



**MEDICAL MUTUAL®**

100 American Road

Cleveland, OH 44144-2322

[MedMutual.com/PSHB](https://www.MedMutual.com/PSHB)

[MedMutual.com/PSHBMARetiree](https://www.MedMutual.com/PSHBMARetiree)

Medical Mutual's

# Postal Service Health Benefits Plan Guide

for Employees and Annuitants

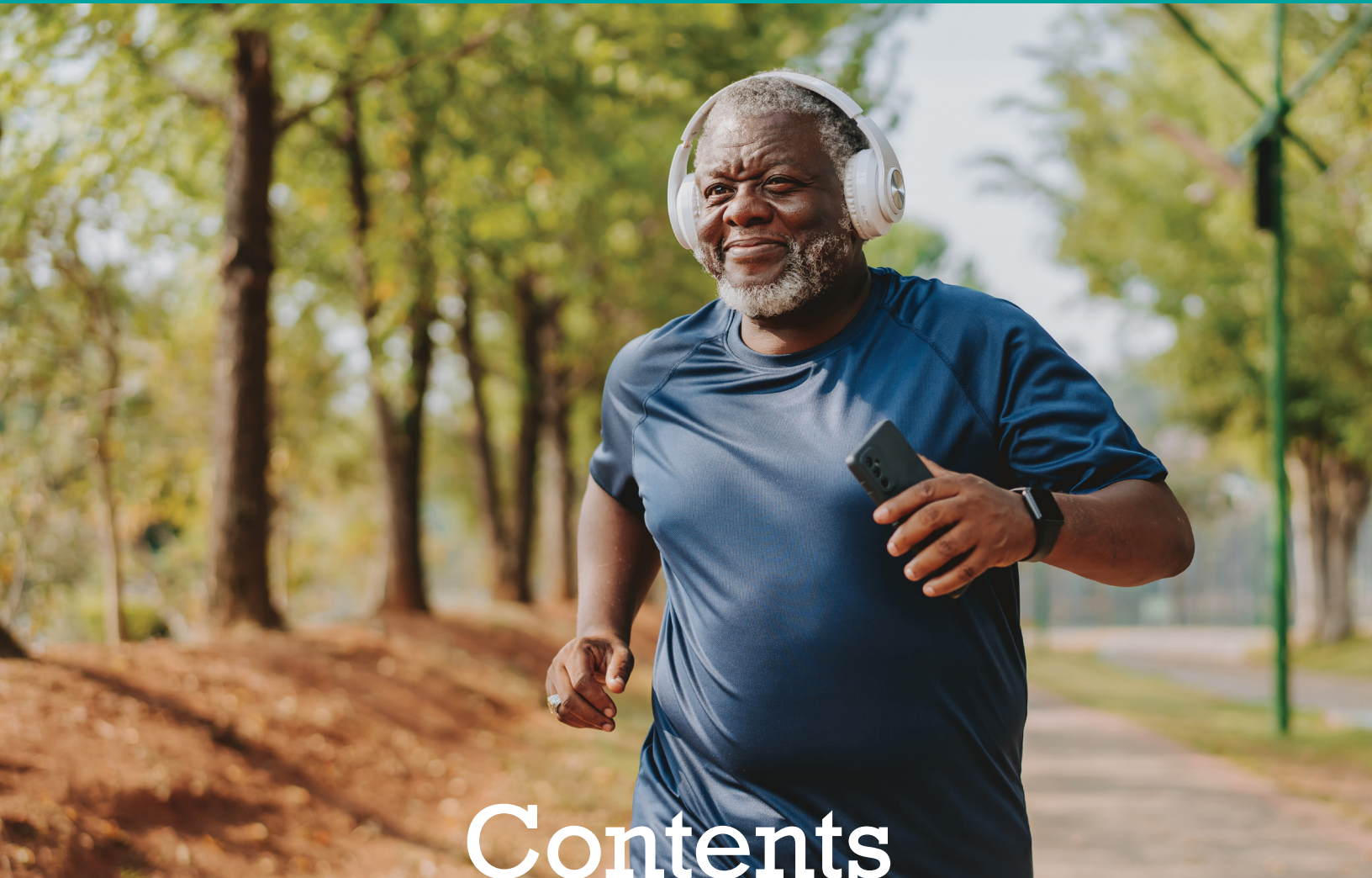
2025 Coverage Year



MEDICAL MUTUAL®







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# Welcome

## to Medical Mutual

We are pleased to offer the 2025 Postal Service Health Benefits (PSHB) health insurance plans for employees and annuitants who live or work in the following northern Ohio counties: Allen, Ashland, Ashtabula, Auglaize, Columbiana, Cuyahoga, Defiance, Erie, Fulton, Geauga, Henry, Huron, Lake, Lorain, Lucas, Mahoning, Medina, Mercer, Ottawa, Portage, Putnam, Richland, Sandusky, Seneca, Stark, Summit, Trumbull, Wayne, Williams and Wood.

For your convenience, this guide is broken into separate sections for employees (pages 6-10) and annuitants (pages 12-17).

### **All of our PSHB plans offer:**

- No out-of-pocket costs for most preventive services.
- No referrals required for certain specialists, including mental health or substance use providers.
- Access to My Health Plan, our secure member portal, where you can manage your plan, costs and health.

**Founded in 1934, Medical Mutual is the oldest health insurance company based in Ohio. Our priority is offering health insurance plans based on the local needs of the 1.2 million Ohioans we serve. We are committed to providing our members with the right benefits and services to help them live healthier through all stages of life.**

# Enroll in a PSHB Plan

Becoming a Medical Mutual member is easy. Just follow the three simple steps below. The information in this guide can help you pick the right plan that meets your needs.

## Step 1 | Pick a plan

Our PSHB plans are specifically for Postal Service employees and annuitants who live or work in these northern Ohio counties: *Allen, Ashland, Ashtabula, Auglaize, Columbiana, Cuyahoga, Defiance, Erie, Fulton, Geauga, Henry, Huron, Lake, Lorain, Lucas, Mahoning, Medina, Mercer, Ottawa, Portage, Putnam, Richland, Sandusky, Seneca, Stark, Summit, Trumbull, Wayne, Williams and Wood.*

## Step 2 | Choose the type of coverage you need

Review the chart on page 9 (for employees) and page 14 (for annuitants) for applicable rates and enrollment codes.

## Step 3 | Enroll in your new PSHB plan<sup>1</sup>

Employees and annuitants can enroll in the PSHB Standard or Basic plans online at <https://health-benefits.opm.gov/PSHB/>. Employees and annuitants can call 1-844-451-1261 if they need assistance with the enrollment process. Annuitants who wish to enroll in the PSHB Medicare Advantage PPO plan can enroll by filling out a paper enrollment application. To request assistance or another application, call Medical Mutual toll free at 1-800-801-4823 (TTY: 711 for hearing impaired).

### Changing Your Coverage

When major life events take place, you may need to make changes to your health insurance coverage. To ensure you and/or your dependents have the right coverage, please visit OPM.gov or contact your employing agency or retirement office for PSHB enrollment procedures within 31 days of any one of the following life-changing events. More details are available in the 2025 PSHB Brochure (RI 73-928).

- Change of address outside the Medical Mutual service area
- Marriage
- Birth, adoption, placement for adoption or legal guardianship of a child
- Marriage of an enrolled dependent
- Divorce or dissolution
- Medicare eligibility
- Death of an enrollee or dependent

<sup>1</sup> These are highlights of the PSHB enrollment process. Please refer directly to OPM.gov and your employing agency or retirement office for PSHB coverage effective dates, enrollment procedures and deadlines, and other information.



# Spend Less on Healthcare

## Reduce Your Out-of-Pocket Costs

**Understanding your health insurance coverage can save you time and money. The following tips can help you reduce your out-of-pocket costs and get the most out of your coverage.**

### Stay in Network

Remember, using doctors, hospitals and other healthcare providers in your plan's network can save you money. In-network providers often offer lower or discounted rates, which means more money stays in your pocket. You will be responsible for paying the charges in full if you receive services from a non-network provider.

To see if your preferred doctors and other healthcare providers are part of your plan's network, visit [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB) and click the Find a Provider link.

### Use Your Preventive Care Benefits

Preventive care is an easy way to help prevent diseases or find problems early when they're easier and less expensive to treat. Regular visits with a primary care provider (PCP) will help you stay up-to-date on recommended vaccines and screenings based on your gender, age, health history and other risk factors.

### Avoid the Emergency Room

Talk to your doctor or visit an urgent care facility. Using an urgent care facility instead of an emergency room for everyday injuries and illnesses can save you time and money.

### Know What's Covered

Before you have a service or procedure, review your 2025 PSHB Brochure (RI 73-928) or call Medical Mutual Customer Care at the phone number on your member ID card to make sure it is covered under your plan.

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#### Employees and Annuitants

#### Helpful Tips

1. Keep your Medical Mutual member ID card with you at all times (in your wallet or on your smartphone), and refer to it each time you visit your provider to ensure you pay the right copay.
2. Follow your doctor's prescribed treatments and preventive screening recommendations. This is especially important if you have a chronic condition.
3. Call our dedicated Customer Care Specialists at the phone number on your member ID card if you have any coverage questions or need additional help.

# My Health Plan

Stay Organized and Informed

**My Health Plan, our secure member website, is available 24/7. Visit [MedMutual.com/Member](https://www.MedMutual.com/Member) to find in-network providers, review claims, review your out-of-pocket spending, access our wellness portal and more.**

## Find a Provider and Cost Estimator

Our enhanced Find a Provider tool makes it easy to find in-network providers. Search by specialty, location, condition and more. You can also view quality ratings of network doctors and compare costs so you can make the best decision for your health and wallet. Remember, using in-network providers will save you money.

## Paperless Explanation of Benefits (EOBs) Statements

After you visit the doctor's office or hospital, an explanation of your treatment and how much it costs is available online. This is referred to as an EOB. A digital archive of current and past EOBs keeps these important records organized and easy to find. You can also choose to opt out of receiving mailed EOBs.

## Download our Free Mobile App

With the MedMutual mobile app, you can use your smartphone to view claims, check your deductible and out-of-pocket spending, search your network for healthcare providers, and access your digital ID card, which you can email or fax to your providers right from your device. Search "MedMutual" in the Apple App Store® or Google Play™.

### Register for My Health Plan

It's easy. Just visit [MedMutual.com/Member](https://www.MedMutual.com/Member). All you'll need is your member ID card or the last four digits of your Social Security number.

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The Google Play store is a registered trademark of Google Inc.

**Employees and Annuitants**



# For Employees



Please review the following section and choose from two plan options - Standard or Basic. Both plans feature our MedFlex™ provider network, giving you access to Summa Health, Mercy Health, The Toledo Clinic, University Hospitals and many other highly qualified providers and health systems.

# Employee Coverage Highlights

Two available options: Standard or Basic

2025 PSHB Benefit Plan Options You pay		
Plan Features	PSHB Standard Option	PSHB Basic Option
<b>Annual Deductible</b>	\$0	\$750/\$1,500 (Accumulates toward out-of-pocket max.)
<b>Out-of-Pocket Maximum</b> (Individual/Family)	\$6,000/\$12,000	\$6,500/\$13,000
<b>Physician Office Visits</b>		
Preventive Adult Exam (per visit)	\$0	\$0
Preventive Well-Child Exam (per visit)	\$0	\$0
Primary Care Visit (per visit)	\$25	\$30
Specialty Care Visit (per visit)	\$45	\$60
Routine Vision Exam (per visit)	\$45	\$60
<b>Lab Services</b>	\$0 per visit	20% after deductible
Labs and X-rays, such as blood tests and ultrasounds		
<b>Ambulatory Surgery</b>	\$375 per surgery	20% after deductible
<b>Hospitalization</b>	\$650 per admission	20% after deductible
<b>Urgent Care Services (per visit)</b>	\$35 per visit	\$45 per visit
<b>Emergency Services* (per visit)</b>	\$325 per visit	\$325 per visit
<b>Most Durable Medical Equipment (DME)</b>	25%	30% after deductible
<b>Prescription Drugs</b> (Prescriptions must be filled at an in-network plan pharmacy or through our mail order services.)		
<b>Generic (tier 1)</b>		
Retail (up to a 30-day supply)	\$15 per fill	\$10 per fill
Mail Order (up to a 90-day supply)	\$30 per fill	\$20 per fill
<b>Preferred Brand (tier 2)</b>		
Retail (up to a 30-day supply)	\$75 per fill	40% up to \$250 max. per fill
Mail Order (up to a 90-day supply)	\$150 per fill	40% up to \$500 max. per fill
<b>Non-preferred Brand (tier 3)</b>		
Retail (up to a 30-day supply)	\$180 per fill	60% up to \$350 max. per fill
Mail Order (up to a 90-day supply)	\$360 per fill	60% up to \$700 max. per fill
<b>Specialty (tier 4)</b>		
Up to a 30-day supply filled at a contracted specialty pharmacy through the Specialty Drug Solution program (see page 8) <i>Mail order is not available for specialty medications.</i>	25% up to \$500 max. per fill	30% up to \$500 max. per fill

\*Emergency copay is waived if admitted directly to the hospital as an inpatient.

This is a summary of the features of the Medical Mutual Standard and Basic plan options. This benefit information is a brief summary, not a complete description of benefits. Before making a final decision, please read the 2025 PSHB Brochure (RI 73-928), available for download at [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB).

Employees

# Employee Prescription Coverage

## Covered Drugs and Your Rx Formulary

Your plan will cover medicines on the National Preferred Plus formulary, which includes a variety of generic, brand and specialty drugs. But it excludes certain drugs for which there are other clinically effective, lower-cost alternatives on your plan's formulary. Review the plan formulary at [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB) to see how your medications are covered and the amount of your copay.

Some medications may require a coverage review before your plan will pay for them. These reviews make sure you get the right medication for your condition at a reasonable cost. Coverage review programs include prior approval, step therapy and quantity limits. Download the formulary at [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB) to learn more.

## Pharmacy Network

Non-specialty prescription drugs must be filled through a retail pharmacy in the Walgreens Advantage Network (up to a 30-day supply) or by mail through the Express Scripts Pharmacy<sup>SM</sup> (up to a 90-day supply). The network includes most chain and independent pharmacies in Ohio. Note: CVS is not included.

## No-Cost Preventive Medications

Preventive medications can help you avoid many illnesses and maintain good health. You'll pay \$0 out of pocket when you fill a prescription for any medication on our Standard Plus Preventive Medications list. Medications on this list are typically taken to maintain good health or prevent the onset or worsening of conditions like asthma, diabetes, high blood pressure, high cholesterol and more.

## Generic Incentive Program

You'll save money when you choose generic medicines whenever possible. If you choose a brand-name drug when a generic equivalent is available, you will pay your plan's brand-name copay (tier 2 or tier 3), PLUS the difference in cost between the generic and brand-name drug.

## Home Delivery for Long-Term Medications

Save time and money on long-term medications with our Select Home Delivery Active Choice program. Standard shipping is FREE, and you'll receive your first order in about a week.

To get started:

- Ask your doctor or healthcare provider to fax a prescription for up to 90 days, plus three refills (if applicable), to Express Scripts at 1-800-837-0959, or they can send it through the Express Scripts e-prescribing system.
- Or download a mail order form at [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB). Send the completed form, along with your prescription order, to Express Scripts at the address on the form.
- If you prefer to continue filling these prescriptions at your local pharmacy, you'll need to notify Express Scripts of your preference.
- Learn more at [MedMutual.com/PrescriptionHomeDelivery](https://www.MedMutual.com/PrescriptionHomeDelivery).

## Specialty Drug Solution

Specialty drugs, such as those used to treat rheumatoid arthritis, cancer or multiple sclerosis, must be filled at a contracted specialty pharmacy, which offers extra care and service. Specialty drugs are limited to 30 days per fill, which prevents waste if a medication or dose needs to be changed because of tolerance concerns or side effects.

# 2025 Employee Premium Costs

The semimonthly rates listed below apply to employees.

			Premium Costs	
			Biweekly	
Enrollment Code			Government	You
Plan Options	Standard	Self Only D3D	\$309.93	\$308.35
		Self + One D3F	\$669.94	\$690.29
		Self + Family D3E	\$729.03	\$754.86
	Basic	Self Only D3A	\$162.15	\$54.04
		Self + One D3C	\$356.71	\$118.91
		Self + Family D3B	\$389.14	\$129.71

You are eligible for this plan if you live or work in one of the following northern Ohio counties: Allen, Ashland, Ashtabula, Auglaize, Columbiana, Cuyahoga, Defiance, Erie, Fulton, Geauga, Henry, Huron, Lake, Lorain, Lucas, Mahoning, Medina, Mercer, Ottawa, Portage, Putnam, Richland, Sandusky, Seneca, Stark, Summit, Trumbull, Wayne, Williams and Wood.

These rates do not apply to all enrollees. If you are in a special enrollment category, please visit [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB) or contact the agency or Tribal Employer which maintains your health benefits enrollment.

### Learn More

For more detailed plan information, refer to your 2025 PSHB Brochure (RI 73-928) or visit [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB).



# Make Your Health a Priority

**Wellness is a key part of your overall health. Taking care of your body and mind can help you prevent illness, reduce your risk of chronic conditions, and live a happier and healthier life. Medical Mutual offers employees a variety of tools, information and resources to put you on a path to a healthier you.**

## Wellness Portal

The foundation of this program is an intuitive and user-friendly wellness portal that serves as a gateway to various health and wellness programs available to you as a Medical Mutual member at no additional cost. Members can access the wellness portal on My Health Plan. Choose Wellness Portal from the Healthy Living tab at the top of the page.

## Online Health Assessment

This tool includes a series of questions about your health history, exercise and nutrition habits, as well as your emotional well-being. Upon completion, you'll receive a personalized report of your results and recommendations, as well as a physician summary you can share with your doctor. You're encouraged to complete the assessment annually.

## Health Education

Online Health 101 offers engaging and confidential video classes that cover health and wellness topics, including healthy weight, exercise, healthy sleep habits and much more.

## Sync Your Wearable Device

Some of the activities you'll find on the wellness portal involve tracking steps, exercises or other activities. We make it simple and convenient to record your daily results by allowing you to sync an app or wearable device to the portal.

## Wellness Resource Library

Access articles and tips on health-related topics such as weight management, exercise, stress reduction, healthy eating, recipes and more.

## Tobacco Cessation Program

Kick the habit with coaching, a personalized quit plan, educational materials and a supply of nicotine replacement therapy at no cost to you.

## Member Discounts

We offer discounts on a variety of health products and services. Visit the Healthy Living tab on My Health Plan for more information.

## Fitness Discounts

Save money on gym memberships, home exercise equipment, nutrition programs and more. Visit the Healthy Living tab on My Health Plan to learn more.





For more information, log in to My Health Plan at  
[MedMutual.com/Member](https://www.MedMutual.com/Member).



# For Annuitants



For 2025, annuitants have the opportunity to enroll in the PSHB Medicare Advantage PPO in addition to the coverage they are currently enrolled in with the PSHB Standard or Basic plan options. Please review the following section to learn more.

- Our PSHB Standard and Basic options offer our Medical Mutual medical and prescription drug coverage and feature our MedFlex network of providers.
- The PSHB Medicare Advantage PPO plan encompasses all the benefits of Original Medicare (Parts A and B), plus Part D prescription drug coverage. It features our MedMutual Advantage PPO network.

# Annuitant Coverage Highlights

For the PSHB Standard, PSHB Basic or PSHB Medicare Advantage Plans

Plan Features	2025 PSHB Benefit Plan Options You pay		
	PSHB Standard Option	PSHB Basic Option	PSHB Medicare Advantage PPO Plan
<b>Annual Deductible</b>	\$0	\$750/\$1,500 (Accumulates toward out-of-pocket max.)	\$0
<b>Out-of-Pocket Maximum</b> (Individual/Family)	\$6,000/\$12,000	\$6,500/\$13,000	Not applicable
<b>Physician Office Visits</b>			
Preventive Adult Exam (per visit)	\$0	\$0	\$0
Preventive Well-Child Exam (per visit)	\$0	\$0	\$0
Primary Care Visit (per visit)	\$25	\$30	\$0
Specialty Care Visit (per visit)	\$45	\$60	\$0
Routine Vision Exam (per visit)	\$45	\$60	\$0
<b>Lab Services</b> Labs and X-rays, such as blood tests and ultrasounds	\$0 per visit	20% after deductible	\$0 per visit
<b>Ambulatory Surgery</b>	\$375 per surgery	20% after deductible	\$0 per surgery
<b>Hospitalization</b>	\$650 per admission	20% after deductible	\$0 per admission
<b>Urgent Care Services (per visit)</b>	\$35 per visit	\$45 per visit	\$0 per visit
<b>Emergency Services* (per visit)</b>	\$325 per visit	\$325 per visit	\$0 per visit
<b>Most Durable Medical Equipment (DME)</b>	25%	30% after deductible	\$0
<b>Prescription Drugs</b> (Prescriptions must be filled at an in-network plan pharmacy or through our mail order services.)			
<b>Part D</b>			
Maximum Out-of-Pocket	\$2,000	\$2,000	\$1,000
<b>Generic</b>			
Retail or Mail Order (up to a 30-day supply)	\$10 per fill	\$10 per fill	\$10 per fill
Retail or Mail Order (up to a 90-day supply)	\$20 per fill	\$20 per fill	\$20 per fill
<b>Preferred Brand</b>			
Retail or Mail Order (up to a 30-day supply)	\$75 per fill	\$75 per fill	\$75 per fill
Retail or Mail Order (up to a 90-day supply)	\$150 per fill	\$150 per fill	\$150 per fill
<b>Non-preferred Brand</b>			
Retail or Mail Order (up to a 30-day supply)	60% up to \$180 max. per fill	60% up to \$180 max. per fill	60% up to \$180 max. per fill
Retail or Mail Order (up to a 90-day supply)	60% up to \$360 max. per fill	60% up to \$360 max. per fill	60% up to \$360 max. per fill
<b>Specialty</b>			
Up to a 30-day supply filled at a contracted specialty pharmacy through the Specialty Drug Solution program (see page 8)	25% up to \$500 max. per fill	25% up to \$500 max. per fill	25% up to \$500 max. per fill

\*Emergency copay is waived if admitted directly to the hospital as an inpatient.

To learn more about the benefits offered by the PSHB Medicare Advantage PPO Plan, please refer to the plan's Evidence of Coverage (EOC). This is a summary of the features of the Medical Mutual Standard, Basic and Medicare Advantage options for annuitants. This benefit information is a brief summary, not a complete description of benefits. Before making a final decision, please read the 2025 PSHB Brochure (RI 73-928), available for download at [MedMutual.com/PSHBMARetiree](https://www.MedMutual.com/PSHBMARetiree) or [OPM.gov/Healthcare/Plan-Information/Summary-of-Benefits](https://www.OPM.gov/Healthcare/Plan-Information/Summary-of-Benefits).

## Annuitants



# 2025 Annuitant Plan Premiums

The monthly rates listed below apply to annuitants.

			Premium Costs	
			Monthly Share	
Plan Options	Enrollment Code		Government	You
	Standard	Self Only D3D	\$619.86	\$616.70
		Self + One D3F	\$1,339.87	\$1,380.58
		Self + Family D3E	\$1,458.06	\$1,509.71
	Basic	Self Only D3A	\$324.29	\$108.09
		Self + One D3C	\$713.42	\$237.81
		Self + Family D3B	\$778.28	\$259.42
	MAPD	Self Only (Standard) D3D	\$619.86	\$616.70
		Self Only (Basic) D3A	\$324.29	\$108.09

You are eligible for this plan if you live or work in one of the following northern Ohio counties: Allen, Ashland, Ashtabula, Auglaize, Columbiana, Cuyahoga, Defiance, Erie, Fulton, Geauga, Henry, Huron, Lake, Lorain, Lucas, Mahoning, Medina, Mercer, Ottawa, Portage, Putnam, Richland, Sandusky, Seneca, Stark, Summit, Trumbull, Wayne, Williams and Wood.

## Learn More

For more detailed plan information, refer to your 2025 PSHB Brochure (RI 73-928) or visit [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB).

## PSHB Helpline Support: 1-844-451-1261

- Calls will be routed to appropriate customer support resource
- Open 7:00 a.m. to 8:45 p.m. EST, Monday through Friday

# Your PSHB Medicare Advantage PPO Option

As a PSHB annuitant, you are automatically enrolled in the PSHB Standard or Basic option, depending on what coverage is comparable to your current plan.

Beginning this year, annuitants have the choice to join the PSHB Medicare Advantage PPO plan through Medical Mutual in addition to the coverage they are enrolled in with the PSHB Standard or PSHB Basic plan.

## Who can join?

To join PSHB Medicare Advantage PPO plan, you and your Medicare-eligible spouse and/or dependent must be enrolled in Medicare Part A and Part B, entitled to group coverage through your employer or retiree group and live in our service area.

## Things to know about the PSHB Medicare Advantage PPO plan

The PSHB Medicare Advantage PPO plan has all the benefits of Original Medicare (Parts A and B), plus prescription drug coverage (Part D). The PSHB Medicare Advantage PPO plan also includes access to wellness programs, such as SilverSneakers® and more.

You are responsible for paying your Medicare Part B premium. The PSHB Medicare Advantage PPO plan can assist with your Part B premium cost and reimburse up to \$850 annually. For more information on the PSHB Medicare Advantage PPO plan Part B reimbursement, please visit [MedMutual.com/PSHB](https://www.MedMutual.com/PSHB).

The PSHB Medicare Advantage PPO plan includes access to a network of more than 25,000 quality healthcare providers throughout the state of Ohio. As a member, you can receive care from any Medicare-eligible provider when you are outside of our 82-county service area, as well as international coverage for emergencies and urgent care.

## What does PSHB Medicare Advantage PPO plan cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.

Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this guide. For a complete overview of benefits for the PSHB Medicare Advantage PPO plan, please refer to the Evidence of Coverage (EOC) found at [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup). Enter group number A27313.

## Which doctors, hospitals and pharmacies can I use?

The PSHB Medicare Advantage PPO plan has in-network and out-of-network access to doctors, hospitals and other providers. If medically necessary, Medical Mutual provides coverage for all covered services, including out-of-network. For a list of network doctors, go to [Medicare.gov](https://www.Medicare.gov) and use the “Find Care Providers” tool.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

- You can see our plan’s provider directory at our website, [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup); enter group number A27313.
- You can see our plan’s pharmacy directory at our website, [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup); enter group number A27313.
- Or call us and we will send you a paper copy of the provider and pharmacy directories.

### **How will I determine my drug costs?**

The PSHB Medicare Advantage PPO groups each medication into tiers. You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached.

In addition, it covers Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup); enter group number A27313.

### **Phone numbers and website**

For questions regarding the PSHB Medicare Advantage PPO plan, or to request an application, or to request an application, call Medical Mutual toll free at 1-800-801-4823 (TTY: 711 for hearing impaired), seven days a week from 8 a.m. to 8 p.m. EST, from Oct. 1 to March 31 (except Thanksgiving and Christmas) and Monday through Friday 8 a.m. to 8 p.m. EST, from April 1 to Sep. 30 (except holidays).

Or visit our website: [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number A27313.

### **More PSHB Medicare Advantage PPO Resources**

To know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [Medicare.gov](https://www.Medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as braille and large print. This document may be available in a non-English language. For additional information on the PSHB Medicare Advantage plan, call Medical Mutual toll free at 1-800-801-4823 (TTY: 711 for hearing impaired).

# PSHB Medicare Advantage PPO Wellness

In addition to Original Medicare (Parts A and B) and prescription drug coverage (Part D), the PSHB Medicare Advantage PPO plan helps you maximize your overall health by providing access to the following, supplemental wellness programs:

## Chronic Condition Management Program

Work with a trained health coach to develop a personalized plan to help you stay healthy, manage your chronic condition and maintain your independence.

## Silver Sneakers®

Stretch, lift or jog your way to better health with SilverSneakers. Gym access, live or on-demand classes are available at thousands of gym locations across the country.

## Home Meals

In the month following an inpatient stay, receive two meals a day for seven days.

## 24/7 Nurse Line

Call 1-888-912-0636 (TTY: 711 for hearing impaired) to speak with a registered nurse about any health issues or symptoms.

## Tobacco Cessation Program

A trained coach will work with you and provide one-on-one support on a quit plan.

## WeightWatchers®

Receive reduced membership fees to help you meet your health goals and improve your quality of life. This benefit does not include food or meals.

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SilverSneakers is a registered trademark of Tivity Health, Inc.

WeightWatchers is a registered trademark of WW International.

Please Note: Our Nurse Line is not intended to replace the medical care or advice received from a doctor. In the event of a medical emergency, treatment should be sought at the nearest medical facility or by calling 911.

**Annuity**



# Need Help?

Occasionally, everyone needs a little help navigating their health insurance coverage.

## Employees

### Medical Mutual Customer Care

1-800-315-3144

TTY: 711 for hearing impaired

#### Hours of Operation

Monday–Thursday: 7:30 a.m. – 7:30 p.m., ET

Friday: 7:30 a.m. – 6 p.m., ET

Saturday: 9 a.m. – 7:30 p.m., ET

### By Mail

Medical Mutual of Ohio

P.O. Box 6018

Cleveland, OH 44101-1018

### Online

MedMutual.com/PSHB

My Health Plan: MedMutual.com/Member

### PSHB Helpline-Enrollment Support

1-844-451-1261

<https://health-benefits.opm.gov/PSHB>

## Annuitants

### Medical Mutual Customer Care

#### PSHB Medicare Advantage PPO

1-800-801-4823

TTY: 711 for hearing impaired

#### PSHB Standard and Basic Options

1-800-982-3117

TTY: 711 for hearing impaired

#### Hours of Operation

- From October 1 to March 31 (except Thanksgiving and Christmas), you can call us seven days a week from 8 a.m. to 8 p.m. EST.
- From April 1 to September 30 (except holidays), you can call us Monday through Friday from 8 a.m. to 8 p.m. EST.

### By Mail

Enrollment Department

Medical Mutual

P.O. Box 94563

Cleveland, OH 44101-9815

### Online

MedMutual.com/PSHB

MedMutual.com/PSHBMARetiree

MedMutual.com/MAGroup

My Health Plan: MedMutual.com/Member

### PSHB Helpline-Enrollment Support

1-844-451-1261

