

A photograph of two women sitting at a wooden table in a bright office setting. The woman on the left, with dark curly hair and wearing a white button-down shirt, is smiling and looking at a laptop. The woman on the right, with long brown hair in a ponytail and wearing a black top, is looking towards the first woman. A white coffee cup and some papers are on the table. Large windows in the background show a cityscape.

Introducing the Midsize 51–99 Plan

Health Insurance Designed for Your Business



A Healthier Business Starts with Your Health Plan

Keeping your employees and your bottom line healthy just got easier with the Midsize 51–99 Plan from Medical Mutual. This plan is designed specifically for businesses with 51–99 employees. The wide variety of comprehensive plan options can help businesses manage the rising costs of providing health insurance for their employees, and includes an innovative wellness component your employees want and need.

Balanced Benefits

The Midsize 51–99 Plan is a fully insured, cost-effective combination of PPO and HMO benefits blended with a wellness program. The plan provides access to the high-quality networks of doctors and hospitals, along with excellent customer service you and your employees deserve.

The Midsize 51–99 Plan includes the comprehensive Basic Plus formulary through the PPO plan and an exclusionary National Preferred Plus formulary through the HMO plan. Both formularies are part of Medical Mutual’s complete and integrated pharmacy benefits.

Prescription Drug

Prescription drug benefits are included with every plan we offer. We partner with Express Scripts, our pharmacy benefit manager, to offer integrated solutions for each of our clients.

A formulary is a list of preferred brand-name and generic medications for which members pay a lower out-of-pocket charge.

We make sure your employees receive the care and attention they deserve by:

- Coordinating and integrating care with other clinical areas
- Encouraging the use of formulary drugs
- Offering prescription drug benefit consultations
- Providing online tools to view medical and prescription drug claims
- Making sure high-cost specialty drugs are managed consistently

Through integration, we deliver a prescription drug benefit that balances quality care with total healthcare costs, which is especially important when managing chronic and/or complex conditions. Administration is easy for both members and plan sponsors.

High-quality Networks

Members of the Midsize 51–99 Plan have access to our statewide SuperMed® PPO network and HMO networks in specified areas. These networks are made of high-quality health systems, include nationally ranked children’s hospitals and a variety of specialty doctors and facilities. Members have many options when seeking healthcare and can access the right care, in the right place, at the right time.



CONSUMER-DRIVEN HEALTHCARE

INTEGRATED TAX-ADVANTAGED OPTIONS

Consumer-driven healthcare (CDH) plans give an alternative way to help manage employee healthcare costs. These plans are designed to reduce how much employees spend each year on their health expenses by encouraging them to be more informed of and financially responsible for their healthcare choices.

The Midsize 51–99 Plan includes tax-advantaged products such as health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs). These products bundle with CDH plans to help your employees budget for medical bills, vision and dental care, dependent care and even commuter costs.

With our integrated solution, we help you efficiently manage both your group’s healthcare benefits and CDH plan administration with one company, eliminating the inconvenience of dealing with multiple platform partners—giving you back time in your busy day. This integration creates an improved substantiation rate, helping to simplify the member experience.

CDH PRODUCTS AT A GLANCE

	HSAs	FSAs	HRAs
Compatibility with Other Savings Accounts	May be paired with FSA or HRA	May be paired with HSA or HRA	May be paired with HSA or FSA
Debit Card Availability	Yes	Yes	Yes
Deposits Made by	Employer, employee or both	Employer, employee or both	Employer
Employee Can Invest	Yes	No	No
Funds Availability	As deposits are credited	Full annual election available on first day of coverage	As deposits are credited; may be credited in a lump sum
Usable for Qualified Medical Expenses	Yes	Yes	Yes

CDH FACTS & FIGURES



625%

Participation rate from 2006–2016 in HSA and HRA accounts among employees with a HDHP*



\$5,714

Average pre-tax out-of-pocket spend per group-enrolled employee*

HOW HSA ACCOUNTS WORK



CONTRIBUTE

tax-free dollars, up to the IRS limit



SAVE

spendable income to stretch it further



SPEND

tax-free on qualified healthcare expenses



GROW

by investing unused funds for future expenses

*Figures reported by Kaiser Employer Survey, September, 2017, applying to employer-based insurance.

ADVANTAGES OF OUR CDH PRODUCTS

Our CDH plan options let your employees pay for medical expenses with pre-tax dollars. We give our members access to their CDH accounts through our integrated online member portal, My Health Plan. By using one username and password, this secure member website connects health benefits and tax-advantaged account information to provide a fully integrated, simple and easy member experience.

CDH PRODUCT OFFERINGS

MEDICAL MUTUAL'S HSA

Used in conjunction with a qualified high-deductible health plan (QHDHP) plan, the Medical Mutual HSA gives your employees three tax advantages:

- Contributions made pre-tax through payroll deduction, or post-tax through our member portal, can lower taxable income
- HSA balances earn tax-free interest
- Qualified medical expense payments are made tax-free from the account

MEDICAL MUTUAL'S FSA

By offering a Medical Mutual FSA, you'll receive the tax-savings benefit for your company and provide your members with the tools to pay for eligible medical expenses without being taxed. Employers receive the advantage of not being required to pay the employer portion of the Social Security tax, known as the Federal Insurance Contributions Act (FICA), on employee contributions to FSAs. This amounts to 7.65 percent (2017 percentage) of each employee's taxable income.

MEDICAL MUTUAL'S HRA

Medical Mutual's health reimbursement arrangement (HRA) is a tax-advantaged account that is funded with employer dollars to pay member expense, such as deductibles, coinsurance or copays, not covered under your group's health plan. You determine what expenses will be covered within the limitations outlined by the Internal Revenue Service Publication 969. For example, an HRA can pay all eligible medical expenses or the HRA could be limited to cover only dental or vision expenses.

EASY & CONVENIENT CDH ACCOUNT TOOLS

MEDICAL MUTUAL'S WEALTHCARE ADMINISTRATION PORTAL

The Weathcare Admin (WCA) portal gives you complete online administration of your Medical Mutual CDH products. With our integrated solution, you'll be able to manage employee enrollment, change employer/employee contributions, verify employee participation and run product-specific reports.

MEDICAL MUTUAL DEBIT CARD

Our card allows your employees to use the funds in their account(s) to pay for eligible expenses without having to submit claims or wait for reimbursement. One card can manage multiple account types, such as HSAs and FSAs.

ACCOUNTLINK MOBILE APP

Members can access their Medical Mutual CDH account any time with the AccountLink mobile app!* AccountLink helps members manage their Medical Mutual HSA, FSA or HRA on mobile devices.

WITH ACCOUNTLINK, YOU CAN:



View account
balances



Manage profile
information



Pay a medical bill or
reimburse yourself

The AccountLink app is available for free from the Apple App Store® or Google Play™ by searching for AccountLink.

*HSA, FSA and HRA plans are available based on your specific Medical Mutual plan. AccountLink provides access to only the plan(s) you or your employer selected during your enrollment period.
For the best user experience, please use Apple iOS 7.0 and higher or Android version 5.0 and higher.



Additional Benefits

The Midsize 51–99 Plan offers comprehensive benefits, in addition to medical coverage, to help keep employees healthy and manage health care costs.

Dental

Because we partner with high-quality dental networks, your employees will have access to an extensive network of general practitioners, periodontists, prosthodontists, orthodontists and oral surgeons. In addition, Medical Mutual provides the required pediatric dental coverage for all dependents and employees up to age 19.

Vision

Our plans provide coverage that includes eye exams, eyeglass lenses, frames and contact lens benefits through an expansive network of participating providers. Pediatric vision coverage is an Essential Health Benefit and we provide the required coverage for dependents and employees up to age 19.

Life Insurance and Short-term Disability

Make sure your employees and their loved ones are financially prepared in the event of an untimely or unexpected death or disability. With our group term life insurance plans, you can provide coverage based on salary or a flat benefit amount through our subsidiary, MedMutual Life.

We focus our resources on groups with 51–99 employees, and we encourage groups to discuss our standard offering of up to a 10 percent discount off current rates for two years with your Medical Mutual Account Executive, Sales Consultant or broker.

Indemnity Insurance

An unexpected illness, hospitalization or accident can be financially devastating. With our indemnity plans, you can provide your employees access to an extra layer of protection—hospital, accident and critical illness insurance that pays a cash benefit. Benefit payouts can be used to help cover any out-of-pocket expenses such as deductibles, medical bills, or unexpected non-medical expenses.



Good Health is Good Business

The people who work for you are your greatest assets, so you should be concerned about their health and well-being. After all, their productivity is crucial to the success of your company. The potential gains of helping your employees get healthy and stay healthy are numerous. That's why a corporate wellness program is important to the health of your organization.

Medical Mutual has a team dedicated to bringing wellness benefits that support a healthy member population. Our wellness programs are designed to:

- Incorporate all aspects of employees' well-being, including health, lifestyle choices and management of chronic and acute conditions
- Increase employee engagement and ownership of health
- Help contain total healthcare costs by encouraging employees to select a primary care physician and to catch illnesses early when they are easier to treat or manage

Essential Wellness Program

Our Essential wellness program is available to Medical Mutual groups at no additional charge. It focuses on education and provides employees with tools to help them learn about their overall health and their risk for developing chronic conditions.

The Essential program seeks to help employees improve lifestyle behaviors through the following:

Wellness Portal

Your employees can learn about a wide variety of health and wellness topics, enroll in your plan's wellness program (if available) and receive reminders about needed care through our online Wellness Portal. Interactive tools and trackers are available to help employees set and achieve wellness goals in one or more of the following areas: maintaining a healthy weight, quitting tobacco, being active, managing stress and eating healthier.

Health Assessment

Completing the Health Assessment can help your employees understand their overall health and identify risk for certain chronic diseases. Based on the results, employees can receive a personalized set of recommended behavior changes to improve their overall health. Aggregate reporting is also available to help you determine appropriate wellness programs to address risk within your employee population.

Healthy Outlooks Newsletter

This publication offers articles on a variety of important health issues and provides consumer health plan education and tips for accessing services available through Medical Mutual.

WW® (formerly Weight Watchers) Reimbursement

Employees can save almost 50 percent off the regular cost of a WW membership. They can choose from Digital (web-based) or Digital + Studio (formerly Meetings) programs to help them achieve health goals. We also offer a WW for Diabetes program for any employees who have been diagnosed with Type 2 diabetes.

QuitLine Program

Our QuitLine is available to help tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan and educational materials. In addition, nicotine replacement therapy is available to maximize their chances of quitting.

Fitness Discounts

Your employees can save money on memberships to local and national fitness clubs through our Fitness Discounts program.

Health Promotion Mailings

Based on your employees' records of healthcare activity (e.g., Health Assessment results, claims, prescriptions), they will receive educational materials about medical conditions, lifestyle issues, missed services and recommended preventive screenings.

Learn More

Contact your broker to learn more about the Midsize 51–99 Plan for employers with 51–99 employees from Medical Mutual. If you don't have a broker, contact your Medical Mutual sales representative to help you find a reputable one.





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