



Medicare Advantage Plans

2023 First Look

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2023 Product Enhancements

Affordability

Product enhancements provide greater affordability and lower out-of-pocket costs for members.

Flexibility

New MedMutual MyChoice™ benefit offers members more flexibility and access to a broader range of supplemental benefits.

Innovation

Unique flexible benefit platform is first of its kind in this market.

Making Healthcare More Affordable



New \$0 Benefits

- New **\$0 copay** for PCP visits on Signature HMO^{1,2,3} and Classic HMO² plans
- New **\$0 copays** for Tier 1 and Tier 2 prescription drugs through mail-order^{2,3}
- New **\$0 OON deductible** on Access PPO^{2,3} plan



Expanded Dental Benefits

- Comprehensive **dental coverage up to \$1,500¹** including preventive services



Lower Out-of-Pocket Costs

- **Lower maximum out-of-pocket (MOOP)** on Signature HMO,^{2,3} Classic HMO³ and Access PPO^{2,3} plans
- Reduced **outpatient surgical copay as low as \$315¹**

¹ Available in Cuyahoga, Lake, Medina, Portage, Stark, Summit counties

² Available in Region 1

³ Available in Region 3

Offering Greater Flexibility

New MedMutual MyChoice™ Benefit

- Available at **no additional cost** on all \$0 premium plans in Region 1 and Region 3.
- Gives members a **choice of two supplemental benefits packages** so they can choose the coverage that works best for their health needs.
- MedMutual MyChoice benefits are **in addition to base dental, hearing and vision** coverage included with the health plan.

Option A

Up to **\$1,500 in additional dental coverage**¹ to use for fillings, crowns and other non-preventive dental work

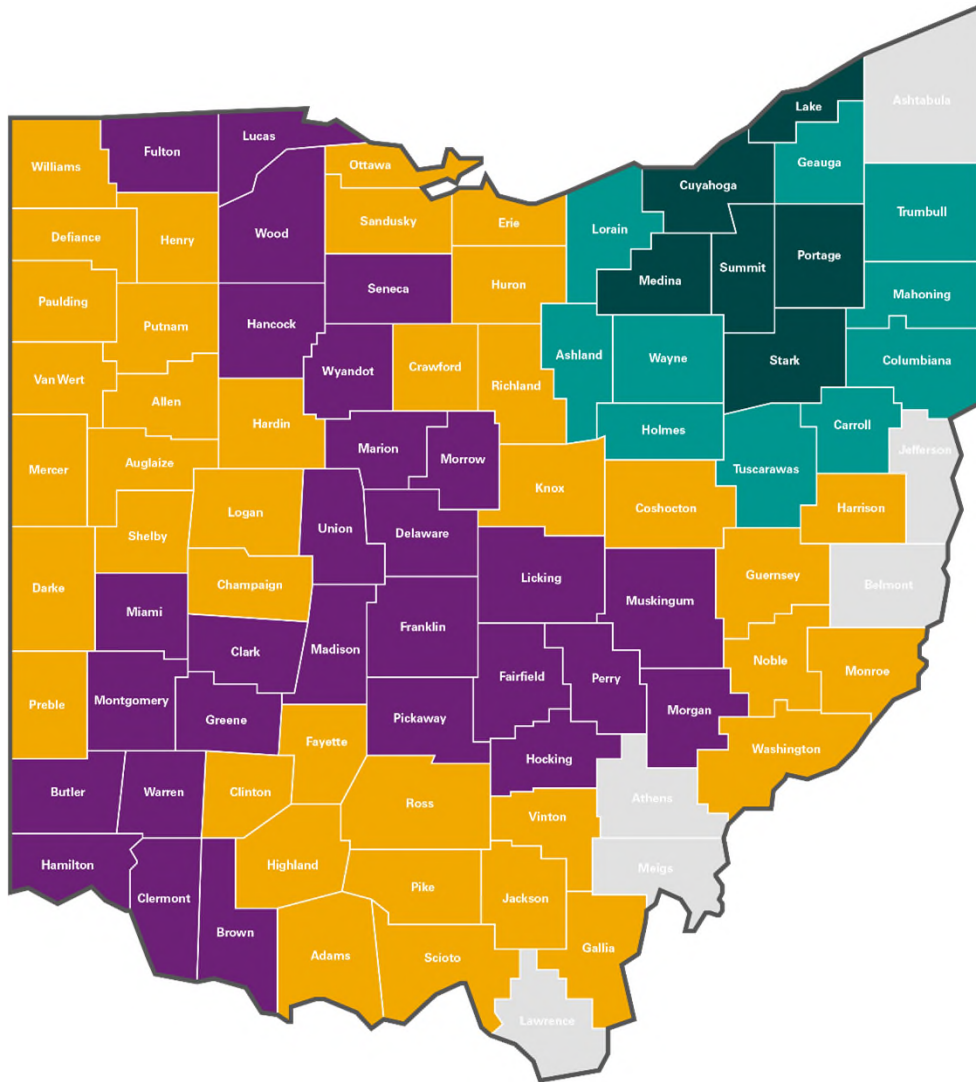
Option B

Up to **\$400**¹ to help cover coinsurance and copays², vision and hearing expenses, over-the-counter items, transportation and meal delivery

¹ Available in Cuyahoga, Lake, Medina, Portage, Stark, Summit counties

² Available with Access PPO plans in Regions 1 and 3 only

Medical Mutual Regions



Legend

- Northeast Ohio | Region 1**
 Includes counties in the Greater Cleveland, Northeast Ohio area
- \$0 Signature HMO plan in Cuyahoga, Lake, Medina, Portage, Stark, Summit counties**
- Select Ohio Counties | Region 2**
- Central Ohio, Cincinnati/Dayton and Toledo | Region 3**
 Includes counties in the Columbus, Cincinnati and Toledo areas

MedMutual Signature HMO Plan



Signature HMO	
Cuyahoga, Lake, Medina, Portage, Stark, Summit Counties	
Premium	\$0
MOOP	\$3,500
PCP	\$0
Specialist	\$0
Inpatient	\$325 (Days 1-6)
Outpatient (Surgical)	\$315
Diagnostic (CT / MRI / PET)	\$100 / \$125 \$125
ER	\$90
Urgent	\$25
Preferred Rx Copays	<ul style="list-style-type: none"> – \$0 Deductible – Retail 30-Day: \$4 / \$8 / \$42 / 50% / 33% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0
Dental	\$1,500 (preventive and comprehensive)
OTC	See MedMutual MyChoice Options
MedMutual MyChoice	<ul style="list-style-type: none"> Option A: \$1,500 additional dental coverage Option B: \$400 to cover hearing/vision expenses, OTC items, transportation and meal delivery

MedMutual Signature HMO Plans | Regions 1 and 3



	Signature HMO	
	Region 1	Region 3
Premium	\$0	\$0
MOOP	\$3,800	\$4,200
PCP	\$0	\$0
Specialist	\$25	\$35
Inpatient	\$325 (Days 1-6)	\$325 (Days 1-6)
Outpatient (Surgical)	\$340	\$335
Diagnostic (CT / MRI / PET)	\$100 / \$125 / \$125	\$100 / \$125 / \$125
ER	\$90	\$90
Urgent	\$25	\$35
Preferred Rx Copays	<ul style="list-style-type: none"> – \$0 Deductible – Retail 30-Day: \$4 / \$8 / \$42 / 50% / 33% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0 	<ul style="list-style-type: none"> – \$0 Deductible – Retail 30-Day: \$4 / \$8 / \$42 / 50% / 33% / \$0 – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A / \$0
Dental	\$750 (preventive and comprehensive)	\$750 (preventive and comprehensive)
OTC	See MedMutual MyChoice Options	See MedMutual MyChoice Options
MedMutual MyChoice	Option A: \$1,000 additional dental coverage Option B: \$350 to cover hearing/vision expenses, OTC items, transportation, and meal delivery	Option A: \$1,000 additional dental coverage Option B: \$350 to cover hearing/vision expenses, OTC items, transportation and meal delivery

MedMutual Classic HMO Plans | All Regions



	Classic HMO		
	Region 1	Region 2	Region 3
Premium	\$0	\$0	\$0
MOOP	\$4,800	\$5,850	\$4,900
PCP	\$0	\$5	\$5
Specialist	\$35	\$45	\$40
Inpatient	\$300 (Days 1-7)	\$325 (Days 1-6)	\$300 (Days 1-7)
Outpatient (Surgical)	\$340	\$435	\$360
Diagnostic (CT / MRI / PET)	\$100 / \$175 / \$175	\$150 / \$225 / \$225	\$100 / \$175 / \$175
ER	\$90	\$90	\$90
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% 	<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	Preventive	Preventive	Preventive
OTC	See MedMutual MyChoice Options	Not included	See MedMutual MyChoice Options
MedMutual MyChoice	<ul style="list-style-type: none"> Option A: \$500 additional dental coverage Option B: \$250 to cover hearing/vision expenses, OTC items, transportation and meal delivery 	Not included	<ul style="list-style-type: none"> Option A: \$500 additional dental coverage Option B: \$250 to cover hearing/vision expenses, OTC items, transportation and meal delivery

MedMutual Secure HMO Plans | Regions 1 and 3



	Secure HMO	
	Region 1	Region 3
Premium	\$22	\$30
MOOP	\$3,500	\$4,200
PCP	\$0	\$0
Specialist	\$20	\$30
Inpatient	\$295 (Days 1-6)	\$335 (Days 1-6)
Outpatient (Surgical)	\$335	\$375
Diagnostic (CT / MRI / PET)	\$100 / \$125 / \$125	\$100 / \$175 / \$175
ER	\$90	\$90
Urgent	\$20	\$30
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 / \$10 / \$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 / \$10 / \$110 / 50% / N/A
Dental	\$500 (preventive and comprehensive)	\$500 (preventive and comprehensive)
OTC	\$52.50 quarterly	\$52.50 quarterly
MedMutual MyChoice	Not included	Not included

MedMutual Access PPO Plans | Regions 1 and 3



Access PPO				
	Region 1		Region 3	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Premium	\$0	\$0	\$0	\$0
Deductible	\$0	\$0	\$0	\$0
MOOP	\$6,050	\$11,000	\$6,050	\$11,000
PCP	\$0	\$10	\$0	\$10
Specialist	\$40	\$55	\$40	\$55
Inpatient	\$365 (Days 1-5)	40%	\$375 (Days 1-5)	40%
Outpatient (Surgical)	\$340	\$400	\$350	\$400
Diagnostic (CT / MRI / PET)	\$100 / \$175 / \$175	40%	\$100 / \$175 / \$175	40%
ER	\$90	\$90	\$90	\$90
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	\$1,000 (preventive and comprehensive)	50%	\$1,000 (preventive and comprehensive)	50%
OTC	See MedMutual MyChoice Options	See MedMutual MyChoice Options	See MedMutual MyChoice Options	See MedMutual MyChoice Options
MedMutual MyChoice	Option A: \$250 additional dental coverage Option B: \$150 to cover copays/coinsurance, hearing/vision expenses, OTC items, transportation and meal delivery		Option A: \$250 additional dental coverage Option B: \$150 to cover copays/coinsurance, hearing/vision expenses, OTC items, transportation and meal delivery	

Extra 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 \$1,500)

Eye Care

- \$0 copay, 1 exam
- \$100 annual allowance for eyewear

Hearing Aids

- \$0 exam copay, 1 hearing exam, 1 hearing aid per ear per year with copay of \$999 or less

SilverSneakers® Membership

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

WW®

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

Tobacco Cessation Program

- One-on-one coaching to develop a personalized 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

24-Hour Nurse Line

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

Member Assistance Program

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

Chronic Condition Management Program

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

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

Why Medical Mutual?

85+ years of experience as a trusted insurer

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

Exceptional Ohio-Based Customer Service

Same-day call resolution exceeds 92%. We process thousands of claims each day, with 99% accuracy.

Highly rated by Medicare

Our MedMutual Advantage® PPO plans achieved a top rating—5 out of 5 stars—from Medicare in 2022; our MedMutual Advantage HMO plans earned 4.5 out of 5 stars for 2022.

Unrivaled Commitment to Ohio Communities

- 232,582 meals provided to food banks
- 421 total grants awarded to nonprofits
- \$200,000+ awarded in scholarships
- \$200+ million in employee spending through our Mutual Appreciation Program

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

- Maximum compensation allowed by CMS
- If CMS raises allowable compensation, business written in 2021 and later will receive updated compensation upon renewal
- Incentives for completion of New Member Assessment

Cutting-Edge Technology & Resources

- Customizable marketing toolkits
- My Broker Link broker portal
- Online enrollment tools—including electronic SOA form

Your Medical Mutual Sales Team

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Visit [MyBrokerLink.com](https://www.MyBrokerLink.com) for helpful tools and resources