



Case Western Reserve University

January 1, 2024

Topics to Cover Today

- Getting Started
 - Open enrollment period 11/06/23-11/30/23
 - Important things to know about Medical Mutual
- Network Review
- Plan Review
 - Medical Benefits- No changes!
 - SuperMed Plus PPO
 - High Deductible Health Plan (HDHP)
 - Cle-CareHMO
 - SDC Dental
- 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.
- 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.



Network Review



Network – SuperMed® 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 via a collaboration with Cigna®, a global healthcare company.
 - Access to the Cigna® 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.



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.
- 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
 - **1-800-586-4509**





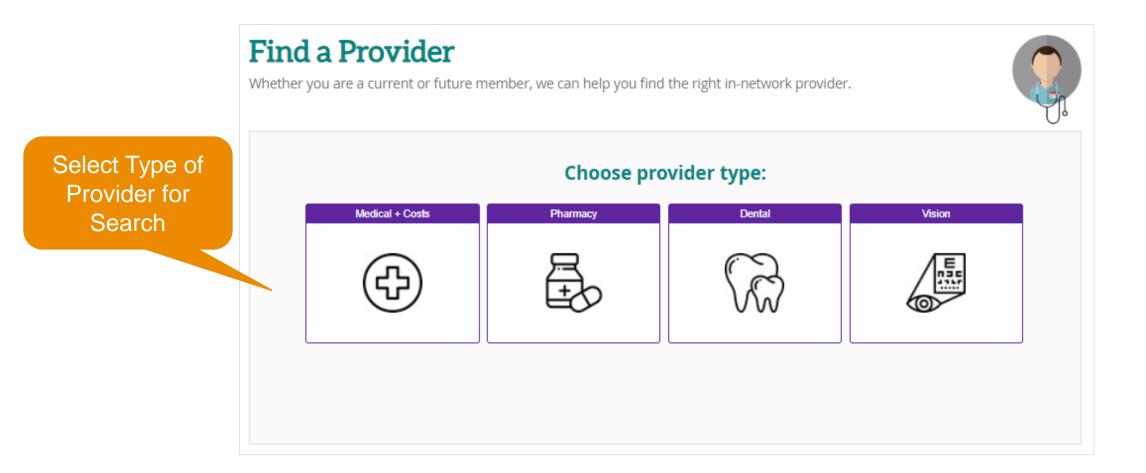




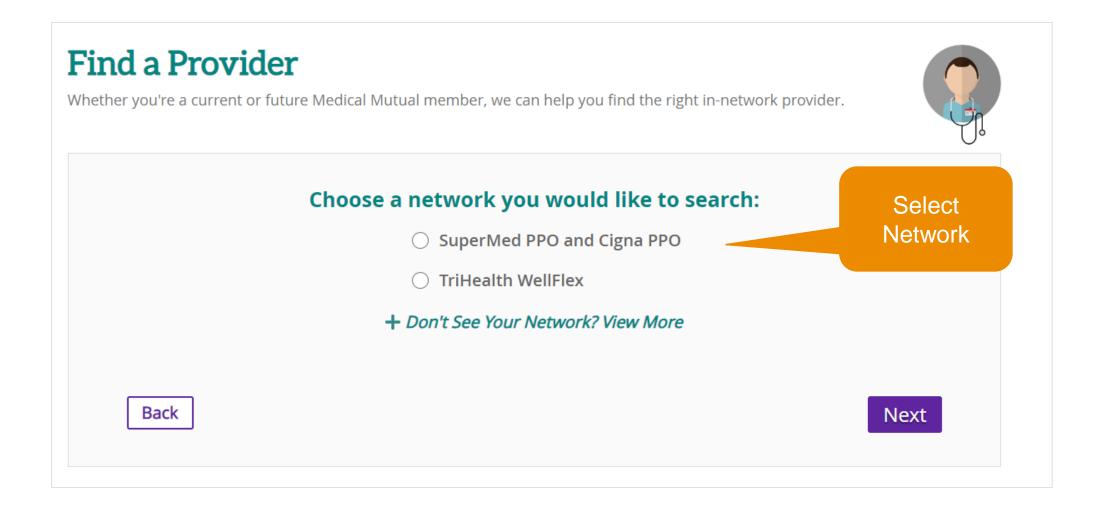
https://providersearch.medmutual.com/

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 Medicare Advantage Select Group This also applies to you if you are coming from the Medicare Advantage Plans combine the benefits of online exchange. for Plan Type Medicare Part A and Part B and also include Part D prescription drug coverage. Group Medicare Supplement Includes plans offered by your employer. Search results may include a national network. Medicare Supplement (Medigap) plans help to pay for costs that Medicare doesn't cover, like deductibles, copayments and coinsurance. Next





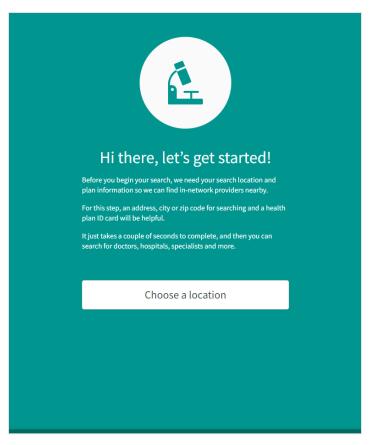






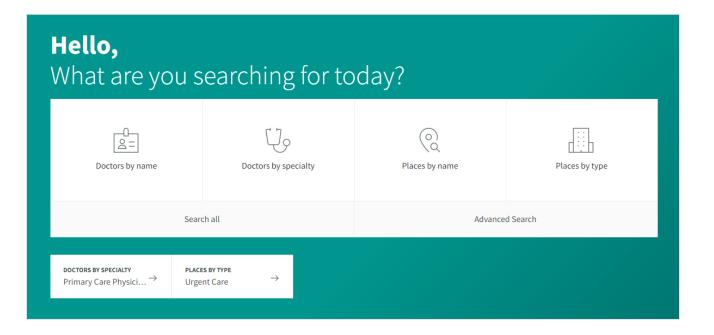
Choose Location:

Enter address or zip code



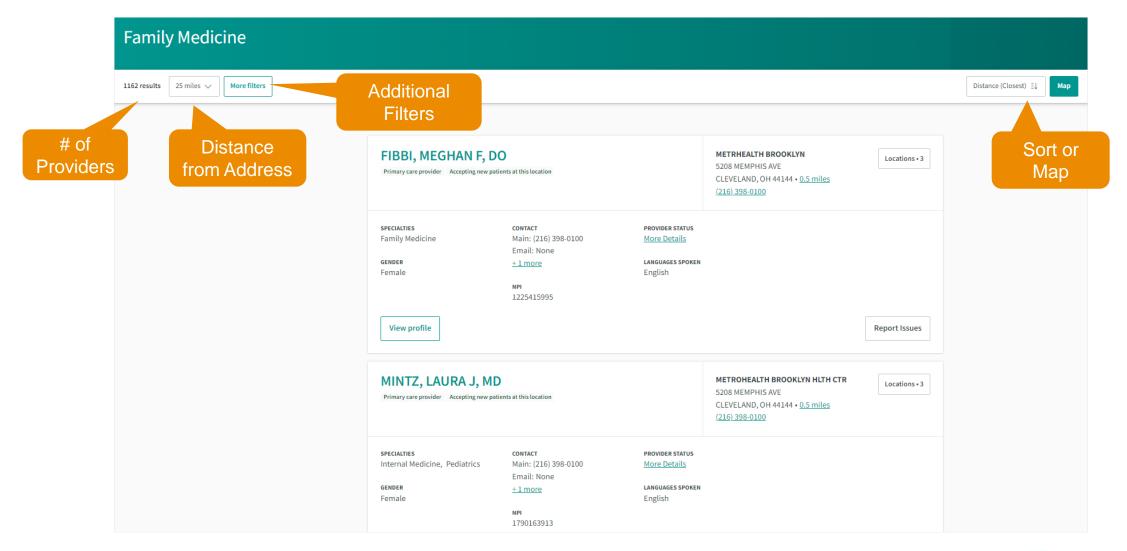
Search Options:

- Search by doctor or location name
- Search by specialty
- View a full list of specialties



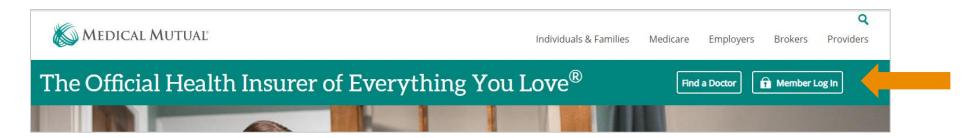


Find a Provider Tool – Results Page

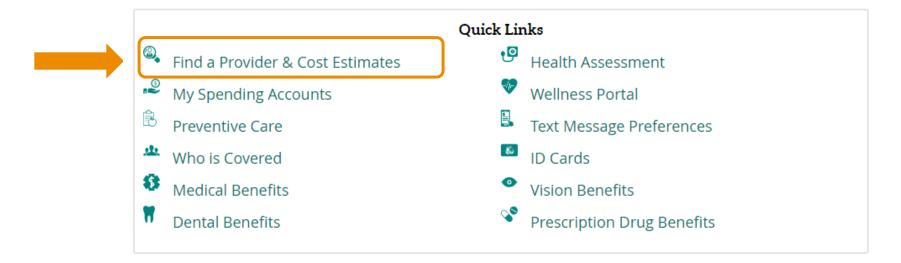




Log into My Health Plan at www.medmutual.com.

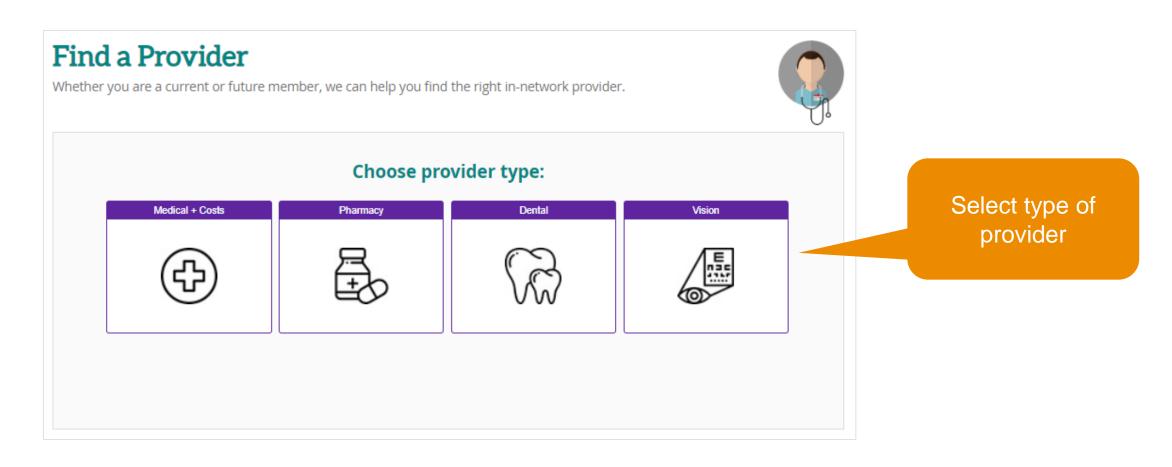


Scroll to bottom of page to Find a Provider.





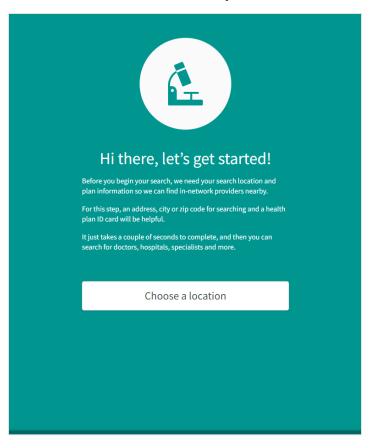
System will default to your current network.





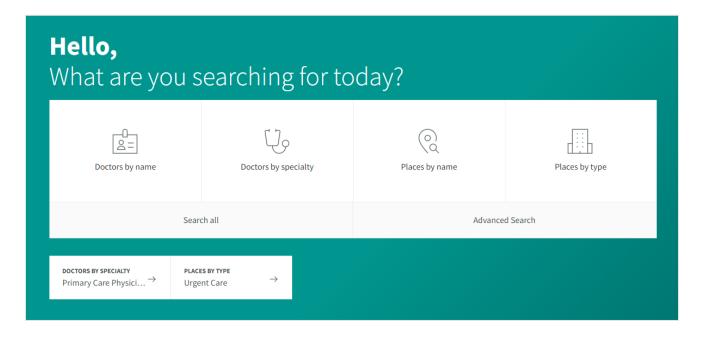
Choose Location:

Enter address or zip code



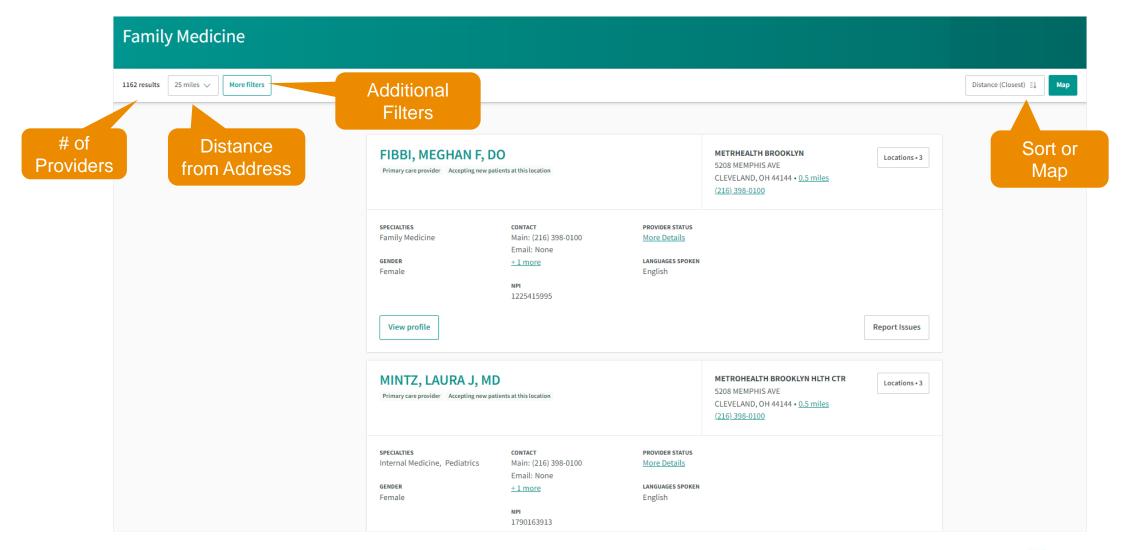
Search Options:

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Find a Provider Tool – Results Page





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 miles of CLE-Care network locations.
- The MetroHealth Acute Care Medical Center also houses:
 - Level I Adult Trauma & Burn Center
 - State-of-the-art Cancer Care Pavilion
 - Rehabilitation Pavilion
 - Women & Children's Pavilion
 - Skilled Nursing Facility beds
 - Metro Life Flight air and ground transport service
- Dedicated CLE-Care customer service lines for 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
- 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. No referrals required within 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

Plus 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 (216) 957-8100
 - Metrohealth.org/Appointments
 - Metrohealth.org/PhysicianDirectory
- Benefits Questions
 - Call Medical Mutual Customer Care at 1-800-232-7400



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	
Retail at MedImpact			
Generic	\$15 / \$15	30	
Formulary	\$30 / \$40	30	
Non-Formulary	\$60 / \$75	30	
Specialty	\$100	30	
Mail at MedImpact Direct			
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	
Retail at MedImpact			
Generic	After deductible \$15	30	
Formulary	After deductible \$40	30	
Non-Formulary	After deductible \$75	30	
Specialty	After deductible \$100	30	
Mail at MedImpact Direct			
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 Retai	See Next Page

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



Prescription Drug: CLE-Care HMO Plan (Metro Network)

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





Case Western Reserve University

SDC Dental Benefits

2024

Summary of Benefits

	Plan #962	
	In Network	Out of Network
Preventive	100%	70%
Basic	80%	60%
Major	60%	40%
Contract Maximum	\$2,000	\$2,000
Orthodontia	50%	35%
Orthodontia Maximum	\$1,250	\$800
Deductible	\$0	\$50/\$100
Сорау	N/A	N/A
Network Access	No Balance Billing	Balance Billing Possible



Value-added Benefits

Your SDC dental plan comes with the following extra benefits at no additional cost:

- Free Second Opinions
- 15% discount on cosmetic dental services through our SmileRider program
- Savings on vision services through our EyeMed discount card
- Savings on prescriptions through our Rx discount card
- Program from TruHearing®
- ldentity theft resolution program from ID Resolution



National Network

Maximize your benefits and save more on your dental care by staying in network.

 Find dental providers near you who participate in SDC's network at SuperiorDental.com/find-a-dentist



 If your dentist or specialist does not currently participate in SDC's network, complete the dentist referral form from the Find-A-Dentist page on our website



Tools and Resources

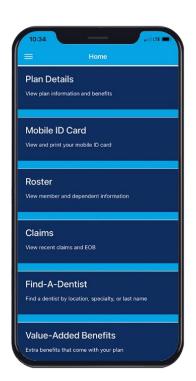
- SuperiorDental.com
 - Find-A-Dentist
 - Online chat
 - Dental health blog
- Superior Direct Connect
 - View benefit levels
 - Check claim status
 - Print ID card
- Interactive Voice Response (IVR) phone system
 - 24/7 self-service automated phone system
 - Check enrollment, claim status, order new ID cards and more





SDC Mobile

- On-the-go access to plan information
 - View plan details
 - Access your Mobile ID card
 - Review claims
 - Access Find-A-Dentist
 - Online chat





Keep Your Smile Bright!

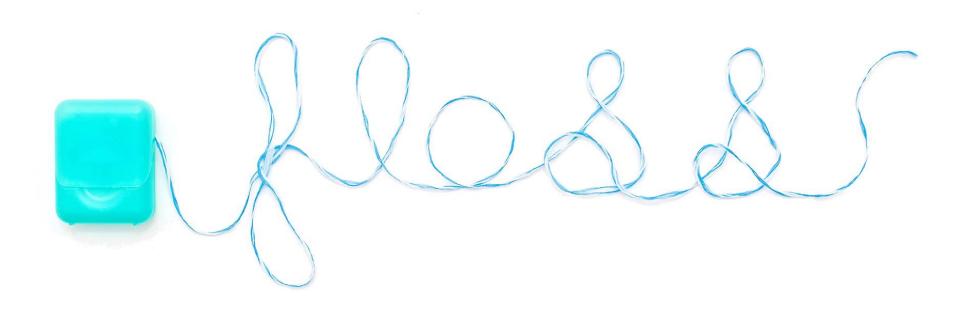
A lifetime of healthy teeth and gums starts with:

- Brushing your teeth at least twice a day
- Flossing daily
- Eating a healthy diet
- Limiting sugary foods and drinks
- Visiting your dentist for an exam every six months



Did You Know?

In North America, over 3 million miles of dental floss are purchased annually.







Questions?

Thank You for Attending

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 – 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:

- 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



All enrolled members are assigned a specially trained clinical coach **COPD (Chronic Obstructive Pulmonary Diabetes** Diabetic testing supplies, electronic tablet & Disease) glucometer Electronic tablet Heart Failure **CAD (Coronary Artery Disease)** Electronic tablet & scale Electronic tablet & home blood pressure monitor Asthma -Supplies as needed Musculoskeletal Online physical therapy coach **Hypertension** Digital scale, home blood pressure monitor



- 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.



The Lark A.I. Platform

lark

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

lark Prevention	lark Diabetes Prevention Program	lark Diabetes Care	lark 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.



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 <u>www.lark.com/medical-mutual</u> to enroll in your Lark program.



Scanning the QR code

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



Text link to download Lark



Lark sends devices





24/7 coaching with evidence-based care plans

Ready to get started?

Get started today and claim your devices at no additional cost to you.

Scan this QR code with your smartphone camera to get started.



Online visit enroll.lark.com/MedMutual



- Engagement opportunities based on members' health and preferences
 - Digital
 - Telephonic
 - Remote Monitoring
- Customized support for members with various chronic conditions including:
 - Asthma
 - Heart Failure
 - Coronary Artery Disease (CAD)
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Diabetes
 - Hypertension
 - Musculoskeletal Pain
 - Pelvic Health Issues (individuals with vaginal anatomy, regardless of gender identity)







Musculoskeletal Digital Therapy & Virtual Physical Therapy: Sword Health

- NEW program added to our Chronic Condition Management Program.
- Designed to help members with musculoskeletal conditions (back pain, neck & shoulder pain, pain from arthritis, etc.).
- Expands population health model with digital coaching and virtual physical therapy solutions to help members:
 - Avoid injuries
 - Avoid surgery
 - Reduce pain
 - Decrease reliance on medication
 - Increase satisfaction (Guided PT from home with Real Time feedback)
 - Reduce overall cost
- Rollout to clients June 15, 2023







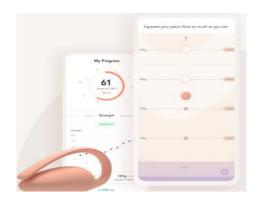
Musculoskeletal Digital Therapy & Virtual Physical Therapy: Bloom

- Bloom is an additional offering from Sword Health that addresses women's pelvic health issues through physical therapy.
- The program treats:
 - Pelvic Pain
 - Urinary incontinence
 - Other pelvic floor issues
- Because these conditions are not typically thought of as MSK issues or associated with physical therapy, Sword separately markets Bloom as a women's health product.

Bloom

1 in 4 Women suffer from pelvic health disorders. Traditional pelvic care is inaccessible and stigmatized.

Bloom is the next generation of Women's Pelvic health enabling a more convenient, higher quality and destigmatized pelvic care, at home.





Maternity Management



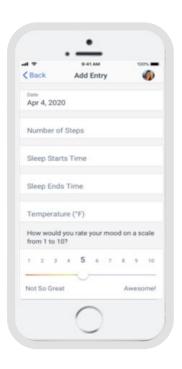
- Maternity support and digital coaching.
 - Customized content & education based on your preference
 - Digital trackers (e.g., mood, blood pressure, pain)
 - App prompts & reminders such as weekly pregnancy to-do list
 - Post-delivery support such as articles on caring for your newborn and children 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.

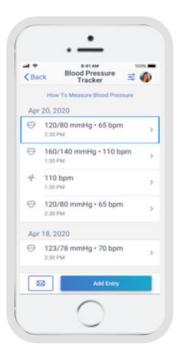


Maternity Management

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



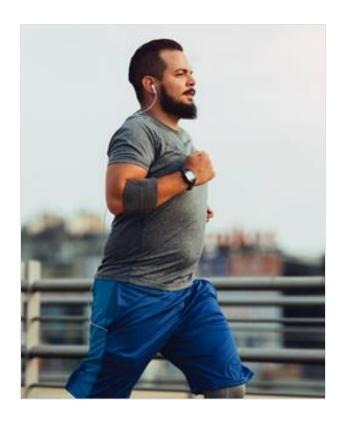








Medical Mutual Wellness Programs



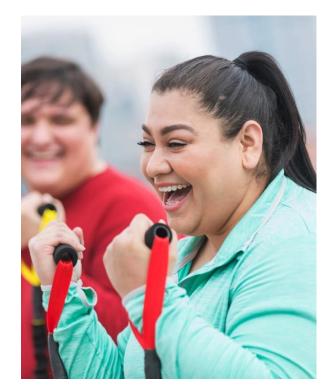
- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life.
 - WW[®] Discount Program
 - QuitLine Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience.
 - Access through My Health Plan



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

WW[®] Discount Program

- Members receive an upfront discount on monthly memberships.
- Discount is nearly 50% savings on the cost of a standard WW[®] program.
 - Discounts available for Digital, Digital + Studio and WW[®] for Diabetes.
- Program Eligibility and Enrollment
 - Must be a Medical Mutual member.
 - Contact Medical Mutual by email at <u>ww@medmutual.com</u> 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 3 business days to complete your enrollment

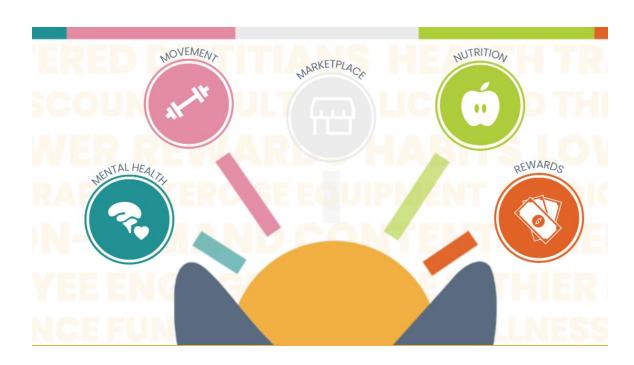






Fitness and Healthy Living Discounts

- Special Membership rates to popular fitness centers/organizations through our partnership with Husk Wellness.
 - Gym discounts
 - Nutrition education
 - Home and tech equipment discounts
 - On-demand fitness
 - Mental health coaching
- 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 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.



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.



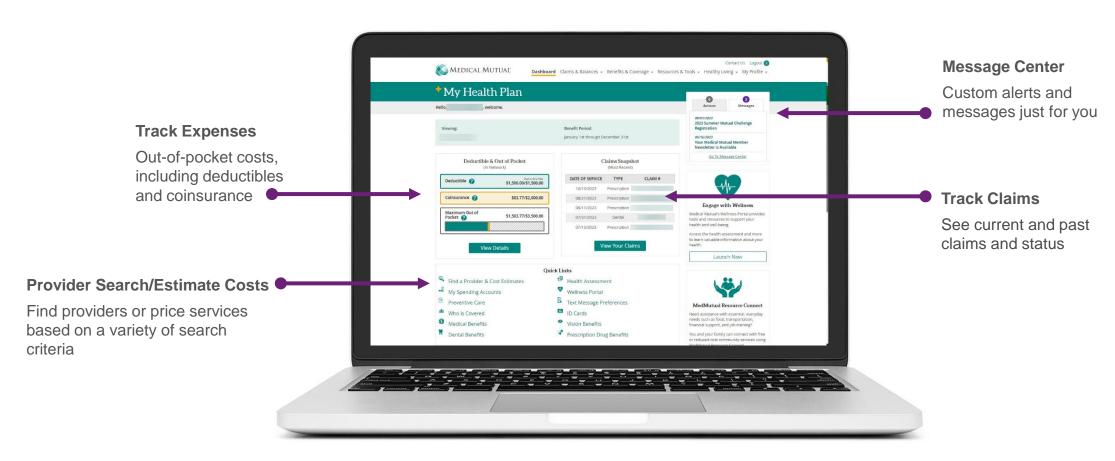


Member Tools and Resources



My Health Plan Member Portal

24/7 access to your health insurance plan





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







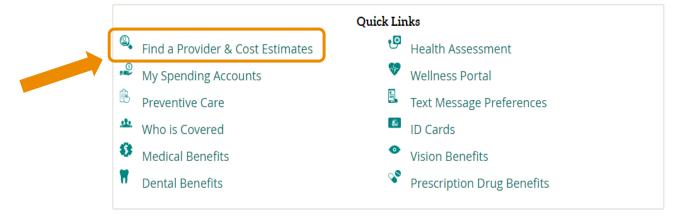
iPhone (iOS 11.0 and above)

Android (7.0 and above)

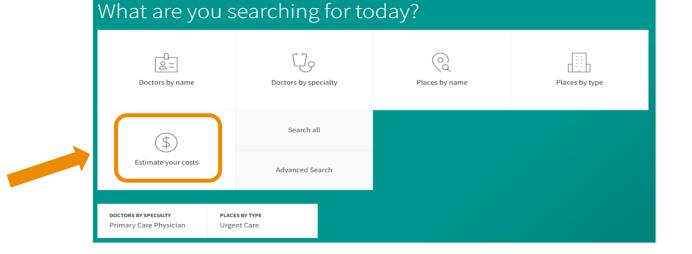


Cost Estimator Tool

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



Click on Estimate your costs.



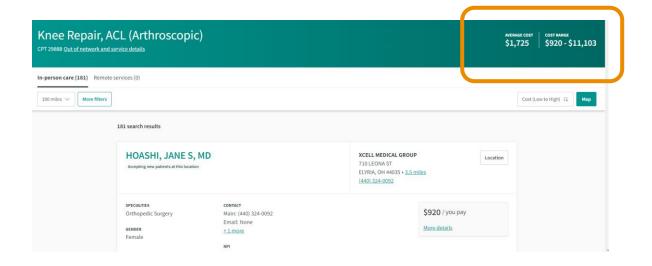


Cost Estimator Tool

Type name of service to compare pricing.

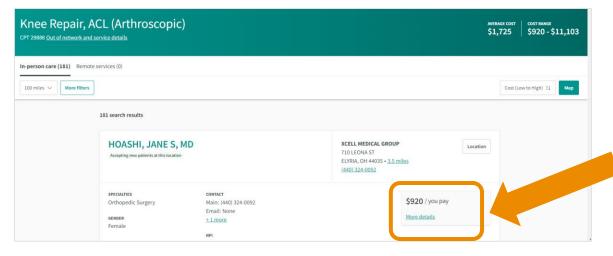
 View average cost in top right corner of screen, along with cost range.



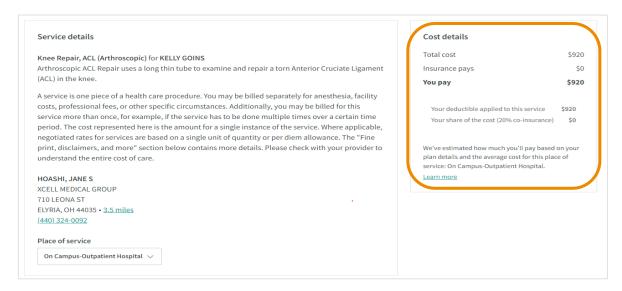




Cost Estimator Tool



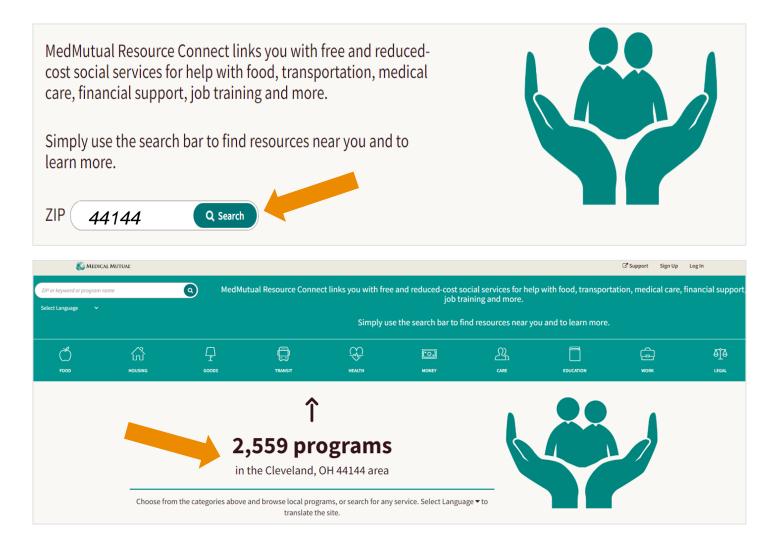
 To view cost by provider, click on More Details on their card



See cost breakdown for you based on plan chosen



MedMutual Resource Connect



www.medmutualresourceconnect.com



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 2024 plan year unless there is a qualifying event.
- Change decisions must be made and reported to HR by November 30, 2023.





Helpful Resources

- Visit 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.
 - Mon Thurs: 7:30 AM to 7:30 PM
 - **Fri:** 7:30 AM to 6 PM
 - Sat: 9 AM to 1 PM
- Email and chat live with a representative.
- Contact your benefits professional or Medical Mutual with questions about your plan.



Questions and Answers

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

https://www.medmutual.com/cwru

