

On average  
**65%**  
of Balanced  
Solutions groups  
have received  
a refund!

# Balanced Solutions<sup>®</sup>

## For Groups with 10–99 Employees

Experience the **Confidence** of Predictable Costs and Reliable Coverage paired with the **Comfort** of Money Back\*

Balanced Solutions is an innovative level-funded plan that enables employers to get the advantages of a self-funded plan at predictable costs. It has a fixed monthly premium that covers an employer claims fund and a stop-loss feature, so you're protected from higher-than-expected claims.



### One Monthly Payment

The monthly fixed cost covers all fees, claims fund, and a two-step (specific and aggregate) stop loss feature.



### Familiar Coverage

The plan covers claims just like a fully insured plan.



### End of Year Peace of Mind

**And often, a refund.** There are no extra costs and refunds are paid back when employer claims fund has a leftover balance.

Every year, if your claims are lower than expected and you renew your plan, you can receive a **refund of up to 67%<sup>2</sup> of your claims fund.**

1. Get Your Money Soon After Renewal. Refunds are issued 90 days after plan renewal, when applicable.

2. 67% is rounded to the nearest whole number of two thirds, or 66.6667%.

Medical Mutual's Balanced Solutions allows access to **Ohio-exclusive benefits** for more convenient treatment and **better clinical outcomes**.



### Top Ohio Coverage

Local and national network coverage with more than 12,000 primary care doctors, 46,000 specialists and 19,000 locations across Ohio, plus access to the Cigna network when traveling out-of-state.



### Competitive Pharmacy Benefit

We partner with Express Scripts to offer member access to more than 59,000 pharmacies.



### Built-in Price Transparency and Cost-Savings

SmartShopper is part of the plan benefits. It empowers members to earn cash rewards and take greater control of their out-of-pocket cost by presenting prices upfront and pointing them to the most affordable treatment, testing and care options around them.

SmartShopper is available October 1, 2024 for current and new plan members.

## Refund Calculation

If you renew with Medical Mutual and your claims are less than projected, you will receive a refund. This includes a four percent run-out feature that allows us to calculate your refund eligibility at the end of the 15th month.

## How Balanced Solutions Works

- 1 Select a copay or high-deductible plan from a wide variety of plan designs.
- 2 Choose your specific stop-loss and aggregate stop-loss components.
- 3 Medical Mutual determines your Balanced Solutions employer claims fund.
- 4 This fund is used to pay claims above employee liability. If there is a balance remaining at the end of the plan year, you will get a refund on renewal.

## How to Qualify for This Coverage



Your group has 10 to 99 employees with a minimum of 10 enrolled.



You enroll a minimum of 50% of your net eligible employees.



Medical Mutual underwrites your group to determine the risk and claim funds needed.

Contact your broker or Medical Mutual Sales Representative to learn more.