MEDICAL MUTUAL® | MedFlex™

The MedFlex™ Network

A guide for group officials

Welcome to the
MedFlex™ Network

Medical Mutual has partnered with major health systems across Ohio to create the MedFlex network. This network provides members access to high-quality, affordable healthcare in more than 70 counties, covering 80 percent of the state. With provider locations in major cities, small towns and rural areas, MedFlex is designed to provide members access to healthcare where they live, work and play.

The MedFlex network not only includes convenient locations, it is also made up of providers who have implemented patient-focused care models. Through clinical integration, providers coordinate patient care more effectively and efficiently through all stages of life, ensuring appropriate healthcare is administered over time. In addition, many providers participate in value-based agreements, meaning they are incentivized based on patient health outcomes, efficiency and quality of care. These models help improve the overall patient care experience and reduce costs for both employers and employees.

Network Availability

The MedFlex network is currently available to the following employer groups:

- Large groups (100 or more employees) can offer the network on a self-funded or fully insured basis for maximum flexibility

- Midsize groups (51–99 employees) can offer the network on a fully insured basis only

- Small groups (50 or fewer employees) can offer the network through:
  - Affordable Care Act (ACA)-compliant plans (no medical questionnaires required)
  - Multiple employer welfare arrangement (MEWA) plans by joining the Council of Smaller Enterprises (COSE) or a participating chamber

MedFlex is a great option for employers and employees who live or work in the MedFlex service areas. This network can be offered as an HMO on a replacement or dual basis along with PPO plans like SuperMed.® Employers should encourage employees to select this network by providing contribution strategies and benefit designs that result in maximum savings.

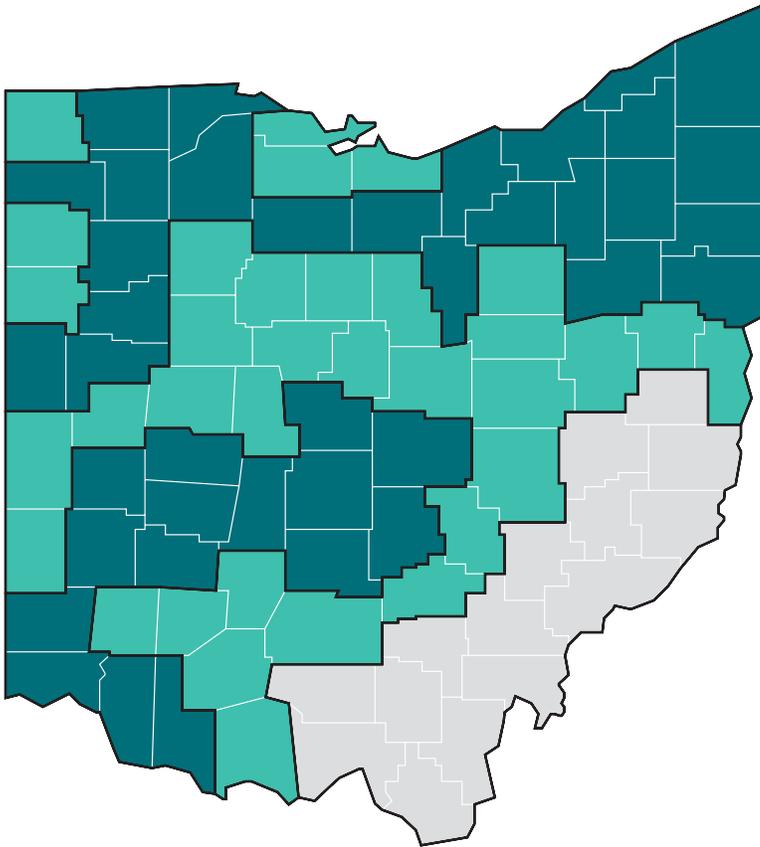## Access All the Providers Your Employees Need in One Network

The MedFlex network makes it easy to meet the needs of your employees with more than 3,000 primary care physicians, 10,000 specialists and 70 hospitals across the state.

This network also includes specialized pediatric care and services at the following world-class children's hospitals for members up to age 20:

- Akron Children's Hospital

- Cincinnati Children's Hospital Medical Center

- Dayton Children's Hospital

- Nationwide Children's Hospital

- Rainbow Babies & Children's (University Hospitals)

MedFlex Service Area Map

Whether you are looking for healthcare providers in a specific city or across the state, MedFlex has the doctors and hospitals you want and need. The map below highlights MedFlex primary service areas where health systems, hospitals and providers are located. This map also includes counties that border these primary service areas, because midsize and large group populations located in these border counties may still be eligible for coverage.

Legend

■ Primary service areas

■ Counties that border primary service areas and may be eligible for coverage

Note: Employees who belong to a small group (50 or fewer employees) must be located in a primary service area to obtain coverage.

Health Systems, Hospitals and Providers in the MedFlex™ Network

Northeast Ohio
- Akron Children's Hospital
- Lake Health
- Mercy Health
- Mercy Health Physicians (formerly Prima Health)
- Mercy Medical Center
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health System
- University Hospitals
- Western Reserve Hospital

Central Ohio
- Central Ohio Primary Care Physicians
- Mount Carmel Health
- Nationwide Children's Hospital

Southwest Ohio
- Cincinnati Children's Hospital Medical Center
- Dayton Children's Hospital
- Mercy Health
- Premier Health System

Northwest Ohio
- Mercy Health
- St. Luke's Hospital
- Toledo Clinic

Benefits Overview

MedFlex gives employers and employees access to complete benefits, excellent care and cost control measures to help manage premiums and out-of-pocket costs. As a non-gatekeeper HMO, it doesn't require members to coordinate care through a primary care physician, so they can access specialists directly and save money. However, it is requested that members select a primary care physician as regular health screenings can lead to better health outcomes and reduced costs.

Employers with 50 or fewer employees can access eight ACA-compliant benefit plans. Employers with 51–99 employees may choose from a suite of standard plans. Customized plans are available for employers with 100 or more employees.

Pharmacy Benefits

A wide variety of generic, brand and specialty medications are available through the National Preferred Plus formulary. These medications can be ordered through the Walgreens Advantage Network, which includes most major national and regional pharmacies, such as Walgreens and Discount Drug Mart.

Additionally, safety controls are available through a fraud, waste and abuse program while cost and utilization controls are included through programs such as Coverage Management, Specialty Drug Solutions, Generic Incentive, Mandatory Mail and Compound Drug Management.

Emergency Services

Emergencies requiring immediate medical attention are always covered at any hospital regardless of network status. However, there is no emergency room coverage for non-emergency care.

Nurse Line

MedFlex includes access to Nurse Line, where a registered nurse is available to answer health-related questions 24 hours a day, 7 days a week. The Nurse Line is available by phone or through the member website, My Health Plan. Members and dependents can use Nurse Line to determine what type of care is needed.

Find a Provider[1]

Visit MedMutual.com and scroll down to our Find a Doctor tool and select Find Now. In Just Looking Around, click the year you would like to search in. From there, select group insurance and then MedFlex. Fill in any other necessary information and load results. Use this website to find in-network doctors, hospitals and facilities, along with helpful information for each.

For more information about MedFlex or to get a quote, please contact your Medical Mutual Sales representative or your broker.

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

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