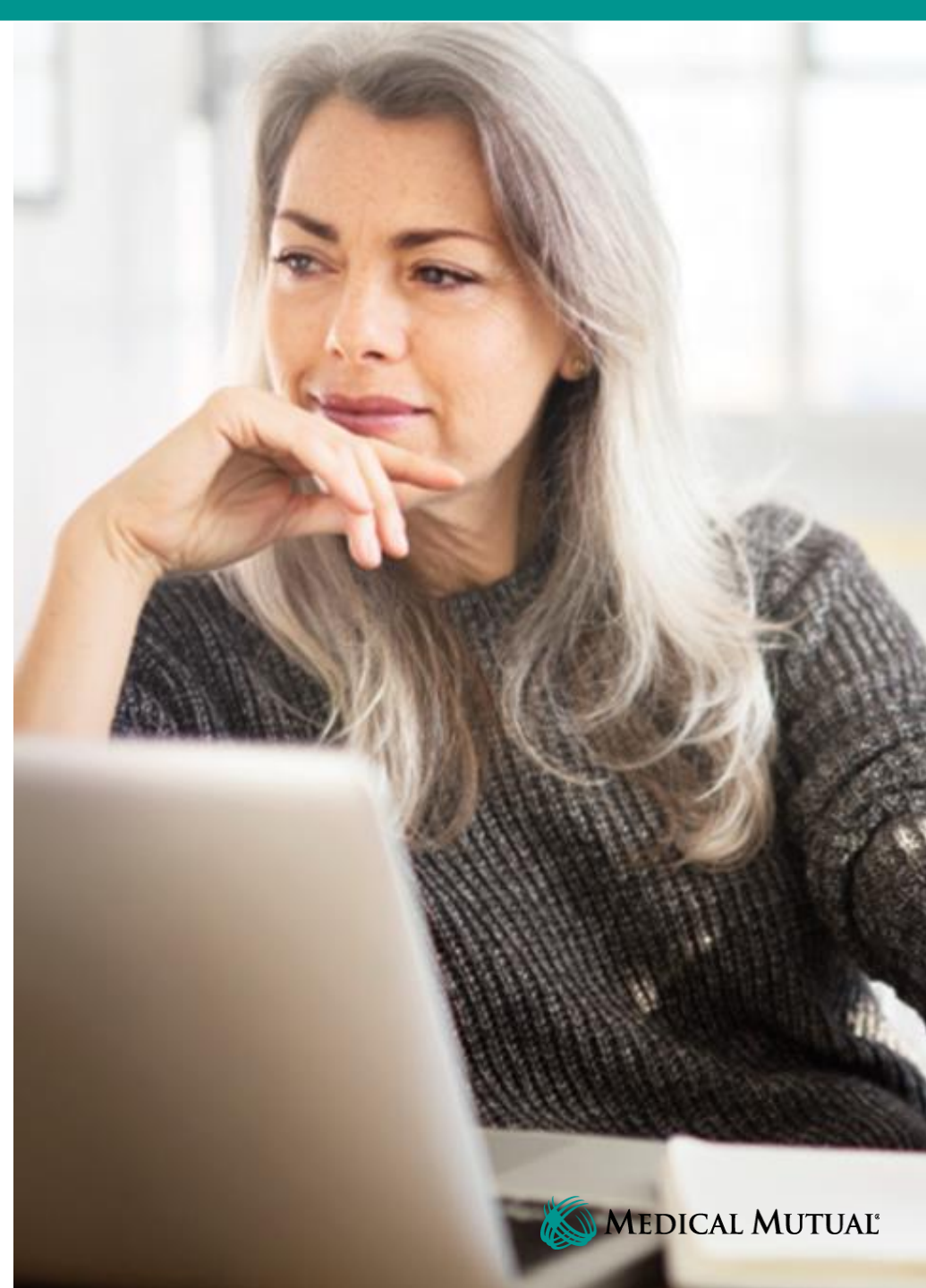
WeightWatchers® Discount Program

- Members receive an upfront discount on monthly memberships.
- Discount is nearly 50% savings on the cost of a standard WeightWatchers® program.
 - Discounts available for Digital, Digital + Studio and WeightWatchers® 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.
 - We respond within 3 business days to complete your enrollment.



Pivot Tobacco Cessation Program

- You have access to:
 - Behavioral change Pivot app
 - Dedicated health coach
 - 24/7 supportive community
 - Tools and challenges to curb cravings
 - FDA-cleared SmartSensor
 - Free Nicotine Replacement Therapy (gum, patches, lozenges)
- Start living tobacco-free. Enroll 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.**



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 "Select Language" dropdown menu. A teal navigation bar contains icons 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 an upward-pointing arrow above the number. To the right is the same hands-and-people icon seen in the top section. At the bottom, a footer text reads: "Choose from the categories above and browse local programs, or search for any service. Select Language to translate the site."

www.medmutualresourceconnect.com

Thank you for choosing Medical Mutual!
