

 **MEDICAL MUTUAL**[®]
2060 East Ninth Street
Cleveland, OH 44115-1355
MedMutual.com

Make the Most of Your Membership





Much more

than a health insurance plan

At Medical Mutual, our goal is to help our members make the best health choices possible while minimizing healthcare costs. We offer a variety of programs, discounts, tools and resources designed to do exactly that. Take a closer look at what's available beyond your medical benefits.

Many Ways to Save

While Medical Mutual continuously looks for ways to make your health insurance plan more cost effective, there are several things you can do to help reduce your healthcare expenses.

Stay in Network

Save money by using doctors, hospitals, and other healthcare providers and facilities. Going outside your plan's network may cost you more, and some services may not be covered at all. Use our Find a Provider tool to find providers in your plan's network before receiving any treatment or procedures.

Avoid the ER for Minor Illnesses and Injuries

For injuries or illnesses that are not life threatening, seeing your doctor or visiting an urgent care facility or convenience clinic for treatment can be a cost-effective alternative to the emergency room. ER visits can mean long wait times and expensive out-of-pocket costs due to higher copays.

Know What's Covered

Review your plan's Summary of Benefits and Coverage (SBC) before you have a service or procedure to see what's covered. An SBC is a document that summarizes important information about coverage in easy-to-understand language. You can also call our Customer Care specialists at the number on your member ID card for help.

Take Care of Yourself

Preventing a disease is less of a burden than treating a disease. That's why checkups with your doctor are so important. Your plan includes preventive benefits that cover well visits, screenings and immunizations. The amount of coverage may vary depending on your particular plan, but out-of-pocket costs will most likely be lower than the cost of treating a condition that has progressed.





Programs & Discounts

Chronic Condition Management Program

If you are managing a chronic condition, this program offers customized support to meet your needs and help you achieve your personal health goals. You are eligible to participate at no cost if you have been diagnosed with any of these conditions:

- Asthma
- Heart Failure (HF)
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Hypertension

Call our Chronic Condition Management team at 1-800-590-2583 to learn more or to enroll. Specialists are available Monday through Friday from 8 a.m. to 4 p.m. (confidential voicemail available 24/7).

Maternity Support

If a new baby is on the way, download the MedMutual Maternity app. It features a variety of resources and tools to help families prepare for baby's arrival. Visit [MedMutual.com/MaternityApp](https://www.MedMutual.com/MaternityApp) to learn more.

For pregnancies that are considered high-risk, we offer access to a registered nurse who specializes in high-risk maternity care. Call our Case Management team at 1-800-258-3175 to learn more.

WW®

Medical Mutual can save you almost 50% off the regular cost of a WW membership. For more information, call 1-800-251-2583 or visit [MedMutual.com/WeightWatchers](https://www.MedMutual.com/WeightWatchers).

QuitLine Program

QuitLine can help you give up your tobacco habit for good. One-on-one coaching, a personalized plan and educational materials are available with no out-of-pocket costs. You may even qualify for nicotine patches or gum at no cost to you. Learn more by calling 1-866-845-7702.

24-Hour Nurse Line

If you have a health question, minor injury or medical question, you can get answers 24/7 from a clinical expert. Staffed by fully qualified, registered nurses, our Nurse Line is available at no charge to members. Just call 1-888-912-0636 and have your member ID number ready.

Fitness Discounts

Our partnership with GlobalFit® offers special rates at thousands of gyms. Choose from major chains and local favorites.

Other Discounts

We've partnered with several vendors to offer discounts on a variety of unique health products and services. You can find more details on My Health Plan.

My Health Plan

Gain More Control of Your Health Benefits

My Health Plan is our secure website just for Medical Mutual members. It makes it easy and convenient to manage your plan and your health online. You can even compare your healthcare options so you can make better decisions and minimize costs.

You can check your deductible, review your Explanation of Benefits (EOB) statements, find a doctor, compare costs and access a wealth of valuable information to help keep you healthy. Plus, you will find information on a variety of programs, discounts, money-saving tools and educational resources.

Creating your account is simple. Just visit MedMutual.com/Member. Click on the Register for an Account button. Then follow the instructions and you'll be ready to go!

The screenshot shows the 'My Health Plan' dashboard for a user named Jane C Doe. The page includes a navigation menu with options like 'Dashboard', 'Claims & Balances', 'Benefits & Coverage', 'Resources & Tools', 'Healthy Living', and 'My Profile'. The main content area is divided into several sections:

- Viewing:** A dropdown menu set to 'Family'.
- Benefit Period:** 'January 1st through December 31st'.
- Deductible & Coinsurance (In Network):**
 - Deductible:** \$4086.00 (out of \$5200)
 - Coinsurance:** \$63.00 (out of \$1800)
- Claims Snapshot (Most Recent):** A table with columns for DATE OF SERVICE, TYPE, and CLAIM #.

DATE OF SERVICE	TYPE	CLAIM #
07/12/2020	Medical	0004446784-000
07/12/2020	Medical	0014446784-000
07/12/2020	Medical	0034446784-000
07/12/2020	Medical	0035409979-000
07/01/2020	Medical	0056720719-000

Additional features include a 'Please Confirm Your Email Address' notification, 'View Details' and 'View Your Claims' buttons, and a 'Contact Us' / 'Logout' link in the top right.



Get to Know My Health Plan

Claims & Balances

Under this tab, you can view claims, check the balances of your health savings account (HSA), flexible spending account (FSA) or health reimbursement arrangement (HRA) and see detailed information about deductibles and coinsurance. If you have an individual plan, you can also pay your premium.

Benefits & Coverage

Discover the benefits of your health insurance and see what your plan covers by clicking on this tab. View your plan details, including medical benefits, maximums and coinsurance, and print temporary ID cards.

Provider Search and Cost Comparison Tools

Our enhanced Find a Provider tool makes it easy to find in-network providers. Search by specialty, location, condition and more. You can also view quality ratings of network doctors and compare costs so you can make the best decision for your health and wallet.

Take My Health Plan with You

Make My Health Plan even more convenient when you're on the go. Download the MedMutual app from the App Store® or Google Play™ to access My Health Plan on your smartphone or tablet.

Go Paperless

Choose to receive your EOB statements, SBC, and other communications from Medical Mutual electronically instead of through the U.S. Mail. You'll be able to easily access these documents anytime, anywhere.

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