

TriHealth WellFlex™

A quality and cost-effective health benefit option for employers in the Greater Cincinnati area

Medical Mutual and Greater Cincinnati healthcare systems, TriHealth and St. Elizabeth Healthcare, have collaborated to develop a unique health product focused on providing high-quality personalized healthcare and supporting wellness programs, to help you and your employees improve their health while lowering costs. This product features the full range of services from TriHealth and affiliated providers along with their supporting health-related services, including prevention, wellness and education. In addition, high-quality St. Elizabeth providers serve members in nearby counties with comprehensive and compassionate care.



This high-quality network combined with population health programs gives you and your employees the opportunity to experience an enhanced integrated health benefits package including prescription, dental, vision, life and disability plans and more, at a significantly lower rate than Medical Mutual's SuperMed® PPO plan.

TriHealth WellFlex™ (WellFlex) features personalized health and wellness programs to support individuals in addition to their physician appointments and various plan options that offer flexibility and convenience. The product provides substantial savings along with rate stability, while improving the health and well-being of your employees.

How WellFlex Works

Wellness

- Patient-centered care model that improves quality, lowers costs and enhances overall patient experience.
- Personalized health and wellness programs, coaching, and resources designed around a member's health needs and engagement preferences.
- Data-driven solutions that engage members early in their care to prevent disease progression and support their physical and mental health.
- Preventive care such as health screenings, flu shots and generic drugs at no cost to members.
- Employee incentives for annual well visits.
- Employee Assistance Program (EAP) services that offer professional support and counseling for employees and their families.

Flexibility

- High-quality preferred network providers including primary care, pediatricians and all specialties.
- Concierge member navigation services to help individuals connect with appropriate services and programs.
- Digital health options including Telehealth, virtual care options and coaching for member convenience.
- Easy scheduling availability and priority access to care, so patients can receive care when and where they need it.
- Plan designs with varying premiums, deductibles and copays.
- Other in-network providers available for when care or treatment is needed outside of WellFlex preferred providers.



More than 1,100 physicians and advanced practice providers

Top 50 Hospitals Award™
2019–2021, *Healthgrades*

6th ranked Hospital and Health System
in the Nation, *Diversity Inc.*

Magnet™ Designation for Nursing
Excellence, *ANCC*



More than 650 physicians and advanced practice providers

2nd ranked Best Regional Hospital,
U.S. News and World Report

America's Best Hospitals (Edgewood
and Florence), *Healthgrades*, 2021

Magnet™ Designation for Nursing
Excellence, *ANCC*

Tiered Network Approach

WellFlex offers maximum cost-savings and flexibility through TriHealth and St. Elizabeth providers. However, in the event that care or treatment is required outside of these healthcare systems, Medical Mutual's SuperMed PPO providers are available, as part of the second tier coverage available through WellFlex.

Network Tier	Providers Included	What This Means
WellFlex Preferred Providers (also known as Tier 1)	<ul style="list-style-type: none"> ▪ TriHealth and their physician hospital organization (PHO) ▪ St. Elizabeth Healthcare ▪ Other health service providers such as convenience clinics, pharmacies, medical equipment and labs through Minute Clinic, Meijer, Walgreens, Quest Labcorp and more¹ 	With these preferred providers, employers see significant savings on their premiums and employees enjoy richer benefits with reduced cost sharing while receiving maximum coverage.
SuperMed PPO Providers (also known as Tier 2)	<ul style="list-style-type: none"> ▪ Balance of Medical Mutual's SuperMed Network, including Cincinnati Children's hospital ▪ Access to the Cigna PPO® network². This makes it easy to get in-network care no matter where you are or if you frequently travel outside of Ohio. 	These in-network providers are covered through WellFlex when care or treatment is not received through the WellFlex preferred providers. Members will have higher costs when using these providers compared to Tier 1.
Non-network (also known as Tier 3)	<ul style="list-style-type: none"> ▪ Out-of-network providers 	Non-network providers should only be used if care cannot be attained through Tier 1 or Tier 2 providers or for emergency situations. Please note, member cost at this level is the highest out of the tiers.

¹ For a full list of covered WellFlex preferred provider health services and organizations, please visit MedMutual.com/WellFlex.

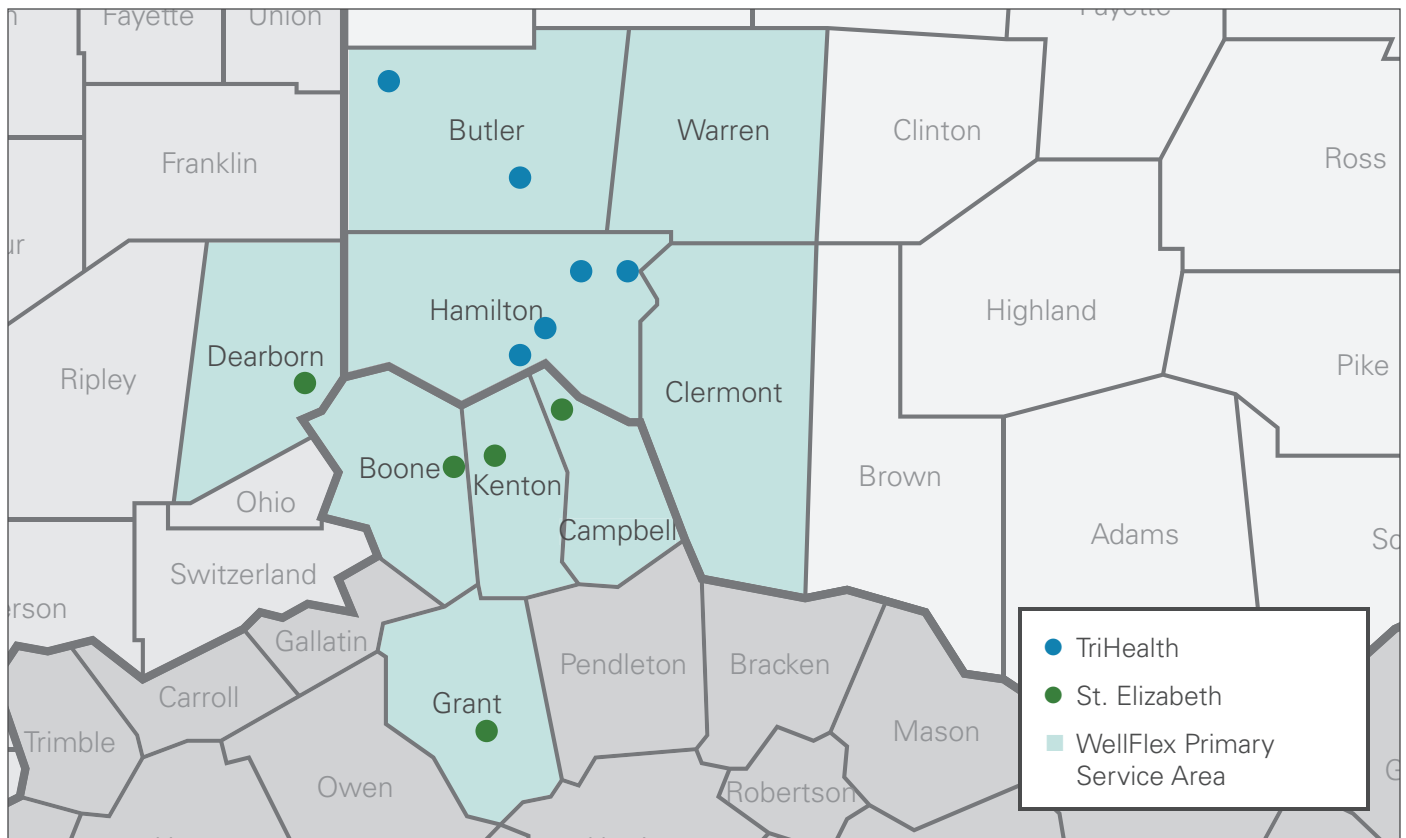
² The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

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Members should select a primary care physician at TriHealth or St. Elizabeth. They will have direct access to TriHealth and St. Elizabeth physicians for scheduling. Regular health screenings through a primary care physician can lead to better health outcomes and reduced costs.

Product Availability

WellFlex is available to employers having 51 or more employees or employers who belong to an eligible multiple employer welfare arrangement (MEWA). It is a great option for employers with employees who live or work in the Greater Cincinnati area. Standard benefit plans are available for groups with 51-99 employees, with customizable plans available for groups with 100 or more employees.



If your business is domiciled in Kentucky, please talk to your Medical Mutual Sales representative or broker about stop loss options.

For more information regarding WellFlex's pharmacy, dental, vision, and life & disability offerings, as well as the tools and resources available through Medical Mutual, please visit [MedMutual.com/WellFlex](https://www.MedMutual.com/WellFlex).

Please contact your Medical Mutual Sales representative or broker to enroll.