

# Medicare Supplement Insurance

Coverage That Fits Your Lifestyle

**Plans A, C, F, High-Deductible F, G and N**

Please Note: Medical Health Insuring Corporation of Ohio is a wholly-owned subsidiary of Medical Mutual. The plans described in this brochure are underwritten by Medical Health Insuring Corporation of Ohio, but may be marketed by Medical Mutual.







**Your guide** to choosing a

# Medicare Supplement Insurance Plan

**We are here to help you understand your options and make the process of choosing a Medicare plan easy. Our Medicare Supplement Insurance policies will give you the peace of mind that your healthcare needs are covered.**

## **Learn more about your options in this brochure. Information inside:**

- Advantages of a Medicare Supplement Insurance policy and household discounts
- Details of Medical Mutual's Medicare Supplement Insurance plans
- Extras available to plan holders, including access to the SilverSneakers fitness program\*
- MedMutual Supplement Plus—optional dental, vision and hearing coverage
- Answers to frequently asked questions
- How to enroll, including three simple options

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\*Medical Mutual provides SilverSneakers membership at no extra cost to you. SilverSneakers is an additional member service apart from the Medical Mutual Medicare Supplement Insurance plan benefits. SilverSneakers is provided by a third party and you can choose to take or not take the service. SilverSneakers is a registered trademark of Tivity Health, Inc.

# Helping Supplement Original Medicare

## **Medical Mutual Household Discount**

If you currently reside with someone who has a Medicare Supplement plan with us, you can get 3.5 percent off your monthly premiums. Ask about this opportunity when you are enrolling.

## Why choose a Medicare Supplement Insurance plan?

While Original Medicare pays some of your healthcare expenses, it doesn't cover all of them. A Medicare Supplement Insurance policy from Medical Mutual can help you lower your related deductibles and other expenses, and even pay for benefits that Medicare doesn't cover. Plus, you'll have:

- Flexibility to choose the doctors and hospitals you are most familiar and comfortable with to meet your healthcare needs, as long as they accept Medicare
- A guaranteed renewable policy
- If you move after you enroll, your Medicare Supplement Insurance plan moves with you in most cases. Contact the Department of Insurance of the state to which you are moving for more information.

## Advantages of Medical Mutual Medicare Supplement Insurance policies

- Peace of mind that your healthcare needs are covered
- Affordable and competitive monthly premiums
- Rates only change once each year
- No medical questions or underwriting required when you enroll within your six-month initial enrollment period
- No pre-existing condition waiting period
- All plans include the support of our local, experienced Customer Care team
- Convenient option to buy additional dental, vision and hearing coverage
- Extras like fitness programs



# Medicare Supplement Insurance Plans

## Options to Meet Your Needs

**We offer a variety of plan options to fit with your lifestyle, budget and healthcare needs. Choose from Medicare Supplement Insurance Plans A, C, F, High-Deductible F, G or N.**

### Things to consider when choosing a plan

- Plan G is our most popular plan because it covers most Medicare benefits, including Part A coinsurance and hospital coverage, Part B coinsurance or copayment and Part B excess charges
- Plan N offers Part B coverage similar to Plan G, but with copayments that apply for some services and no coverage for Part B excess charges
- Plans C, F and High-Deductible F are only available if you first became eligible for Medicare prior to January 1, 2020

Note: A ✓ means 100% of the benefit is paid

		Plans Available to All Applicants			Medicare first eligible before 2020 only	
		Plan A	Plan G	Plan N	Plan C	Plan F <sup>1</sup>
Benefits	<b>Medicare Part A coinsurance and hospital coverage</b> Up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓
	<b>Medicare Part B coinsurance or copayment</b>	✓	✓	✓ Copays Apply <sup>2</sup>	✓	✓
	<b>Blood</b> First three pints	✓	✓	✓	✓	✓
	<b>Part A hospice care coinsurance or copayment</b>	✓	✓	✓	✓	✓
	<b>Skilled nursing facility coinsurance</b>	—	✓	✓	✓	✓
	<b>Medicare Part A deductible</b>	—	✓	✓	✓	✓
	<b>Medicare Part B deductible</b>	—	—	—	✓	✓
	<b>Medicare Part B excess charges</b>	—	✓	—	—	✓
	<b>Foreign travel emergency</b> Up to plan limits	—	80%	80%	80%	80%

1 Plan F also has an option called High-Deductible F. If you choose High-Deductible Plan F, you must pay your plan deductible before the plan begins to pay. Once the deductible is met, the plan pays 100% of covered services for the rest of the calendar year.

2 Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.











# Extras Available to Plan Holders

**Our Medicare Supplement Insurance plans include some additional benefits at no cost to you.**

## **SilverSneakers® Fitness Program**

SilverSneakers® helps you achieve your health and wellness goals by giving you access to thousands of fitness centers across the country. You can use as many facilities as you want. In addition to fitness centers, the program includes:

- On-demand and online program options
- Cardio classes
- Access to pools
- Social activities
- Education
- Yoga
- Walking groups at local parks and other recreation centers
- Other fitness classes

## **Hearing Discounts**

Medical Mutual has teamed up with Beltone™, one of the nation's most trusted names in hearing care, to offer a special discount to our members and their families. Discounts are available to your extended family, including parents, grandparents, spouses and children.

This special discount hearing program includes:

- A free hearing screening
- 20% discount on hearing aid models
- Minimum of one year free manufacturer's warranty on all products

# Dental, Vision and Hearing

## Additional Coverage

**MedMutual Supplement Plus provides an additional dental, vision and hearing policy to our Medicare Supplement Insurance plan members. The cost to add this optional policy is \$28/month.**

### Dental Benefit

The plan provides coverage through the Medicare DenteMax network for the covered dental services listed below.

#### Preventive Dental Benefit Services

##### Covered routine dental services

- Two routine dental examinations per calendar year
- Two routine cleanings per calendar year
- One X-ray per calendar year

#### Member Pays

\$0 of covered charges

The plan also equips members with coverage up to \$1,000 per calendar year for the covered dental services listed below.

#### Comprehensive Dental Benefit Services

##### Diagnostic X-rays

30% of covered charges

##### Restorative services (fillings)

30% of covered charges

##### Non-surgical extractions

30% of covered charges

##### Crowns

30% of covered charges

##### Denture repair, reline or adjustment

30% of covered charges

##### Endodontic (root canal) services

50% of covered charges

##### Periodontic (treatment of gums) services

50% of covered charges

### Vision Benefit

The plan provides a \$250 allowance toward the purchase of covered eyewear through the EyeMed Insight network.

#### Vision Benefit Services

##### Covered routine vision services

- One routine eye exam per calendar year
- \$250 toward the purchase and fitting of either one pair of eyeglasses or contact lenses per calendar year (in network)

#### Member Pays

\$0 copayment

## Hearing Benefit

MedMutual Supplement Plus includes coverage for one hearing aid per ear, per year through the TruHearing network for the covered services listed below.

Hearing Benefit Services	Member Pays
<b>Covered routine vision services</b> <ul style="list-style-type: none"><li>▪ One routine hearing exam per calendar year</li><li>▪ Three additional visits for hearing aid fittings and adjustments</li></ul>	\$0 copayment
<b>TruHearing Advanced 19</b> 32 channels/6 programs	\$699 copay/aid
<b>TruHearing Premium 19*</b> 48 channels/6 programs	\$999 copay/aid

\*Rechargeable battery upgrade option on TruHearing Premium 19 RIC Li hearing aid for \$75 per aid.

## Network Considerations

Coverage through Medicare DenteMax, EyeMed Insight and TruHearing requires the use of in-network providers and all care must be received within those networks to be covered. If you go out of network, you will be responsible for all charges. For a complete listing of network providers, go to [MedMutual.com/SupplementPlusProviders](https://www.MedMutual.com/SupplementPlusProviders).

Three follow-up visits must be used within one year after the date of initial purchase of a hearing aid. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing hearing consultant at 1-833-627-1484 (TTY:711). Monday through Friday 8:00 a.m. to 8:00 p.m.

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Policy STMS-IPDVH-MH8000



# Frequently Asked Questions

## Who is eligible?

In order to enroll in a Medicare Supplement Insurance plan from Medical Mutual, you must:

- Be age 65 or older
- Be eligible for and enrolled in both Medicare Part A (hospital) and Part B (medical)
- Live in Ohio when you apply for coverage

## How and when do I enroll?

You are guaranteed to be accepted if you are age 65 or older, you apply for your Medicare Supplement Insurance policy within six months of your enrollment in Medicare Part B, or you qualify for a situation that gives you the right to purchase a policy (for example, involuntary loss of employer coverage). For these guaranteed acceptance situations, you do not need to answer any medical questions or meet any medical underwriting requirements.

Outside of the situations referenced above, you can still apply for Medicare Supplement Insurance from Medical Mutual. For acceptance, you must answer medical questions and meet medical underwriting requirements. However, you are not required to take a medical exam.

Enrollment details are included in the How to Enroll portion of this kit, which begins on the next page.

## When can my premium change?

Your premium rate is subject to change each year but will only change once each year on your renewal date. This rate can only be raised if all premiums for policies like yours are also raised.

## Will my policy automatically renew?

Medicare Supplement Insurance policies are guaranteed renewable. That means the Medicare Supplement policy you choose cannot be canceled for any other reason than non-payment of your premium or providing false information.







# How to Enroll

Enrolling in one of our Medicare Supplement Insurance plans is easy.

## Submitting Your Application

When you're ready, we have three simple options for submitting your application:

### 1. Contact your broker.

He or she will work with you to fill out the application and submit it on your behalf. We've included an application in this kit that you and your broker can use.

### 2. Call 1-844-546-3325 (TTY: 711)

One of our licensed sales agents will help you enroll over the phone.

### 3. Visit [MedMutual.com/MedicareSupplement](https://www.MedMutual.com/MedicareSupplement)

Once there, you can fill out and submit your application online.

## After You Enroll

Once we've received your application, here's what you can expect:

**After we process and issue your policy** we will send your ID card and enrollment materials to you. You should receive these within 10 business days of your application's approval. Your ID card is similar to other insurance cards you may have had and you will need to bring it with you to use any of the plan's benefits.

## Licensed Agent Verification

There are safeguards in place to help you make confident, informed decisions about selecting an insurance company. You may verify that an agent is licensed by contacting:

### The Ohio Department of Insurance

50 West Town Street, Suite 300  
Columbus, Ohio 43215

Toll-free: 1-800-686-1526 (TDD: 1-614-644-3745)

[Insurance.Ohio.gov](https://Insurance.Ohio.gov)



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This brochure contains a summary of benefits only describing our policies' most important features. It is not an insurance policy or contract. The Medical Mutual Medicare Supplement Insurance policy is the insurance contract. If there is any difference between this brochure and the policy, the provisions of the policy will control. **Neither Medical Mutual nor any of its agents or Medicare Supplement Insurance plans are connected with or endorsed by the U.S. or state government, Social Security or federal Medicare program.**

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or Medical Mutual.

**Medicare Supplement products marketed by Medical Mutual will be underwritten by Medical Health Insuring Corporation of Ohio.** Contact will be made by a licensed insurance agent or insurer. The amount of benefits provided depends upon the plan selected and that the premium will vary with the amount of the benefits selected. Medical Mutual is a registered trademark of Medical Mutual of Ohio.

Policies STM-MH2016-A, STM-MH2016-C, STM-MH2016-F, STM-MH2016-HI/F, STM-MH2016-N and STM-MH2016-G



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