

Medical Mutual of Ohio



Health plans provided by:
 MEDICAL MUTUAL OF OHIO®

HEALTH INSURANCE

For more than 30 years, COSE has partnered with Medical Mutual of Ohio® to offer competitively priced health benefits plans. Medical Mutual offers access to high-quality, respected hospitals and doctors. Its plans are supported by

outstanding customer service and backed by financial strength and security. Explore all the COSE-sponsored Medical Mutual health plan options in our Health Plan Comparison Chart. Compare coverage, copays, deductibles, etc.

Medical Mutual offers four distinctly different “families of products” all designed to meet the varying needs of smaller employers. See below for a description of each.

TO FIND DETAILED SUMMARIES OF MEDICAL MUTUAL HEALTH PLANS, OR TO VIEW OUR HEALTH CARE COMPARISON CHART, VISIT WWW.COSE.ORG/BENEFITS.

PRODUCT FAMILY CHART

PRODUCT FAMILIES	PHYSICIAN CHOICE	HOSPITAL CHOICE	WHO SHOULD CONSIDER	NETWORK UTILIZED
SUPERMED® MULTIPLE OPTION PRODUCTS OR MOPS	Select any SuperMed Plus physician or specialist for higher plan coverage; select a non-network physician or specialist for lower-level coverage	Select any SuperMed Plus hospital for higher plan coverage; select a non-network hospital for lower-level coverage	Individuals who currently have or will select SuperMed Plus physicians or hospitals. No referrals needed to visit specialists. Members can change physicians at any time without notifying Medical Mutual.	SuperMed Plus Visit www.medmutual.com for specific network details.
SUPERMED PLUS PRODUCTS	Select any SuperMed Plus physician or specialist for higher plan coverage; select a non-network physician or specialist for lower level coverage	Select any SuperMed Plus hospital for higher plan coverage; select a non-network hospital for lower level coverage	Individuals who currently have or will select SuperMed Plus physicians or hospitals. No referrals needed to visit specialists. Members can change physicians at any time without notifying Medical Mutual.	SuperMed Plus Visit www.medmutual.com for specific network details.
SUPERMED CLASSIC® GOLD PRODUCTS	Select any physician of your choice	Select any hospital of your choice; receive the highest level of benefits if you stay within the SuperMed Hospital Network	Individuals who have physicians who are <u>not part of</u> Medical Mutual’s SuperMed Plus network or individuals who currently utilize non-network physicians or hospitals. No referrals needed to visit specialists. Members can change physicians at any time without notifying Medical Mutual.	SuperMed Hospital Network Visit www.medmutual.com for specific network details.
HMO HEALTH OHIO®	Select any HMO Health Ohio primary care physician to coordinate all of your health care services	Select a hospital from the HMO Health Ohio Network	Employees who currently have or will select a physician in the HMO Health Ohio Network. Employees who like a more “managed” benefit program. Referrals are required in order to visit specialists. Members can change physicians at any time, but must notify Medical Mutual prior to visiting new physician.	HMO Health Ohio Network Visit www.medmutual.com for specific network details.

All Medical Mutual plans can be compared using the COSE Health Plan Comparison Chart contained in this packet or online at www.cose.org/benefits. To find detailed summaries of our Medical Mutual health plans, visit www.cose.org/benefits.