

2026 Plan Information Guide



MEDICAL MUTUAL®
Medicare Advantage

Introducing the UFCW Medicare Advantage PPO Plan

The United Food and Commercial Workers Union - Employer Fund is proud to provide the UFCW Medicare Advantage PPO plan to meet the healthcare needs of its members. This plan provides comprehensive health plan benefits and delivers coverage that creates peace of mind.





**United Food & Commercial Workers
Union-Employer Health & Welfare Fund**

9199 Market Place, Suite 1
Broadview Heights, OH 44147
216 241-2828
1 800 241-2828
Fax: 440 546-0046

Dear Retiree Benefit Plan Participant,

The United Food and Commercial Workers Union-Employer Health and Welfare Fund ("Fund") has partnered with Medical Mutual to provide the UFCW Medicare Advantage PPO Plan ("Plan"). In addition to Original Medicare coverage (Parts A and B), the UFCW Medicare Advantage PPO Plan includes wellness programs like SilverSneakers® and access to a high-quality provider network throughout Ohio. You will also have nationwide healthcare coverage outside the state, as long as you see a provider who accepts Medicare.

In this kit, we have included general information about your UFCW Medicare Advantage PPO Plan and a Summary of Benefits. You are automatically enrolled in this Plan unless you decide to opt-out. If your dependents are not Medicare-eligible, they will continue coverage under the Fund's health plan.

If you have questions about your UFCW Medicare Advantage PPO Plan, please visit MedMutual.com/UFCWRetiree or call Medical Mutual at 1-800-801-4823 (TTY 711) 8 a.m. to 8 p.m. EST, seven days a week from Oct. 1 to March 31 (except Thanksgiving and Christmas), and 8 a.m. to 8 p.m. EST, Monday through Friday from April 1 through Sept. 30 (except holidays).

You must be enrolled in Medicare Part A and Part B to participate in this Plan. If you have questions about your health plan eligibility, please contact the Fund office at 1-216-241-2828 during regular business hours.

Sincerely,
John Halkias
Fund Administrator

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The UFCW Medicare Advantage Plan Difference

The UFCW Medicare Advantage PPO Plan is a custom group retiree Medicare Advantage plan made for members of the United Food and Commercial Workers Union - Employer Health Welfare Fund.

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

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

The UFCW Medicare Advantage PPO

Plan Highlights

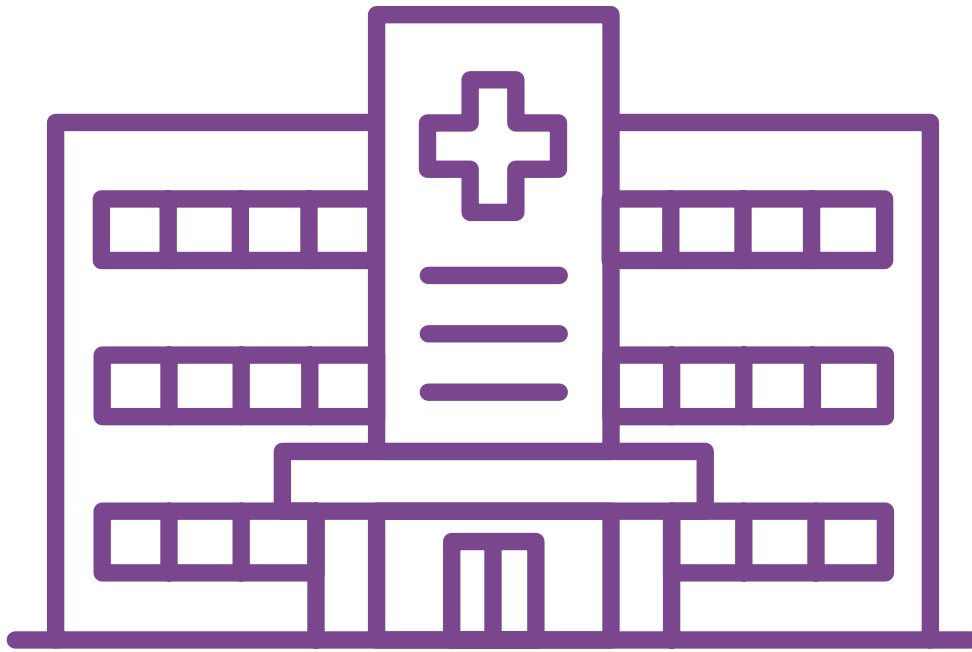
With the UFCW Medicare Advantage PPO Plan, you're not just selecting any group retiree Medicare Advantage plan – you're gaining access to:

- **Award-winning Customer Service**
Medical Mutual's 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, hearing and wellness, plus supplemental dental and vision
- **A Network of Trusted Providers**
Access to many, high-quality healthcare providers and facilities to meet your needs
- **Plan Extras**
Medical Mutual goes beyond traditional Medicare to support your health and well-being

Committed to Serving Ohio Communities

As an Ohio-based company, Medical Mutual strives 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.





Where to Get Care

Understanding Your MedMutual Advantage Plan's Service Area

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

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 in-network 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 Requests

Provider 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 your group number, 228275, when prompted. You can also call Medical Mutual at 1-800-801-4823 (TTY 711) or email MedicareAdvantageMembers@MedMutual.com to request a hard copy.

The UFCW Medicare Advantage PPO plan includes 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 1-800-801-4823 (TTY 711).

Questions

Call Medical Mutual at 1-800-801-4823 (TTY 711).



Plan Extras

Wellness is essential to overall health. Caring for both body and mind helps prevent illness, reduce chronic conditions and support a healthier, happier life. The UFCW Medicare Advantage PPO plan has access to our wellness program that provides tools, resources and guidance to help you live well every day.

Stay Healthy

SilverSneakers® Fitness Program

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

WeightWatchers® Program

Discounted membership on select Weight-Watchers programs.

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.

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.

Optional Supplemental Benefits Plan

For an additional \$52.47 per month, you can add extra dental and/or vision coverage.

Dental Benefit (\$47.78)

Enroll in extra dental coverage up to an additional \$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/reline/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

The cost of dentures is not covered under this package, however denture repairs and adjustments are.

Vision Benefit (\$4.69)

Enroll in extra dental coverage with 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">▪ \$250 toward the purchase and fitting of either one pair of eyeglasses or contact lenses per calendar year	In-network: \$0 copay Out-of-network: \$50 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 an this plan.

Important: Please talk to your provider to confirm your coverage and costs prior to receiving services. Coverage for dental 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 1-800-801-4832 (TTY 711).
Medicare-eligible spouses and/or dependents will need to fill out and submit a separate application.

Plan Support

Phone

Call Medical Mutual at 1-800-801-4823 (TTY 711).

Online

To view plan highlights and information, go to [MedMutual.com/UFCWRetiree](https://www.MedMutual.com/UFCWRetiree).

Post-enrollment Support

Here's What to Expect

After we receive your signed enrollment application:

- Once your application is approved, we will send you a letter with 10 days to confirm you are a Medical Mutual member
- We will send you a member ID card and information on how to access important plan documents and information such as your 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 1-800-801-4823 (TTY 711).

Customer Care Specialists are available:

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

You can also visit [MedMutual.com/UFCWRetiree](https://www.MedMutual.com/UFCWRetiree) or [MedMutual.com/MAGroup](https://www.MedMutual.com/MAGroup) and enter group number, 228275.



MEDICAL MUTUAL®

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MedMutual.com/Medicare