The MedFlex[™] Network



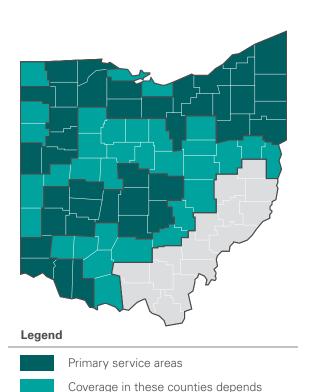
A Guide for Members

Medical Mutual has partnered with major health systems across Ohio to create the MedFlex network which provides access to high-quality, affordable healthcare in more than 70 counties, covering 80 percent of the state. With providers in major cities, small towns and rural areas, MedFlex gives you convenient access to healthcare where you live, work and play.

In addition, MedFlex plans emphasize patient health outcomes, efficiency and quality of care which often lead to improved health and cost savings for you.

Convenient Access to In-Network Care

The MedFlex network makes it easy to get the care you need with more than 3,000 primary care physicians, 10,000 specialists and 70 hospitals across the state. It also includes specialized pediatric care for members up to age 20 at several world-class children's hospitals.



Note: Please call Medical Mutual's Customer Care team to confirm coverage under your plan.

on your plan.

Health Systems, Hospitals and Providers in the MedFlex[™] Network

Central Ohio

- Central Ohio Primary Care
- Knox Community Hospital
- Mount Carmel Health System
- Nationwide Children's Hospital

Northeast Ohio

- Akron Children's Hospital
- Lake Health
- Mercy Health
- Rainbow Babies & Children's
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health
- University Hospitals
- Western Reserve Hospital

Northwest Ohio

- The Bellevue Hospital
- Mercy Health
- The Toledo Clinic

Southwest Ohio and Northern Kentucky*

- Cincinnati Children's Hospital Medical Center
- Davton Children's
- Mercy Health
- Premier Health System
- St. Elizabeth Healthcare

*MedFlex is available to employers domiciled in Ohio.



Your Benefits

MedFlex provides complete benefits, excellent care and cost control measures to help manage premiums and out-of-pocket costs. This network is a non-gatekeeper HMO, which means you don't need to coordinate care through your primary care physician (PCP). You can access specialists directly and save money. However, we do encourage you to see your PCP regularly because regular health screenings can lead to better health outcomes and help you save money.

Pharmacy Benefits

Your pharmacy benefits offer savings through generic and preferred brand name prescription drug programs and a comprehensive pharmacy network that includes Walgreens and Discount Drug Mart.

Out-of-Network Restrictions

MedFlex plans only cover out-of-network benefits for medical emergencies. You will be responsible for the costs of any non-emergency care received out of network. Emergencies are always covered at any hospital regardless of network status.

Tools and Resources

My Health Plan®

My Health Plan, Medical Mutual's secure member website, makes it easy and convenient to manage your plan and health online. Check your deductible, find a doctor, compare costs and more. Visit MedMutual.com/Member.

Nurse Line

MedFlex includes access to Nurse Line where members can get answers 24/7 from a clinical expert at no charge. Just call 1-888-912-0636 and have your Medical Mutual member ID card ready.

Find a Provider¹

Save money by using healthcare providers and facilities in your plan network. Going out of network may cost you more, and some services may not be covered at all. Use the MedMutual Find a Provider on My Health Plan to find providers in the MedFlex network before receiving care.

For more information about the MedFlex network, please contact your Human Resources department. If you are already enrolled, contact Medical Mutual's Customer Care team at the number on your member ID card.

¹ Please verify your provider is in network before making an appointment.