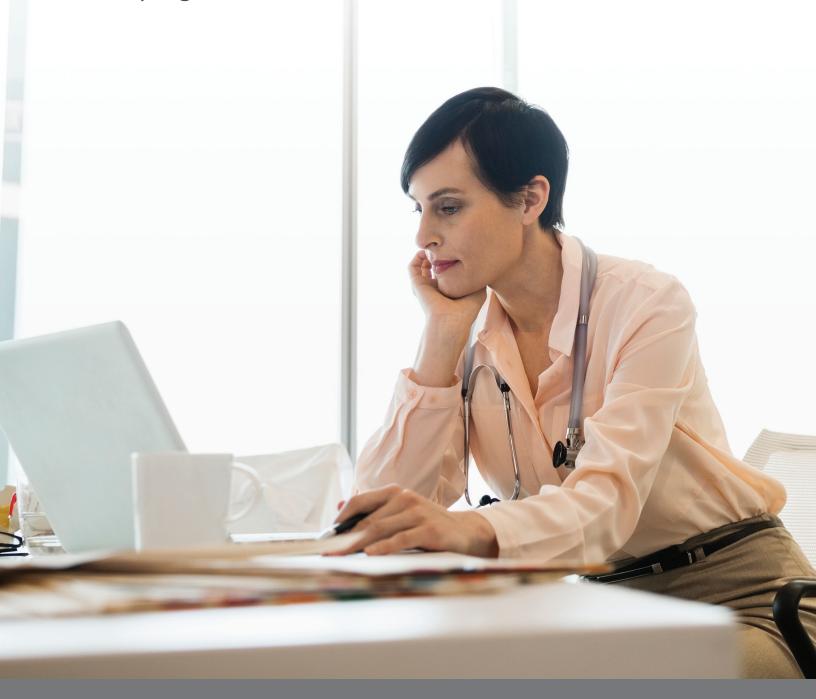
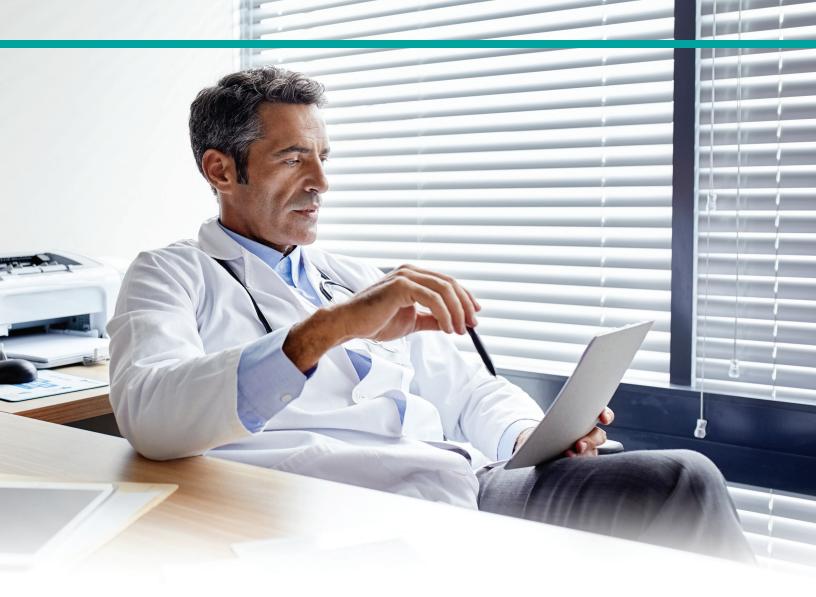
Tools and Resources for Providers

Identifying Medical Mutual Members







Understanding Medical Mutual Identification (ID) Cards

Medical Mutual member identification (ID) cards are distinctive, so identifying our members and important provider information is simple. This brochure includes sample images of Medical Mutual's member ID cards for your reference. If our members forget their ID cards when visiting your office, please remind them they can access a digital card on their smartphones using the free MedMutual mobile app.



If one of our members lives or spends significant time outside the Medical Mutual service area, they will have access to the Cigna® PPO network.* This makes it easy to get in-network care no matter where they are.

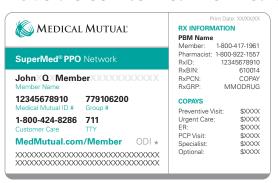
^{*} Cigna® is a trademark of Cigna Inc. and is protected throughout the world by trademark registrations and treaties.

The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

Cigna is an independent company and not affiliated with Medical Mutual. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Medical Mutual. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

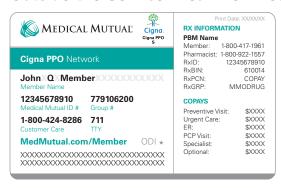
Because of this agreement, our member ID cards now vary based on whether the member lives within the SuperMed PPO service area (i.e., Ohio and Boone, Campbell or Kenton counties in Kentucky) or outside the SuperMed PPO service area. Differences between the two main card designs are detailed on the following pages. Please note these variations as a member's residence may require you to verify coverage and submit claims differently.

Inside-the-Service-Area PPO ID Card





Outside-the-Service-Area PPO ID Card





Claims Submission Overview

- Verify the member is using a current ID card by checking the print date on the card. Use the ID card with the most recent print date.
- Submit medical claims to Medical Mutual* if the service rendered was in any of the 88 counties in Ohio or Boone, Campbell and Kenton counties in Kentucky.
- Submit medical claims to Cigna* if the service rendered was outside Ohio or Boone,
 Campbell and Kenton counties in Kentucky.
- Submit all dental or vision claims, regardless of location, to the Medical Mutual Claims
 Submission address.

^{*}Location of appropriate claims submission information on an ID card will vary based on the member's place of residence.

Inside-the-Service-Area ID Cards

Front (PPO—Members living in any of the 88 counties in Ohio or Boone, Campbell and Kenton counties in Kentucky)

The front of Medical Mutual ID cards includes information about members and their plans, such as member services contact information, network indicators and prescription drug benefit information.



1. Network

Indicates network associated with the member's plan.

2. Print Date

The date the card was printed.

3. Rx Benefit Information

Appears if prescription drug benefit is available.

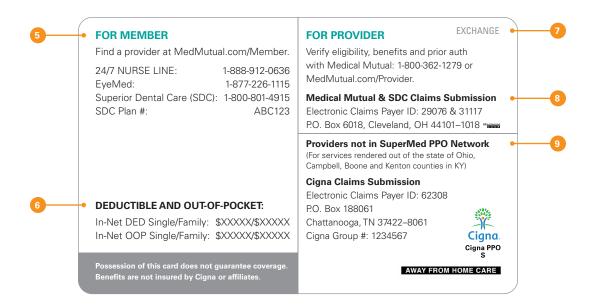
4. Member Copays*

Up to six copays will show depending on what benefit(s) the member has. If copays are applicable, they would appear on the front now. High-deductible health plans do not show copays.

^{*}Medical Mutual's definition of a Primary Care Physician (PCP) includes a Certified Nurse Practitioner and Physician Assistant. Therefore, when services are rendered by these specialties the PCP copay will apply, if applicable, regardless of the doctor specialty.

Back (PPO—Members living in any of the 88 counties in Ohio or Boone, Campbell and Kenton counties in Kentucky)

The back of Medical Mutual ID cards includes important information, such as network contacts, prior authorization and claims submission information.



5. Member Resources

Important network information and contact numbers for members.

6. Deductible and Out-of-Pocket Expenses Specific to the member's benefits.

7. ACA Exchange Indicator

If the member has an ACA plan, an indicator of "EXCHANGE" or "OFF EXCHANGE" appears for on- and off-exchange plans, respectively.

- **8. Medical Mutual Claims Submission Information**Submit information here for all dental and vision claims regardless of member or provider location.
- 9. Outside-the-SuperMed-Service-Area Details
 The Cigna PPO Network should be used if the
 member receives services outside the SuperMed
 service area. Reference the Cigna ID Number here
 for out-of-network referrals.

Outside-the-Service-Area ID Cards

Front (PPO—Members NOT living in any of the 88 counties in Ohio or Boone, Campbell and Kenton counties in Kentucky)

Although your patient is a Medical Mutual member, he or she is accessing the Cigna PPO Network outside of Ohio.



1. Network

Indicates network associated with the member's plan...

2. Print Date

The date the card was printed.

3. Rx Benefit Management Details

Appears if prescription drug is available.

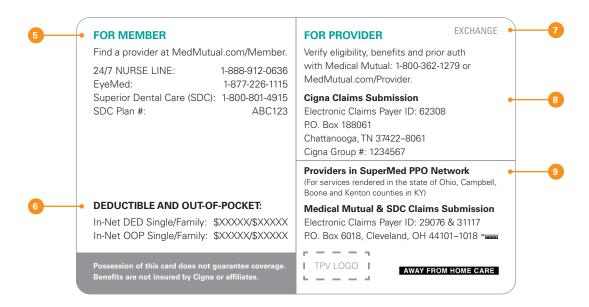
4. Member Copays*

Up to six copays will show depending on what benefit(s) the member has. If copays are applicable, they will appear on the front of the ID. High-deductible health plans do not show copays.

^{*}Medical Mutual's definition of a Primary Care Physician (PCP) includes a Certified Nurse Practitioner and Physician Assistant. Therefore, when services are rendered by these specialties the PCP copay will apply, if applicable, regardless of the doctor specialty.

Back (PPO—Members NOT living in any of the 88 counties in Ohio or Boone, Campbell and Kenton counties in Kentucky)

The back of Medical Mutual ID cards includes important information, such as network contacts, prior authorization and claims submission information.



5. Member Resources

Important network information and contact numbers for members.

6. Deductible and Out-of-Pocket Expenses Specific to the member's benefits.

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If the member has an ACA plan, an indicator of "EXCHANGE" or "OFF EXCHANGE" appears for on- and off-exchange plans, respectively.

8. Provider Information (Medical)

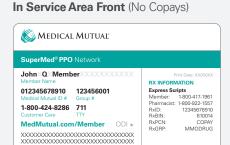
Cigna PPO is the member's network when receiving services outside of the SuperMed service area, which includes all 88 counties in Ohio Campbell and Kenton counties in Kentucky.

9. Medical Mutual Claims Submission InformationSubmit information for all dental and vision claims here regardless of member or provider location.

Medical Mutual Network ID Cards

In addition to our broad SuperMed PPO network, Medical Mutual offers a number of regional networks based around a specific healthcare system. Please be sure you understand the networks in which you participate so you can best direct your patients, our members, helping them make the most of their health insurance plans.









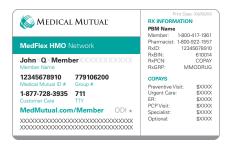




Outside Service Area Back (Both Cards)



MedFlex HMO (In Service Area)





Other HMO networks could be:

- OhioHealth HMO
- Cincinnati HMO
- Northern Ohio HMO
- Dayton HMO
- Adena HMO
- Lake Health HMO

If you do not know the networks in which you participate, please contact your Medical Mutual Provider Contracting representative. For questions regarding a specific card a member brings into the office, please call Medical Mutual's Provider Inquiry Unit at **1-800-362-1279** to verify coverage.

TriHealth WellFlex ID Cards

TriHealth WellFlex In Service Area (Copays)



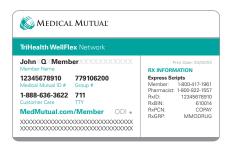


TriHealth WellFlex Outside Service Area (Copays)





TriHealth WellFlex In Service Area (No Copays)





TriHealth WellFlex Outside Service Area (No Copays)





Superior Dental Care ID Cards

Superior Dental Care In Service Area (Copays)





Superior Dental Care Outside Service Area (Copays)





Superior Dental Care (EyeMed)





Superior Dental Care (VSP)



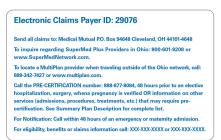


Medical Mutual Services and Ancillary-only ID Cards

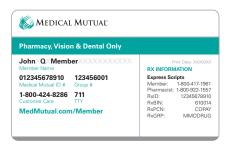
Medical Mutual provides access to the SuperMed network through Medical Mutual Services for self-insured groups, health and welfare funds, third-party administrators, and other insurance companies. You will see a coverage indicator of "Access" by the network logo on a member's ID card. Cards for ancillary-only plans, such as dental or vision, are indicated by the product name in the colored bar.

Sample (Format may vary.)





Pharmacy, Vision & Dental Only





Medicare Advantage ID Cards

MedMutual Advantage® ID Cards

The MedMutual Advantage network is named in the green band on the front of the ID card and identifies the member as a Medical Mutual Medicare Advantage plan member. Medicare Supplement Insurance members have a unique card, too.

HMO Card (Classic Plan)





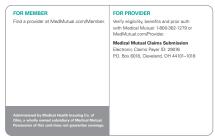
PPO Card (Select Plan)





Medicare Supplement ID Cards





For further information about Medical Mutual ID cards or provider resources please visit MedMutual.com/Provider.

MedMutual Advantage is a registered trademark of Medical Mutual of Ohio.



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