

# Bon Secours Mercy Health Enrollment Guide



# Introducing the Bon Secours Mercy Advantage PPO Plans

Medical Mutual is proud to partner with Bon Secours Mercy Health to offer group retiree Medicare Advantage plans to meet the healthcare needs of Mercy associates. Together, we have designed plans that provide comprehensive health plan benefits and deliver coverage that creates peace of mind.



# Welcome!

Dear valued team member,

Thank you for considering Medical Mutual for your Medicare Advantage needs. We understand choosing the right retirement healthcare plan is an important decision. That's why we've partnered with Bon Secours Mercy Health to provide you two group retiree Medicare Advantage plan options:

## **The Bon Secours Mercy Advantage PPO Plan:**

- \$0 monthly premium with a \$3,000 deductible

## **The Bon Secours Mercy Advantage Plus PPO Plan:**

- \$114.52 monthly premium with a \$1,350 deductible

## **Both Plans:**

Encompass all the benefits of Original Medicare (Parts A and B) with the addition of prescription drug coverage (Part D). Members also have access to wellness programs, like SilverSneakers®, and the ability to purchase an Optional Supplemental Benefits plan for dental, vision and/or hearing coverage.

This pre-enrollment kit contains everything you need to make an informed decision about your Medicare Advantage options. At Medical Mutual, we take pride in offering comprehensive healthcare benefits and an unmatched Customer Service experience. Our commitment to excellence is reflected in our dedication to putting our members and community first.

Please review this kit carefully and contact us with any questions.

We are honored to partner with Bon Secours Mercy Health and look forward to serving your health insurance needs. If you have questions, please visit [Medmutual.com/MercyRetiree](https://www.medmutual.com/MercyRetiree) or [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, C37041.

You can also call Medical Mutual at 1-800-835-9001 (TTY 711).

Customer Care Specialists are available:

- 8 a.m. to 8 p.m., seven days a week from Oct. 1 through March 31 (except Thanksgiving and Christmas)
- 8 a.m. to 8 p.m., Monday through Friday from April 1 through Sept. 30 (except holidays)

Sincerely,

Your Medical Mutual Medicare Advantage Team



# Contents Update:

- The Medical Mutual Difference** .....1
- Plan Highlights** .....2
- Your Tiered Network Benefits** .....3
- Where to Get Care** .....4
- Directory and Formulary Requests** .....5
- Plan Extras** .....7
- Enrollment Support** .....10

# The Medical Mutual Difference

The Bon Secours Mercy Advantage and Advantage Plus PPO plans are custom Medical Mutual group retiree Medicare Advantage plans made for Bon Secours Mercy Health associates.

By combining the benefits of individual Medicare Advantage coverage with the flexibility of traditional group coverage, these plans provide access to the healthcare benefits and services you need to help you stay healthy.

	Original Medicare	Medicare Supplement Plus	Individual Medicare Advantage Plans	Bon Secours Mercy Advantage Plans
<b>Lower monthly premiums</b>	✓		✓	✓
<b>Lower out-of-pocket costs</b>		✓	✓	✓
<b>Nationwide network</b>	✓	✓		✓
<b>Customized benefits</b>				✓
<b>Comprehensive coverage</b> Medical, hospital and drug			✓	✓
<b>Care Management programs included</b>			✓	✓
<b>Ease of use</b> Single point of contact for all healthcare needs; one ID card	✓		✓	✓
<b>Ability to add Optional Supplemental Benefits Plan</b> Dental, vision and hearing coverage plus wellness programs				✓
<b>Coverage for Medicare-eligible spouse and/or dependent</b>				✓
<b>Access to Medical Mutual's dedicated, group retiree Customer Care</b>				✓

# Bon Secours Mercy Advantage PPO

## Plan Highlights

With Medical Mutual's Bon Secours Mercy Advantage and Advantage Plus PPO plans, you're not just selecting any group retiree Medicare Advantage plans – you're gaining access to:

- **Award-winning Customer Service**

Our knowledgeable and friendly Customer Care representatives are available to assist you every step of the way, ensuring your questions are answered promptly and thoroughly

- **Comprehensive Health Plan Coverage**

Enjoy a plan that includes medical, hospital and prescription drug coverage, plus supplemental dental, vision and hearing plans

- **A Network of Trusted Providers**

Access to our large network of high-quality healthcare providers and facilities to meet your needs

- **Plan Extras**

We go beyond traditional Medicare to support your health and well-being

## Committed to Serving Ohio Communities

As an Ohio-based company, we strive to leave a lasting impact on the communities we serve. Since our employees live and work in Ohio, our members are also our neighbors. Through volunteer engagement and charitable giving, we actively support a strong network of nonprofit partners who emphasize health and wellness, and empower our neighbors to hope, heal and thrive.

# Understanding Your Tiered Benefits

Your Bon Secours Mercy Advantage PPO plans categorize providers into three tiers:

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

## Save With Preferred Providers

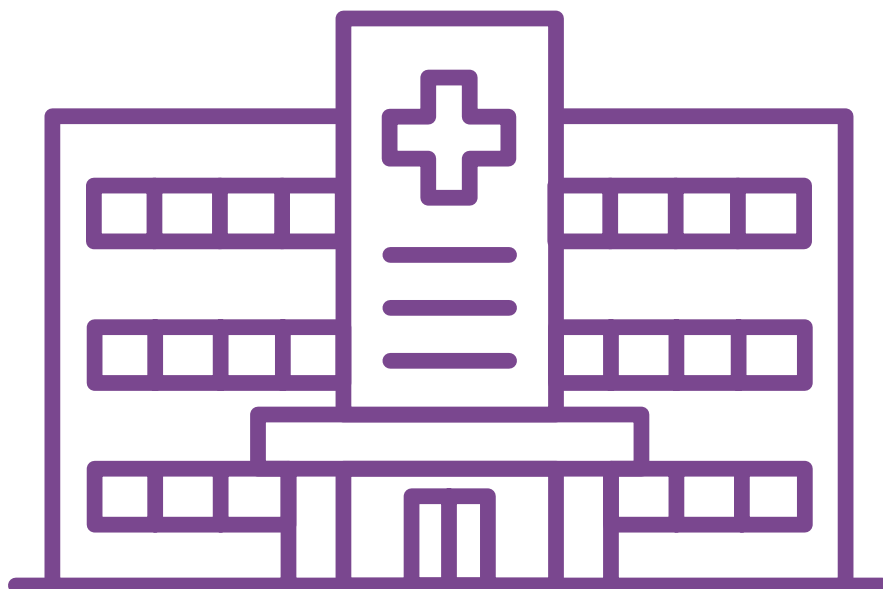
To make the most of your health benefits and take advantage of the lowest possible out-of-pocket costs, be sure to seek medical services from a preferred Bon Secours Mercy Health provider, if available. Availability is determined by these guidelines:

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

## No Preferred Providers Nearby?

If you are unable to find a preferred Bon Secours Mercy Health provider or specialist within the parameters listed above, please call Medical Mutual 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 reduced rate.

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



## Where to Get Care

### Understanding Your MedMutual Advantage<sup>®</sup> Plan's Service Area

Medical Mutual's group retiree Medicare Advantage plans have access to our large MedMutual Advantage network of quality healthcare providers.

#### Save by Using Your Preferred Provider Network

- 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 doctor (within five miles of your permanent address) or specialist (within ten miles of your permanent address)
- If you are unable to find a preferred doctor or specialist within those guidelines, call Medical Mutual at the Customer Care number listed on your Medical Mutual ID card

#### Extended Network Benefits

- Your benefits extend to receiving emergency and urgent care coverage worldwide
- If you receive care outside of Medical Mutual's Ohio service area, you will still receive the preferred, reduced rate as long as you visit a Medicare-eligible provider

#### Extended Network Assistance

- Before receiving care, share your Medical Mutual ID card with the provider
- If you receive care from Medicare-eligible providers who are unfamiliar with Medical Mutual, our Customer Care team is happy to reach out on your behalf, prior to receiving care
- Visit [Medicare.gov](https://www.medicare.gov) and use the Find a Doctor tool to find Medicare-eligible providers. Search for doctors, hospitals and other services. If you receive services from a provider who is not Medicare-eligible, you may have to pay the full cost of the services



# Directory and Formulary Requests

## Provider and Pharmacy Directories

If you need help finding a network provider, please visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) to access the online directory and enter group number, C37041, when prompted. You can also call Medical Mutual at 1-800-835-9001 (TTY 711) or email [MedicareAdvantageMembers@MedMutual.com](mailto:MedicareAdvantageMembers@MedMutual.com) to request a hard copy.

The Bon Secours Mercy Advantage and Advantage Plus PPO plans include access to any Medicare-eligible providers and hospitals outside of Medical Mutual's Ohio service. For more information or assistance finding a provider convenient to your location, please refer to the Service Area overview on the previous page or call Medical Mutual at 1-800-835-9001 (TTY 711).

## Formulary

For questions about prescription drugs covered by your plan, please visit [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter your group number when prompted to access our online Formulary. You may also call Medical Mutual at 1-800-835-9001 (TTY 711) or request a hard copy by emailing [MedicareAdvantageMembers@MedMutual.com](mailto:MedicareAdvantageMembers@MedMutual.com).

## Questions

For questions, please call Medical Mutual at 1-800-835-9001 (TTY 711).



# Plan Extras: Wellness Programs

As a member of the Bon Secours Mercy Advantage or Advantage Plus plan, you have the option to upgrade your coverage to include our wellness program and Optional Supplemental Benefits (OSB) plan. For an additional \$57.33 per month, this upgraded benefit gives you access to exclusive wellness resources, as well as dental, hearing and vision coverage to support your health and overall well-being.

## Stay Healthy

### **SilverSneakers® Fitness Program**

Access to thousands of fitness centers nationwide, plus online fitness programs.

### **WeightWatchers® Program**

Discounted membership on select Weight-Watchers programs.

### **Smoking and Tobacco Cessation Program**

Work one-on-one with a coach to develop a personalized tobacco quit plan.

## Recover Comfortably

### **Home Meals Program**

Receive two meals a day delivered directly to your home when you return from an inpatient hospital stay.

### **Transportation Benefit**

Arrange personal transportation to doctor appointments, pharmacies and other health-related activities.

## Get Better

### **24/7 Nurse Line**

Get answers to your health questions from a clinical expert 24 hours a day, seven days a week.

### **Telehealth**

See a doctor or nurse virtually from the comfort of your home.

### **Chronic Condition Management Program**

Work with a trained health coach to develop a personalized plan that helps you manage your chronic conditions.

# Plan Extras: Optional Supplemental Benefits Plan

## Dental Benefit

This plan provides additional coverage up to \$1,000 per calendar year through our Medicare dental network for the covered dental services listed below. Review your plan's Evidence of Coverage (EOC) for comprehensive dental benefit details.

Dental Benefit Services	Member Pays
Routine Dental Exams and Cleanings (cleanings, exams, fluoride and bite-wing x-rays)	In-network: 0% coinsurance Out-of-network: 50% coinsurance
Diagnostic X-rays	In-network: 30% coinsurance Out-of-network: 50% coinsurance
Resorative Services (fillings, crowns, denture repair/relines/adjustment, non-surgical extractions)	In-network: 30% coinsurance Out-of-network: 50% coinsurance
Endodontic Services (root canal)	In-network: 50% coinsurance Out-of-network: 70% coinsurance
Periodontic Services	In-network: 50% coinsurance Out-of-network: 70% coinsurance

## Vision Benefit

This plan provides a \$250 allowance toward the purchase of covered eyewear through our Medicare vision network. Review your plan's EOC for comprehensive vision benefit details.

Vision Benefit Services	Member Pays
Covered routine vision services: <ul style="list-style-type: none"><li>▪ \$250 toward the purchase and fitting of either one pair of eyeglasses or contact lenses per calendar year</li></ul>	In-network: \$0 copay Out-of-network: \$50 copay

## Hearing Benefit

This plan provides additional hearing services and coverage through our Medicare hearing network. Any cost you pay for hearing aids will not count toward your maximum out-of-pocket amount. Review your plan's EOC for comprehensive hearing benefit details.

<b>Additional Hearing Services</b>	<b>Member Pays</b>
Routing hearing exam (1 every year)	\$0 copay
Hearing aid fitting evaluation visit	\$0 copay
<b>TruHearing-branded Hearing Aids (1 per ear per year)</b>	<b>Member Pays</b>
Standard Hearing Aid	\$499 copay
Advanced Hearing Aid	\$699 copay
Premium Hearing Aid	\$999 copay

## When to Enroll in an Optional Supplemental Benefits Plan

Members can elect to receive an Optional Supplemental Benefits plan in writing:

- At the time of enrollment in a Medical Mutual group retiree Medicare Advantage plan (The plan will be effective the same date as other benefits)
- Within 30 days of the effective date of a a Medical Mutual group retiree Medicare Advantage plan (The plan will be effective the first of the month following the selection)
- During the Annual Enrollment Period (Oct. 15 to Dec. 7)

After the first month of coverage, existing members will have the option to elect an Optional Supplemental Benefits plan annually during the Annual Enrollment Period (Oct. 15 through Dec. 7). Please know that all premiums must be paid current (in full) before we can accept your request to purchase this plan.

**Important:** Please talk to your provider to confirm your coverage and costs prior to receiving services. Coverage for dental, hearing and vision benefits is available only through in-network providers.

## How to Enroll in an Optional Supplemental Benefits Plan

Contact your Health Benefits Administrator and fill out the paper application included with this booklet and mail it to:  
Medical Mutual  
P.O. Box 94563  
Cleveland, OH 441101

To request a paper application or assistance, call Medical Mutual at 1-800-835-9001 (TTY 711).

# Enrollment Support

## How to Enroll

There are multiple ways you can enroll in the Bon Secours Mercy Advantage and Advantage Plus PPO plans:

### Phone

Call Medical Mutual at 1-800-835-9001 (TTY 711).

### Online

Go to [MedMutual.com/MercyRetiree](https://www.MedMutual.com/MercyRetiree). You can view plan highlights and information and enroll through our safe and secure online application. If you have a Medicare-eligible spouse and/or dependent enrolling, they may also fill out their online or physical enrollment application.

### Mail

Fill out the enrollment application included with this booklet and mail to:

Medical Mutual

P.O. Box 94563

Cleveland, OH 441101

Medicare-eligible spouses and/or dependents will need to fill out and submit a separate application.

# Post-enrollment Support

## Here's What to Expect

After we receive your signed enrollment application:

- We will review your information and confirm that you qualify for Medicare through the Centers for Medicare & Medicaid Services
- Once your application is approved, we will send you a letter within 10 days to confirm you are a Medical Mutual member
- We will send you a member ID card, Welcome Kit and information on how to access important plan documents and information such as your Pharmacy Directory, Formulary or Evidence of Coverage

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.

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## Additional Support

For additional questions, please call Medical Mutual at 1-800-835-9001 (TTY 711).

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You can also visit [MedMutual.com/MercyRetiree](https://www.MedMutual.com/MercyRetiree) or [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, C37041.



# MEDICAL MUTUAL®

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