



GET IN THE GAME

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 retail²



Enhanced Supplemental Benefits

- **Dental coverage up to \$3,000** including dentures and implants³
- **Over the counter allowance** up to \$340³
- Increased **eyewear allowance** up to \$250⁴
- New **\$499 copay for Standard hearing aids**
- **Dental, vision, hearing and over-the-counter** 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 plans⁴

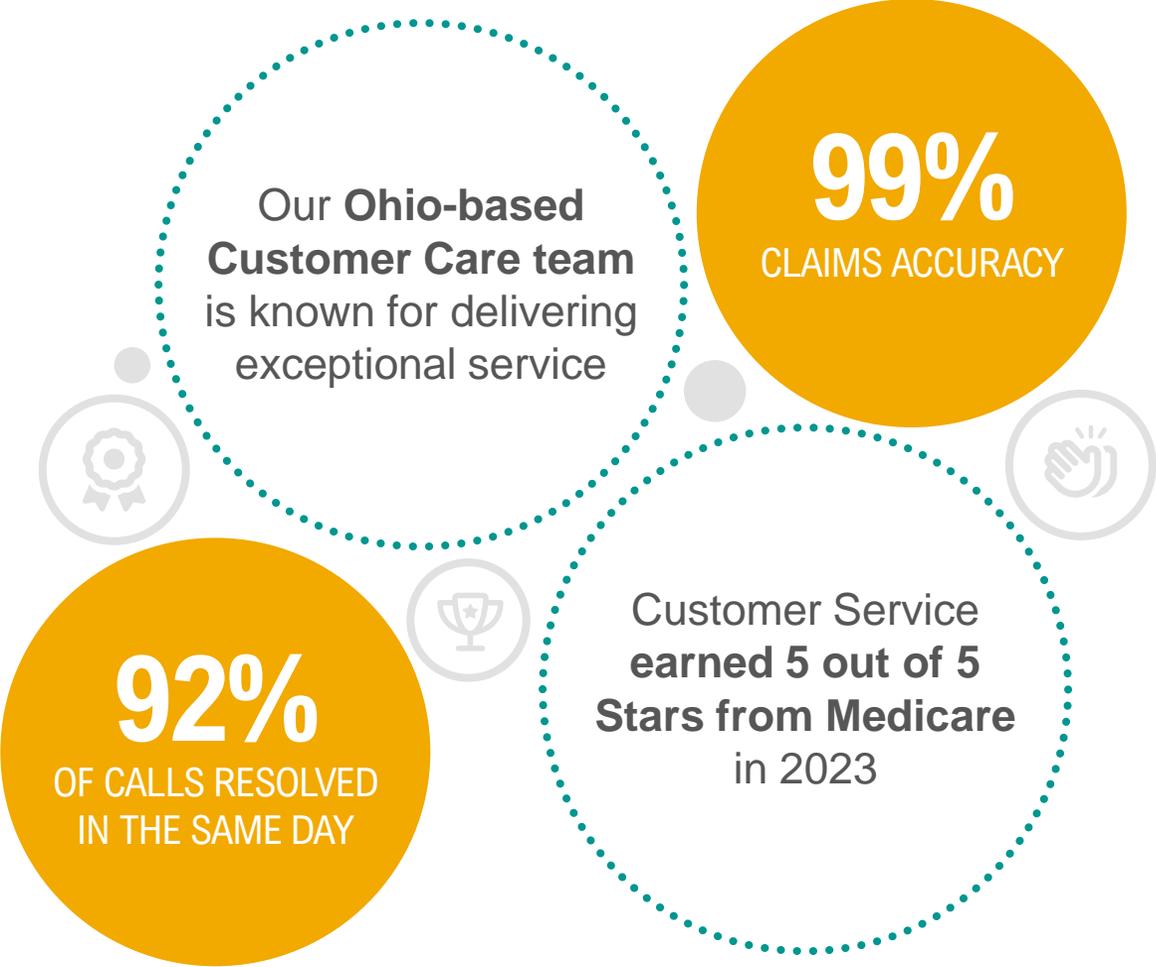
1 Applies to Signature HMO (H6723-006-006)

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

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

4 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

2024 Medicare Advantage Plans

MedMutual Signature HMO Plans | 006 and 007



	Signature HMO	
	H6723-006-006	H6723-006-007
Premium	\$0	\$0
MOOP	\$3,000	\$3,900
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	<ul style="list-style-type: none"> – \$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 	<ul style="list-style-type: none"> – \$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	\$3,000 (preventive and comprehensive) Dentures and implants included	\$3,000 (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	\$85 per quarter	\$70 per quarter
Travel/Visitor Benefit	Up to \$6,250 per year	Up to \$7,500 per year

MedMutual 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	\$35	\$55
Podiatry	\$30	\$55	\$35	\$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	\$3,000 (prev. and comprehensive) Dentures and implants included		\$1,500 (prev. and comprehensive)	
Vision	\$250 eyewear allowance		\$100 eyewear allowance	
Hearing	\$499/ \$699/ \$999 copay for hearing aids (In network)		\$499/ \$699/ \$999 copay for hearing aids (In Network)	
OTC	\$80 per quarter		\$60 per quarter	
Travel/Visitor Benefit	Up to \$2,500 per year		Up to \$2,500 per year	

MedMutual Classic HMO Plans



	Classic HMO		
	6723-001-001	6723-001-002	6723-001-003
Premium	\$0	\$0	\$0
MOOP	\$4,800	\$5,150	\$4,900
PCP	\$0	\$5	\$5
Specialist	\$35	\$35	\$40
Podiatry	\$35	\$35	\$40
Occupational Therapy	\$40	\$40	\$40
Physical Therapy	\$35	\$40	\$40
Inpatient	\$300 (Days 1-7)	\$295 (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	– \$95 Deductible (excludes T1 and T2) – Retail 30-Day: \$0 / \$5 / \$42 / 50% / 31% – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A	– \$95 Deductible (excludes T1 and T2) – Retail 30-Day: \$0 / \$5 / \$42 / 50% / 31% – Mail-Order 90-Day: \$0 / \$0 / \$110 / 50% / N/A	– \$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	\$70 per quarter	Not included	\$70 per quarter
Travel/Visitor Benefit	Up to \$2,500 per year	Up to \$2,500 per year	Up to \$2,500 per year

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 bitewing dental X-ray
- Comprehensive benefits available on some plans (up to \$3000)

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

- Money loaded onto a card once per quarter to be used for health related spending

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

Tobacco Cessation Program

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

Extra Benefits



Get Better

MedMutual Advantage Travel Plus

- \$2,500-\$7,500 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 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

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:



Value Seeker

- Affordability
- Dental and vision coverage

Signature HMO Access PPO

- \$0 copays for routine doctor visits and Tier 1 and 2 prescription drugs
- Reduced out-of-pocket maximum for added peace of mind
- Enhanced vision and dental coverage, including dentures and implants



Experience Seeker

- Affordability
- Trusted insurer with excellent customer service
- Convenient access to in-network doctors

Signature HMO Access PPO

- \$0 copays for routine doctor visits and Tier 1 and 2 prescription drugs
- Reduced out-of-pocket maximum for added peace of mind
- Trusted insurer with 89 years of industry experience, a 5-Star rating from Medicare and outstanding, Ohio-based customer service
- Access to 55,000 in-network providers across Ohio, with out-of-network coverage options on our Access PPO plan



Managing Care Needs

- Robust formulary with affordable drug copays
- Chronic condition support

Classic HMO

- Access to our richest formulary
- \$0 copays for Tier 1 prescription drugs at retail and mail order
- Variety 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

- Reimbursement for completion of New Member Assessment
- Performance-based broker loyalty 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

New Member Assessment

Receive a \$100 reimbursement when a new member completes the New Member Assessment



MedMutual Advantage New Member Assessment

Health Assessment *Denotes required field

In general, how would you rate your overall health?*

Excellent Very good Good Fair Poor

How many different medications do you take each day (including OTC)?*

1-2 3-4 5 or more None

A personal doctor is the one you would see if you need a check-up, want advice about a health problem or get sick or hurt. Do you have a personal doctor?*

Yes No

Do you need help with any of the following activities? Bathing, Grooming, Toileting, Eating or Dressing*

Yes No Sometimes

Do you have any barriers to taking your prescribed medications?*

Yes No

Do you provide care for or look after someone who needs assistance with their care?*

Yes No

Would you like for a Medical Mutual customer care agent to contact you to review details about your new Medical Mutual Medicare Advantage plan?*

Yes No

Performance-based broker loyalty program rewards brokers with marketing assistance on net growth in addition to existing book of business



Additional AEP marketing dollars available through your account manager to further help fund your marketing / advertising efforts

1. Net growth reward includes \$1,000 marketing dollars for every net increase of 10 lives, capped at \$5,000 total
 Note: marketing dollars are to be used for actual costs associated with beneficiary sales appointments, meetings, and marketing activities

Important Resources

Important Resources



MyBrokerLink.com is your one-stop shop:

- Enroll, upload and track applications
- Access enrollment kits and EOCs
- Access our formulary look up tool
- Book of Business access (print temporary ID)
- Marketing Link for access to co-op pieces and giveaways
- Order supplies



Visit MedMutual.com to:

- Find a Provider
- Discover upcoming events
- Download the First Look

Your Medical Mutual Sales Team



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

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