

What's New for 51-99 Fully Insured Groups in 2025?



Beginning **7/1/2025**, **\$0 Copay for Virtual Telehealth at MinuteClinic®** will be included in R22 51-99 standard fully insured copay plans!



MinuteClinic® offers virtual healthcare visits for adults and children 18 months and older.

24

hours a day

7

days a week

365

days of the year

Get convenient care, 24 hours a day, seven days a week, including holidays.

MinuteClinic® Virtual Care offers care for the following conditions and more:

- Common illnesses, like colds, the flu, seasonal allergies and sinus infections
- Minor injuries, like bug bites, sprains and strains
- Women's services, like urinary tract infections (UTIs) and birth control consultations
- Medication refills
- Managing chronic conditions like allergy symptoms and testing, and chronic disease management (diabetes, hypertension, thyroid, and more)
- Skin conditions, like eczema and rashes

How a MinuteClinic® visit works

1

Schedule your Telehealth MinuteClinic® appointment

2

Virtually visit with your provider

3

Pick up any necessary prescriptions at your local pharmacy



* MinuteClinic® is a registered trademark.

** Standard copay plans have \$0 Telehealth MinuteClinic® is for virtual care appointments only.

*** The HSA plans do NOT include this benefit.

\$0 Deductible Plans

Starting July 1st, 2025, Medical Mutual will be expanding our 51-99 standard fully insured portfolio to include two \$0 deductible plans.

The two options include a maximum out-of-pocket of \$5,000 and \$8,000. These plans feature our comprehensive SuperMed network that provides an unmatched level of flexibility and dedicated local support.



Predictability

No large deductibles or coinsurance* every in-network service has a defined cost.



\$0 Deductible with **first dollar coverage**



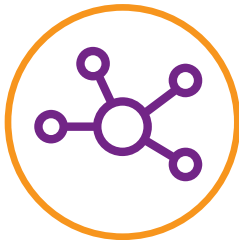
Cost Transparency

Consistent copays regardless of place of service.

- Low copays for everyday services like \$25 copay to visit Primary Care Physicians and \$50 copays for Specialist visits



Preventive is covered 100%



Rich Benefit Designs

Retain and attract talent with comprehensive coverage.

Talk to your Medical Mutual Account Executive, Sales Consultant, or Broker to learn more!

*Durable Medical Equipment will include a coinsurance cost

Members can earn a cash reward up to \$750 with Smartshopper

Medical Mutual plans now include SmartShopper as part of the benefits. Prices for the same procedure can vary greatly by location. SmartShopper helps members compare high-quality, in-network locations before they schedule an appointment. And by choosing a cost-effective one, members earn a cash reward!

