

Comprehensive Health Coverage for Employers with 51-99 Employees

Finding the Right Health Insurance Coverage

We offer an expansive suite of health insurance benefit plans to meet the specific goals and priorities of your business. Our services and programs support your employees' well-being and help them access and manage their care with confidence.



Copay Plans

Allows employees the predictability of fixed out-of-pocket costs.



HSA Plans

Qualified high deductible plans that can be paired with a health savings account. HSA administration included at no additional cost.



Alternative Solutions

Plan and funding arrangement options that provide employers unique solutions to help manage costs.

For additional information, visit www.medmutual.com/employers

Broad Provider and Hospital Access

SuperMed

Our most comprehensive statewide PPO network, covering all 88 counties, complimented by nationwide access.

Med Flex

Our extensive HMO network covering over 70 counties statewide.

CLE-Care

The regional Cleveland based Metro Health HMO network, covering both Cuyahoga and Medina counties.

National

Access to a network of doctors and hospitals through the Cigna Healthcare PPO Network* if you live outside the Medical Mutual SuperMed PPO service area.

*The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Medical Mutual of Ohio. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Medical Mutual of Ohio. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Creative Plan Options That Help Ohio Employers Save More

Balanced Solutions



What is it?

Balanced Solutions, a level funded plan that offers fixed monthly premiums with stop-loss protection.

What's the Value?

Upon renewal, employers will be eligible to **receive a refund of 67%** on the remaining claims fund.

SHARE



What is it?

A fully insured policy with a self-funding component that helps fully insured groups lower premiums.

What's the Value?

Helps groups transition to self-funding gradually, offering the benefits of self-funding with the security of a fully insured policy.

Level Rewards



What is it?

Level Rewards helps groups engage in comprehensive wellness programs aimed at improving employee health.

What's the Value?

Employees earn rewards like gift cards for meeting health goals, and groups **can unlock up to 8% off health insurance premiums** based on participation.

Reducing Deductible



What is it?

A health plan that rewards your employees through active wellness participation—deductibles shrink each year, making healthcare more affordable for your team.

What's the Value?

Employees can lower their deductible **up to \$1,000 year over year** by completing three wellness activities each year, reaching the lowest possible deductible by year three.



*WorkSpring administers the wellness services provided in Level Rewards and our Reducing Deductible plan.

Built-In Benefits for Better Healthcare Management



Help your employees take charge of their health while managing costs. Our program offers personalized care management, chronic condition support, and advanced care coordination—keeping your team healthy, engaged, and productive.



Consumer Driven Health Plans

Our CDHP products—health savings account (HSA), flexible spending account (FSA), and health reimbursement arrangement (HRA)—offer tax-advantaged ways to manage out-of-pocket expenses.



Managing your plan at your fingertips

Make healthcare management easy for your employees with the MedMutual app, providing instant access to plan details and care tools—right from their phones.



Support your employees' well-being with Medical Mutual's wellness programs, offering personalized coaching and tools to support and incentivize your team along their wellness journey.

*Opportunities to customize and enhance your wellness plan



Connecting Virtually

\$0 copay virtual telehealth at MinuteClinic®—accessible 24/7 for adults and children 18 months and older, including holidays.*

*This benefit does not apply to our HSA plans, only our copay plans.

SmartShopper®

Empowering members to compare and save

Smartshopper helps you compare prices, book appointments, and earn rewards—all while choosing the best high-quality care for you!

Opportunities to Build a Complete Benefits Solution



Get comprehensive dental benefits for your employees from the dental experts at Superior Dental Care (SDC). With customized plans, a nationwide network, and value-added benefits, SDC offers a lot to smile about.



Make eye care easy and affordable with extensive provider networks. With exclusive savings, online tools, and convenient access points nationwide, employees get quality vision care that fits their needs.



MEDMUTUAL LIFE®

A Medical Mutual Company

Offer your employees peace of mind with MedMutual Life. Choose from a variety of group life and disability insurance options that provide financial security with seamless administration and dedicated support when it's needed the most.



ESI EAP empowers employees with top-tier counseling, expert guidance, coaching programs, and a vast resource library—enhancing performance, engagement, and relief.

Ohio's Hometown Health Insurer— Where Employers Find More Than Coverage



Born and Raised in Ohio

For over 90 years, Medical Mutual has empowered Ohioans to live healthier lives. Today, we serve 1.2 million members across the state, supporting their well-being through every stage of life. We live and work in the same communities as our customers and are proud to call them neighbors, friends and family.



Mutual Appreciation

At Medical Mutual, our success is deeply connected to the success of our customers. From small businesses to large corporations, we support those who support us. Since 2011, our employees have purchased more than \$300 million in goods and services from our customers.



Exceptional Local Customer Support

Our Ohio-based customer service team delivers exceptional support members can count on. We proudly maintain a 94% customer satisfaction rate with 90% of issues resolved on the first call¹.



Member Focused

As a mutual company, we focus on our policyholders. Our decision-making is driven by helping our members live healthier lives—not by investors or the demands of Wall Street.

1 Ratings based on 2024-2025 internal Medical Mutual customer care metrics.