



MEDICAL MUTUAL[®]

Medicare Advantage

Medical Mutual Retiree Health Plans

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Introduction



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- **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



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

Agenda

Understanding Medicare

About Medical Mutual

Medical Mutual Retiree Health Plans Overview

Medical Mutual Retiree Health Plans vs Other Options

How to Enroll in our Medical Mutual Retiree Health Plans

Questions and Answers





Understanding Medicare



What is Medicare?

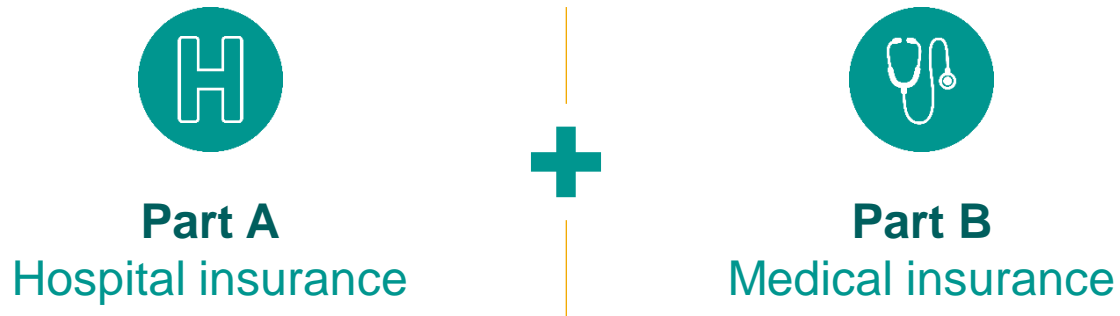
Federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

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

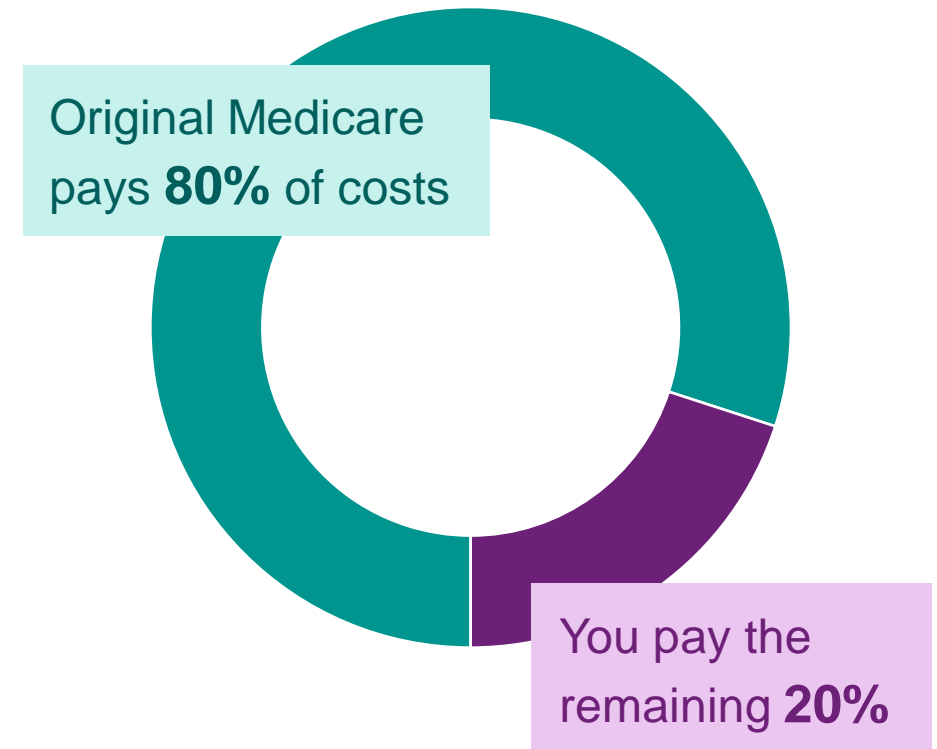
Original Medicare:



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

★ MMO 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



MMO 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



Medical Mutual Retiree Health Plans Overview

Plans and Benefits

Retiree Health Plan Options


MMO Advantage PPO

Monthly Premium: \$0

What's Included:

Medical Coverage:

 Medicare Part A

 Medicare Part B

Drug Coverage:

 Medicare Part D


MMO Advantage Plus PPO

Monthly Premium: \$41.86

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

	Medical Mutual Advantage PPO		Medical Mutual Advantage Plus PPO	
	Monthly Premium: \$0		Monthly Premium: \$41.86	
	In-Network	Non-Network	In-Network	Non-Network
Deductible*	\$1,050*	\$2,000*	\$1,050*	\$2,000*
Maximum Out-of-pocket	\$5,000	\$11,000	\$5,000	\$11,000
PCP	\$0	\$10	\$0	\$10
Specialist	\$0	\$55	\$0	\$55
Podiatry	\$0	\$55	\$0	\$55
Occupational Therapy	\$0	\$55	\$0	\$55
Physical Therapy	\$0	\$55	\$0	\$55
Inpatient	\$0 (Days 1-5)	40%	\$0 (Days 1-5)	40%
Outpatient (Surgical)	\$0	\$400	\$0	\$400
Diagnostic (CT / MRI / PET)	\$0 / \$0 / \$0	40%	\$0 / \$0 / \$0	40%
ER	\$90	\$90	\$90	\$90
Urgent	\$40	\$40	\$40	\$40
Diabetic Supplies	\$0	20%	\$0	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

	Medical Mutual Advantage PPO	Medical Mutual Advantage Plus PPO
	Monthly Premium: \$0	Monthly Premium: \$41.86
Deductible*	\$500*	\$500*
MOOP	\$8,000	\$8,000
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

	Medical Mutual Advantage PPO		Medical Mutual Advantage Plus PPO	
	Monthly Premium: \$0		Monthly Premium: \$41.86	
	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



Medical Mutual 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

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

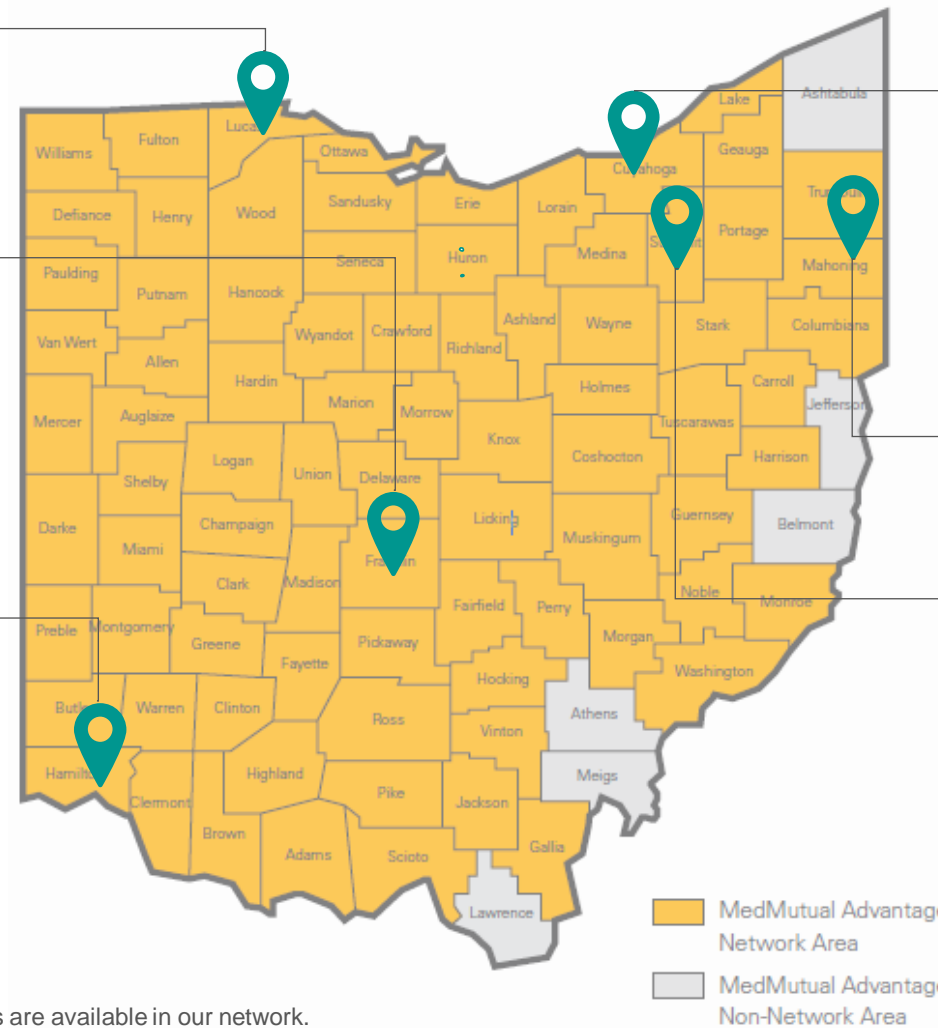
- Mercy Health
- University of Toledo Medical Center

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

Nationwide Medical Coverage

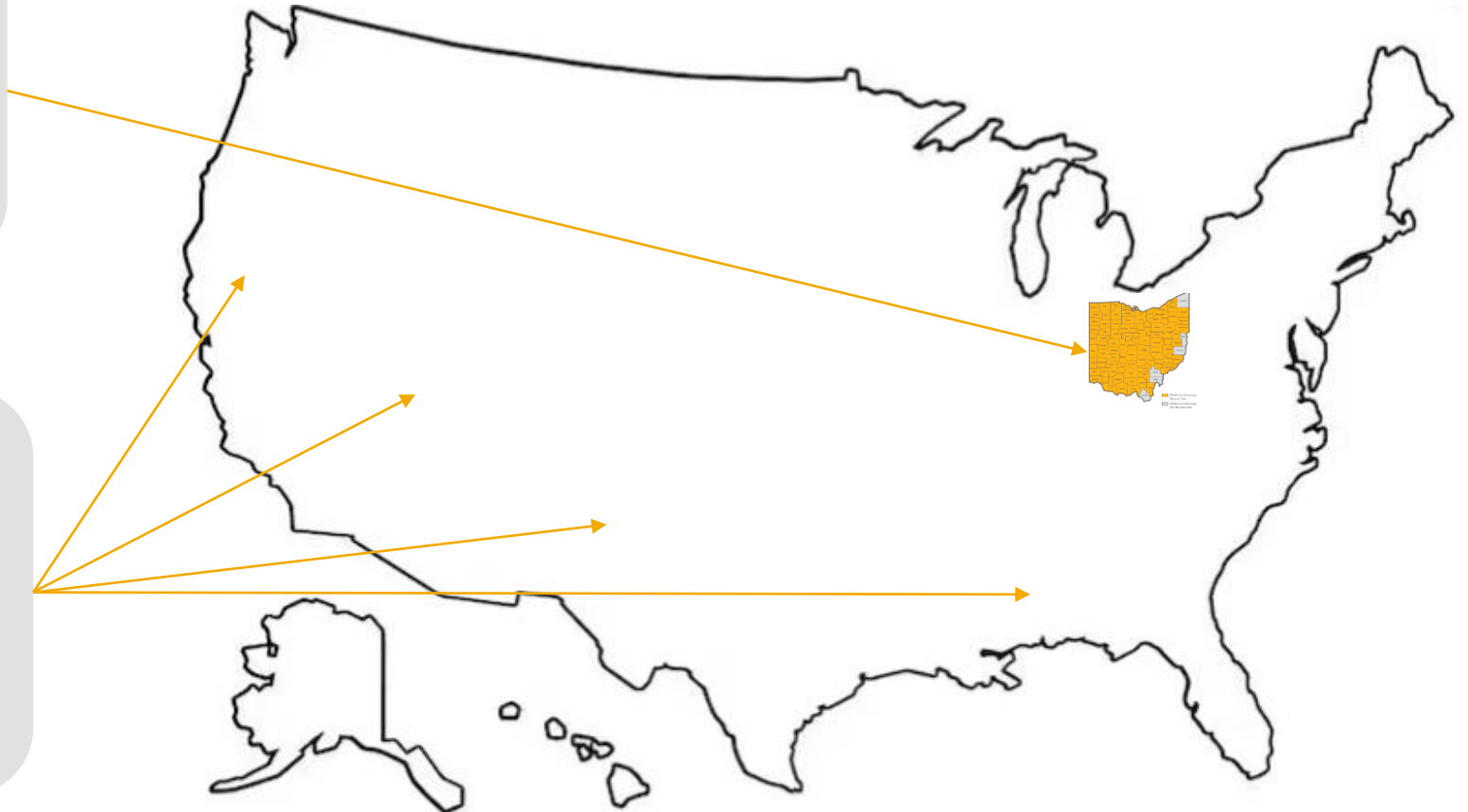
Medical Mutual Retiree Health Plans offer nationwide medical coverage with no non-network penalties

Services incurred within 82-county network area

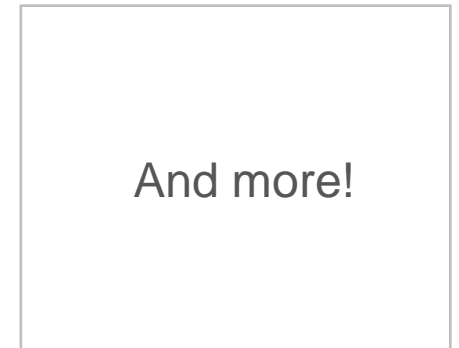
- Regular network rules apply
- Retirees must see network providers to receive in-network benefits

Services incurred outside 82-county network area

- National service area applies
- Retirees can see any Medicare-eligible provider in the country and always receive in-network 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 in-network 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 **C41390**
- **Provider Directory:** scroll down under **Plan Documents and Provider Directory** on the left side on the left side to **Provider Directory**
- **Pharmacy Directory:** scroll down under **Prescription Drug Information** on the left side to **Medical Mutual of Ohio – Pharmacy Directory and Information**

The screenshot shows the top of the Medical Mutual website. The header includes the Medical Mutual logo, navigation links for Insurance Plans, Members, Providers, Brokers, and About Us, and a search bar. Below the header is a section titled "Important Information for MedMutual Medicare Advantage Plans" with a sub-header for "2023 Plans" and "2024 Plans". There are buttons for "View Information for 2023 Plans" and "View Information for 2024 Plans".

This screenshot shows the search results page on the Medical Mutual website. The group number "C41390" has been entered into the search field. The results are organized into two main sections: "Plan Documents and Provider Directory" and "Prescription Drug Information".

- Plan Documents and Provider Directory:**
 - Medical Mutual of Ohio - Evidence of Coverage
 - Medical Mutual of Ohio - Summary of Benefits
 - Provider Directory
- Prescription Drug Information:**
 - Drug Management Program
 - Medical Mutual's Medicare Part D Drug Transition Policy
 - Medical Mutual's Medicare Part C Transition Policy
 - Medicare Part B Prescription Drugs
 - Medication Therapy Management
 - Medical Mutual of Ohio - Medical Mutual Medicare Part D Formulary
 - Medical Mutual of Ohio - Pharmacy Directory and Information
 - Out-of-network Pharmacy Coverage and Prescription Drug Claim Form
 - Prescription Drug Coverage Determination and Redetermination Request
 - Prescription Refills and Mail-order Services
 - Quality Assurance
 - Request for an Exception
 - Vaccine Coverage

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 **C41390**
- Scroll Down under **Prescription Drug Information** on the left side to **Medical Mutual of Ohio – Medical Mutual Medicare Part D Formulary**

Medical Mutual Retiree Health Plans vs Other Medicare Options



Comparing Plan Options

	Original Medicare	Medicare Supplement Plans	Individual Medicare Advantage Plans	Medical Mutual 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

- ✓ **MMO 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

- ✓ **MMO 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

✓ MMO 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

X 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

✓ MMO 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

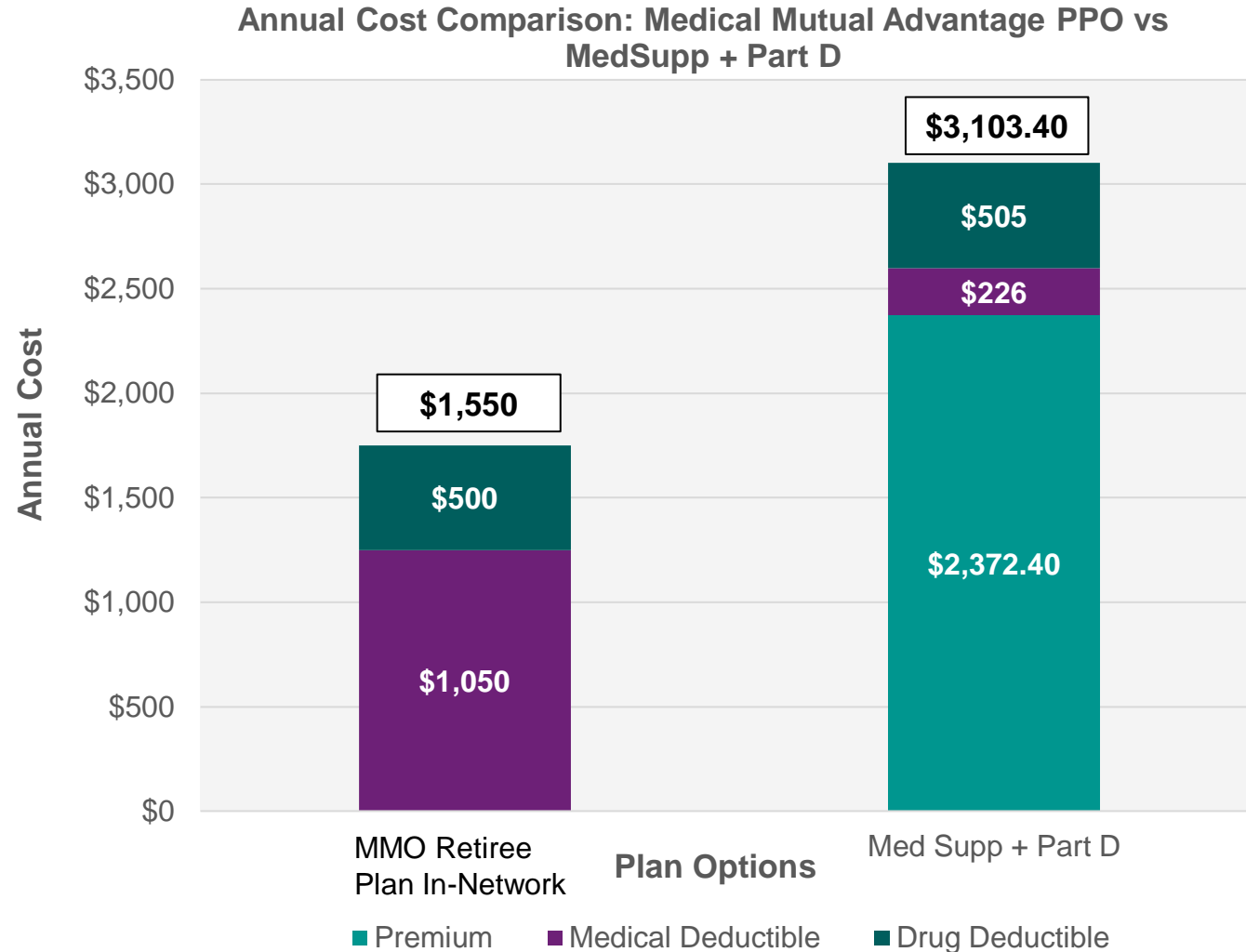
✓ Medicare Supplement

- Access to any Medicare-eligible provider nationwide

Benefits: Medical Mutual Advantage PPO vs Med Supp + Part D

	Advantage PPO	Med Supp + Part D Plan	
Benefits	In-Network	Plan G	Standalone Part D Plan
Medical (Parts A and B)			
Deductible	\$1,050	\$226 (Part B ded)	Not Included
MOOP	\$5,000	N/A	Not Included
Inpatient Acute Services	\$0 (post-ded)	\$0 (post-ded)	Not Included
Outpatient Hosp Surgery	\$0 (post-ded)	\$0 (post-ded)	Not Included
PCP Office Visit	\$0 (post-ded)	\$0 (post-ded)	Not Included
Specialist Office Visit	\$0 (post-ded)	\$0 (post-ded)	Not Included
Urgent Care Visit	\$40 (post-ded)	\$0 (post-ded)	Not Included
Emergency Room Visit	\$90 (post-ded)	\$0 (post-ded)	Not Included
Diabetic Supplies	\$0 (post-ded)	\$0 (post-ded)	Not Included
SNF Copay	\$0 (post-ded)	\$0 (post-ded)	Not Included
Drug (Part D)			
Deductible	\$500	Not Included	\$505
MOOP	\$8,000	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

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



Annual savings up to **\$1,500***

*Potential savings calculated considering plan premiums and deductibles comparing the Medical Mutual 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

✓ Medical Mutual 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

✓ Medical Mutual 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

- ✓ **Medical Mutual 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

- ✓ **Medical Mutual 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

- ✓ **Medicare Advantage Plans**
 - Health plan is the single point of contact for all retiree questions or concerns
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Group Retiree Health Plans vs. Original Medicare

Comprehensive Coverage

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- 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

✓ Medical Mutual 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

✓ Medical Mutual 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.
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✗ Original Medicare

- 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

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

Nationwide Coverage with No Non-Network Medical Penalties

✓ Medical Mutual 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
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✓ Original Medicare

- Access to any Medicare-eligible provider nationwide

How to Enroll in the Medical Mutual Retiree Health Plans



Ways to Enroll



Online

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



Phone

Call 1-800-801-4823 (TTY 771)



Mail

Complete the paper application in your pre-enrollment kit

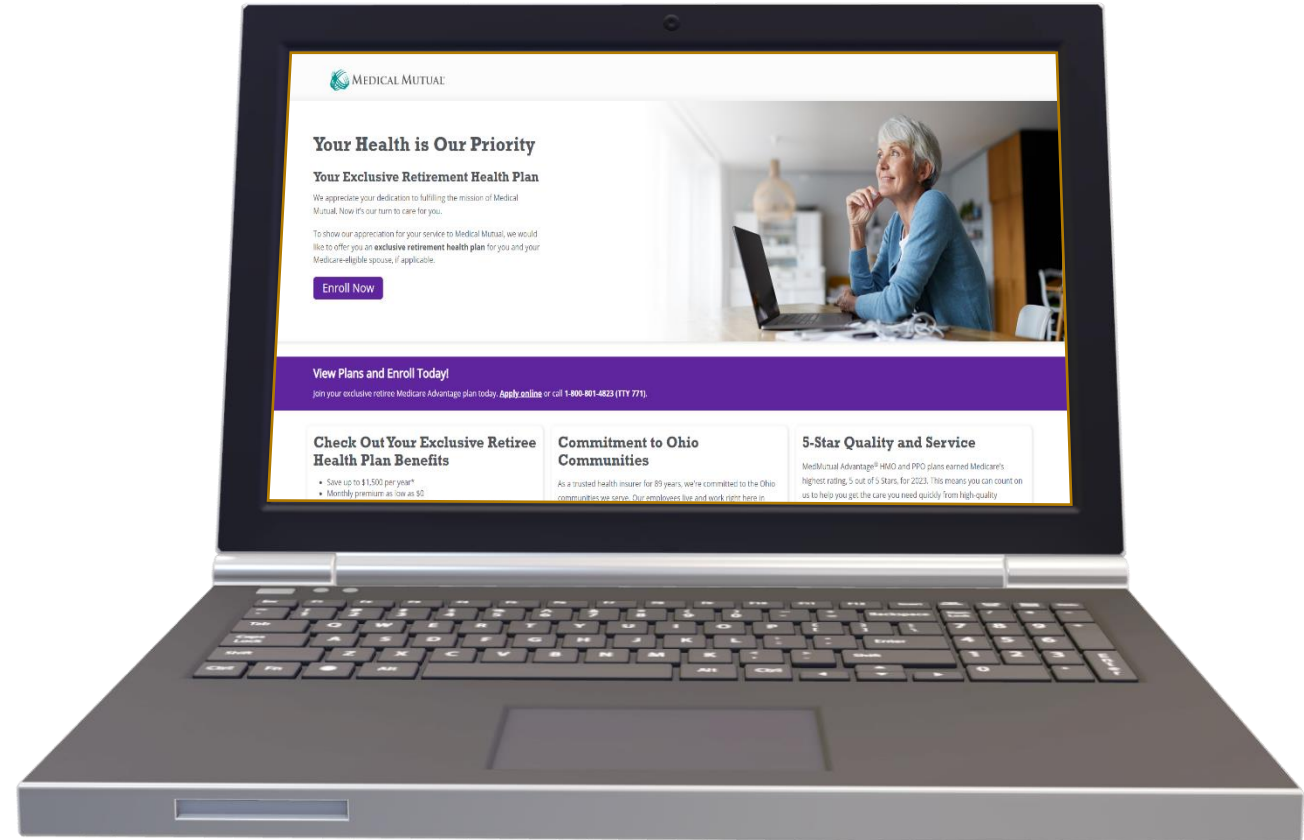
Enrollment – Open Until Dec. 15
Coverage Begins Jan. 1, 2024

Helpful Information



Your one-stop shop for all Medical Mutual Retiree Health Plan information

- Visit [MedMutual.com/MedMutualRetiree](https://www.MedMutual.com/MedMutualRetiree)
 - Find benefit information
 - Enroll online
- Visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup)
 - Select **2024 Plans**, when prompted, enter the group number C41390
 - View important plan documents



A man with a mustache, wearing a tan flat cap, glasses, a yellow patterned short-sleeved shirt, and khaki pants, is sitting in a wooden chair with a green cushion. He is smiling and playing a light-colored acoustic guitar. He has a watch on his left wrist and a ring on his left hand. The background is a bright, minimalist living room with a white wall. To the left, there is a black side table with a glass of water and a lamp with a white shade. To the right, there are two potted plants: a snake plant in a black pot and a peace lily in a white pot.

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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