



Bon Secours Mercy Health (BSMH) Retiree Health Plans

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Introduction



Bill Barrett, CLU, ChFC

216-687-7311

William.Barrett@MedMutual.com

- **Medicare Advantage Group Sales Consultant for Medical Mutual**
- Experienced Retiree Insurance Professional
- Currently serves as Ohio State President for the National Association of Benefits and Insurance Professionals, NABIP
- Chartered Financial Consultant and Chartered Life Underwriter



Joe Kenney

216-687-7631

Joseph.Kenney@medmutual.com

- **Director, Medicare Advantage Performance for Medical Mutual**
- Experienced Medicare Advantage and Retiree Health Professional
- Certified Project Management Professional

Agenda

Understanding Medicare

About Medical Mutual

BSMH Retiree Health Plans Overview

BSMH Retiree Health Plans vs Other Medicare Options

How to Enroll in Your BSMH Retiree Health Plans

Questions and Answers





Understanding Medicare



What is Medicare?

Federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

Who is it for?

- Age 65 or older
- Under 65 with disabilities
- Of any age with End-Stage Renal Disease (ESRD)

How Original Medicare Works

Original Medicare:



Part A
Hospital insurance

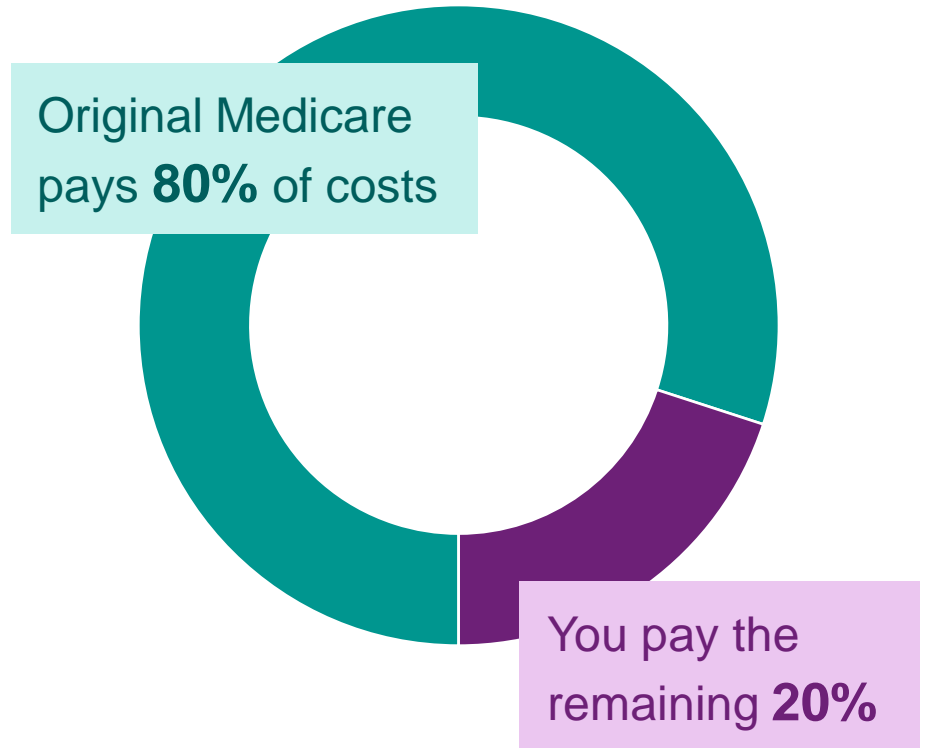


Part B
Medical insurance

Enrolling in Medicare:

Some people get Part A and Part B automatically, while others may have to sign up for it. In most cases, it depends on whether you are getting Social Security benefits.

Typical costs for covered healthcare services:



Parts of Medicare



Part A Hospital insurance

Covers inpatient hospitalization, skilled nursing, home health and hospice care



Part B Medical insurance

Covers outpatient services (e.g., doctor visits), durable medical equipment, lab tests and preventive care



Part C Medicare Advantage (MA)

Includes Part A and Part B coverage, and some plans offer prescription drug coverage and may include extra benefits, like dental and vision



Part D Prescription Drug Plan (PDP)

Covers costs of prescription drugs and may help lower prescription drug costs

★ BSMH Retiree Health Plan is
a Medicare Advantage Plan

Understanding Your Medicare Options

Option 1



Original
Medicare



Part A

Hospital insurance



Part B

Medical insurance

You can add



Medicare Supplement Insurance plans (Medigap) are sold by private insurance companies and are secondary to Medicare. These policies don't offer prescription drug coverage and must be purchased separately



Part D / Rx drug coverage is also known as a Prescription Drug Plan (PDP)

- Must be purchased from private insurance carriers
- Can be included in a Medicare Advantage plan or be sold as a stand-alone plan
- If you don't sign up for Part D when you're first eligible, you may have to pay a Late Enrollment Penalty (LEP)

Understanding Your Medicare Options

Option 2

Medicare Advantage, or Part C, combines the benefits of Original Medicare...

Original Medicare



Part A

Hospital insurance



Part B

Medical insurance

...and often also include:



Part D



Dental



Vision



Hearing



Add'l benefits

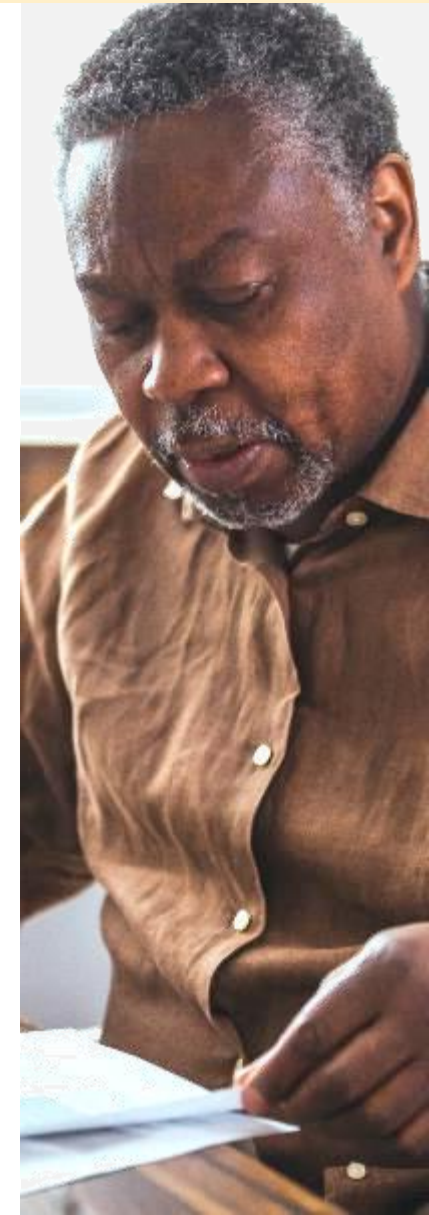


BSMH Retiree Health Plan includes all these features

Medicare Advantage plans (like those from **Medical Mutual**) offer another way to get Medicare coverage

Medicare Advantage plans are **contracted with Medicare** and must provide coverage that is the same as, or better, than what Original Medicare provides

- When you enroll in a Medicare Advantage plan with Medical Mutual, you receive Part A and Part B – as well as prescription drug coverage and other benefits such as vision, dental and hearing coverage – through us.



About Medical Mutual



Why Choose Medical Mutual



**Affordable Healthcare +
Extras That Matter**



Quality + Service You Can Count On



Commitment to Ohio Communities



High-quality Health Plans



We earned 4.5 Stars on our Medicare Advantage plans in 2024. This means our members have access to high-quality healthcare providers and excellent customer service.

Our 2024 Medicare Advantage[®] Star Ratings

- ★ ★ ★ ★ ☆ Overall Star Rating
- ★ ★ ★ ★ ★ Customer Service
- ★ ★ ★ ★ ★ Getting Needed Care
- ★ ★ ★ ★ ★ Getting Appointments and Care Quickly

Top-rated, local customer service

Our top-rated customer service team is based in Ohio. They earned 5 out of 5 stars from Medicare in 2024!

Plans by Ohioans, for Ohioans



89 years of experience as a trusted insurer

As a mutual company, our focus is entirely on our members—we don't answer to Wall Street analysts or pay dividends to investors



Our employees live and work right here in Ohio

We design our Medicare Advantage plans with feedback from people like you



Committed to Ohio communities

232,582

meals provided to food banks

421

total grants awarded to nonprofits

\$200,000+

awarded in scholarships

6,000

volunteer hours logged by employees each year*

*2022 Medical Mutual Community Report



BSMH Retiree Health Plan Overview

Plans and Benefits

Retiree Health Plan Options


BSMH Advantage PPO

Monthly Premium: \$0

What's Included:

Medical Coverage:

 Medicare Part A

 Medicare Part B

Drug Coverage:

 Medicare Part D

BSMH Advantage Plus PPO

Monthly Premium: \$32.46

What's Included:

Medical Coverage:

 Medicare Part A

 Medicare Part B

Drug Coverage:


 Medicare Part D

Extra Benefits:

 Dental

 Vision

 Hearing

 Wellness Programs

Plans are identical except Plus includes supplemental benefits and a low monthly premium.

Medical Coverage

	Bon Secours Mercy Advantage PPO			Bon Secours Mercy Advantage Plus PPO		
	Monthly Premium: \$0			Monthly Premium: \$32.46		
	BSMH Providers	Non-BSMH Providers	Non-Network	BSMH Providers	Non-BSMH Providers	Non-Network
Deductible*	\$1,250*		\$2,000*	\$1,250*		\$2,000*
Maximum Out-of-pocket	\$5,000	\$5,000	\$11,000	\$5,000	\$5,000	\$11,000
PCP	\$0	\$5	\$10	\$0	\$5	\$10
Specialist	\$0	\$50	\$55	\$0	\$50	\$55
Podiatry	\$0	\$50	\$55	\$0	\$50	\$55
Occupational Therapy	\$0	\$50	\$55	\$0	\$50	\$55
Physical Therapy	\$0	\$50	\$55	\$0	\$50	\$55
Inpatient	\$0 (Days 1-5)	\$350 (Days 1-5)	40%	\$0 (Days 1-5)	\$350 (Days 1-5)	40%
Outpatient (Surgical)	\$0	\$340	\$400	\$0	\$340	\$400
Diagnostic (CT / MRI / PET)	\$0 / \$0 / \$0	\$100 / \$175 / \$175	40%	\$0 / \$0 / \$0	\$100 / \$175 / \$175	40%
ER	\$90	\$90	\$90	\$90	\$90	\$90
Urgent	\$40	\$40	\$40	\$40	\$40	\$40
Diabetic Supplies	\$0	20%	20%	\$0	20%	20%

*Note: All benefits apply after deductible except for preventive services. In-network Medicare Covered Preventive Services are covered at 100% with no cost to you.

Prescription Drug Coverage

Formulary Tiers

Medical Mutual Part D Plan	
Tier 1	Preferred Generic Drugs
Tier 2	Generic Drugs
Tier 3	Preferred Brand and Generic Drugs
Tier 4	Non-preferred Drugs
Tier 5	Specialty Drugs

Coverage Phases

- Phase 1 – Deductible
- Phase 2 - Initial Coverage
- Phase 3 – Coverage Gap
- Phase 4 – Catastrophic Coverage

Prescription Drug Coverage

	Bon Secours Mercy Advantage PPO	Bon Secours Mercy Advantage Plus PPO
	Monthly Premium: \$0	Monthly Premium: \$32.46
Deductible*	\$500*	\$500*
MOOP	\$7,400	\$7,400
Preferred Network: Rx Copays Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5	Retail 30-Day: \$5 / \$10 / \$20 / \$30 / \$100 Mail-Order 90-Day: \$0 / \$12 / \$37 / \$63 / N/A	Retail 30-Day: \$5 / \$10 / \$20 / \$30 / \$100 Mail-Order 90-Day: \$0 / \$12 / \$37 / \$63 / N/A
Standard Network: Rx Copays Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5	Retail 30-Day: \$10 / \$15 / \$25 / \$35 / \$100 Mail-Order 90-Day: \$25 / \$37 / \$63 / \$87 / N/A	Retail 30-Day: \$10 / \$15 / \$25 / \$35 / \$100 Mail-Order 90-Day: \$25 / \$37 / \$63 / \$87 / N/A

*Note: All benefits apply after deductible.

Dental, Vision & Hearing Coverage

	Bon Secours Mercy Advantage PPO		Bon Secours Mercy Advantage Plus PPO	
	Monthly Premium: \$0		Monthly Premium: \$32.46	
	In-network	Non-Network	In-Network	Non-Network
Dental	Not covered		30% - 50% coinsurance \$1,000 coverage for preventive & comprehensive	50% - 70% coinsurance \$1,000 coverage for preventive & comprehensive
Vision	Not covered		\$250 eyewear allowance	
Hearing	Not covered		\$499/ \$699/ \$999 copay for hearing aids	

Dental, Vision & Hearing Coverage



Bon Secours Mercy Advantage Plus PPO



Dental Benefits

- Preventive and comprehensive coverage
- \$0 Copay
 - 2 Cleanings/year
 - 1 Dental X-Ray/year
- 30% Coinsurance for restorative service and extractions
- Max coverage of up to \$1,000 per calendar year for select comprehensive and preventative dental services



Vision Benefits

- Routine eye exam and contacts/glasses provided by EyeMed Insight Providers
- \$0 Copay for yearly exam
- \$250 allowance toward contact lenses or eyeglasses



Hearing Services

- \$0 Copay for yearly exam (In or out-of-network)
 - 1 Routine hearing exam/year
- \$0 Copay for hearing aid fitting-evaluation visit
- TruHearing-branded hearing aids
 - 1 per ear per year
 - \$499 Copay for each covered Standard hearing aid
 - \$699 Copay for each covered Advanced hearing aid
 - \$999 Copay for each covered Premium hearing aid

Wellness Benefits



Bon Secours Mercy Advantage Plus PPO



Wellness Benefits

24-hour Nurse Line

- A clinical expert provides answers to health questions 24/7

Home Meals Program

- Provides two meals a day for seven days after an inpatient hospital stay

SilverSneakers® Fitness Program

- Access to 17,000+ facilities and a wide range of fitness classes

QuitLine (Tobacco Cessation)

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

WeightWatchers®

- Discounted membership on Digital, Digital + Studio and WeightWatchers for Diabetes programs

Network: Ohio and Nationally

Medical Network: PPO

Major hospital systems in our network:*

PPO network spans 82 of Ohio's 88 counties
 The counties not included are Ashtabula, Jefferson, Belmont, Athens, Meigs and Lawrence

Toledo

- **Mercy Health**
- University of Toledo Medical Center

Columbus

- OhioHealth
- Mount Carmel
- The Ohio State University Wexner Medical Center
 - Arthur G. James Cancer Hospital

Cincinnati

- **Mercy Health**
- The Christ Hospital
- TriHealth
- University of Cincinnati Medical Center



Cleveland

- Cleveland Clinic
- University Hospitals
- MetroHealth

Youngstown

- **Mercy Health**

Akron

- Cleveland Clinic Akron General
- Summa Health

Network Tiers

Your Bon Secours Mercy Advantage Plus PPO plan categorizes providers into three tiers:

Tier One	Mercy Health (Preferred)	You experience the lowest possible copays and out-of-pocket costs.
Tier Two	In-network Non-Mercy (Standard)	You experience slightly higher copays and out-of-pocket costs than the preferred providers.
Tier Three	Out-of-Network	You experience higher copays and out-of-pocket costs than the preferred and standard providers.

Save when you use preferred Bon Secours Mercy Health providers

To make the most of your health benefits and take advantage of the lowest possible out-of-pocket costs, be sure to seek medical services from a preferred provider, if available. Availability is determined by these guidelines:

Primary Care Provider (PCP)	If there are Bon Secours Mercy Health PCPs accepting new patients within five miles of your permanent address, you must use those PCPs to receive the preferred-provider discounted rate.	If there are no Bon Secours Mercy Health PCPs accepting new patients within five miles , you can use any standard network PCP and receive the preferred-provider discounted rate.
Health Specialist	If there are Bon Secours Mercy Health specialists accepting new patients within 10 miles of your permanent address, you must use those specialists to receive the preferred-provider discounted rate.	If there are no Bon Secours Mercy Health specialists accepting new patients within 10 miles , you can use any standard network specialist and receive the preferred-provider discounted rate.

What should I do if I can't find a nearby preferred provider?

If you are unable to find a preferred provider or specialist within the parameters listed above, please call Medical Mutual Customer Care toll free at 1-800-835-9001 (TTY 711). A Customer Care Specialist will help you find the nearest standard provider and make sure you receive the preferred-provider discounted rate.

For more information on how your tiered network applies, see chapter four of your Evidence of Coverage by visiting [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and entering your group number, C37041.

A Note on Referrals:

If a BSMH provider refers you to a non-BSMH provider, you will receive coverage at the Tier 1 level

Nationwide Medical Coverage

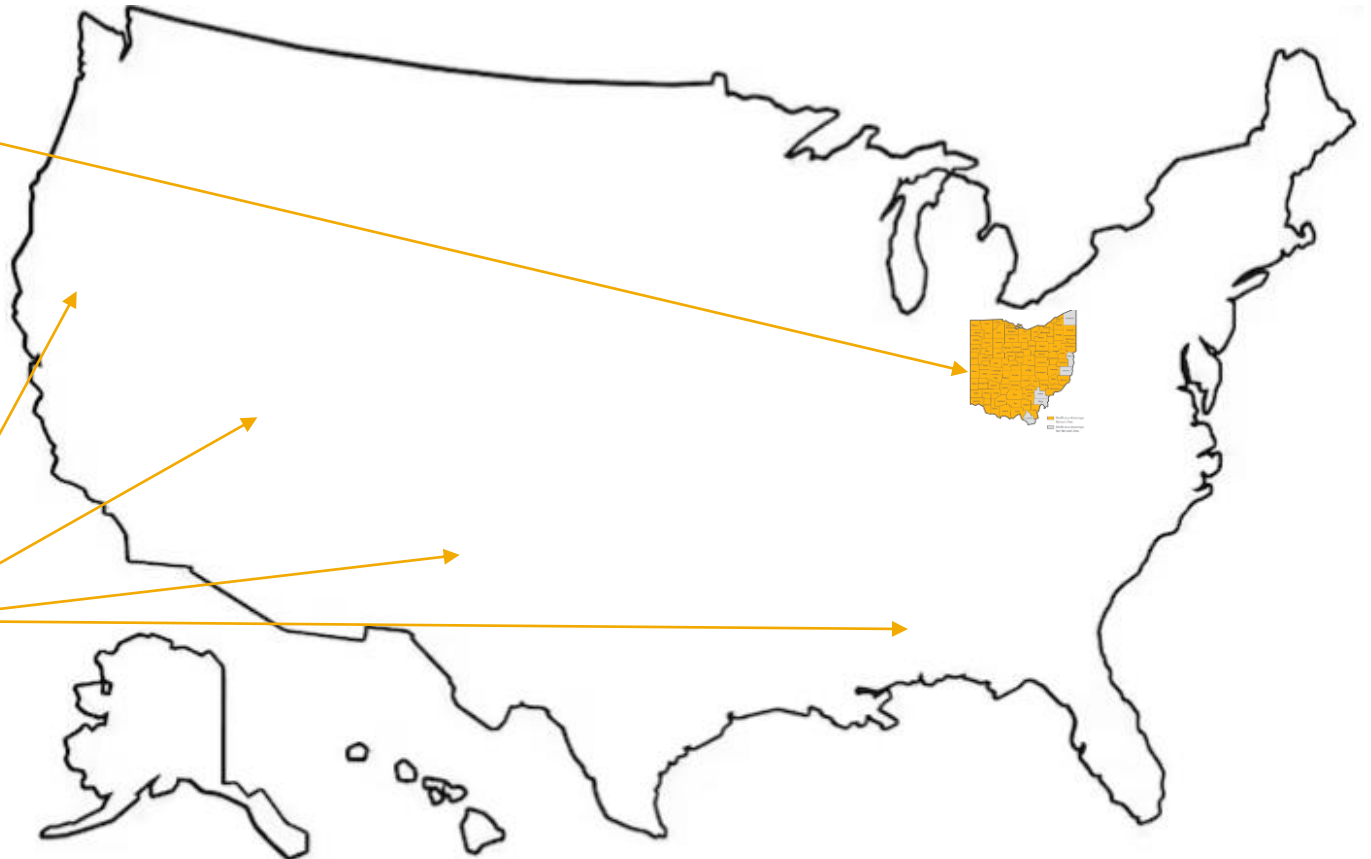
BSMH Retiree Health Plans offer nationwide medical coverage with no non-network penalties

Services incurred within 82-county network area

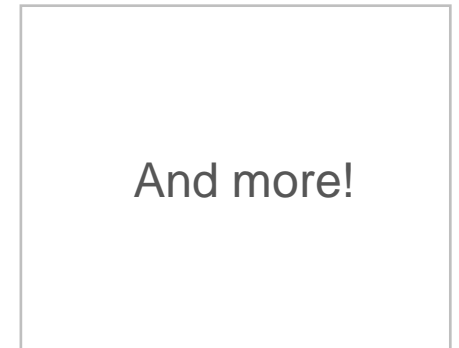
- Regular network rules apply
- Retirees must see network providers to receive Tier 1 and 2 benefits

Services incurred outside 82-county network area

- National service area applies
- Retirees can see any Medicare-eligible provider in the country and always receive Tier 1 benefits at no additional cost



Preferred Pharmacy Network*



*This is not a complete listing. Other providers are available in our network.

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Find Network Providers and Pharmacies



Search the Provider and Pharmacy Directories

- View a full list of Tier 1 providers, as well as in-network retail and mail-order pharmacy options.
- Visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup)
- Select **2024 Plans**
- When prompted, enter the group number **C37041**
- Provider Directory:** scroll down under **Plan Documents and Provider Directory** on the left side to **Provider Directory**
- Pharmacy Directory:** scroll down under **Prescription Drug Information** on the left side to **Bon Secours Mercy Health – Pharmacy Directory and Information**

MEDICAL MUTUAL

Find a Provider | Search | Contact Us | Login

Insurance Plans | Members | Providers | Brokers | About Us

1-800-835-9001 (TTY 711)

Important Information for MedMutual Medicare Advantage Plans

When you enroll in a MedMutual Advantage Plan, you should know about a few policies, procedures and documents. Here you can find important resources with information about prescription drug coverage, the appeals process and much more.

Please capitalize any letters when entering your group number.

2023 Plans

If you are purchasing a 2023 MedMutual Advantage plan and would like more information please continue below.

[View Information for 2023 Plans](#)

2024 Plans

If you are purchasing a 2024 MedMutual Advantage plan and would like more information please continue below.

[View Information for 2024 Plans](#)

Page last updated on 10/12/2022

Important Information for MedMutual Medicare Advantage Plans

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[View Information for 2023 Plans](#)

* Required information

Enter Group Number*: [Search](#)

Plan Documents and Provider Directory	Bon
Bon Secours Mercy Health - Evidence of Coverage	The Evid booklet
Bon Secours Mercy Health - Summary of Benefits	
Provider Directory	2024-Evi
Plan Information	2024-Evi
Aggregate Number of Grievances, Appeals and Exceptions	Back to
Appointment of Representative	
Best Available Evidence	
Contact Information	
Coverage Decisions and Appeals	
Disenrollment Information	

Getting Care During a Disaster

- Grievances
- Interpreter Services
- Medical Claim Form
- Medicare Ombudsman
- Out-of-network Coverage
- Pharmaceutical Assistance Programs

Prescription Drug Information

- Drug Management Program
- Medical Mutual's Medicare Part D Drug Transition Policy
- Medicare Part B Prescription Drugs
- Medical Mutual's Medicare Part C Transition Policy
- Medication Therapy Management
- Bon Secours Mercy Health - Medical Mutual Medicare Part D Formulary
- Bon Secours Mercy Health - Pharmacy Directory and Information**

See What You'll Pay for Covered Medication



Search the Formulary

- We work with a team of healthcare providers to build our formulary, or list of covered drugs
- Visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup)
- Select **2024 Plans**
- When prompted, enter the group number **C37041**
- Scroll Down under **Prescription Drug Information** on the left side to **Bon Secours Mercy Health – Medical Mutual Medicare Part D Formulary**

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2023 Plans

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[View Information for 2023 Plans](#)

2024 Plans

If you are purchasing a 2024 MedMutual Advantage plan and would like more information please continue below.

[View Information for 2024 Plans](#)

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Important Information for MedMutual Medicare Advantage Plans

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[View Information for 2023 Plans](#)

* Required Information

Enter Group Number*: [Search](#)

Plan Documents and Provider Directory

- [Bon Secours Mercy Health - Evidence of Coverage](#)
- [Bon Secours Mercy Health - Summary of Benefits](#)
- [Provider Directory](#)

Plan Information

- [Aggregate Number of Grievances, Appeals and Exceptions](#)
- [Appointment of Representative](#)
- [Best Available Evidence](#)
- [Contact Information](#)
- [Coverage Decisions and Appeals](#)
- [Disenrollment Information](#)

Bon Secours Mercy Health - Evidence of Coverage

The Evidence of Coverage booklet explains...

- [2024 Evidence of Coverage](#)
- [2024 Evidence of Coverage](#)
- [Back to Top](#)

Getting Care During a Disaster

- [Grievances](#)
- [Interpreter Services](#)
- [Medical Claim Form](#)
- [Medicare Ombudsman](#)
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Prescription Drug Information

- [Drug Management Program](#)
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- [Medication Therapy Management](#)
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- [Bon Secours Mercy Health - Pharmacy Directory and Information](#)

BSMH Retiree Health Plans vs Other Medicare Options



Comparing Plan Options

	Original Medicare	Medicare Supplement Plans	Individual Medicare Advantage Plans	Bon Secours Mercy Advantage PPO Plans
Lower monthly premiums	✓		✓	✓
Lower out-of-pocket costs		✓	✓	✓
Nationwide network	✓	✓		✓
Medical benefits paid at 100% after deductible*		✓		✓
Comprehensive coverage (medical/drug/dental/vision/hearing/wellness)			✓	✓
Care management programs included			✓	✓
Ease of use (single point of contact for health insurance needs/one ID card)	✓		✓	✓
Ohio-based customer service				✓

Group Retiree Health Plans vs. Medicare Supplement

Comprehensive Coverage

✓ BSMH Retiree Health Plans

- Includes medical and drug coverage with options for dental, vision, hearing and wellness

✗ Medicare Supplement

- Prescription drug, dental, vision, hearing and wellness not included

Cost Savings

✓ BSMH Retiree Health Plans

- \$0 or low monthly premium
- Works similarly to a Medicare Supplement plan after the deductible is reached.
 - Once the medical deductible is reached, all medical services are covered at 100% except ER and Urgent care, which have reasonable copays.

✗ Medicare Supplement

- Monthly premiums can be hundreds of dollars

Group Retiree Health Plans vs. Medicare Supplement (cont'd)

Ease of Use

✓ BSMH Retiree Health Plans

- Medical Mutual is the single point of contact for all retiree questions or concerns
- One ID Card—no need to carry a Medicare card, insurance card, Rx card, etc.
- Includes programs to help coordinate care and manage chronic conditions

✗ Medicare Supplement

- Retirees may need to coordinate with several entities such as Medicare, drug insurer, dental insurer, etc.
- May require multiple ID cards
- Programs to help coordinate care and manage health not included

Nationwide Coverage with No Non-Network Medical Penalties

✓ BSMH Retiree Health Plans

- Nationwide medical coverage without network restrictions when seeking services from a Medicare-eligible provider outside of our 82-county Ohio service area
- Nationwide pharmacy network with access to preferred and standard pharmacies throughout the country

✓ Medicare Supplement

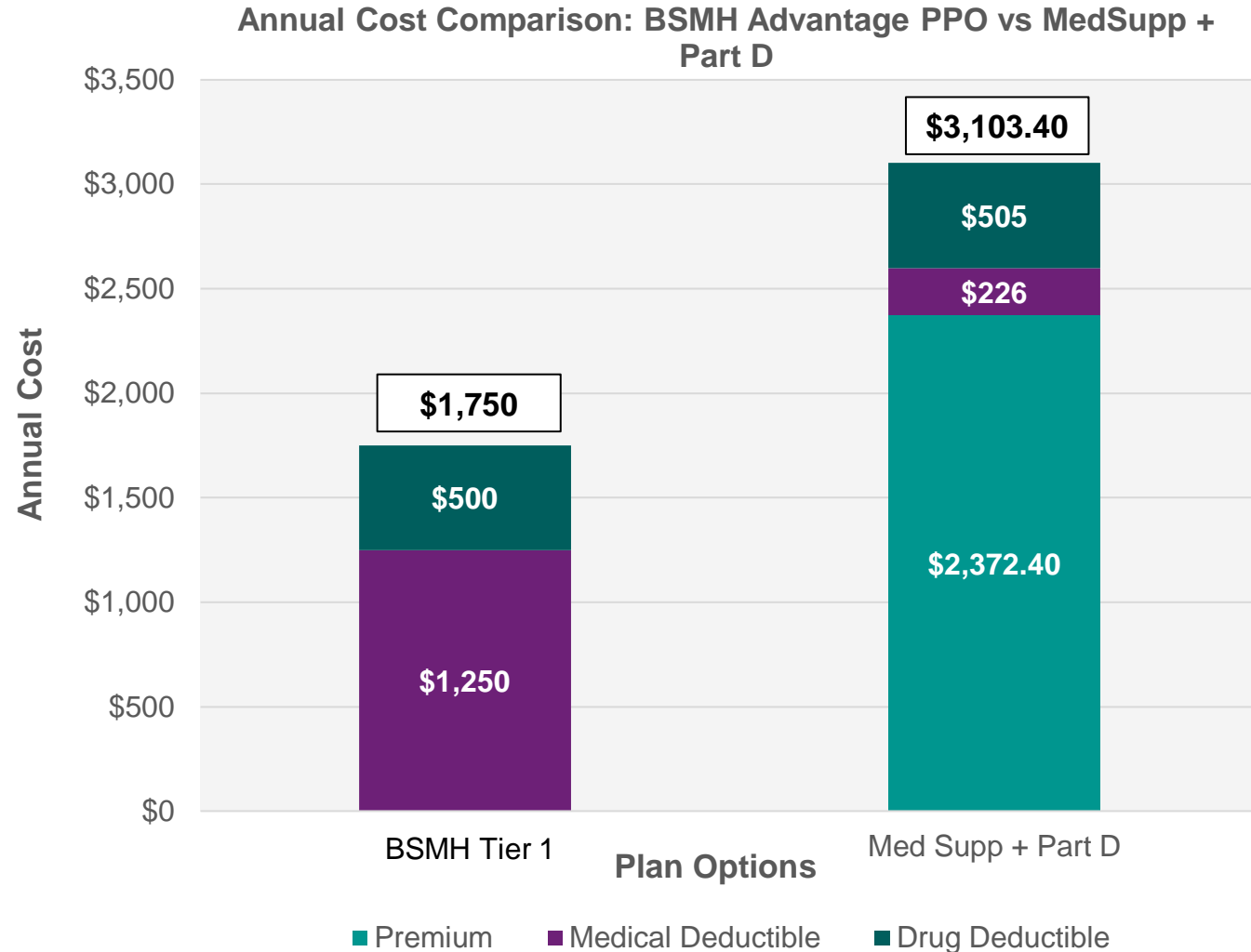
- Access to any Medicare-eligible provider nationwide

Benefits: BSMH Advantage PPO vs Med Supp + Part D

Benefits	Advantage PPO		Med Supp + Part D Plan	
	Tier 1: BSMH Providers	Tier 2: Non-BSMH Providers	Plan G	Standalone Part D Plan
Medical (Parts A and B)				
Deductible	\$1,250		\$226 (Part B ded)	Not Included
MOOP	\$5,000	\$5,000	N/A	Not Included
Inpatient Acute Services	\$0 (post-ded)	\$350 (post-ded)	\$0 (post-ded)	Not Included
Outpatient Hosp Surgery	\$0 (post-ded)	\$340 (post-ded)	\$0 (post-ded)	Not Included
PCP Office Visit	\$0 (post-ded)	\$5 (post-ded)	\$0 (post-ded)	Not Included
Specialist Office Visit	\$0 (post-ded)	\$50 (post-ded)	\$0 (post-ded)	Not Included
Urgent Care Visit	\$40 (post-ded)	\$40 (post-ded)	\$0 (post-ded)	Not Included
Emergency Room Visit	\$90 (post-ded)	\$90 (post-ded)	\$0 (post-ded)	Not Included
Diabetic Supplies	\$0 (post-ded)	20% (post-ded)	\$0 (post-ded)	Not Included
SNF Copay	\$0 (post-ded)	\$188 (post-ded)	\$0 (post-ded)	Not Included
Drug (Part D)				
Deductible	\$500		Not Included	\$505
MOOP	\$7,400		Not Included	\$8,000
	Preferred Network			
Tier 1 (30 day)	\$5 Retail, \$0 Mail (post-ded)		Not Included	\$1 Retail, \$0 Mail (post-ded)
Tier 2 (30 day)	\$10 Retail, \$5 Mail (post-ded)		Not Included	\$8 Retail, \$0 Mail (post-ded)
Tier 3 (30 day)	\$20 Retail, \$15 Mail (post-ded)		Not Included	\$35 Retail, \$35 Mail (post-ded)
Tier 4 (30 day)	\$30 Retail, \$25 Mail (post-ded)		Not Included	50% Retail and Mail (post-ded)
Tier 5 (30 day)	\$100 Retail, \$100 Mail (post-ded)		Not Included	25% Retail (post-ded)
Monthly Premium	\$0		\$165*	\$32.70

*Average rate for 70-year-old

Cost: BSMH Advantage PPO vs. Med Supp + Part D



Annual savings up to **\$1,300***

*Potential savings calculated considering plan premiums and deductibles comparing the Bon Secours Mercy Health retiree health plan, Medicare Supplement and Prescription Drug plans. Actual savings may vary based on plan selection and utilization.

Group Retiree Health Plans vs. Medicare Advantage

Comprehensive Coverage

✓ BSMH Retiree Health Plans

- Includes medical and drug coverage with options for dental, vision, hearing and wellness

✓ Medicare Advantage Plans

- Includes medical and drug coverage with options for dental, vision, hearing and wellness

Protection from High Out-of-Pocket Costs

✓ BSMH Retiree Health Plans

- \$0 or low monthly premium
- Added protection from higher medical costs post-deductible than individual Medicare Advantage plans
 - Once the medical deductible is reached, all medical services are covered at 100% except ER and Urgent care
- Added protection from higher drug costs with copays for higher tiers compared to coinsurance often seen with Medicare Advantage plans
- A great option for retirees looking for more affordable Medicare Supplement-like coverage

X Medicare Advantage Plans

- Many Medicare Advantage plans have a \$0 or low monthly premium with out-of-pocket maximum protection, but members typically continue to pay copay or coinsurance amounts for care after the plan's deductible is met up to an out-of-pocket maximum amount
- Typical annual out-of-pocket maximums range from \$4,000-\$5,000 for Medicare Advantage plans
- Plans often include coinsurance for higher tier drugs

Group Retiree Health Plans vs. Medicare Advantage (cont'd)

Nationwide Coverage with No Non-Network Medical Penalties

- ✓ **BSMH Retiree Health Plans**
 - Nationwide medical coverage without network restrictions when seeking services from a Medicare-eligible provider outside of our 82-county Ohio service area
 - Nationwide pharmacy network with access to preferred and standard pharmacies throughout the country

- ✗ **Medicare Advantage Plans**
 - Members must seek care within the plan's network

Ease of Use

- ✓ **BSMH Retiree Health Plans**
 - Health plan is the single point of contact for all retiree questions or concerns
 - One ID Card—no need to carry a Medicare card, insurance card, Rx card, etc.
 - Includes programs to help coordinate care and manage chronic conditions

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Group Retiree Health Plans vs. Original Medicare

Comprehensive Coverage

✓ BSMH Retiree Health Plans

- Includes medical and drug coverage with options for dental, vision, hearing and wellness

✗ Original Medicare

- Prescription drug, dental, vision, hearing and wellness not included

Protection from High Out-of-Pocket Costs

✓ BSMH Retiree Health Plans

- \$0 or low monthly premium w/ out-of-pocket maximum for protection against high medical costs

✗ Original Medicare

- No maximum out-of-pocket protection

Ease of Use

✓ BSMH Retiree Health Plans

- Medical Mutual is the single point of contact for all retiree questions or concerns
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✗ Original Medicare

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Group Retiree Health Plans vs. Original Medicare (cont'd)

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- Nationwide pharmacy network with access to preferred and standard pharmacies throughout the country

✓ Original Medicare

- Access to any Medicare-eligible provider nationwide

How to Enroll in the BSMH Retiree Health Plans



Ways to Enroll



Online

Visit [MedMutual.com/MercyRetiree](https://www.MedMutual.com/MercyRetiree)



Phone

Call 1-800-835-9001 (TTY 711), select option 2



Mail

Complete the paper application in your pre-enrollment kit

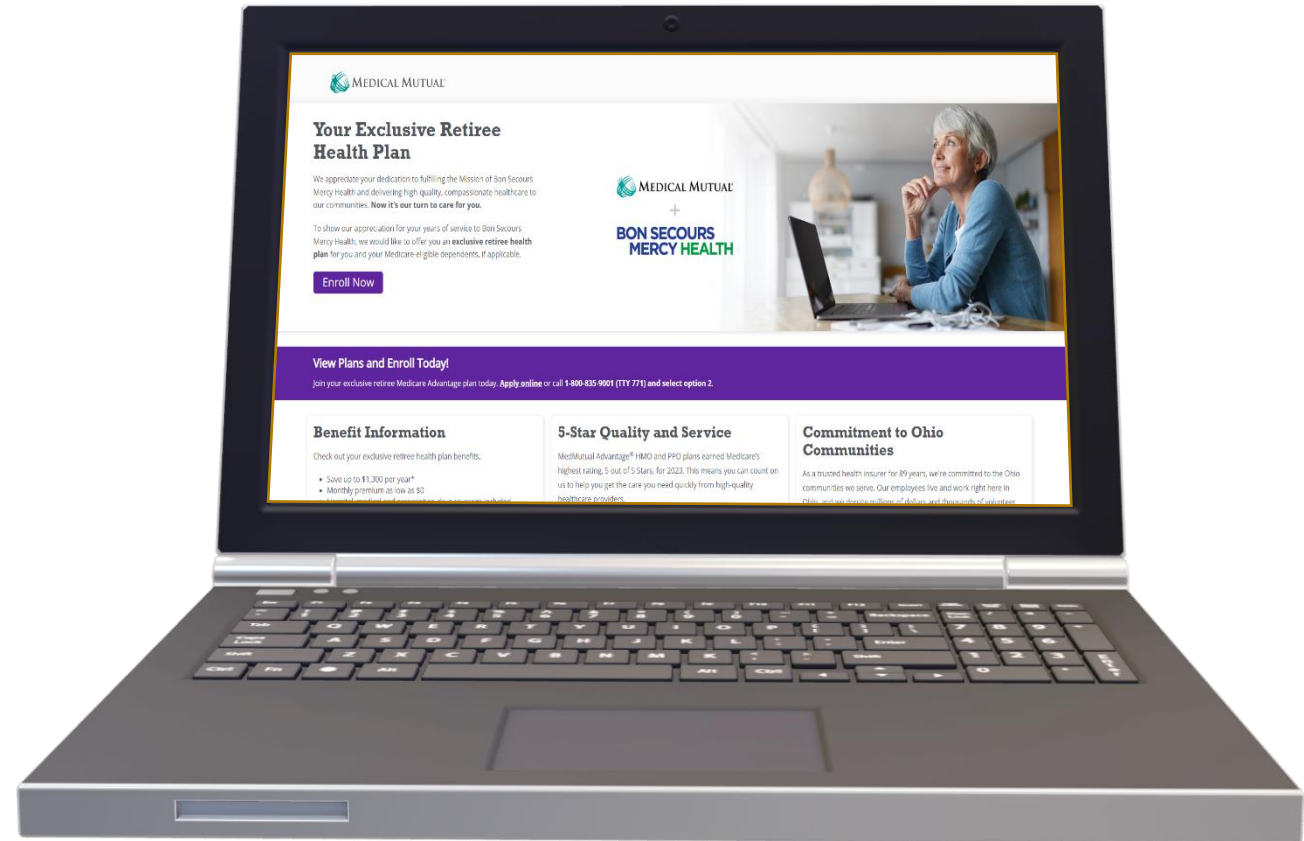
Enrollment – Open Until Dec. 15
Coverage Begins Jan. 1, 2024

Helpful Information



Your one-stop shop for all BSMH Retiree Health Plan information

- Visit [MedMutual.com/MercyRetiree](https://www.MedMutual.com/MercyRetiree)
 - Find benefit information
 - Enroll online
- Visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup)
 - Select **2024 Plans**, when prompted, enter the group number C37041
 - View important plan documents



A man with a mustache, wearing a tan flat cap, glasses, a yellow patterned shirt, and khaki pants, is sitting in a wooden chair and playing an acoustic guitar. He is smiling and looking towards the camera. The background is a bright, minimalist living room with a white wall, a lamp, a side table with a glass of water, and a snake plant in a black pot. The text "Questions and Answers" is overlaid in white on the left side of the image, with a yellow horizontal line below it.

Questions and Answers



MEDICAL MUTUAL[®]

Medicare Advantage

Thank You!



MedMutual Advantage plans are HMO and PPO plans offered by Medical Mutual of Ohio with a Medicare contract. Enrollment in a MedMutual Advantage plan depends on contract renewal. Every year, Medicare evaluates plans based on a 5-Star rating system. Out-of-network/non-contracted providers are under no obligation to treat Medical Mutual members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Please note: our Nurse Line is not intended to replace the medical care or advice you receive from your doctor. If you have a medical emergency, you should always seek treatment at the nearest medical facility or call 911. For accommodation of persons with special needs at sales meetings, call 1-866-406-8777 (TTY 711 for hearing impaired). SilverSneakers is a registered trademark of Tivity Health, Inc. Medical Mutual of Ohio complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

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