

# Make the Most of Your Membership





# Much More Than a Health Insurance Plan

**At Medical Mutual, our goal is to help our members 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. Take a closer look at what's available beyond our comprehensive benefits.**

## Many Ways to Save

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

### **Stay in Network**

You can save money by using doctors, hospitals, and other healthcare providers and facilities covered under your Medical Mutual plan. Going outside your network may cost you more out-of-pocket and some services may not be covered at all. Find providers in your network before undergoing any treatment or procedures.

### **Avoid the ER for Minor Illnesses and Injuries**

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

### **Know What's Covered**

Before you have a service or procedure, be sure to review the benefits covered in your plan, which can be found in your Summary of Benefits and Coverage (SBC). An SBC is a document that summarizes important information about coverage in straightforward language. You can also speak to one of our Customer Care Specialists to make sure a treatment is covered under your plan.

### **Take Care of Yourself**

Preventing a disease is less of a burden than treating a disease. That's why checkups with your doctor are so important. All of our plans include preventive benefits that offer coverage of well visits and 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.



## Programs & Discounts

### **Disease Management Program**

If you live with a chronic condition, having a coach to offer guidance and empowerment can be very helpful. Our Disease Management Program provides you with valuable information and a plan designed to meet your specific needs. The following conditions are eligible for the program:

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

### **Maternity Program**

If a new baby is on the way, our Maternity Program can offer education and support. The program includes access to a specially trained maternity health coach who can provide valuable knowledge, advice and comfort during the pregnancy.

Both the Disease Management Program and the Maternity Program are available at no additional cost. To check eligibility or to enroll, call (800) 861-4826. Select option 1 for Maternity or option 2 for Disease Management. You can also visit [MedMutual.com/DiseaseManagement](https://www.MedMutual.com/DiseaseManagement) and [MedMutual.com/Maternity](https://www.MedMutual.com/Maternity) for more information.



## Weight Watchers® Program

Medical Mutual members can save almost 50 percent off the regular cost of a Weight Watchers membership. You can choose to attend Community Meetings in your area or participate in Weight Watchers Online from the comfort of your home. We also offer a Weight Watchers for Diabetes program if you have been diagnosed with Type 2 diabetes. For more information, call (800) 251-2583 or visit [MedMutual.com/WeightWatchers](http://MedMutual.com/WeightWatchers).

## QuitLine Program

If you need help giving up your tobacco habit, our program can help. One-on-one coaching, a personalized plan and educational materials are available with no out-of-pocket costs. You may even qualify for nicotine patches or gum at no cost to you. Learn more by calling (866) 845-7702.

## 24-Hour Nurse Line

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

## Fitness Discounts

Exercise can play a vital role in your health and happiness. That's why we've partnered with several health club chains to offer valuable discounts and benefits. Make fitness a new part of your routine with a membership discount at Curves®, or find a discounted gym membership at more than 10,000 fitness clubs throughout the U.S. through our national partner, GlobalFit®

## Other Discounts

We've partnered with several vendors to offer discounts on a variety of unique health products and services including baby items, fitness club fees, hearing aids and other health products. You can find more details on My Health Plan.

- AmericanFitness.net: a full selection of top brand exercise equipment to help you reach your fitness goals
- Beltone™ Hearing Aids: full line of innovative hearing products that fit your lifestyle
- Safe Beginnings®: a large selection of items to help you keep your baby safe in your home
- YOGAaccessories.com: high-quality yoga, meditation, spiritual, wellness and holistic living supplies

# Gain More Control of Your Health Benefits with My Health Plan

My Health Plan is our secure website specifically for Medical Mutual members. It makes it easy and convenient to manage your plan and your health online. It allows you to compare your healthcare options so you can make better decisions and minimize costs. You can do things like check your deductible, review your Explanation of Benefits (EOB) statements, find a doctor in your network 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](http://MedMutual.com/Member). Click on the Register for an Account button. Then follow the instructions and you'll be ready to go!

The screenshot displays the 'My Health Plan' dashboard for a user named Jane Doe. The interface includes a navigation bar with links for Dashboard, Claims & Balances, Benefits & Coverage, Resources & Tools, Healthy Living, and My Profile. The main content area is divided into several sections:

- Account Information:** A dropdown menu shows 'Family' as the selected viewing option. The benefit period is listed as 'January 1st through December 31st'.
- Deductible & Coinsurance:** Shows a deductible of \$4086 out of \$5200 and a coinsurance of \$63 out of \$1800. A 'View Details' button is present.
- Claims Snapshot:** A table of recent claims with columns for DATE, TYPE, and CLAIM #.

DATE	TYPE	CLAIM #
8/8/2017	Prescription	7220730505-000
8/8/2017	Medical	7220421026-000
8/8/2017	Medical	7220627569-000
8/4/2017	Medical	7216436028-000
8/2/2017	Medical	7214428069-000

A 'View Your Claims' button is located below the table.
- Actions & Messages:** A notification box with two items: '08/17/2017 Are you looking for the Wellness Portal?' and '12/09/2016 Make it a Flu-Free Season'. A 'Go To Message Center' link is provided.
- Health Assessment:** A section titled 'Health Assessment' with the text 'Here's a great way to better manage your health and save money'. It lists benefits: 'Takes only 30 minutes', 'Identify your risk for diseases', and 'Recommendations for healthy living'. A 'Take Assessment Now' button is included.
- Cost Estimator:** A section with a 'Cost Estimator' title and a visual representation of cost savings using dollar signs.

## My Health Plan Dashboard

### 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. It allows you to view your plan details, including medical benefits, maximums and coinsurance, and print temporary ID cards.

### Resource & Tools

- **My Care Compare:** view quality ratings of network doctors and compare cost estimates for lab tests and a variety of other procedures performed at different facilities
- **Find a Provider:** search for a network provider by name, specialty, gender, language spoken, hospital affiliation or specific practice
- **Interactive Health Education:** find more than 200 audio and video programs that provide information about medical conditions and treatment options

## Take My Health Plan with You

There's an easy way to make My Health Plan even more convenient when you're on the go. Download the Medical Mutual App from the App Store® or Google Play™ so you can access My Health Plan on your smartphone or tablet.

## Go Paperless

Choose to receive your EOB statements, SBC, and other communications from Medical Mutual electronically instead of through the U.S. Mail. You'll be able to easily access these documents anytime, anywhere.

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