Membership Services

Commercial Group Reference Guide

This guide will help you quickly find answers to common membership questions. Your Membership Representative is a call or email away. We are glad to help anytime.

Applications / Cancellations / Changes

The MemApps team ensures all documents received are routed to the appropriate Membership Rep. Please include the group name and group number and the employee's name and ID number.

- Email: MemApps@medmutual.com

Coordination of Benefits / RX / Providers

If **your employees** have questions on Claims, Coordination of Benefits, RX Medications, or if you need to inquire about a Provider, please contact Customer Care (the number is on the ID card.) Customer Care has extended hours to better serve you and your employees for all your health care needs.

If **HR Representatives** have questions regarding the topics mentioned, a dedicated resource is available to assist them on behalf of the employee. HR Connect is available Monday–Friday, 8 a.m. to 4:30 p.m. and can be reached by:

- Phone: 1-888-824-2583
- Email: HRConnect@MedMutual.com

Note: This service is available only to HR representatives at groups with 51 or more employees.

Enrollment / Late Entrants / Terminations

New Hires: Applications should be received within **31-days** of the effective date. If an employee does not enroll when first eligible, they'll be considered a late entrant. To avoid delays in processing we ask that you please review the application for completion, including date of hire, benefit election/section number, and all pertinent information.

Please double-check Social Security numbers. Incorrect SSNs cause delays and lengthy corrections.

Late Entrants: Employees who miss the **31-day** deadline must wait for **Open Enrollment** or a **Qualifying Event** to join.

Qualifying Events (QE): Applications must be received within 31 days of the qualifying event date and supporting documentation is required. (example: proof of coverage loss with date and reason)

MEDICAL MUTUAL®

Eligible Dependents: Spouse, children, and stepchildren (employee must be married to the stepchild's biological parent)

- If adding a spouse due to marriage, we require a copy of the marriage certificate.
- If adding grandchildren, niece/nephew, we require the permanent custody paperwork.

Terminations: Groups are responsible for submitting employee terminations according to their internal policy. The termination date should be set to either the day after the employee's last workday or the first day of the next month, based on company policy. Use the first day without coverage as the termination date and apply the same approach consistently for all employees. Please send notifications to MemApps@MedMutual.com (or process via Employerlink) **within 31 days** of the event.

Please allow four business days for all updates. Check Employerlink or My Broker Link to verify changes.

Domestic Partners

Eligible groups may enroll domestic partners **upon new hire enrollment** or during **Open Enrollment.**

Paper applications or the domestic partner form are required.

Domestic partners cannot enroll due to loss of coverage or other qualifying outside of open enrollment.

Employerlink / ID Cards / Probation Period Change

Employerlink: If your group uses EmployerLink, sign in at: https://employerlink.medmutual.com/login.aspx

On this page you will see the Login to Employerlink. To begin registration, click "Register for Employerlink."

You will need a copy of your most recent invoice in front of you to register as you will need three pieces of information from the bill.

Lost access? You'll need to re-register as a new user (old login cannot be reused)

NOTE: In early 2026, groups will have access to the new MedMutual Employer Dashboard, which will replace existing group portals.

ID Cards: Temporary ID cards are available only after the permanent ID has been created. ID cards are available for download within MyHealthPlan.

Timeline: Temporary ID cards are available within 3 business days. Physical card mailed within 7 to 10 business days.

Dependents under 18 will not receive a card in their own name.

Probationary Period Changes: Cannot be applied retroactively. Submit requests to MemApps@MedMutual.com and include the group name and number, the benefits and waiting periods you want to change, and whether the change should also apply to rehire probation periods.

The rehire probation period is applied to members who have previously had group coverage and were rehired **within one year** of their termination date.

If rehired **over one year later**, the new hire probation is applied.

13 Week Rule: Any member rehired within 13 weeks can be made effective on date of rehire, regardless of what the rehire probation period is.

- **This is upon request only** and only applies to members who were rehired and carried group coverage within last 13 weeks.

Understanding Your Invoice: Fully-Insured Groups

Previous Balance: Any unpaid charges, overpayments, or late fees.

Total Adjustments: Retroactive enrollments, changes, or cancellations from prior periods.

Current Premium: Charges for the current coverage period.

Please Pay This Amount: The total of all above items-this is the amount due.

Understanding Your Invoice: Self-Insured Groups

Administrative Fees *(Administered by Medical Mutual Services):* Current month admin fees, includes base medical administration and dental and vision, if applicable.

Stop Loss Premium *(Administered by Medical Mutual of Ohio)*: Current month specific stop loss premium and aggregate stop loss premium if elected.

Adjustments for the Month: Rx rebates or other miscellaneous adjustments.

Past Due Amounts *(Due Immediately):* Any unpaid charges or overpayments.

A dash (100.00-) or parentheses ($100.00) indicates a credit balance.

Billing Questions

Please contact your Membership Rep, Specialist, or Service Rep using the numbers listed on your invoice. **We kindly ask that you do not share these numbers with your employees as this number is for group/broker use.**

Groups are responsible for auditing their invoices monthly and keeping eligibility records current as outlined in their contracts. Doing so helps ensure smoother operations, fewer claim issues, and a better experience for all parties.

Please be advised the Employerlink portal will give you access to up to 24 months of invoice history.

Contract Types

Your renewal packet will specify which apply to your group:

S	Employee only	**E2**	Employee + 2 children
TA	Employee + Spouse	**F1**	Employee + Spouse and 1 child
TC	Employee + 1 child	**F2**	Employee + Spouse and 2 children
EC	Employee + 2 or more children	**ACA**	Will display as numbers, below example:
F	Employee + Spouse + 1 or more children	**11**	1 adult and 1 child

Billing/Reinstatement

Bill Pay: Please always include your group number and invoice number on your payment.

- One check per envelope.
- Separate checks for each bill group.

Groups must report terminations and billing discrepancies promptly.

EFT/ACH: Employerlink banking information is for online bill pay only. To set up or change AutoPay, please request a form from your Membership rep.

Reinstatement: For groups terminated due to non-payment, please contact Credit & Collections at 1-800-501-2583.

Membership Services cannot assist with the reinstatement process.

Access to EmployerLink is removed when a group terminates. If the group is reinstated, administrators must register again and create a new User ID.

Cobra

We recommend using CobraOptions for administration. Groups may choose CobraOptions, another vendor, or self-administer their Cobra events. Please note, Membership does not send out any COBRA notifications.

CobraOptions Contact Information:

Employer/Broker may contact 833-232-4680 or email COBRAOptionsEmployer@healthaccountservices.com for CobraOptions administration questions. This phone number & email are for group/broker only.

Please refer members to call 833-232-4679 or email COBRAOptions@healthaccountservices.com for any CobraOptions questions they may have.

If you need information on how to administer State Continuation, please contact your broker or sales representative.

Cobra/State Continuation billing: Groups should continue paying for members on their bill, we cannot accept payment directly from the member.

Contact List

Nature of Request	Contact Information	Department
Employerlink Registration / Assistance	Please contact your Membership Rep	Membership
Employerlink Tech Support	800-218-2205	Helpdesk
Late fees/delinquent notices	800-501-2583	Credit & Collections
COB when not Medicare	800-782-5869	Coordination of Benefits
Group plan changes/rate inquiries	Please contact your Account Executive	Sales
Life certificate or Life renewal	866-925-2542	MedMutual Life
Life and disability claims	866-925-2542	MedMutual Life
New Individual Policy Quote	440-572-6367	Individual Broker Sales
Existing Individual Policy Questions	Brokers can contact 216-687-2732, members should contact the # listed on their ID card	Individual Membership

Thank you for being a Medical Mutual customer.
We appreciate your business and are always here to help!

Below for group use:

Group #	Bill group #
Membership Representative	Membership Rep Email
Broker	Probation Period