MEDICAL MUTUAL®

CASE WESTERN RESERVE UNIVERSITY
Department of Human Resources

Case Western Reserve University

January 1, 2027

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Topics to Cover Today

- Getting Started
  - Open enrollment period 11/02/26-11/20/26
  - Important things to know about Medical Mutual
- Network Review
- Plan Review
  - Medical Benefits
    - SuperMed Plus PPO
    - High Deductible Health Plan (HDHP)
    - Cle-CareHMO
  - SDC Dental
- Telehealth
- Health and Wellness Programs
- Member Tools and Resources
- Reminders

MEDICAL MUTUAL®

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

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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.

Cigna® is a trademark of Cigna 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 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



MEDICAL MUTUAL®

Find A Provider Tool

https://providersearch.medmutual.com/

Find a Provider



Provider Directory

Already a Member?

Search for doctors, facilities, supplies and other providers covered by your plan.

Log in to Search For a Provider

Search without logging in

Find Medicare Advantage Providers

ADDITIONAL INFORMATION...

HMO plans usually do not cover out-of-network services. You will always receive emergency services based on your plan's benefits.

PPO or POS plans cover your claims at a lower level when you use an out-of-network provider. You are responsible for paying any extra amounts.

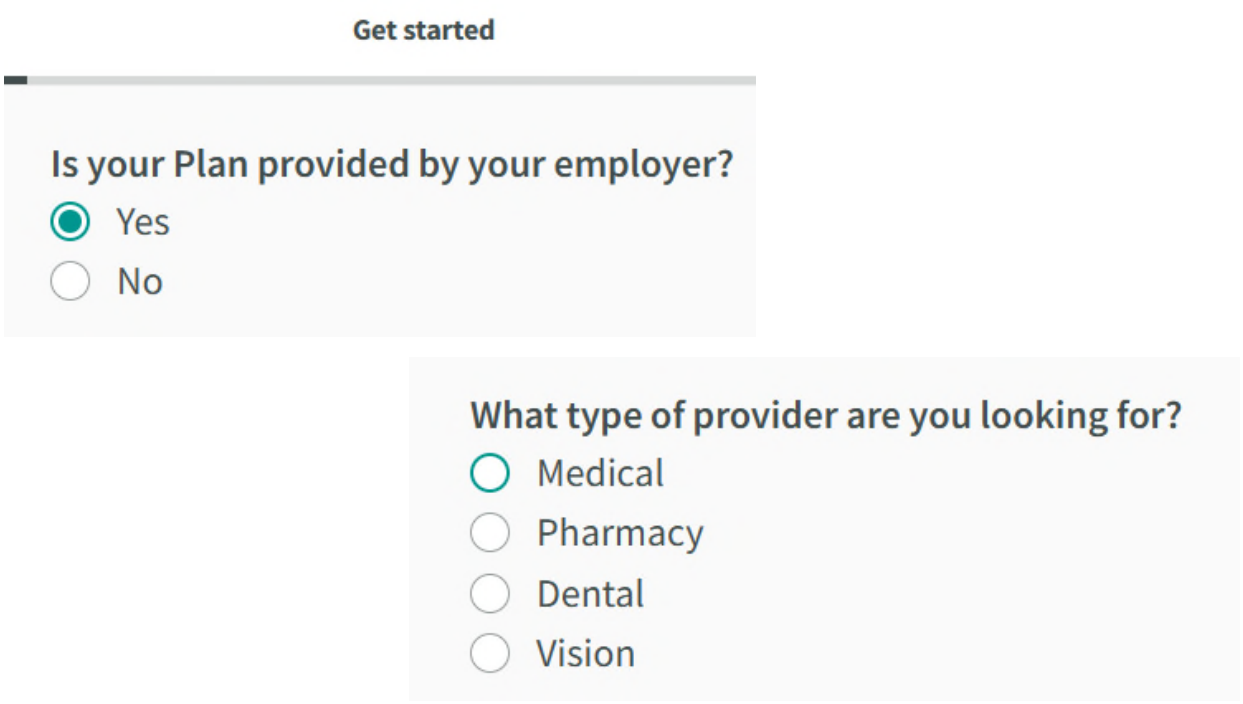
Download a provider directory for your county in PDF Format (OH, IN, KY).

Medicare Advantage Members: To use your hearing aid benefit, please call TruHearing at 1-866-201-9630. Please note: This benefit may not be available for members enrolled through a group.

Substance Abuse: It is important to us to help our members impacted by substance abuse. **Learn more** about various treatment options.

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Find A Provider Tool

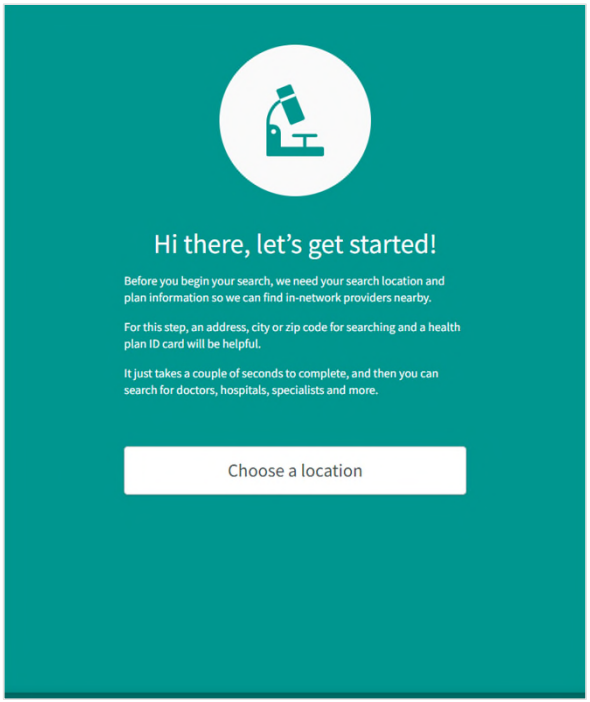


MEDICAL MUTUAL®

Find a Provider Tool

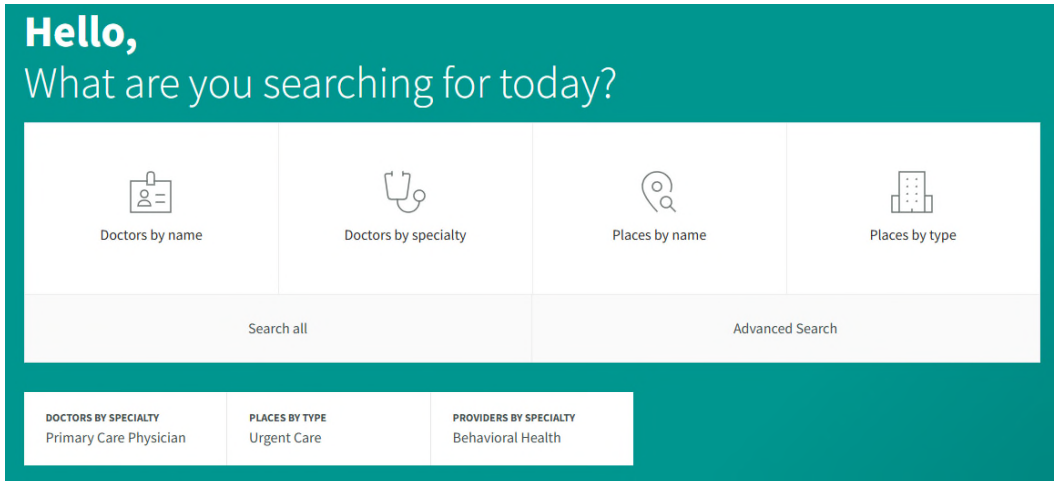
Choose Location:

- Enter address or zip code



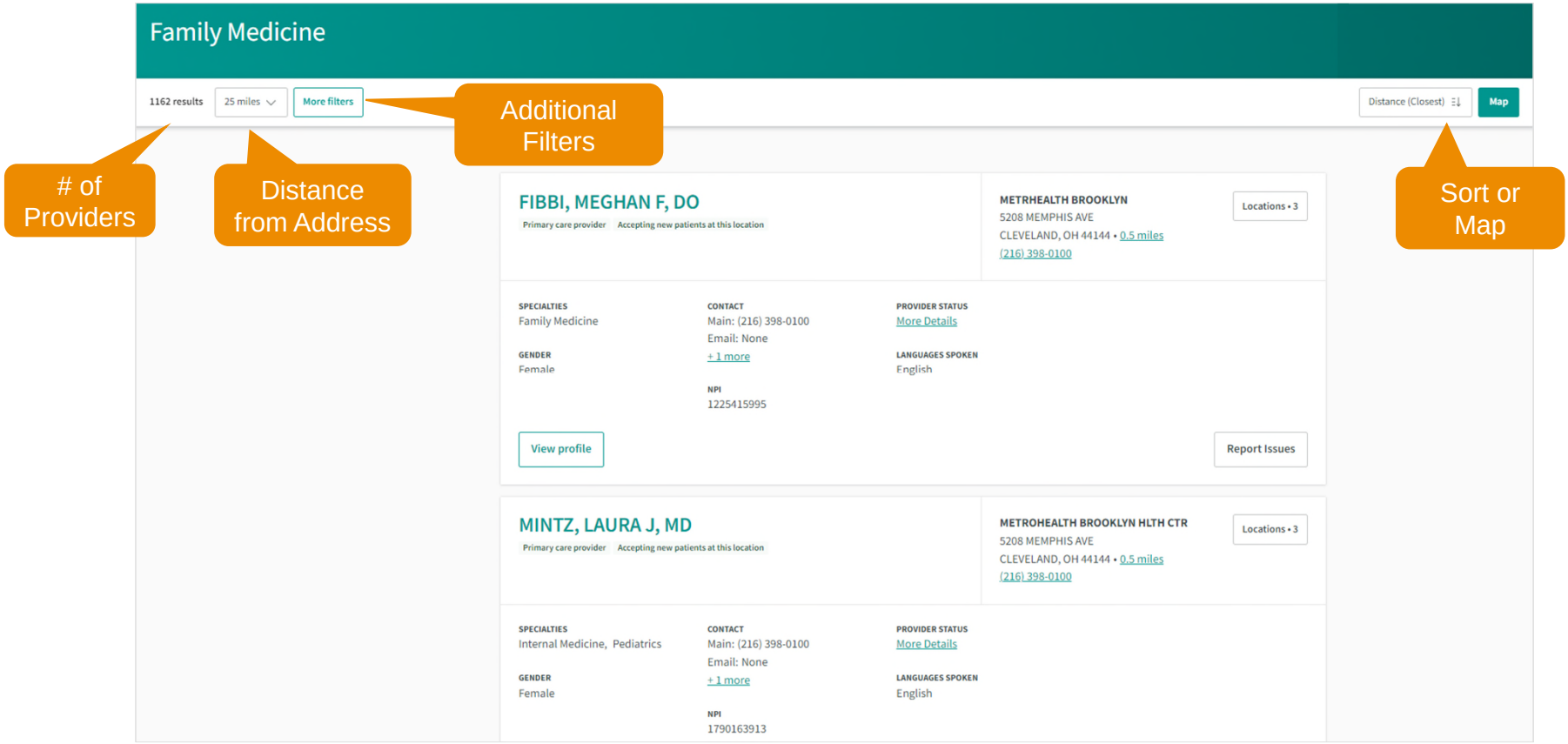
Search Options:

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



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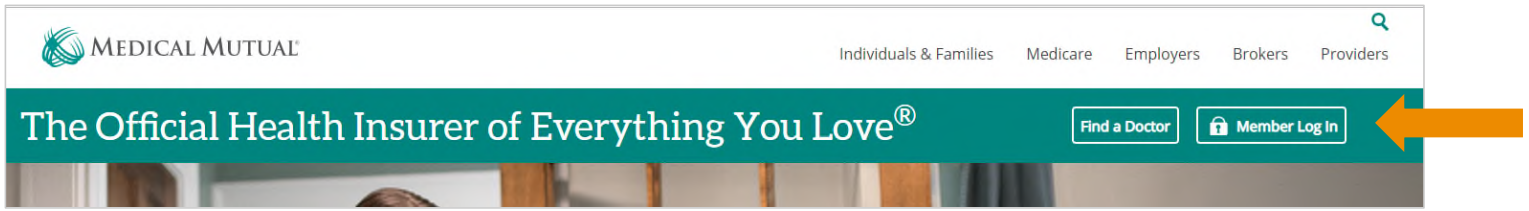
Find a Provider Tool – Results Page



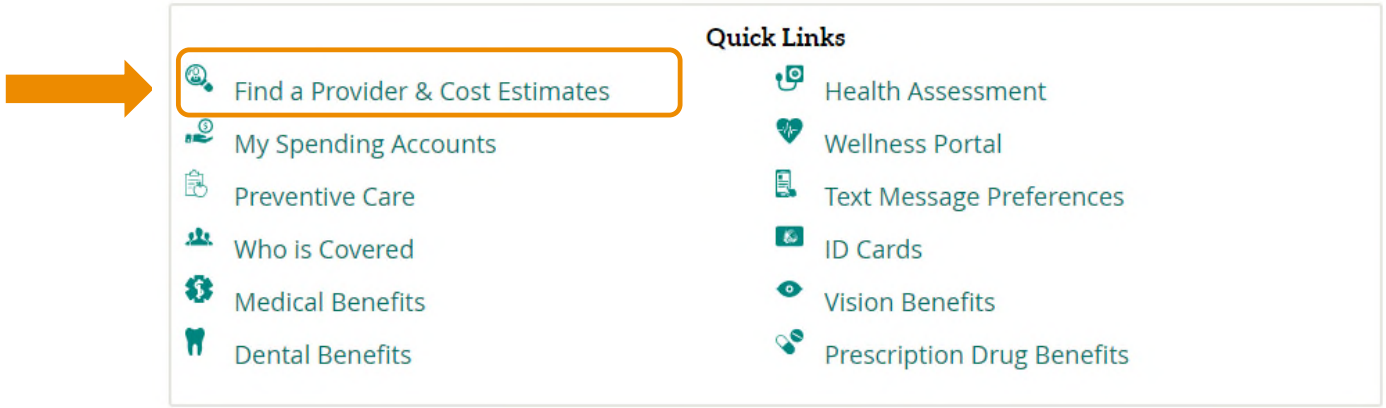
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Find a Provider Tool

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



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



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Medical Mutual
CLE-Care HMO

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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
  - 3 outpatient surgery sites
  - 4 emergency rooms
  - 5 MetroExpressCare locations
  - 4 walk-in clinics at Discount Drug Mart
  - 11 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

- 11 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

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Medical: SuperMed PPO Network

Benefits	PPO 1	PPO 2	PPO 3
Deductible (Single/Family)	$275 / $550	$412.50 / $825	$550 / $1,100
Coinsurance	80%	80%	80%
Coinsurance (Single/Family)	$825 / $1,650	$1512 / $3025	$1925/ $3,850
Maximum Out-of-Pocket Medical Only (Single/Family)	$1,100 / $2,200	$1,925 / $3,850	$2,475 / $4,950
Primary Care Copay	$22	$33	$33
Specialist Copay	$33	$55	$55
Preventive Services Copay	$0	$0	$0
Urgent Care Copay	80% after Deductible	80% after Deductible	80% after Deductible
Emergency Room Copay	$110 then Deductible then 80%	$220 then Deductible then 80%	$220 then Deductible then 80%
Non-Emergency Room Copay	$110 then Deductible then 80%	$220 then Deductible then 80%	$220 then Deductible then 80%
Prescription Drug Copay	Refer to MedImpact		

MEDICAL MUTUAL

Medical: SuperMed PPO Network - HDHP

Benefits	Network
Deductible (Single/Family)	$1,815 / $3,630
Coinsurance	80%
Coinsurance Maximum (Single/Family)	$1,485 / $2,970
Maximum Out-of-Pocket – Medical and Drug Combined (Single/Family)	$3,300 / $6,600
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

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)	$2,200 / $6,600
Primary Care Copay	$16.50
Specialist Copay	$33
Preventive Services Copay	$0
Urgent Care Copay	$16.50
Emergency Room Copay	$110
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

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

		Days Supply
Retail at Metro Pharmacies		
Generic	$15 (for prescriptions under $200) $50 (for prescriptions $200 and over)	30
Formulary	$30	30
Non-Formulary	$30	30
Mail at Metro Pharmacies		
Generic	$15 (for prescriptions under $200) $50 (for prescriptions $200 and over)	90
Formulary	$30	90
Non-Formulary	$30	90
Retail at Express Scripts Pharmacies		
Generic	$25 (for prescriptions under $200) $50 (for prescriptions $200 and over)	30
Formulary	$40	30
Non-Formulary	$40	30

Case Western Reserve University

SDC Dental Benefits

2026

© Superior Dental Care, Inc.

Your SDC Dental Plan

Preventive care applies to your contract max

Ortho benefits are paid through payments

	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
Copay	N/A	N/A
Network Access	No Balance Billing	Balance Billing Possible

Maximum = the most the plan pays

Staying in network prevents balance billing

Value-added Benefits



SmileRider Discount

Get a 15% discount on cosmetic / non-covered dental services from a participating subset of SDC's network.



Free Second Opinions

Get a no-cost second opinion for extensive dental treatments that include numerous or costly services.

Call Member Services before seeing a second dentist/specialist to coordinate.



Prescription Discount Card

Save up to 20% off prescription drugs from participating pharmacies.

Use when a prescription isn't covered or instead of insurance for better savings.

EyeMed Vision Care Discount Plan

Present the EyeMed Access Plan D card to receive discounts on lenses and frames at participating eyecare providers.



TruHearing Discount Program

Access a comprehensive hearing aid program with savings of 30-60% off average retail prices of the latest brand-name hearing aids.



ID Theft Resolution Program

Access free services to help recover from financial, criminal and medical identity theft.



Access in the Member Support Center at **SuperiorDental.com**

SDC Superior Dental Care® A Medical Mutual® Company

The SDC Network



Stay in network to maximize your benefits and save more on your dental care



The SDC network extends across the **United States**



Find a participating dentist or specialist near you with **Find-A-Dentist** at **SuperiorDental.com**



If your dentist or specialist does not currently participate in SDC's network, complete our **dentist referral form**

MAXIMUM CARE PPO
plus Connection Dental Network®

Dentists and specialists who participate through our national network may not recognize the SDC network.
To confirm network participation, reference the **Maximum Care PPO plus Connection Dental Network** logo on the back of your ID card.

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The Value of Preventive Dental Care



Preventive services like cleaning and exams can uncover dental issues early, so they can be treated **before** extensive procedures are required.



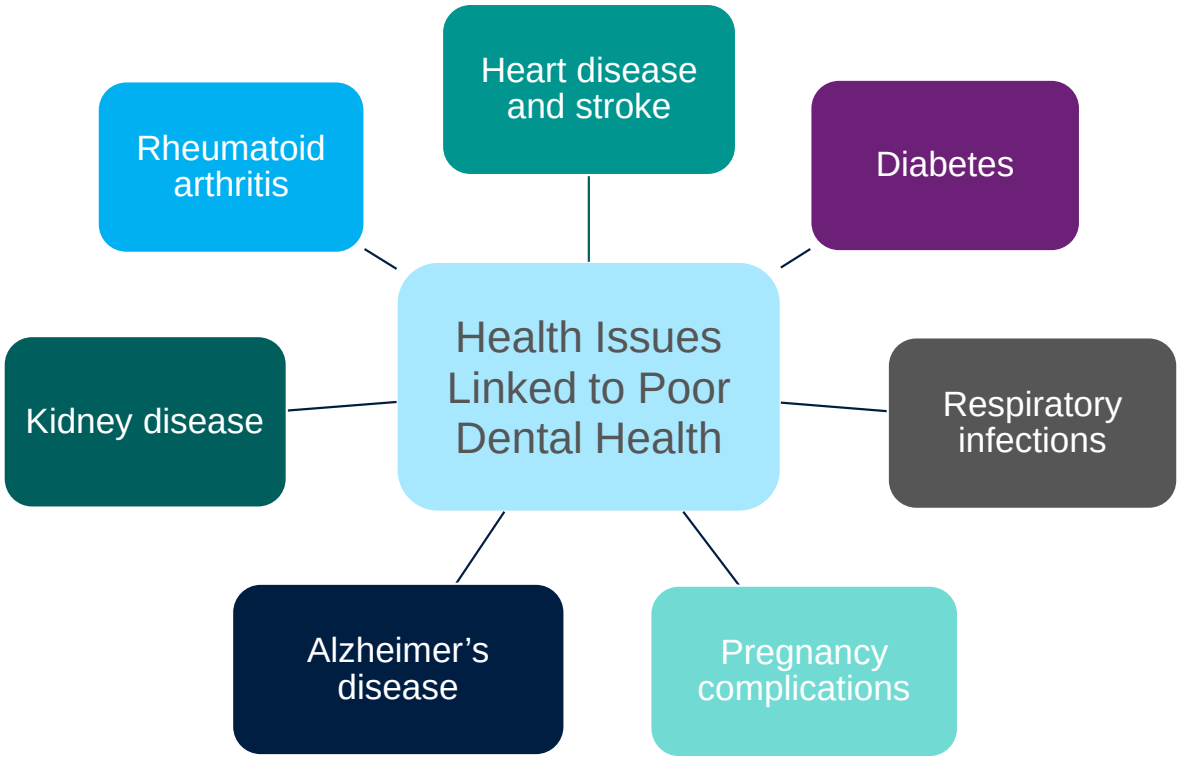
Studies have shown that every dollar invested in preventive dental care saves between **$8 to $50** in restorative and emergency treatments.



By focusing on prevention, **dental benefits help maintain good oral and overall health.**

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How Dental Health Impacts Overall Health





According to a study presented to the American Heart Association, people who receive regular teeth cleanings have a **24% lower risk of heart attacks** and **13% lower risk of stroke**.*

**American Heart Association. (2011, November 30). Professional dental cleanings may reduce risk of heart attack, stroke. ScienceDaily. https://www.sciencedaily.com/releases/2011/11/111113141256.htm*

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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.

- MinuteClinic Virtual Care
  - Available 24/7, including holidays to all members 18 months and older
    - Web: MinuteClinic/VirtualCare.com
    - App Search: CVS Pharmacy
  - Access to licensed providers 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.

minute clinic®
MinuteClinic Virtual Care™
Virtual care is here, so you can stay there.

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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

Health & Wellness Programs

Total Health™

- 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)



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.

Digital Health Coaching

- The Lark A.I. Platform
  - Compassionate care on an award-winning chronic condition management and prevention platform.
- Here's how to start:

Texting

Text LARKMM to 484848 to enroll in your Lark program.

Visiting the website

Go to 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.



Text link to download Lark

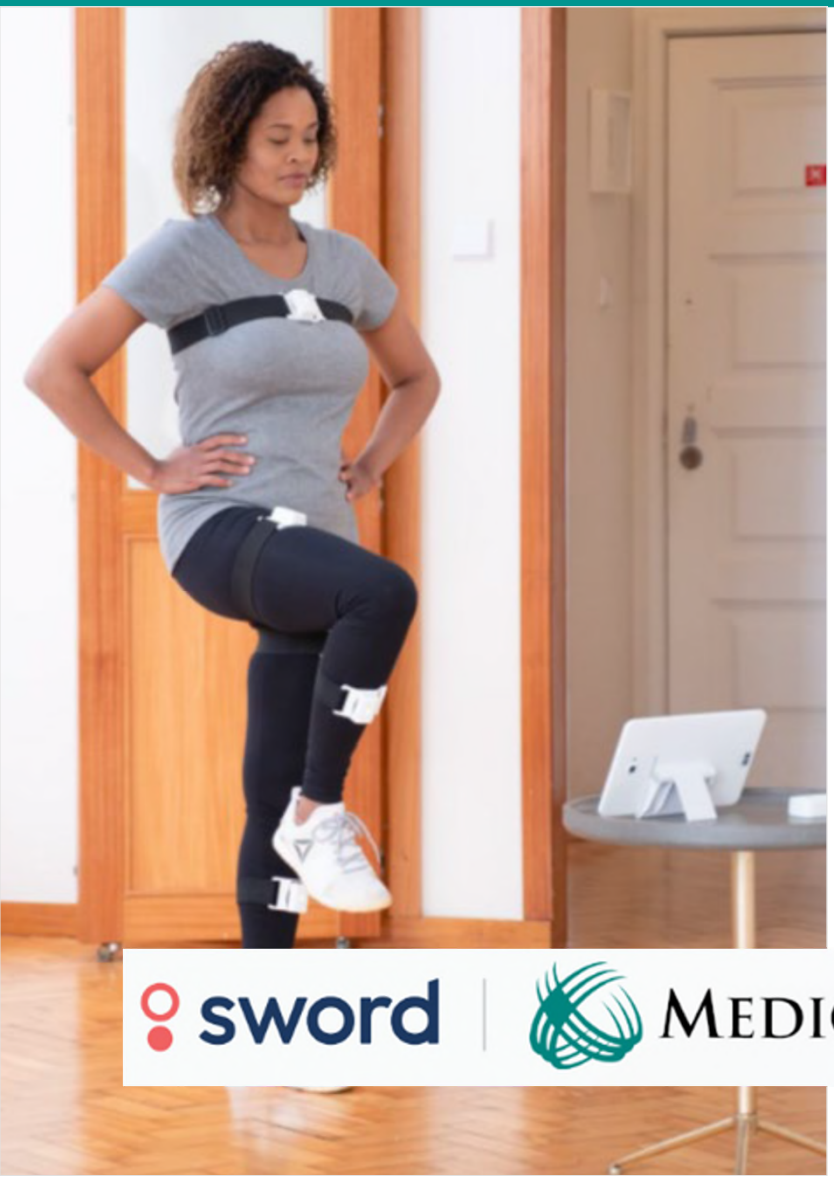


Lark sends devices



24/7 coaching with evidence-based care plans

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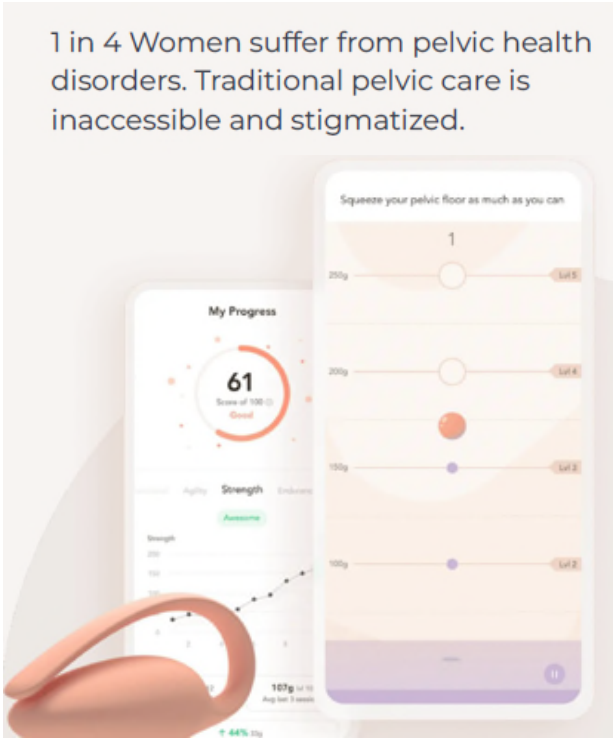
Musculoskeletal Digital Therapy & Virtual Physical Therapy

- Designed to help members with musculoskeletal conditions (back pain, neck & shoulder pain, pain from arthritis, etc.).
- Equipment is provided at no additional charge.
- Offers 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)

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Pelvic Health Therapy: Bloom

- Bloom addresses women's pelvic health issues through physical therapy.
- Equipment is provided at no additional charge.
- The program treats:
  - Pelvic pain
  - Urinary incontinence
  - Post-partum
  - Menopause
  - Other pelvic floor issues



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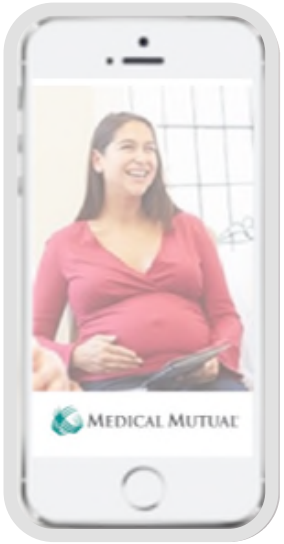
Maternity Management

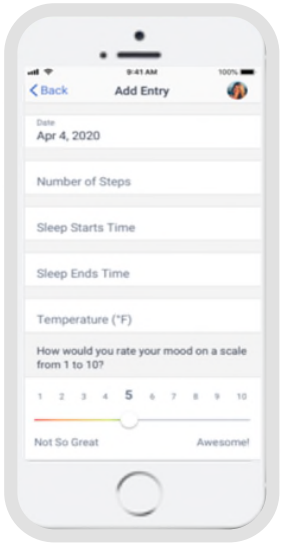
- Maternity support and digital coaching.
  - Customized content & education based on your preference
  - Digital trackers (e.g., mood, blood pressure, pain)
  - App prompts & reminders like weekly pregnancy to-do list
  - Post-delivery support like articles on caring for your newborn and children up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

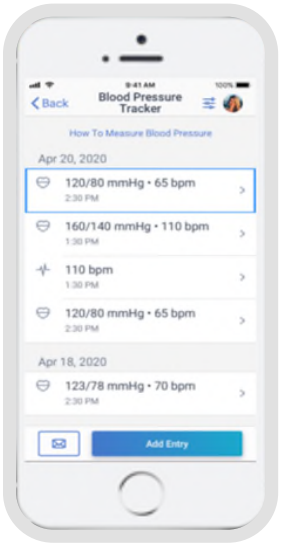


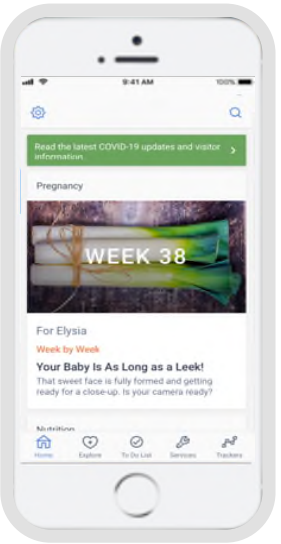
Maternity Management

- 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.



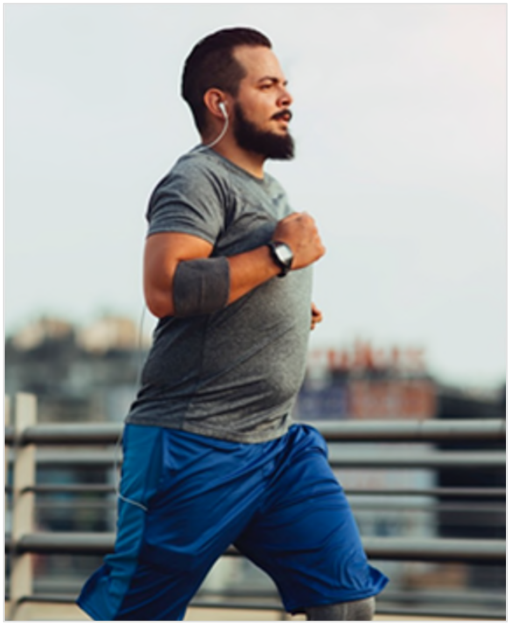






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Medical Mutual Wellness Programs



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

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.



Healthy Living Discounts

- Discount Programs for healthy living products.
  - AmericanFitness.net
  - Safe Beginnings for child-proofing your home
  - YogaAccessories.com
  - Beltone Hearing Aids
  - Vitamix



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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.



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.



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Member Tools and Resources

MEDICAL MUTUAL

My Health Plan Member Portal

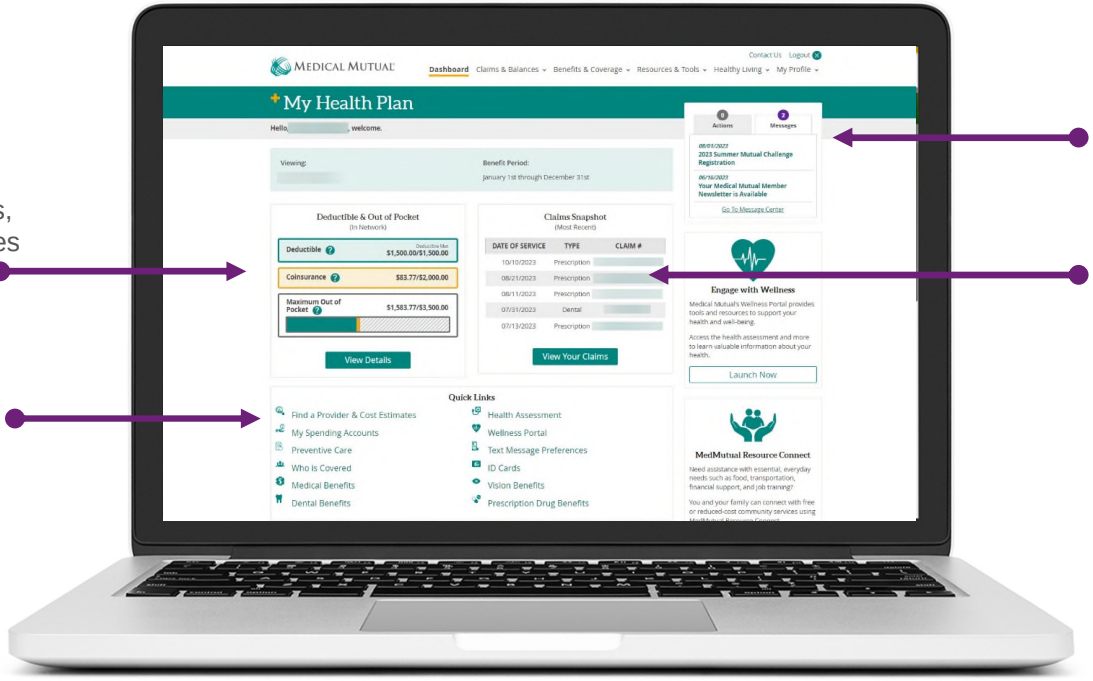
- 24/7 access to your health insurance plan

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

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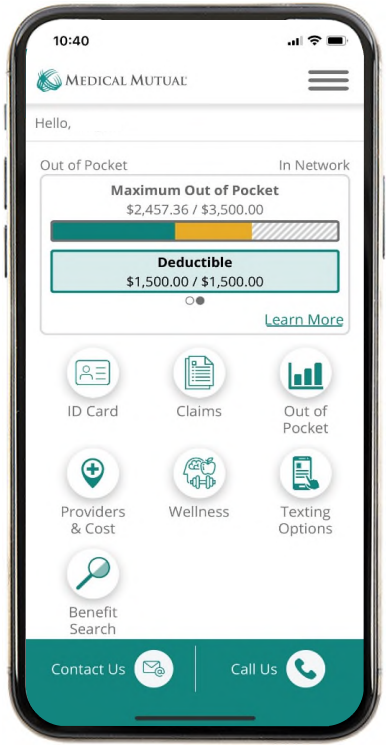
MedMutual Mobile App

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



Available on the App Store

iPhone (iOS 11.0 and above)

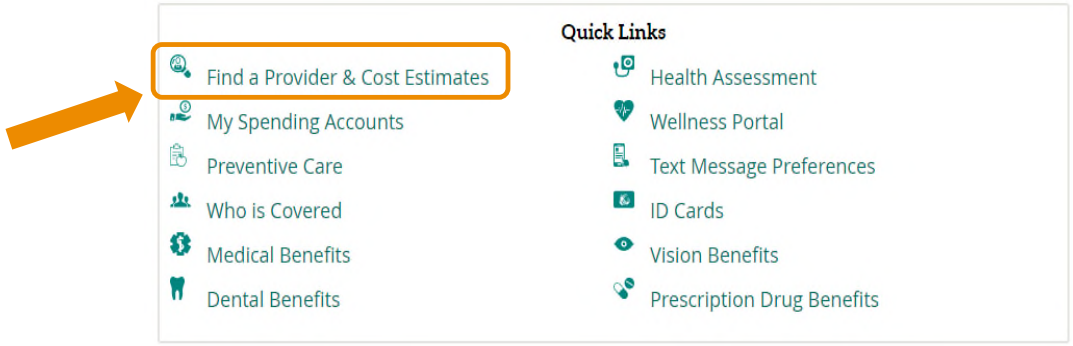
GET IT ON Google play

Android (7.0 and above)

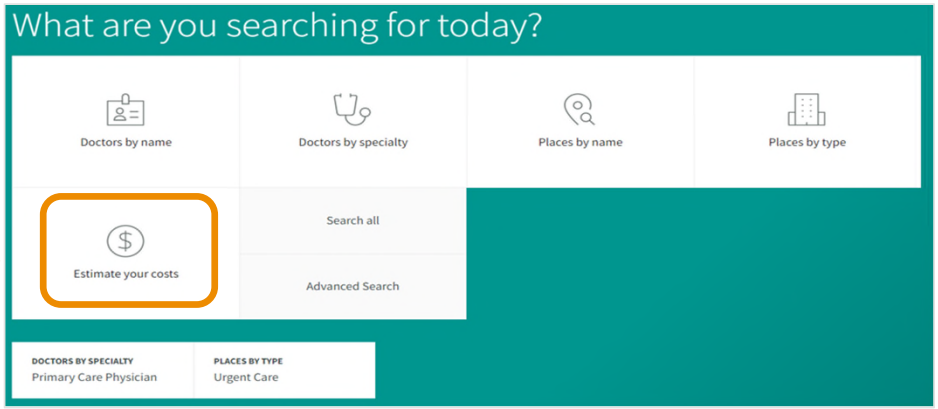
MEDICAL MUTUAL

Cost Estimator Tool

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



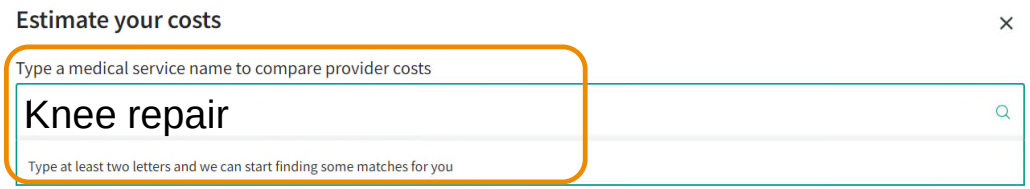
Click on Estimate your costs.



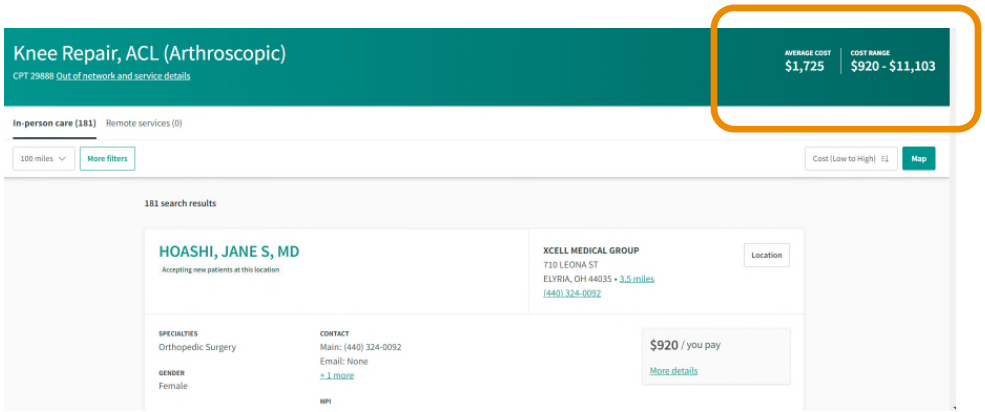
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Cost Estimator Tool

- Type name of service to compare pricing.

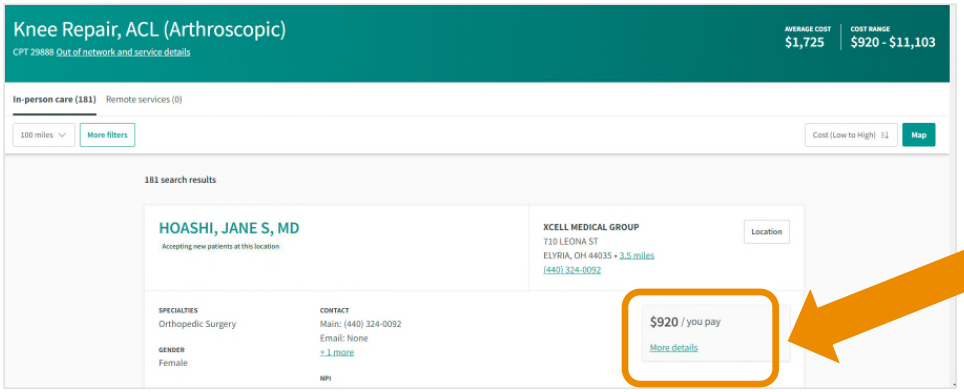


- View average cost in top right corner of screen, along with cost range.

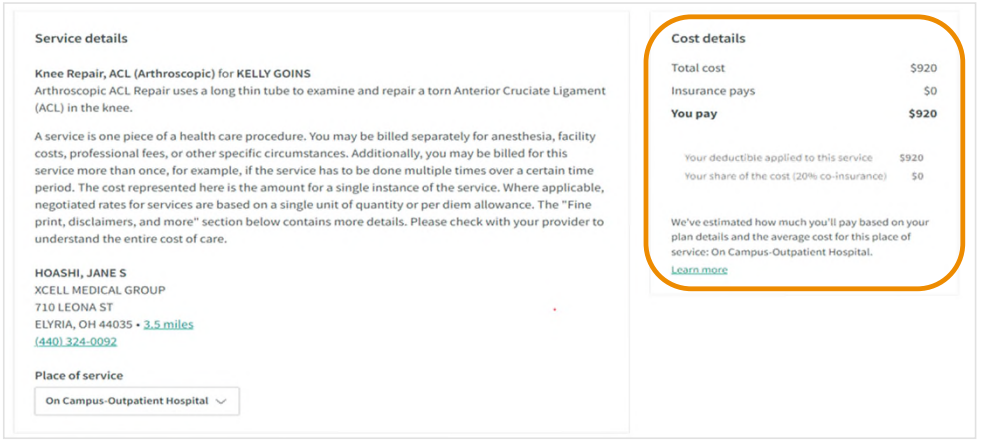


MEDICAL MUTUAL

Cost Estimator Tool



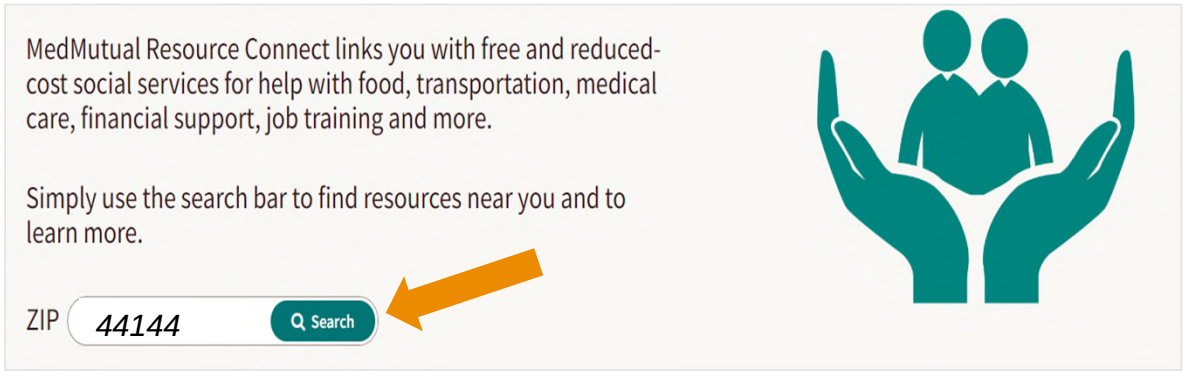
- To view cost by provider, click on More Details on their card

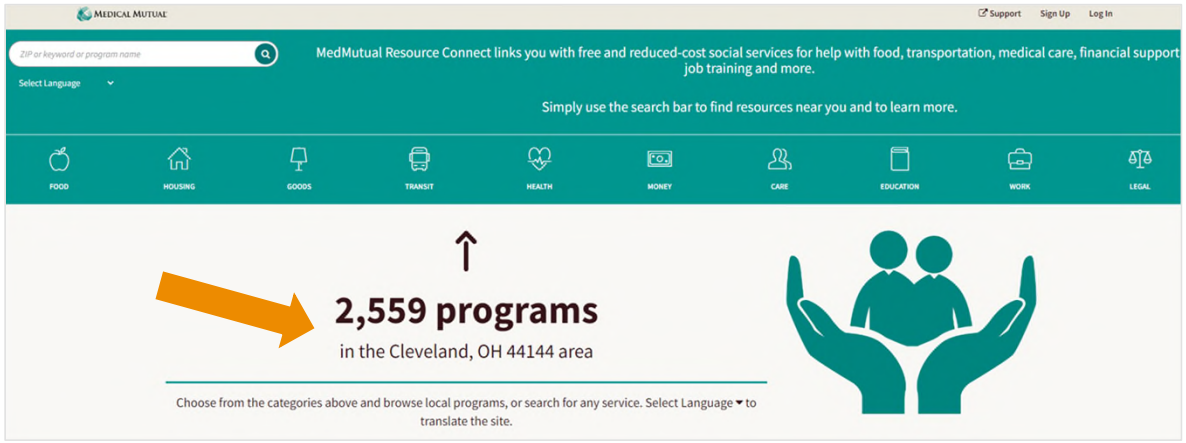


- See cost breakdown for you based on plan chosen

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MedMutual Resource Connect





www.medmutualresourceconnect.com

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Wrap Up

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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 2027 plan year unless there is a qualifying event.
- Change decisions must be made and reported to HR by November 20, 2026.



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?

https://www.medmutual.com/cwru