

Elevating Your Self-Insured Benefit Plan

Smart solutions for lower costs and improved health outcomes



Self-Insured Overview

COMPREHENSIVE, COST-EFFECTIVE SOLUTIONS



- Our comprehensive solutions help employers manage healthcare plans effectively. Employers gain access to a vast network of providers, advanced clinical programs, and integrated offerings designed to control costs.



Payment Integrity

OUR COMMITMENT TO ELIMINATING CLAIMS OVERPAYMENT

- Our in-house clinical team of nurses, coders, and auditors ensures accurate claims with the goal of minimizing overpayments.



\$23.80 PEPM

average cost savings¹



MedMutual Total Health™

OUR CLINICAL STANDARD

- Our comprehensive care management program enhances employee health and controls costs. A dedicated care navigator assists members in managing their health, improving care quality, and controlling costs through digital, telephonic, and in-person wellness services.

\$64.42 PEPM

average cost savings²

11% decrease

in hospital admits²

6% decrease

in ER visits²



Provider Relationships

OUR COMMITMENT TO STRONG PARTNERSHIPS

- Medical Mutual achieves savings through negotiated multi-year contracts and close collaboration with providers, ensuring mutually beneficial outcomes and aligned goals.
- Cost-containment initiatives and data-driven decisions enhance quality and drive pricing transparency.



Extensive Network Access

COMPREHENSIVE OHIO NETWORK

12,000+

Primary Care Physicians

46,000+

Specialty Care Physicians

100%

Major Hospital Systems

Comprehensive national network

for care outside Ohio

¹ Medical Mutual P.I. ASO savings data through YTD Sept 2024

² Actual results and individual experience will vary based on multiple factors, including, but not limited to, plan design, population demographics, program utilization, claims experience, network market conditions and other factors, savings calculated per 1,000 members



Think differently. **We are.**



MEDICAL MUTUAL®
Ohio's Hometown Health Insurer

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1.2 Million Members, 3,500 Ohio-based Employees

- For over 90 years, Medical Mutual has championed healthier lives for Ohio employees.

Being Mutual Matters

- As a mutual company, we don't have stockholders or pay dividends to investors.
- Our focus is on our policyholders and helping them live healthier lives.

Exceptional Customer Service

- Our Ohio-based customer care team provides personalized member support and hassle-free claims administration.


94% of calls are resolved on **first contact.**¹

Dedicated Team of Advocates

CUSTOMER CARE ADVOCACY

- Our dedicated team provides personalized support to efficiently coordinate healthcare, manage prescriptions, and assist with plan administration.
- Our health advocates average 17 years of experience.

Leading Digital Tools

SIMPLIFIES PRICING TRANSPARENCY FOR MEMBERS



New mobile app includes **MyHealthPlan Wellness** programs, **Rx Benefits** and **spending account tracking**.

SmartShopper

- Easy-to-use digital tool that helps members save money on a wide range of services.

Members can earn up to **\$750 in cash rewards**

1 Member Competitive Survey 2023, Commercial
2 Net Promoter Score (NPS) – how likely customers are to recommend a company's service to others, vs key national competitor
3 Medical Mutual internal comparison study conducted from Jan-Jun 2024.
4 Medical Mutual internal study, Oct 2024.

Strong Group Retention

21% higher member loyalty

compared to national competitive plan¹

Advanced Pharmacy Management Program

UNLOCK THE FULL POTENTIAL OF INTEGRATION

- Integrating pharmacy benefits aligns medical and pharmacy care, guiding members to lower-cost options while ensuring optimal care.

\$14.85 PEPM
average cost savings³

4X higher Net Promoter Score²

Our members are much more likely to recommend us for a positive experience

RxARMOR

ADVANCED REVIEW MEDICATION AND OUTREACH PROGRAM

- Our clinical intervention pharmacists provide personalized support for complex or high-cost drug regimens while recommending cost-effective alternatives and optimized dosages.

\$13.50 PEPM
average cost savings⁴



Contact your broker to learn more.