

GET IN THE GA~~X~~LE

WITH MEDICAL MUTUAL

2024 AEP Pre-season Preview

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The Medical Mutual Difference

Your Home Team

89

YEARS OF EXPERIENCE AS A
TRUSTED INSURER

As a mutual company, our focus is
entirely on our policyholders



11% OF HEALTH PLANS
NATIONWIDE

We earned a 5-Star rating from
Medicare on both our HMO and PPO
Medicare Advantage contracts,
making us part of only 11% of
health plans nationwide to achieve
this distinction

160K

TOTAL NUMBER OF
MEDICARE LIVES INSURED

Across Medicare Advantage,
Medicare Supplement and Employer
Group Waiver Plans (EGWP)



COMMITTED TO OHIO
COMMUNITIES (2022)

232,582 meals provided to food banks,
421 total grants awarded to nonprofits,
\$200,000+ awarded in scholarships and
6,000 volunteer hours logged by
employees each year

Our Commitment



making it AFFORDABLE



keeping it LOCAL



keeping it HIGH QUALITY

Making Healthcare Affordable



Reduced Costs for Routine Care

- **\$0 copay** for specialist visits now available on Signature HMO¹ in all major metro areas
- New **\$0 copays** for Tier 1 and Tier 2 prescription drugs through mail order and retail¹



Enhanced Supplemental Benefits

- **Dental coverage up to \$2,000** including dentures and implants³
- **Over-the-counter allowance** up to \$200²
- Increased **eyewear allowance** up to \$250³
- New **\$499 copay for standard hearing aids**
- **Dental, vision, hearing and over-the-counter coverage** now included in base benefits—no Flex benefit



Better Out-of-Pocket Protection

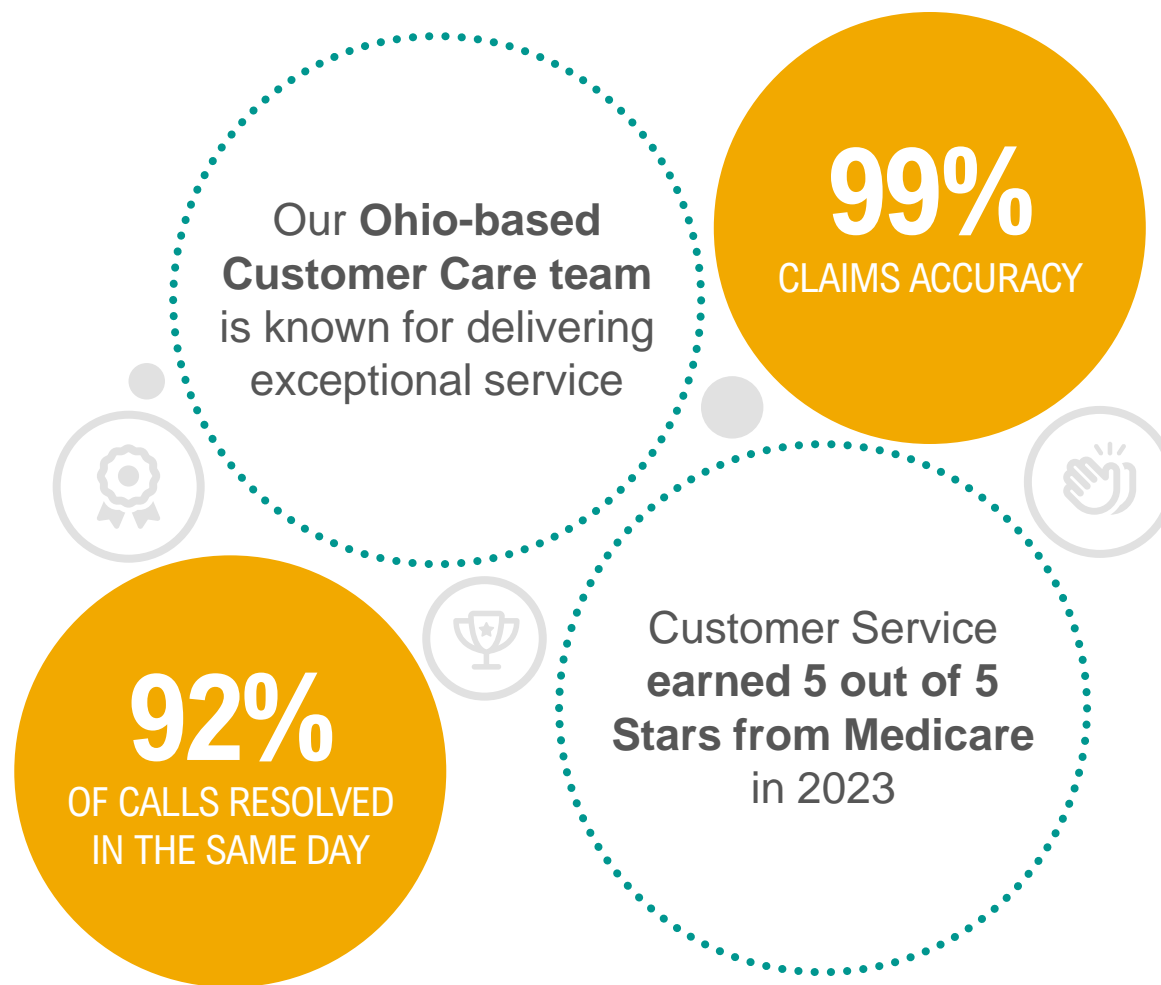
- **Lower maximum out-of-pocket (MOOP)** on Signature HMO and Access PPO plans³

¹ Applies to Signature HMO (H6723-006-006 and H6723-006-007)

² Applies to Signature HMO (H6723-006-006) and Access PPO (H4497-005-003)

³ Applies to Signature HMO (H6723-006-006 and H6723-006-007) and Access PPO (H4497-005-003)

Outstanding, Ohio-based Customer Service

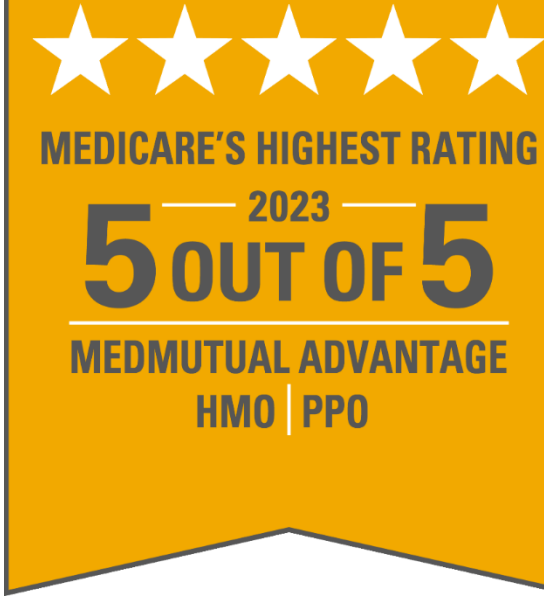


High-quality Health Plans

We earned 5 Stars on our HMO and PPO plans in 2023. This means our members have access to high-quality healthcare providers and excellent customer service.

Our 2023 Medicare Advantage[®] Star Ratings

- ★ ★ ★ ★ ★ Overall Star Rating
- ★ ★ ★ ★ ★ Customer Service
- ★ ★ ★ ★ ★ Rating of Healthcare Quality
- ★ ★ ★ ★ ★ Getting Needed Prescription Drugs
- ★ ★ ★ ★ ★ Getting Appointments and Care Quickly

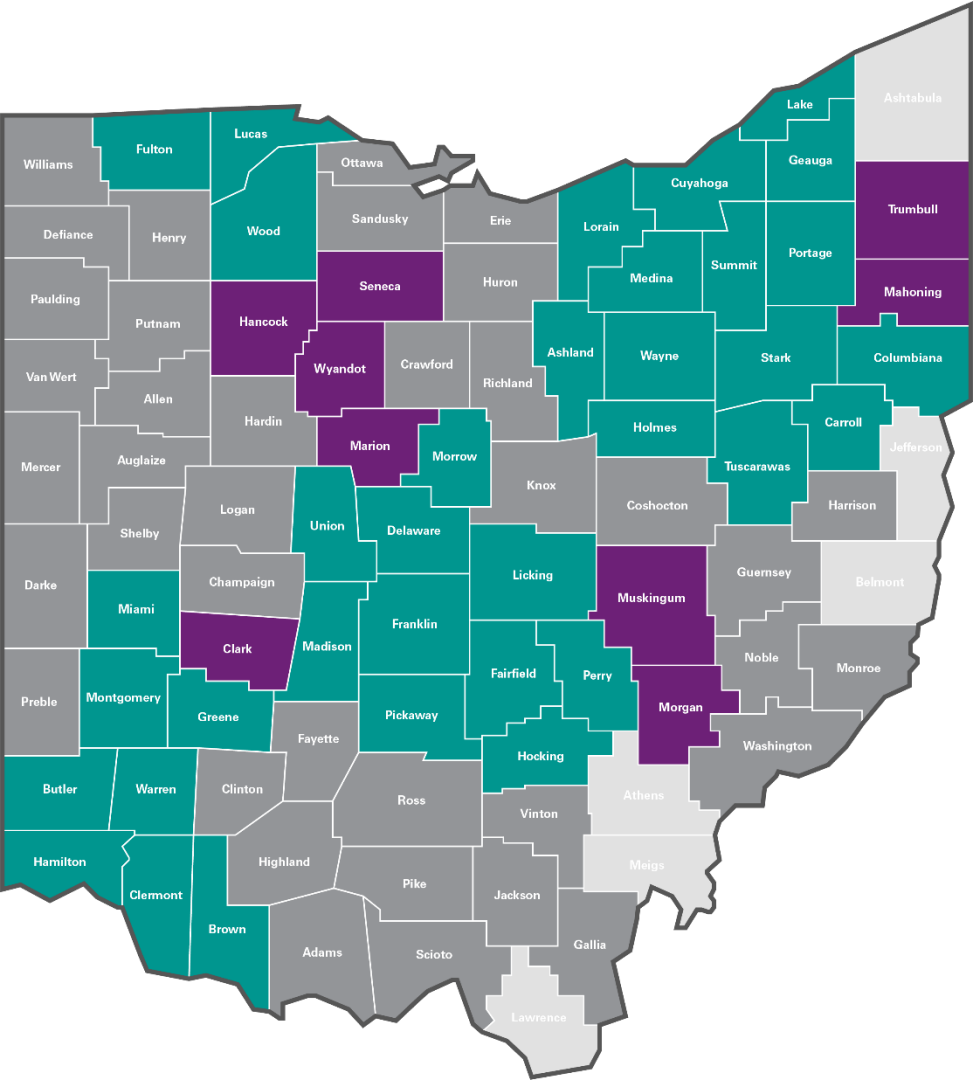


Starting Lineup

A decorative graphic on a teal background. It features a dashed line forming a semi-circle. Along this line are four pairs of markers, each consisting of a white 'X' and a white 'O'. The pairs are positioned at the top-left, top-right, bottom-right, and bottom-left of the semi-circle.

2024 Medicare Advantage Plans

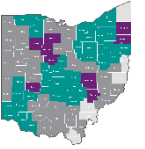
Signature HMO



Legend

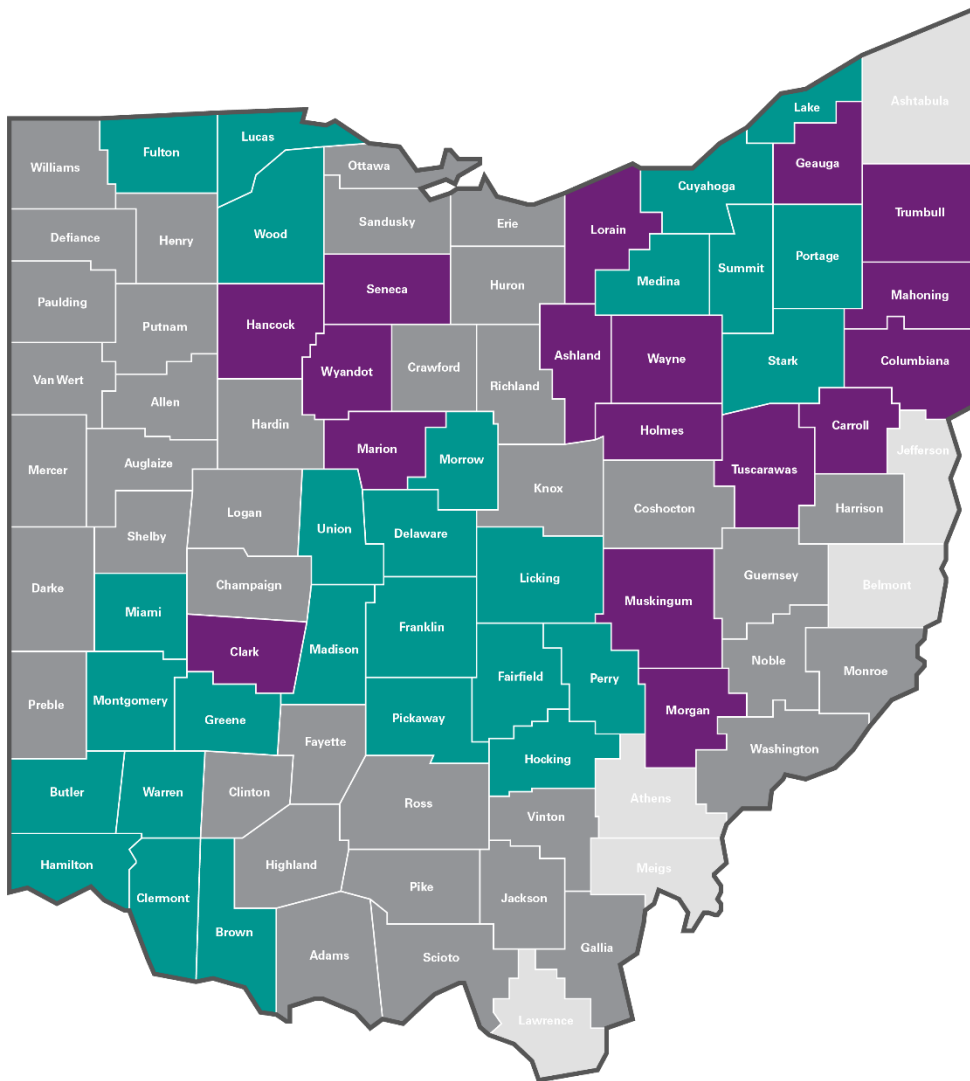
- Signature HMO | H6723-006-006**
Includes counties in the Northeast Ohio, Cincinnati/Dayton, Columbus and Toledo metro areas
- Signature HMO | H6723-006-007**
Includes counties in the Central Ohio and Youngstown areas

MedMutual Advantage Signature HMO Plans | 006 and 007



	Signature HMO	
	H6723-006-006	H6723-006-007
Premium	\$0	\$0
MOOP	\$3,000	\$4,000
PCP	\$0	\$0
Specialist	\$0	\$35
Podiatry	\$0	\$35
Occupational Therapy	\$35	\$40
Physical Therapy	\$30	\$35
Inpatient	\$325 (Days 1-6)	\$325 (Days 1-6)
Outpatient (Surgical)	\$400	\$400
Diagnostic (CT / MRI / PET)	\$100 / \$125 / \$125	\$100 / \$125 / \$125
ER	\$100	\$100
Urgent	\$25	\$35
Preferred Rx Copays	– \$100 Deductible (Tier 1, Tier 2 & Tier 6 excluded) – Retail 30-Day: \$0 / \$0 / \$42 / 50% / 31% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0	– \$100 Deductible (Tier 1, Tier 2 & Tier 6 excluded) – Retail 30-Day: \$0 / \$0 / \$42 / 50% / 31% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0
Dental	\$2,000 (preventive and comprehensive) Dentures and implants included	\$2,000 (preventive and comprehensive)
Vision	\$250 eyewear allowance	\$250 eyewear allowance
Hearing	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids
OTC	\$50 per quarter	\$40 per quarter

Access PPO



Legend



Access PPO | H4497-005-003

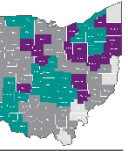
Includes Cleveland, Cincinnati/Dayton, Columbus and Toledo metro areas



Access PPO | H4497-005-004

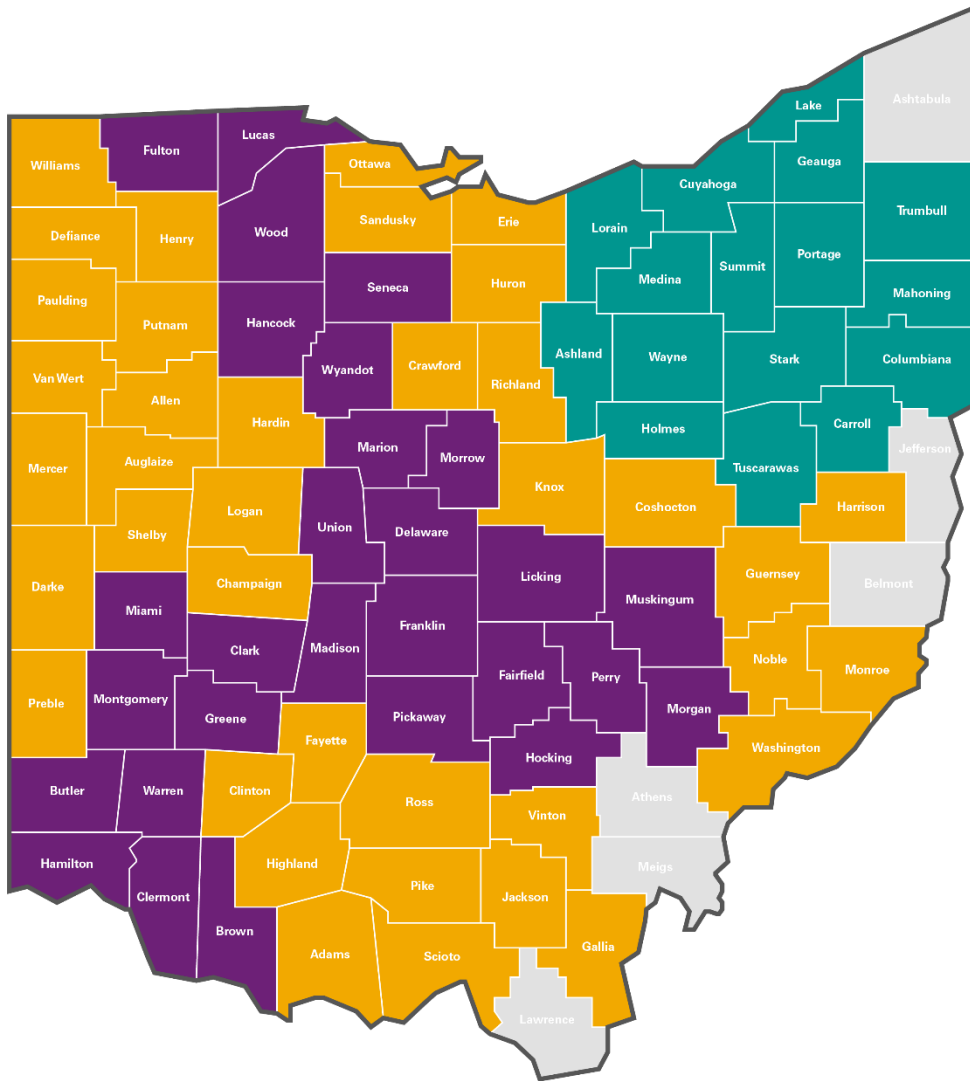
Includes counties in Central and Northeast Ohio

MedMutual Advantage Access PPO Plans | 003 and 004






	Access PPO			
	H4497-005-003		H4497-005-004	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Premium	\$0	\$0	\$0	\$0
Deductible	\$0	\$0	\$0	\$0
MOOP	\$5,000	\$7,990 (Combined IN & OON)	\$6,400	\$11,000 (combined IN & OON)
PCP	\$0	\$10	\$0	\$10
Specialist	\$30	\$55	\$40	\$55
Podiatry	\$30	\$55	\$40	\$55
Occupational Therapy	\$40	\$45	\$40	\$45
Physical Therapy	\$40	\$45	\$40	\$45
Inpatient	\$375 (Days 1-5)	40%	\$375 (Days 1-5)	40%
Outpatient (Surgical)	\$350	\$400	\$350	\$400
Diagnostic (CT / MRI / PET)	\$100 / \$175 / \$175	40%	\$100 / \$175 / \$175	40%
ER	\$100	\$100	\$100	\$100
Urgent	\$40	\$40	\$40	\$40
Preferred Rx Copays	– \$0 Deductible – Retail 30-Day: \$4 / \$8 / \$42 / 50% / 33% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0		– \$0 Deductible – Retail 30-Day: \$4 / \$8 / \$42 / 50% / 33% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0	
Dental	\$2,000 (prev. and comprehensive) Dentures and implants included	50% - 70%	\$1,500 (prev. and comprehensive)	50% - 70%
Vision	\$250 eyewear allowance	\$250 eyewear allowance	\$100 eyewear allowance	\$100 eyewear allowance
Hearing	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids
OTC	\$50 per quarter	\$50 per quarter	\$30 per quarter	\$30 per quarter

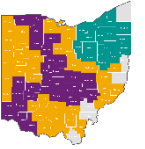
Classic HMO



Legend

-  **Northeast Ohio** | H6723-001-001
Includes counties in the Greater Cleveland and Northeast Ohio areas
 -  **Select Ohio Counties** | H6723-001-002
 -  **Central Ohio, Cincinnati/Dayton and Toledo** | H6723-001-003
Includes counties in the Columbus, Cincinnati and Toledo areas

MedMutual Advantage Classic HMO Plans



	Classic HMO		
	6723-001-001	6723-001-002	6723-001-003
Premium	\$0	\$0	\$0
MOOP	\$4,800	\$5,850	\$4,900
PCP	\$0	\$5	\$5
Specialist	\$35	\$45	\$40
Podiatry	\$35	\$45	\$40
Occupational Therapy	\$40	\$40	\$40
Physical Therapy	\$35	\$40	\$40
Inpatient	\$300 (Days 1-7)	\$325 (Days 1-6)	\$300 (Days 1-7)
Outpatient (Surgical)	\$360	\$435	\$360
Diagnostic (CT / MRI / PET)	\$100 / \$175 / \$175	\$150 / \$225 / \$225	\$100 / \$175 / \$175
ER	\$100	\$100	\$100
Urgent	\$30	\$45	\$35
Preferred Rx Copays	<ul style="list-style-type: none"> – \$95 Deductible (excludes T1 and T2) – Retail 30-Day: \$0 / \$5 / \$42 / 50% / 31% – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A 	<ul style="list-style-type: none"> – \$95 Deductible (excludes T1 and T2) – Retail 30-Day: \$0 / \$5 / \$42 / 50% / 31% – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A 	<ul style="list-style-type: none"> – \$95 Deductible (excludes T1 and T2) – Retail 30-Day: \$0 / \$5 / \$42 / 50% / 31% – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A
Dental	\$1,500 (preventive and comprehensive)	Preventive	\$1,500 (preventive and comprehensive)
Vision	\$100 eyewear allowance	\$100 eyewear allowance	\$100 eyewear allowance
Hearing	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids	\$499/ \$699/ \$999 copay for hearing aids
OTC	\$40 per quarter	Not included	\$40 per quarter

Enhanced Supplemental Benefits

Programs and services included with all HMO and PPO plans designed to help members stay healthy, get better and recover comfortably.



Stay Healthy

Dental

- \$0 copays, 2 oral exams, 2 cleanings, 1 dental X-ray
- Comprehensive benefits available on some plans (up to \$2,000)

Eye Care

- \$0 copay, 1 exam
- Up to \$250 annual allowance for eyewear

Hearing Aids

- \$0 exam copay, 1 hearing exam, 1 hearing aid per ear per year with copays as low as \$499

Over-the-Counter Allowance

- Money loaded onto a card once per quarter to be used for health and wellness supplies

SilverSneakers® Membership

- Access to 17,000+ facilities and a wide range of fitness classes

WeightWatchers®

- Discounted membership on Digital, Digital + Studio and WeightWatchers for Diabetes programs

Chronic Condition Management Program

- A trained health coach helps members manage chronic conditions and maintain independence

Tobacco Cessation Program

- One-on-one coaching to develop a quit plan

Extra Benefits



Get Better

MedMutual Advantage Travel Plus

- \$2,500 calendar year max toward care received outside of Ohio
- Claims paid at in-network level

Telemedicine

- Connect with a provider electronically

Member Assistance Program

- High-risk members are paired with a personal advocate to help coordinate care and remove barriers to care

24-hour Nurse Line

- A clinical expert provides answers to health questions 24/7

Extra Benefits



Recover Comfortably

Home Meals Program

- Provides two meals a day for seven days after an inpatient hospital stay

Transitional Care

- A nurse visit, health coaching and care coordination services to help members transition home from the hospital

Transportation Services

- Up to 24 non-emergency trips to medical appointments up to 90 days after an inpatient hospital stay

Palliative Care

- Care coordination and home-based support services to help improve quality of life for members with serious illnesses

Finding the Right Fit

Finding the Right Fit



BOB

Value Seeker

Bob doesn't go to the doctor very often or take many medications. He watches his budget closely and wants healthcare that doesn't break the bank.

What Bob values in a health plan:

Affordability | Dental and Vision Coverage



PATRICIA

Experience Seeker

Patricia has some minor health concerns, but she is not overly concerned about her health. While she appreciates a good deal, she also wants a smooth and easy experience with her health insurer.

What Patricia values in a health plan:

Affordability | Trusted Insurer with Excellent Customer Service | Convenient Access to In-network Doctors



LINDA

Managing Care Needs




Linda manages several chronic health conditions and uses healthcare services frequently. She is looking for a health plan to help her manage her chronic conditions and provide access to the prescription drugs she needs at an affordable price.

What Linda values in a health plan:

Robust Formulary with Affordable Copays | Chronic Condition Support

Finding the Right Fit

Use this guide to help your clients find the MedMutual Advantage plan that fits them best.

	Looking for:	Plan fit:
<div><div>Value Seeker</div></div>	<ul style="list-style-type: none">AffordabilityDental and vision coverage	<div><input checked="" type="checkbox"/> Signature HMO<input checked="" type="checkbox"/> Access PPO</div> <ul style="list-style-type: none">\$0 copays for routine doctor visits and Tier 1 and 2 prescription drugsReduced out-of-pocket maximum for added peace of mindEnhanced vision and dental coverage, including dentures and implants
<div><div>Experience Seeker</div></div>	<ul style="list-style-type: none">AffordabilityTrusted insurer with excellent customer serviceConvenient access to in-network doctors	<div><input checked="" type="checkbox"/> Signature HMO<input checked="" type="checkbox"/> Access PPO</div> <ul style="list-style-type: none">\$0 copays for routine doctor visits and Tier 1 and 2 prescription drugsReduced out-of-pocket maximum for added peace of mindTrusted insurer with 89 years of industry experience, a 5-Star rating from Medicare and outstanding, Ohio-based customer serviceAccess to 55,000 in-network providers across Ohio, with out-of-network coverage options on our Access PPO plan
<div><div>Managing Care Needs</div></div>	<ul style="list-style-type: none">Robust formulary with affordable drug copaysChronic condition support	<div><input checked="" type="checkbox"/> Classic HMO</div> <ul style="list-style-type: none">Access to our richest formulary\$0 copays for Tier 1 prescription drugs at retail and mail orderVariety of programs to help manage chronic conditions, including health coaching, member assistance program, SilverSneakers fitness membership, tobacco cessation program, telemedicine, transportation, meal delivery services, and more

Broker Support

Broker Support



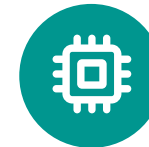
Local, Dedicated Support

- Our local, experienced Sales and Service team is here to help you with training, education and marketing support



Competitive Compensation

- Incentives for completion of New Member Assessment
- Marketing match incentive program
- Maximum compensation allowed by CMS, updated upon renewal



Cutting-edge Technology and Resources

- Sales tools and training
- My Broker Link broker portal
- Customizable marketing toolkits
- Online enrollment tools—including electronic Scope of Appointment form

Your Medical Mutual Sales Team



Northeast Ohio
Amanda McFarland

1-440-572-6367
Amanda.McFarland@MedMutual.com



Northwest Ohio
Mike Broderick

1-419-595-6366
Mike.Broderick@MedMutual.com

Central and Southern Ohio
Jennifer Michels

1-513-684-8199

Visit MyBrokerLink.com for helpful tools
and resources

MedMutual Advantage plans are HMO and PPO plans offered by Medical Mutual of Ohio with a Medicare contract. Enrollment in a MedMutual Advantage plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Medical Mutual members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Please note: our Nurse Line is not intended to replace the medical care or advice you receive from your doctor. If you have a medical emergency, you should always seek treatment at the nearest medical facility or call 911. Eligible beneficiaries must use network pharmacies to access their prescription drug benefit except in non-routine circumstances. Quantity limits and restrictions may apply. In general, cost-sharing Tier 1 drugs are the lowest tier and includes preferred generic prescriptions. Tier 2 drugs include generic drugs. Tier 3 drugs include preferred brand-name drugs. Tier 4 drugs include non-preferred drugs. Tier 5 drugs are the highest tier and include specialty brand-name and generic drugs. A salesperson will be present with information and applications. For accommodation of persons with special needs at sales meetings, call <1-866-406-8777 (TTY 711 for hearing impaired)>. SilverSneakers is a registered trademark of Tivity Health, Inc. Medical Mutual of Ohio complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

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