



# Case Western Reserve University

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January 1, 2022

<https://www.medmutual.com/cwru>

# Topics to Cover Today

- Getting Started
  - Open enrollment period – 11/8/2021 – 11/30/2021
  - Important things to know about Medical Mutual
- Network Review
- Plan Review
  - Medical Benefits – **NO CHANGES!**
    - SuperMed Plus PPO
    - High Deductible Health Plan (HDHP)
    - CleCare HMO
- Telehealth
- Health and Wellness Programs
- Member Tools and Resources
- Reminders

# 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<sup>®</sup> PPO



- Broad network with access to nearly every healthcare professional in Ohio and 99% of the hospitals
  - 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<sup>®</sup> Open Choice<sup>®</sup> 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<sup>®</sup> is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

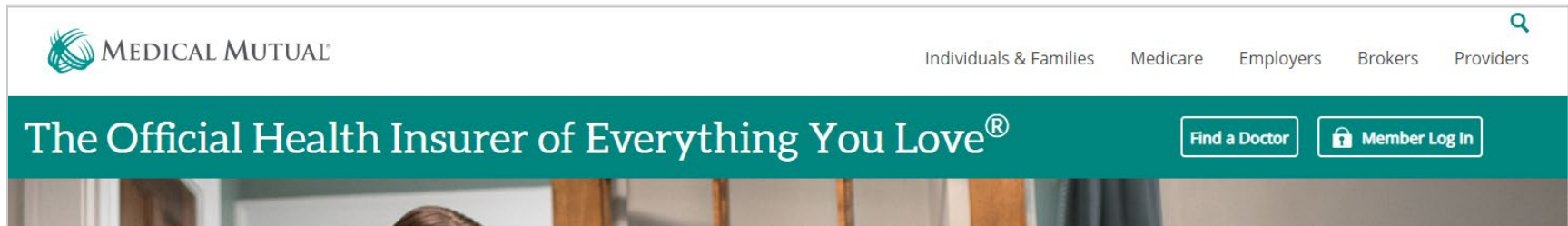
# Find a Doctor or Hospital in Your Network

- 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](https://www.MedMutual.com)
- Call our friendly and helpful Customer Care team for assistance
  - 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)
  - 1-800-586-4509



# Find a Provider Tool

- Log into My Health Plan at [www.medmutual.com](http://www.medmutual.com)



- Scroll to bottom of page to Find a Provider

A screenshot of the "Quick Links" section at the bottom of the page. It features two columns of links, each with an icon. The first column includes: "Wellness Portal" (heart with pulse), "My Care Compare" (magnifying glass over dollar sign), "Preventive Care" (hand with checkmark), "ID Cards" (ID card), "Vision Benefits" (eye), and "Prescription Drug Benefits" (pill). The second column includes: "Find a Provider" (magnifying glass over person icon), "My Spending Accounts" (hand with dollar sign), "Who is Covered" (group of people), "Medical Benefits" (dollar sign with gear), and "Dental Benefits" (tooth). A red arrow points to the "Find a Provider" link.

# Find a Provider Tool

- System will default to your current network

## 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:**

Current Network

**Choose provider type:**

Medical	Pharmacy	Dental	Vision



# Find a Provider Tool – Results Page



Login

## My Health Plan

< Back

### Narrow Results

Active Filters Clear All  
Primary Care Physician (PCP) X

#### Location

Cleveland, OH 44111, USA

#### Within

15 Miles

#### Specialties (1)

- Primary Care Physician (PCP) (1552)
- Advanced Nurse Practitioner (1368)
- Internal Medicine Doctor (802)
- Licensed Independent Social Worker (572)

See All

Provider Name +

Accepting New Patients +

Gender +

Board Certification +

Hospital Affiliation +

Additional Languages +

Awards and Recognitions +

Practice Name +

### Provider Results

SuperMed PPO (Active through December 2020) 1552:

Sort By: Closest

Page 1 of 52 << < ... 1 | 2 | 3 | ... >>

0.8 Miles	<b>Ibrahim Bshara, MD</b> <span>Compare</span>
Login to see physician ratings <a href="#">View Profile</a>	<b>Specialties:</b> Primary Care Physician (PCP) More <b>Location:</b> Premier Physicians Center Bshara & Associates 3665 West 117th Street Cleveland, OH 44111 Cuyahoga County 216.351.0778
0.9 Miles	<b>Xiaozhou Tang, MD</b> <span>Compare</span>
No ratings available <a href="#">View Profile</a>	<b>Specialties:</b> Primary Care Physician (PCP) More <b>Location (1 of 4):</b> Metrohealth West Park Medical Bldg 3838 West 150th Street Cleveland, OH 44111 Cuyahoga County 216.957.5000
<a href="#">View Additional Locations +</a>	
0.9 Miles	<b>Cordula M Jain, MD</b> <span>Compare</span>
No ratings available <a href="#">View Profile</a>	<b>Specialties:</b> Primary Care Physician (PCP) More <b>Location (1 of 4):</b> Metrohealth West Park Medical Bldg 3838 West 150th Street Cleveland, OH 44111 Cuyahoga County 216.957.5000
<a href="#">View Additional Locations +</a>	

# Medical Mutual CLE-Care HMO

# Experience and Access



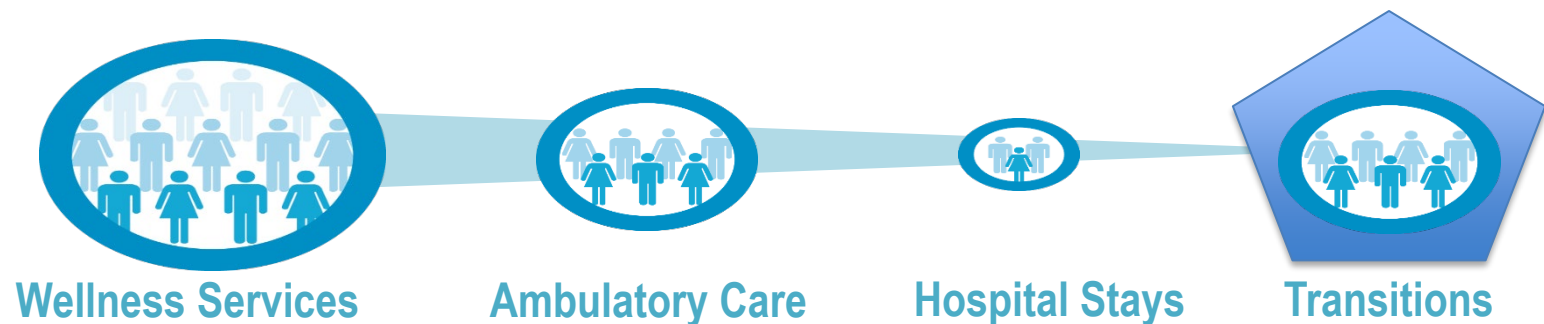
Access to a customized network of experienced providers dedicated to coordinating patient care and working together to generate better health outcomes at lower costs to you.

- 97% of Cuyahoga County residents are within 10 minutes of CLE-Care network locations to seamlessly take care of your needs
  - Visit [metrohealth.org/locations](http://metrohealth.org/locations) for details
- Their Acute Care Medical Center also houses the area's most experienced verified Level I Adult Trauma, the County's only Burn Center, a state-of-the-art cancer center, The MetroHealth Rehabilitation Institute, skilled nursing facility beds, and renowned LifeFlight ambulance service
- Dedicated CLE-Care customer service lines for appointment scheduling, benefit questions and pharmacy needs
- Primary Care Provider selection assistance focused on prevention; avoiding unnecessary care; transitioning back to home, work, and the life you love

# Coordination and Convenience



- Extensive physician care locations plus 4 hospitals, 4 outpatient surgery sites, 4 emergency rooms, 4 MetroExpressCare locations, 4 walk-in clinics at Discount Drug Mart, 9 pharmacy locations and more
- Electronic medical record access via MyChart app or website for on-line convenience, including appointment scheduling and prescription refills
- Text and phone reminders for care and prescriptions
- Patient-centered team approach for all primary care and no referrals required within The MetroHealth System



# Broad Network of Providers

## **CLE-Care HMO's patient-centered care teams include:**

- Primary Care Physicians
- Specialty Physicians
- Advanced Nurse Practitioners and Nurses
- Other Health Professionals

## **And expanded CLE-Care HMO network services:**

- Ambulance Services
- Behavioral Health Professionals and Hospitals
- Chiropractors
- Dialysis Centers
- Durable Medical Equipment Providers
- Genetic Testing Laboratories
- Home Health Care
- Home Infusion Therapy Providers
- Hospices
- Long-Term Acute Care Hospitals
- Orthotics & Prosthetics Providers
- Skilled Nursing Facilities

# Mail Order Prescription Drug

- 9 MetroHealth pharmacies for walk-in prescriptions
- MetroHealth prescription mail order
- Case Management/Prior Authorization/Step Therapy
  - Member's cost share reduced
  - Generic incentive
- Specialty Pharmacy

## MetroHealth Pharmacies

- Lower out-of-pocket cost for CLE-Care HMO enrollees
- 90-day MetroHealth prescription refills sent directly to your home
- Your MetroHealth physician can electronically submit, or you can submit by phone or mail order

# Getting Started with CLE-Care

- Choose a Primary Care Physician
- Appointment Scheduling and Pharmacy
  - Call 1-216-957-8100
  - [Metrohealth.org/Appointments](http://Metrohealth.org/Appointments)
  - [Metrohealth.org/PhysicianDirectory](http://Metrohealth.org/PhysicianDirectory)
- Benefits Questions
  - Call Medical Mutual Customer Care at 1-800-586-4509

# Plan Review



# Medical: SuperMed PPO Network

Benefits	PPO 1	PPO 2	PPO 3
Deductible (Single/Family)	\$250 / \$500	\$375 / \$750	\$500 / \$1,000
Coinsurance	80%	80%	80%
Coinsurance (Single/Family)	\$750 / \$1,500	\$1,375 / \$2,750	\$1,750 / \$3,500
Maximum Out-of-Pocket Medical Only (Single/Family)	\$1,000 / \$2,000	\$1,750 / \$3,500	\$2,250 / \$4,500
Primary Care Copay	\$20	\$30	\$30
Specialist Copay	\$30	\$50	\$50
Preventive Services Copay	\$0	\$0	\$0
Urgent Care Copay	80% after Deductible	80% after Deductible	80% after Deductible
Emergency Room Copay	\$100 then Deductible then 80%	\$200 then Deductible then 80%	\$200 then Deductible then 80%
Non-Emergency Room Copay	\$100 then Deductible then 80%	\$200 then Deductible then 80%	\$200 then Deductible then 80%
Prescription Drug Copay	Refer to MedImpact		

# Prescription Drug: SuperMed PPO Plan – Through MedImpact

		Days Supply
<b>Retail at MedImpact</b>		
Generic	\$15 / \$15	30
Formulary	\$30 / \$40	30
Non-Formulary	\$60 / \$75	30
Specialty	\$100	30
<b>Mail at MedImpact Direct</b>		
Generic	\$30 / \$30	90
Formulary	\$60 / \$80	90
Non-Formulary	\$120 / \$150	90

# Medical: SuperMed PPO Network - HDHP

Benefits	Network
Deductible (Single/Family)	\$1,650 / \$3,300
Coinsurance	80%
Coinsurance Maximum (Single/Family)	\$1,350 / \$2,700
Maximum Out-of-Pocket – Medical and Drug Combined (Single/Family)	\$3,000 / \$6,000
Primary Care Copay	Deductible then Coinsurance
Specialist Copay	Deductible then Coinsurance
Preventive Services Copay	\$0
Urgent Care Copay	Deductible then Coinsurance
Emergency Room Copay	Deductible then Coinsurance
Non-Emergency Room Copay	Deductible then Coinsurance
Prescription Drug Copay	Refer to MedImpact

# Prescription Drug: HDHP – Through MedImpact

		Days Supply
<b>Retail at MedImpact</b>		
Generic	After deductible \$15	30
Formulary	After deductible \$40	30
Non-Formulary	After deductible \$75	30
Specialty	After deductible \$100	30
<b>Mail at MedImpact Direct</b>		
Generic	After deductible \$30	90
Formulary	After deductible \$80	90
Non-Formulary	After deductible \$150	90

# Medical: CLE-Care HMO Plan (Metro Network)

Benefits	Network
Deductible (Single/Family)	\$0 / \$0
Coinsurance	100%
Coinsurance Maximum (Single/Family)	\$0 / \$0
Maximum Out-of-Pocket – Medical and Drug Combined (Single/Family)	\$2,000 / \$6,000
Primary Care Copay	\$15
Specialist Copay	\$30
Preventive Services Copay	\$0
Urgent Care Copay	\$15
Emergency Room Copay	\$100
Non-Emergency Room Copay	Not Covered
Prescription Drug Copay Retail Mail Order	See Next Page

There are no benefits when seeking services outside of the Metro Health Network

# Prescription Drug: CLE-Care HMO Plan

		Days Supply
<b>Retail at Metro Pharmacies</b>		
Generic	\$15	30
Formulary	\$30	30
Non-Formulary	\$30	30
<b>Mail at Metro Pharmacies</b>		
Generic	\$15	90
Formulary	\$30	90
Non-Formulary	\$30	90
<b>Retail at Express Scripts Pharmacies</b>		
Generic	\$25	30
Formulary	\$40	30
Non-Formulary	\$40	30

# 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 talking 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 with telehealth services:

- 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 – On-Demand 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 on-demand telehealth services:

- On-demand 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

# Health & Wellness Programs

# Chronic Condition Management Program

All enrolled members are assigned a specially trained **clinical coach**

## Diabetes

Diabetic testing supplies, electronic tablet & glucometer

## Heart Failure

Electronic tablet and scale

## Asthma

Supplies as needed



## Hypertension

Digital scale, home blood pressure monitor

## COPD (Chronic Obstructive Pulmonary Disease)

Electronic tablet

## CAD (Coronary Artery Disease)

Electronic tablet & home blood pressure monitor

# Chronic Condition Management Program

- What you should know
  - 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

# Chronic Condition Management Program

- The Lark A.I. Platform

- Compassionate care for millions on an award-winning chronic condition management and prevention platform

<b>lark</b> Prevention	<b>lark</b> Diabetes Prevention Program	<b>lark</b> Diabetes Care	<b>lark</b> Hypertension Care
Prevention	Prevention	Chronic Disease Management	Chronic Disease Management
Lark helps prevent future disease by coaching members to stress less, lose weight, and quit tobacco.	Lark is a CDC-recognized national diabetes prevention program provider.	Lark provides 24/7 personalized counseling and education to help members manage diabetes.	Lark provides 24/7 personalized counseling and education to help members manage hypertension.

**lark**

PROPRIETARY & CONFIDENTIAL

# Chronic Condition Management Program

- Here's how to start your Lark Health Digital Coaching



## Texting

Text LARKMM to 484848 to enroll in your Lark program.



## Visiting the website

Go to [www.lark.com/medical-mutual](http://www.lark.com/medical-mutual) to enroll in your Lark program.



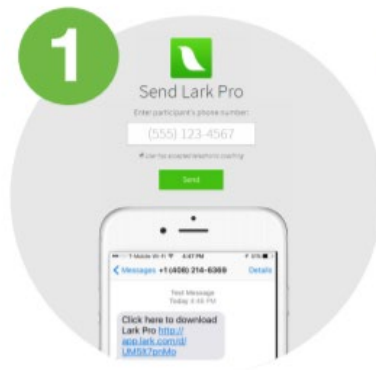
## Scanning the QR code

Open your phone's camera over the code to enroll in your Lark program.

# Chronic Conditions Management Program

- Digital Health Coaching
  - Hypertension and Diabetes Highlights
    - Ability to integrate digital tracking of weight, blood pressure and glucose

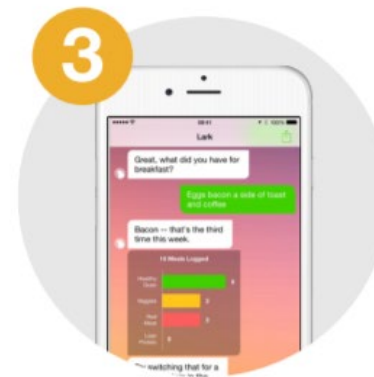
**lark**



Text link to download Lark



Lark sends devices



24/7 coaching with evidence-based care plans



# Chronic Condition Management Program

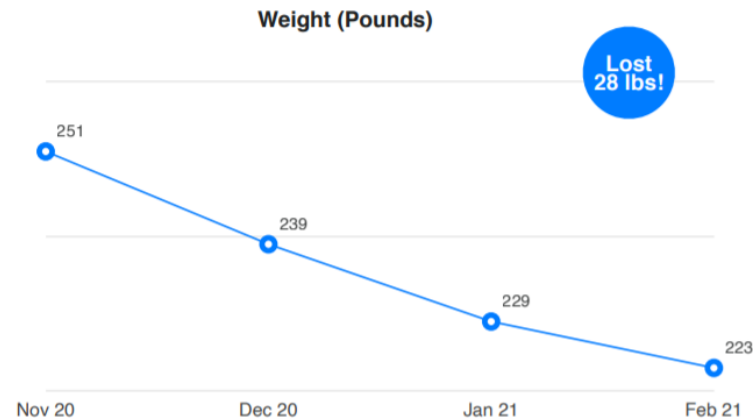
## ■ Digital Coaching Success Story

### DIABETES

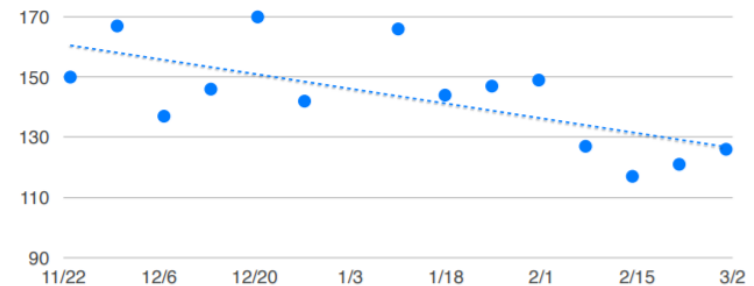
## Smashing success

(50 year old, F)

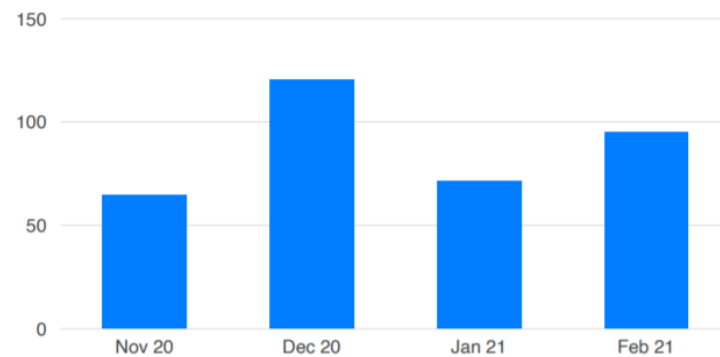
With the support of the Lark coach, this member lost 11.15% of their initial body weight in just over 90 days in the Diabetes Management program. They engaged in over 50 coaching conversations each month and over 100 coaching conversations in December while also taking regular blood glucose readings since enrollment.



Blood Glucose (mg/dL) (weekly averages)



Engagement (# Coaching Conversations)



# Maternity Management

- Maternity support and digital coaching
  - Customized content & education based on your preference
  - Digital trackers (e.g., mood, blood pressure, pain)
  - App prompts & reminders such as weekly pregnancy to-do list
  - Post-delivery support such as articles on caring for your newborn and children up to age 2
- Connect to Medical Mutual's Care Management team as needed with a simple click-to-call link
- Rely on the 24/7 Nurse Line
- Find a doctor for OB and pediatric care
- Home-based OB services for high-risk pregnancies



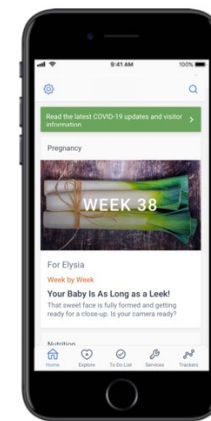
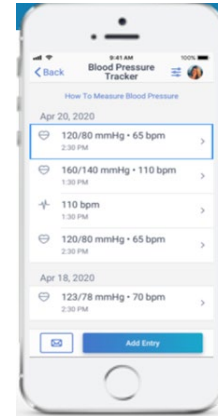
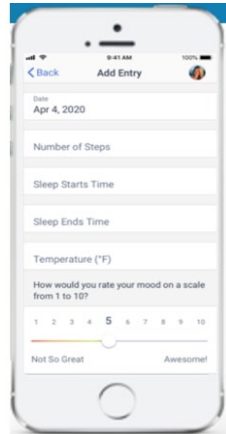
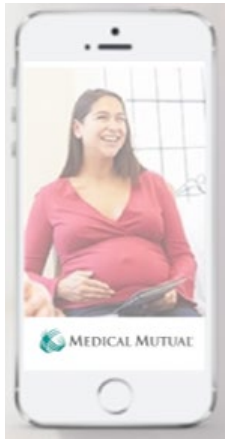
# Maternity Management

- Post-partum support includes
  - Extensive content with articles on mental health support during pregnancy; not just depression
  - Contains Edinburgh Post Natal depression screen
  - Recommends follow up with a healthcare provider
  - Referral to Medical Mutual Care Management if needed
    - Case Managers with high-risk obstetrical experience
    - Customized assessments and care plan



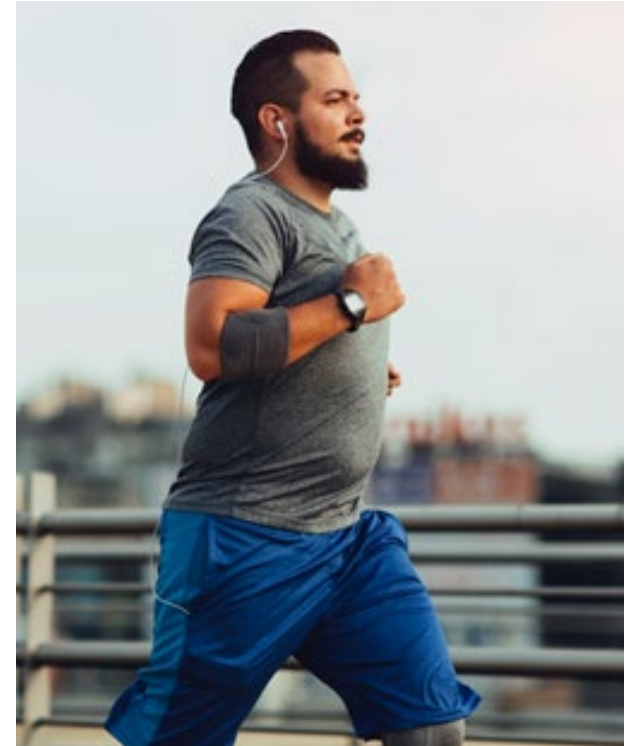
# Maternity Management

- Find the app by searching MedMutual Maternity
  - Apple App Store® or Google Play®
  - Once app is download to your device, create an account by entering your Medical Mutual member ID number and your date of birth



# Medical Mutual Wellness Programs

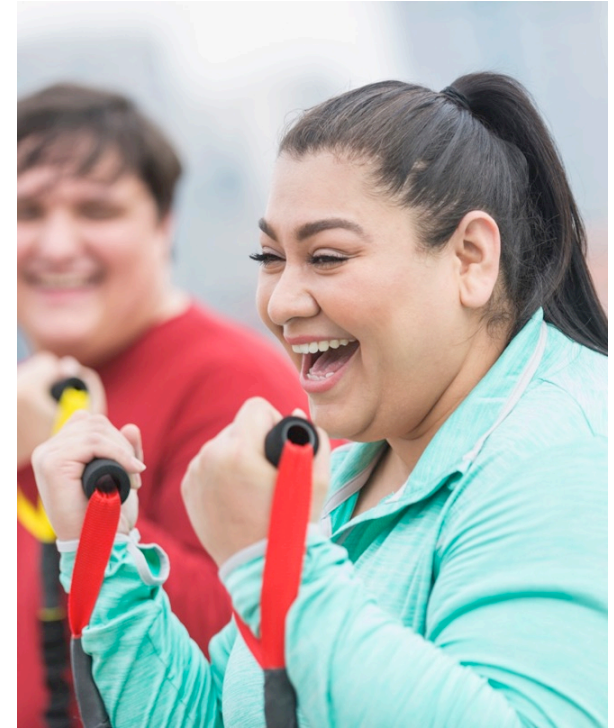
- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life
  - WW<sup>®</sup> Discount Program
  - QuitLine Tobacco Cessation
  - Fitness Discounts
  - Nurse Line
- Member portal to manage your health at your convenience
  - Access through My Health Plan



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

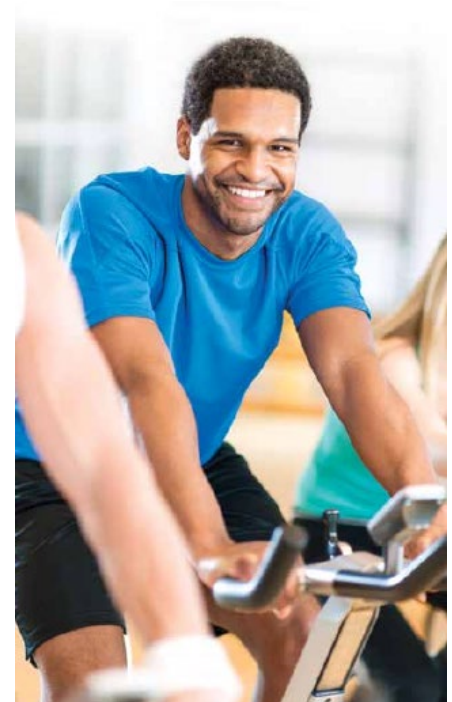
# WW<sup>®</sup> Discount Program

- Members receive an upfront discount on monthly memberships
- Discount is nearly 50% savings on the cost of a standard WW<sup>®</sup> program
  - Discounts available for Digital, Digital + Studio and WW<sup>®</sup> for Diabetes
- Program Eligibility and Enrollment
  - Must be a Medical Mutual member
  - Contact Medical Mutual by email at [ww@medmutual.com](mailto:ww@medmutual.com) or by phone at 1-800-251-2583
    - Provide the following information
      - First and last name
      - Date of birth
      - Medical Mutual ID#
      - Address
      - Email address
      - Phone number
  - We respond within three business days to complete your enrollment



# 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



# Quit Line



- Tobacco Cessation Program
  - Talk with a Quit Coach® by phone to receive support
  - You have access to
    - Quit tobacco medications, including over-the-counter or prescription medications
    - Quit guide that breaks down the five steps to quitting
    - Texts with reminders and tips to keep you motivated on your journey
  - Start living tobacco-free by enrolling 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 that 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.**



# Member Tools and Resources

# My Health Plan Member Portal

Launch Demo

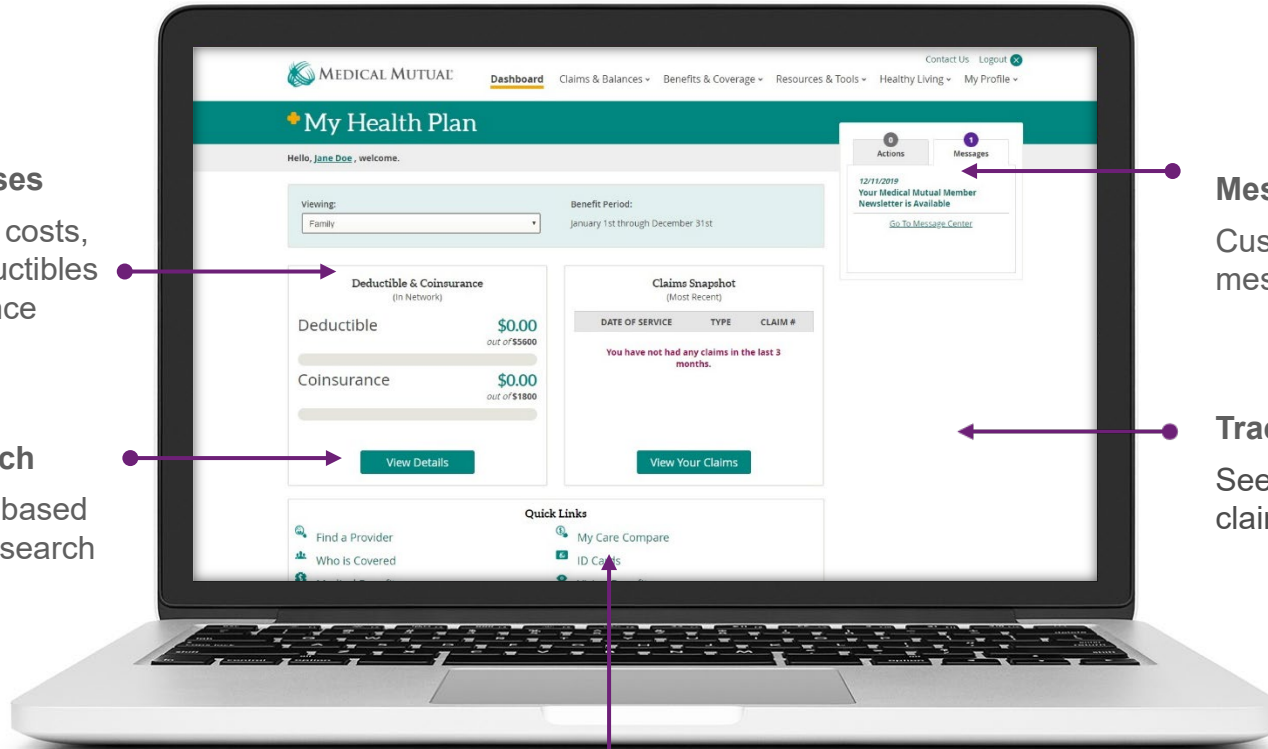
- 24/7 access your health insurance plan

## Track Expenses

Out-of-pocket costs, including deductibles and coinsurance

## Provider Search

Find providers 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

## My Care Compare

Compare provider costs and quality ratings

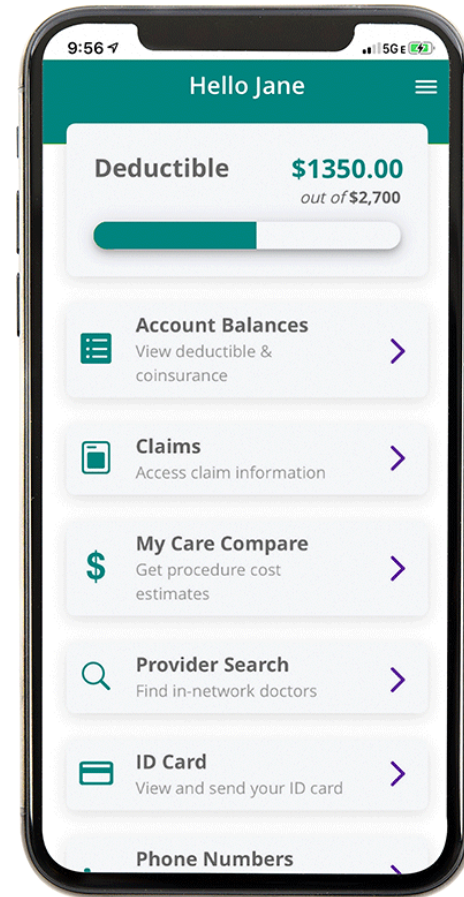
# MedMutual Mobile Application

## 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



iPhone (iOS 11.0 and above)



Android (7.0 and above)

# My Care Compare

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

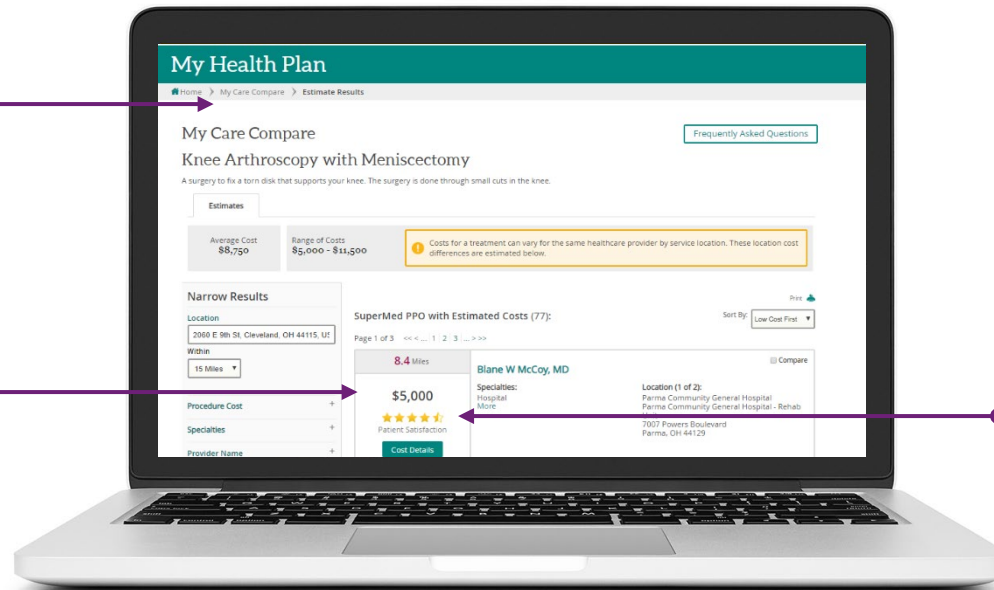
- Sort by price or distance from home
- A great way to understand the varying costs of healthcare services
- Helps high-deductible health plans members manage out-of-pocket costs

## 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



## My Health Plan

[Home](#) > [My Care Compare](#)

### My Care Compare

Find and compare costs for doctors and facilities providing treatment near you:

Location:\*

Enter Zip Code, City and State, or County

Within:

Treatment:

See a list of all treatments.

[Search »](#)

### Top Treatments

1. Office Visit - Established Patient - 15 Minutes
2. Comprehensive Metabolic Panel
3. Ultrasound Therapy
4. Colonoscopy - Diagnostic
5. Flu Shot
6. X-ray - Hand
7. Breathing Test
8. Knee Arthroscopy with Meniscectomy
9. Hip Replacement Surgery
10. Office Visit - Established Patient - 25 Minutes

[View All Treatments](#)

### My Care Compare

My Care Compare makes information on provider quality, treatment locations and procedure costs available so you can see and compare when making a healthcare decision.

[Learn More](#)


# My Care Compare

- 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.

Estimates

Coverage Maximum <b>\$24.17</b>	Range of Costs <b>\$13 - \$240</b>	 Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
------------------------------------	---------------------------------------	---

# My Care Compare

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


## My Care Compare

[Frequently Asked Questions](#)

### 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.

**Estimates**

Average Cost <b>\$8,750</b>	Range of Costs <b>\$5,000 - \$11,500</b>	 Costs for a treatment can vary for the same healthcare provider by service location. These location cost differences are estimated below.
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Wrap up

# Important Information

- Annual Open Enrollment - 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 2022 plan year unless there is a qualifying event
- ID Card
  - Please provide your doctor's office with any updated ID card information



*Change decisions must be made and reported to HR by November 30, 2021*

# Helpful Resources

- Visit [MedMutual.com](https://www.MedMutual.com)
  - Look up doctors and hospitals
  - Check out My Health Plan
- Contact our Customer Care team for help and information at 1-800-586-4509
  - Convenient hours of operation (all Eastern Time)
    - Monday – Thursday 7:30 a.m. – 7:30 p.m.
    - Friday 7:30 a.m. – 6:00 p.m.
    - Saturday 9:00 a.m. – 1:00 p.m.
- Email and chat live with a representative
- Contact your benefits professional or Medical Mutual with questions about your health plan

# Questions and Answers

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

<https://www.medmutual.com/cwru>