Make the Most of Your Membership



MEDICAL MUTUAL®



Much more

than a health insurance plan

Welcome to Medical Mutual. Our goal is to help you make the best health choices possible while minimizing healthcare costs. We offer a variety of programs, discounts, tools and resources designed to do exactly that.

Many Ways to Save

While Medical Mutual continuously looks for ways to make your health insurance plan more cost effective, there are several things you can do to help reduce your healthcare expenses.

Stay in Network

Save money by using doctors, hospitals, and other healthcare providers and facilities in your plan network. Going outside your plan's network may cost you more, and some services may not be covered at all. Use our Find a Provider tool on My Health Plan, our secure member website, to find providers in your plan's network before receiving any treatment or procedures.

Avoid the ER for Minor Illnesses and Injuries

For injuries or illnesses that are not life threatening, seeing your primary care provider or visiting an urgent care facility or convenience clinic for treatment can be a cost-effective alternative to the emergency room (ER). ER visits can mean long wait times and expensive out-of-pocket costs.

Know What's Covered

Review your plan's Summary of Benefits and Coverage (SBC) before you have a service or procedure to see what's covered. An SBC is a document that summarizes important information about coverage in easy-to-understand language. You can also call our Customer Care specialists at the number on your member ID card for help.

Take Care of Yourself

Preventing a disease is less of a burden than treating a disease. That's why annual checkups with your doctor are so important. Your plan includes preventive benefits that cover well visits, screenings and immunizations. The amount of coverage may vary depending on your particular plan, but out-of-pocket costs will most likely be lower than the cost of treating a condition that has progressed.



MedMutual Total Health™

Programs and Discounts

With Total Health, you receive access to personalized, top-tier clinical resources that help improve your overall well-being and save money by addressing health risks as early as possible.

Managing Chronic Conditions

Programs like digital and telephonic health coaching, advanced remote monitoring, and virtual physical therapy offer customized support to meet your needs and help you achieve your personal health goals. You are eligible to participate at no cost if you have been diagnosed with any of these chronic conditions:

- Asthma
- Heart Failure (HF)
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Hypertension
- Musculoskeletal pain
- Pelvic health issues (for individuals with vaginal anatomy, regardless of gender identity)

Call our Population Health Support Specialists at 1-800-590-2583 to learn more or to enroll. Specialists are available Monday through Friday from 8 a.m. to 4 p.m. (confidential voicemail available 24/7).

Maternity Support

If a new baby is on the way, download the MedMutual Maternity app. It features a variety of resources and tools to help families prepare for baby's arrival. Visit MedMutual.com/MaternityApp to learn more.



For pregnancies that are considered high-risk, we offer access to a registered nurse who specializes in high-risk maternity care. Call our Case Management team at 1-800-258-3175 to learn more.

WeightWatchers®

Medical Mutual members save almost 50% off the regular cost of a WeightWatchers membership. For more information, call 1-800-251-2583 or visit WeightWatchers.com/us/MMOMembers.

Pivot (Tobacco Cessation)

Want to quit the tobacco habit? We've partnered with Pivot to help you quit for good. Pivot is a personalized app that offers content tailored to your goals, direct access to a health coach and nicotine replacement therapy at no charge. Visit Pivot.co/MedMutual to get started.

24-Hour Nurse Line

If you have a health question, minor injury or medical question, you can get answers 24/7 from a clinical expert. Staffed by fully qualified, registered nurses, our Nurse Line is available at no charge to members. Just call 1-888-912-0636 and have your member ID number ready.

Fitness Discounts

Save money on gym memberships, home exercise equipment, nutrition programs and more. Log in to My Health Plan and click Healthy Living, then Fitness.

Other Discounts

We've partnered with several vendors to offer discounts on a variety of unique health products and services. You can find more details on My Health Plan under the Healthy Living tab.

SmartShopper®

SmartShopper can help you avoid overpaying by comparing locations for the same procedure.

You may earn cash rewards by choosing a lower cost, in network provider for select procedures and screenings. To learn more, visit MedMutual.com/SmartShopper.

Some of the many eligible procedures include:

- Cardiology Procedure
- Colonoscopy
- CT Scan
- Kidney Stones
- Knee Replacement
- Mammogram
- MRI
- Hernia Repair
- Hip Replacement
- Ultrasound
- Hysteroscopy
- X-Ray

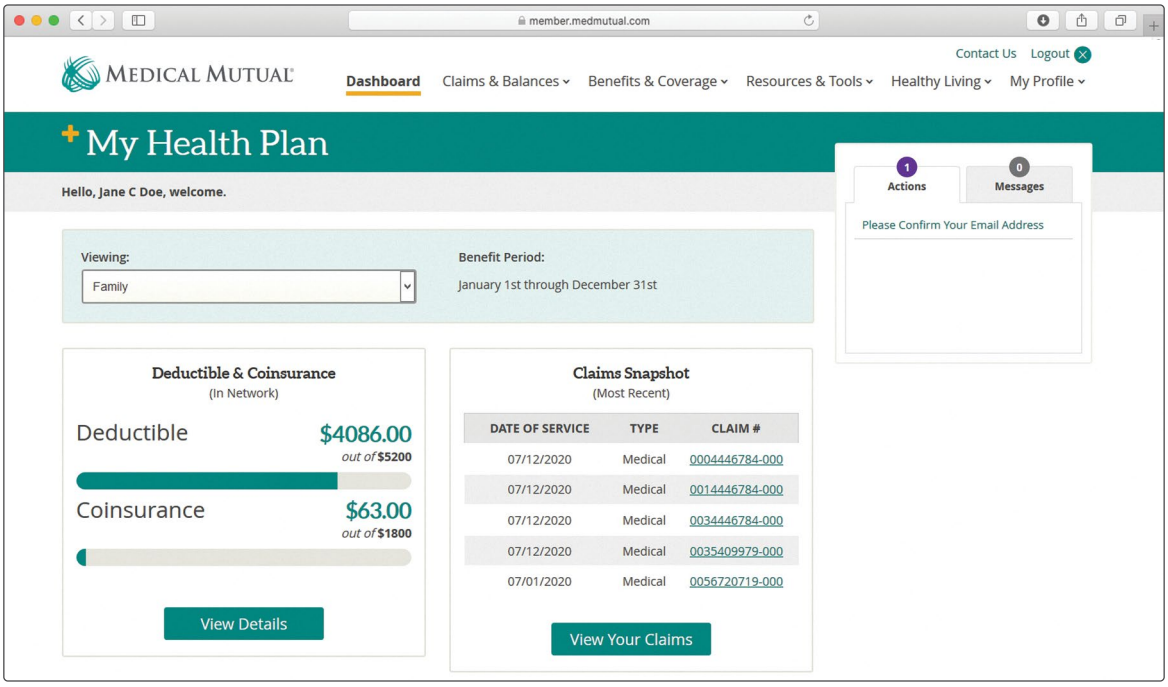
My Health Plan

Gain More Control of Your Health Benefits

My Health Plan, our secure member website, makes it easy and convenient to manage your plan and your health online. You can even compare your healthcare options so you can make better decisions and minimize costs.

You can check your deductible, review your Explanation of Benefits (EOB) statements, find a doctor, compare costs and access a wealth of valuable information to help keep you healthy. Plus, you will find information on a variety of programs, discounts, money-saving tools and educational resources.

Creating your account is simple. Just visit MedMutual.com/Member. Click on the Register for an Account button.





Get to Know My Health Plan

Claims & Balances

Under this tab, you can view claims, check the balances of your health savings account (HSA), flexible spending account (FSA) or health reimbursement arrangement (HRA) and see detailed information about deductibles and coinsurance. If you have an individual plan, you can also pay your premium.

Benefits & Coverage

Discover the benefits of your health insurance and see what your plan covers by clicking on this tab. View your plan details, including medical benefits, maximums and coinsurance, and print temporary ID cards.

Provider Search and Cost Comparison Tools

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.

Go Paperless

Choose to receive your EOB statements, SBC, and other communications from Medical Mutual electronically instead of through the U.S. Mail.

MedMutual Mobile App

Get access to the health plan information you need wherever you are. You can track claims and spending information, use the Find a Provider tool and access your ID card. You can even email or fax your ID card to your provider.

You can find the MedMutual app in the App Store® or Google Play.™ Or, scan the QR code to download it now.

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