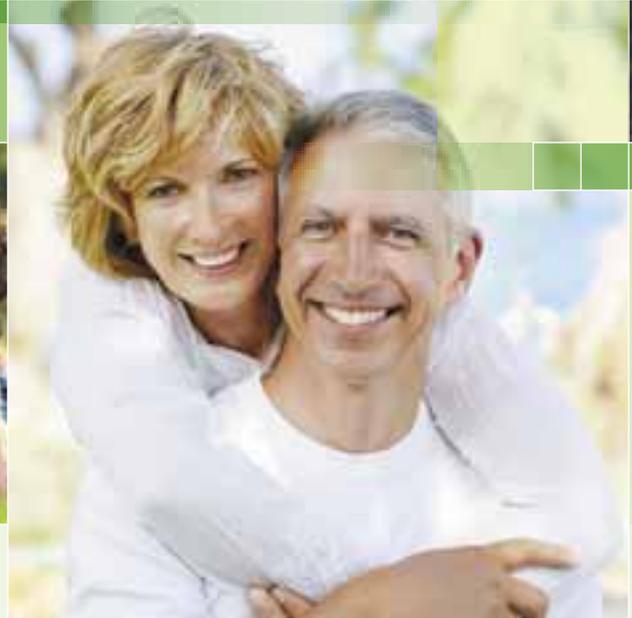




MEDICAL MUTUAL®

Member Benefits

Benefits of Being a Member





My Health Plan Dashboard

Your My Health Plan homepage dashboard gives you an overview of your benefits, including the total billed amount, the discount applied, what Medical Mutual paid and your financial responsibility. The dashboard also includes deductible and claim information for your plan year.

Claims & Balances

Use the Claims & Balances tab to view your claims and check the balances of your Flexible Spending Account (FSA) or Health Reimbursement Account (HRA).

- Reference your Explanation of Benefits to see your claims information.
- Sort claims by date of service, dependent name and more.
- Export your information to an Excel file, PDF or CSV file.
- See detailed information about your deductibles and coinsurance.

Benefits & Coverage

Discover the benefits of your health insurance and what is covered by your plan under the Benefits & Coverage tab.

- View your plan benefits, including your Summary of Benefits and Coverage (SBC).
- See an overview of your coverage, maximums, coinsurance and more for medical, pharmacy, dental and vision.
- Order member identification (ID) cards and print temporary copies.

Resources & Tools

We want you to get the most out of your health plan. Use the Resources & Tools tab to explore the resources available to Medical Mutual members.

Resources

In this section, use the Health Resource Center to increase your health knowledge through interactive tools and quizzes, a searchable health encyclopedia, a symptom checker and health decision tools. You will also find a glossary, forms, the Member FAQ guide, Health Savings Account (HSA) information and how to download our mobile app.

Find a Provider and Get an Estimate

Do you need to find a doctor or specialist? With the Provider Search and My Care Compare tools, you can find the care you need and compare the cost and quality of medical services.

Mobile

The MedMutual mobile app keeps up with your on-the-go lifestyle and is with you wherever you are. Download the app through iTunes or Google Play. From the app you can access:

- Information about your claims, deductible and out-of-pocket spending.
- Your member identification (ID) card that you can share with your healthcare providers by email or fax.
- Find a Provider search tool to find a doctor, hospital or urgent care facility covered by your health plan, as well as get directions.

Healthy Living

Take advantage of a variety of wellness programs under the Healthy Living tab to help you understand your health, identify risk factors for disease and make positive changes to help you live healthy.

Disease Management and Maternity Programs

Whether you live with a chronic condition or just found out you're pregnant, having a coach to guide you can help. The Disease Management and Maternity Programs support you by helping you learn more about your condition and giving you plans designed for your individual needs. Your doctor and healthcare team will continue to treat you, while a health coach empowers you to manage your condition.

Our programs, available at no additional cost, help members who are pregnant or diagnosed with one or more of the following conditions:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Chronic pain conditions
- Coronary artery disease
- Depression
- Diabetes
- Heart failure

Weight Watchers Reimbursement

Let Medical Mutual reimburse you for your participation in Weight Watchers. Our program offers up to \$150 in reimbursement fees per calendar year for members age 10 and older who participate in an At Work or Community Meeting series. (Dependents ages 10 to 16 must meet Weight Watchers' specific program requirements to participate.) For additional information or to enroll in the Weight Watchers Reimbursement Program, visit My Health Plan or call (866) 204-2878.





Go Paperless

Going paperless allows you to keep and store your healthcare information in a safe, convenient location using our online member site. Choose to go paperless and receive your Explanation of Benefits (EOB) statements, Summary of Benefits and Coverage (SBC) and our Healthy Outlooks newsletter electronically. All alerts will be sent to the email address you use to register for My Health Plan.

QuitLine Program

Our program helps tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan, educational materials and a supply of nicotine replacement therapy, all at no out-of-pocket cost. To enroll in the QuitLine Program or for additional information, visit My Health Plan or call (866) 845-7702.

Fitness

Save money and get active with a membership discount at Curves,[®] or find a discounted gym membership through our national partner, GlobalFit.[®]

Learn

Explore a variety of useful articles on key health topics, including Healthy Outlooks, our member newsletter that speaks to health issues, health plan education and our health and wellness services.

Shop

Discover a variety of member-only discounts, which include baby products, fitness club fees, hearing aids, drugstore items and other healthy products. Vendors include:

- AmericanFitness.net
- Beltone
- Drugstore.com
- Safe Beginnings
- YOGAaccessories.com

My Profile

Health Assessment

Completing this assessment can help you understand your overall health and identify your risk for certain chronic diseases. The Health Assessment is located along the right side of your My Health Plan dashboard. Based on your results, you may receive educational brochures on wellness topics or be referred to the Disease Management Program for advice and coaching to improve your health.

Health History

This tool allows you to review and search your confidential, interactive, electronic medical history. Examples of what you can view include information for you and your dependents about current and past medications, medical services and providers visited.

Healthcare Reform

You've probably heard about healthcare reform, and you may have wondered what it is and how it affects you. Like any sweeping law, it can be complicated. We're here to help you understand healthcare reform by breaking it down into the parts that may impact you. Visit MedMutual.com/Reform.



Make the Most of Your Health

Maximize Your Benefits and Save Money



Your health insurer should give you tools and resources to help you make the best health choices for you and your family. We do just that. Medical Mutual products and services help you achieve your best possible health and improve your quality of life at every stage.

As a member, you and your family have access to many programs, discounts, money-saving tools and resources—all designed with you in mind. Take advantage of these options to help manage your health, make healthcare decisions, and save time and money. Register for our secure member site, My Health Plan, by visiting MedMutual.com/member.

- **Stay in network**

Use doctors, hospitals and other healthcare providers and facilities covered by your Medical Mutual plan.

- **Talk with your doctor or use a lower-cost facility**

Choose an urgent care facility or convenience clinic instead of an emergency room for everyday injuries and illnesses.

- **Know what's covered**

Before you have a service or procedure, review your Certificate of Coverage or speak to one of our Customer Care Specialists to make sure it is covered under your plan.

- **Take care of yourself**

Your plan's preventive benefits may cover well visits and some screenings and immunizations. Remember, preventing a disease is less of a burden than treating a disease—both financially and emotionally.

- **Register on My Health Plan**

To get 24/7 access to time- and money-savings tools, programs and discounts, register for My Health Plan at MedMutual.com/member. All you need to get started is your member identification number, date of birth and email address.



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