

PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
October 8, 2024

Meeting called to order at 2:00 p.m.

Financials

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 9/30/2024 was \$2,898,621. Expenditures exceeded revenues for the month of September by \$187,864.

Wellness

- There was no wellness update.

Oswald

- Oswald provided their monthly financial update. Medical Mutual of Ohio provided a breakdown of our plan. Also, they described all the different services that they offer to customers.
-

Meeting was adjourned at 2:35 p.m.

Fiscal Year	2025		2024		2023	
FY Beg. Balance (cash)	\$	5,996,606.30	\$	6,985,590.17	\$	6,795,523.85
Premiums						
Employees - Med/Rx	\$	1,135,462.83	\$	3,078,436.35	\$	3,142,631.17
Vision - Emp	\$	392.32	\$	1,131.04	\$	130,611.53
Board of Education - Med/Rx	\$	6,969,205.91	\$	20,624,545.46	\$	21,320,951.37
Vision - BoE	\$	40,095.30	\$	123,338.26	\$	931.68
Misc	\$	35,742.30	\$	43,760.96	\$	140,010.50
Total Revenue	\$	8,180,898.66	\$	23,871,212.07	\$	24,735,136.25
Total Expense	\$	11,278,884.09	\$	24,860,195.94	\$	24,545,069.93
Reserve Gain/(Loss)	\$	(3,097,985.43)	\$	(988,983.87)	\$	190,066.32
Claims						
Medical	\$	7,077,148.33	\$	15,911,171.06	\$	16,726,665.33
Prescription	\$	2,769,731.68	\$	5,699,333.25	\$	4,864,063.60
Vision	\$	34,072.22	\$	96,190.00	\$	82,607.75
Fixed Costs & Other						
Administration Fee	\$	306,460.22	\$	612,044.86	\$	784,277.35
Stop Loss Premiums	\$	975,493.97	\$	2,250,725.34	\$	1,862,905.66
Grail	\$	-	\$	2,547.00		
Consultant/Legal Fees	\$	79,645.50	\$	236,264.37	\$	199,687.79
Subrogation	\$	4,124.16	\$	6,548.94	\$	2,745.24
Health Fair/Wellness	\$	5,950.48	\$	11,709.66	\$	12,034.21
ACA Fees	\$	7,323.15	\$	-	\$	-
Misc	\$	18,934.38	\$	33,661.46	\$	10,083.00
FY Ending Balance (cash)	\$	2,898,620.87	\$	5,996,606.30	\$	6,985,590.17

FY 2024 Insurance Fund by Month

Total FYTD		July			August		September		October	
Premiums										
\$	846,539.01	(3)	\$	120,560.46	\$	220,801.46	\$	253,998.70	\$	251,178.39
\$	310.04	(5)	\$	43.27	\$	71.27	\$	113.42	\$	82.08
\$	6,307,912.90	(2)	\$	1,569,487.28	\$	1,565,495.84	\$	1,393,079.19	\$	1,779,850.59
\$	37,516.29	(4)	\$	9,315.53	\$	9,343.94	\$	8,304.30	\$	10,552.52
\$	31,417.69	(1)	\$	27,500.00	\$	-			\$	3,917.69
\$	7,223,695.93		\$	1,726,906.54	\$	1,795,712.51	\$	1,655,495.61	\$	2,045,581.27
\$	8,219,705.49		\$	2,871,508.45	\$	1,722,770.95	\$	1,767,708.94	\$	1,857,717.15
\$	(996,009.56)		\$	(1,144,601.91)	\$	72,941.56	\$	(112,213.33)	\$	187,864.12
Claims										
\$	5,165,945.56	(1)	\$	1,647,810.33	\$	998,270.12	\$	1,497,817.15	\$	1,022,047.96
\$	1,696,048.66	(2)	\$	679,501.89	\$	460,869.05	\$	1,828.70	\$	553,849.02
\$	32,332.85	(5)	\$	7,856.01	\$	8,508.26	\$	8,536.78	\$	7,431.80
Fixed Costs & Other										
\$	257,606.38	(4)	\$	101,228.17	\$	51,310.04	\$	52,011.73	\$	53,056.44
\$	934,813.95	(3)	\$	374,946.17	\$	186,461.16	\$	184,988.14	\$	188,418.48
\$	-		\$	-	\$	-	\$	-	\$	-
\$	98,195.90	(6)	\$	31,360.12	\$	12,915.66	\$	22,193.66	\$	31,726.46
\$	2,135.73	(7)	\$	319.30	\$	296.66	\$	332.78	\$	1,186.99
\$	-	(9)	\$	-	\$	-	\$	-	\$	-
\$	-	(8)	\$	-	\$	-	\$	-	\$	-
\$	32,626.46	(10)	\$	28,486.46	\$	4,140.00	\$	-	\$	-

Parma City School District Health Care Committee Meeting

October 8, 2024

Kelsey Finucan
Tracie Collins

We See Risk So You See Opportunity



oswald

A UNISON RISK ADVISORS Company

Oswald Monthly Report

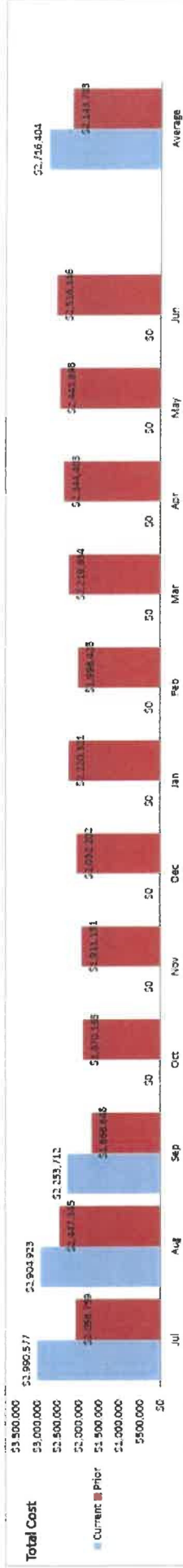
Claim Experience - Prior Year														Average		PEP
	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Total	Average		
Medical Claims	\$1,902,477	\$1,724,247	\$1,073,455	\$1,071,118	\$1,136,618	\$1,131,913	\$1,467,222	\$1,363,980	\$1,541,274	\$1,484,303	\$1,468,999	\$1,542,117	\$16,685,952	\$1,390,745	\$1,390,745	\$13,904
Prescription Claims	\$551,915	\$611,719	\$479,399	\$590,302	\$476,617	\$591,173	\$581,365	\$541,675	\$386,755	\$622,798	\$737,602	\$736,741	\$7,380,011	\$615,751	\$615,751	\$6,152
Rx Rebates	(\$122,890)	(\$122,890)	(\$122,890)	(\$130,324)	(\$130,324)	(\$130,324)	(\$145,547)	(\$145,547)	(\$145,547)	(\$145,547)	(\$145,547)	(\$145,547)	(\$1,196,284)	(\$132,920)	(\$132,920)	(\$1,011)
Total Claims	\$1,831,501	\$2,213,075	\$1,429,854	\$1,531,106	\$1,672,911	\$1,793,762	\$1,984,241	\$1,760,018	\$1,984,482	\$2,107,061	\$2,206,501	\$2,278,858	\$22,869,679	\$1,873,576	\$1,873,576	\$18,145
Premium	\$235,157	\$234,270	\$236,794	\$238,768	\$238,220	\$238,440	\$234,080	\$236,410	\$237,452	\$237,342	\$237,195	\$237,288	\$2,443,721	\$236,977	\$236,977	\$2,379
Reimbursed Claims	\$2,066,658	\$2,000,845	\$1,656,648	\$1,709,874	\$1,911,131	\$1,932,302	\$2,218,321	\$2,096,428	\$2,231,934	\$2,344,403	\$2,443,696	\$2,516,146	\$25,312,400	\$2,109,373	\$2,109,373	\$21,093
Grand Total													(\$432,726)		\$2,107,760	\$21,163

Subscribers Medical/Rx	1,190	1,184	1,195	1,201	1,202	1,204	1,193	1,193	1,198	1,197	1,193	1,192	14,342	1,195		\$19,145
Medical/Rx Claim PEP	\$1,370,507	\$1,600,115	\$1,186,533	\$1,551,135	\$1,516,118	\$1,639,244	\$1,603,724	\$1,426,739	\$1,552,833	\$1,552,833	\$1,460,136	\$1,376,700		\$1,390		\$19,145

Claims Experience - Current Year														Average		PEP
	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Total	Average		
Medical Claims	\$2,018,729	\$2,046,220	\$1,370,195										\$5,435,144	\$1,811,715	\$1,811,715	\$18,502
Prescription Claims	\$721,654	\$608,153	\$629,599										\$1,959,406	\$653,135	\$653,135	\$6,699
Rx Rebates													\$0	\$0	\$0	\$0
Total Claims	\$2,740,383	\$2,654,373	\$1,999,794										\$7,394,550	\$2,464,850	\$2,464,850	\$25,281
Premium	\$250,194	\$250,350	\$253,918										\$754,682	\$251,554	\$251,554	\$2,500
Reimbursed Claims	\$1,892,577	\$1,804,913	\$1,253,712										\$3,951,202	\$1,317,067	\$1,317,067	\$13,161
Grand Total													(\$470,073)		\$2,693,047	\$27,621

Subscribers Medical/Rx	1,165	1,162	1,193										3,510	1,170		\$19,281
Medical/Rx Claim PEP	\$1,475,200	\$1,677,633	\$1,490,442											\$1,390		\$19,281

Oswald Monthly Report (cont.)



Plan Information

Insurer/Medical	MMO
Contract Type	Self-Insured
Specific Stop-Loss Coverage	Medical/Rx
Specific Stop-Loss Deductible	\$300,000
Aggregate Stop-Loss Coverage	Medical/Rx
Aggregate Stop-Loss Corridor	115%

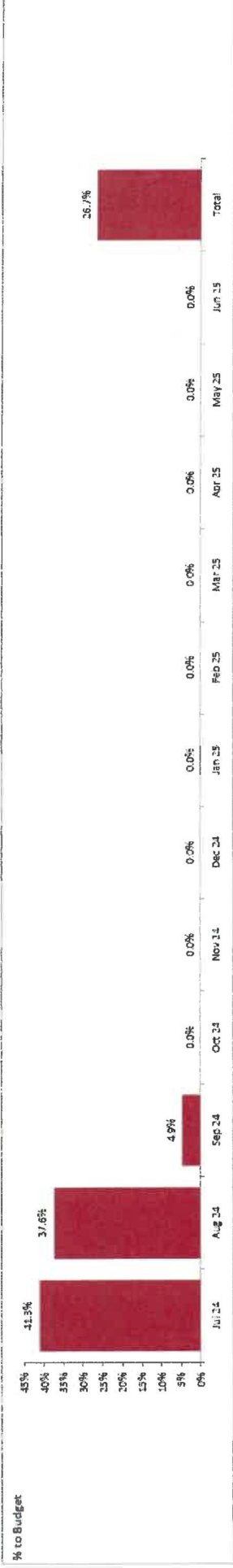
Due to reporting limitations, reimbursements are shown on medical claims only.
The stop loss contract covers both medical and Rx claims so actual reimbursements may differ.

Large Claims: July 2024 - June 2025

Month	Claims	Estimated Reimbursement
Jul 24	\$270,072	\$270,072
Aug 24	\$151,103	\$151,103
Sep 24	\$142,258	\$142,258
Oct 24	\$119,515	\$119,515
Nov 24	\$108,362	\$108,362
Dec 24		
Jan 25		
Feb 25		
Mar 25		
Apr 25		
May 25		
Jun 25		
Total	\$789,250	\$789,250

Year to Date Actual vs Budgeted Plan Cost

	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Total	Average	SEP
Budget Plan Cost	\$2,116,342	\$2,110,861	\$2,140,010										\$4,376,184	\$2,125,395	\$21,799
Actual Plan Cost	\$2,990,577	\$2,904,923	\$2,855,712										\$8,079,140	\$2,716,404	\$27,631
% Actual to Budget	141.3%	137.6%	134.9%										126.7%		



Utilization Observations | Rolling 12 Months

MEDICAL MUTUAL®

Paid : OCT 2023 through SEP 2024 Incurred : ALL

PARMA CITY SCHOOL DISTRICT > ALL SECTIONS

Print Date : 10/7/2024 10:23:06AM Page 1 of 1

LINK TO : CHART													
SUMMARY ALL SECTIONS	Oct - 2023	Nov - 2023	Dec - 2023	Jan - 2024	Feb - 2024	Mar - 2024	Apr - 2024	May - 2024	Jun - 2024	Jul - 2024	Aug - 2024	Sep - 2024	Total
Comp. Major Medical	1,071,518	1,326,638	1,232,913	1,457,222	1,363,890	1,541,274	1,484,303	1,468,899	1,542,117	2,018,729	2,046,220	1,370,195	17,933,917
Total	1,071,518	1,326,638	1,232,913	1,457,222	1,363,890	1,541,274	1,484,303	1,468,899	1,542,117	2,018,729	2,046,220	1,370,195	17,933,917

Rolling 12 months:
4.6% increase
\$740k increase

MEDICAL MUTUAL®

Paid : OCT 2022 through SEP 2023 Incurred : ALL

PARMA CITY SCHOOL DISTRICT > ALL SECTIONS

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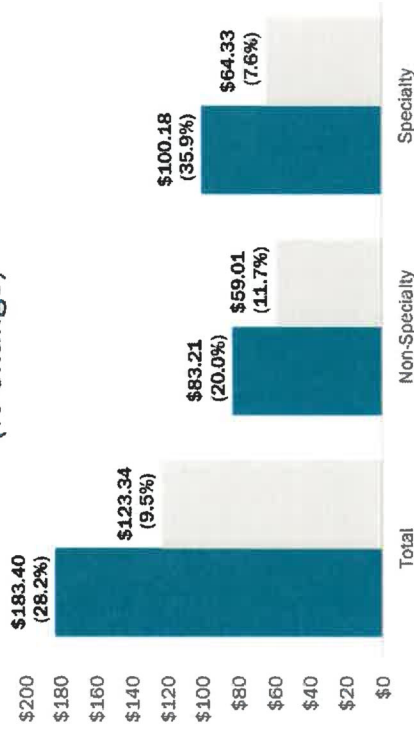
SUMMARY ALL SECTIONS	LINK TO : CHART												
	Oct - 2022	Nov - 2022	Dec - 2022	Jan - 2023	Feb - 2023	Mar - 2023	Apr - 2023	May - 2023	Jun - 2023	Jul - 2023	Aug - 2023	Sep - 2023	Total
Comp- Major Medical	1,445,212	1,287,010	1,393,691	1,562,052	1,159,747	1,607,331	1,756,137	1,514,431	1,267,860	1,392,477	1,724,247	1,073,455	17,193,648
Total	1,445,212	1,287,010	1,393,691	1,562,052	1,159,747	1,607,331	1,756,137	1,514,431	1,267,860	1,392,477	1,724,247	1,073,455	17,193,648

Utilization Observations | High-Cost Claimants

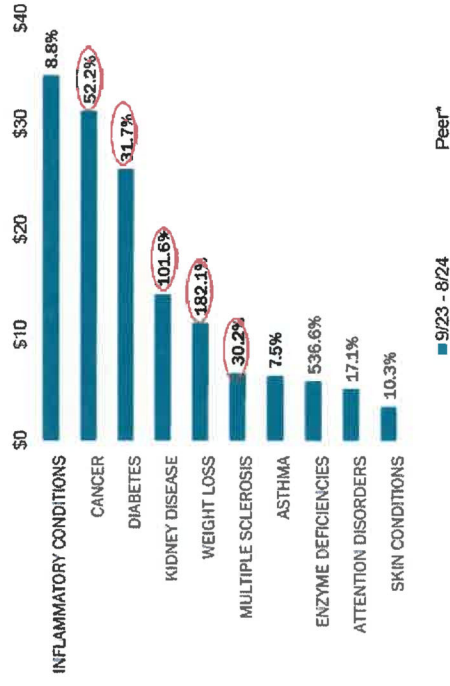
Claims Over \$50k	7/24-9/24	7/23-9/23
ACTIVE	\$270,072	CANCEL \$237,829
CANCEL	\$151,183	CANCEL \$158,597
CANCEL	\$142,258	CANCEL \$104,442
ACTIVE	\$119,515	ACTIVE \$94,820
ACTIVE	\$106,262	ACTIVE \$76,452
ACTIVE	\$93,238	ACTIVE \$61,609
CANCEL	\$87,328	ACTIVE \$56,513
ACTIVE	\$87,230	
ACTIVE	\$74,328	
ACTIVE	\$73,269	
ACTIVE	\$59,923	
ACTIVE	\$58,758	
ACTIVE	\$58,582	
ACTIVE	\$56,848	
ACTIVE	\$53,899	
TOTAL	\$1,492,693	\$790,262
Difference	\$702,431	

Trend Dashboard – How Your Plan Compares

Plan Cost Net PMPM
(% Change)

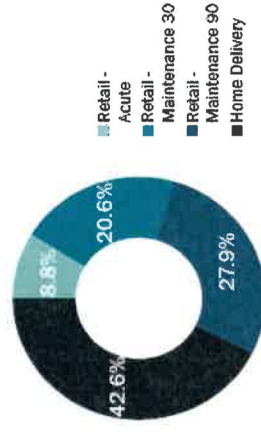


Plan Cost Net PMPM by Indication



Palm City Schools				
Description	9/23 - 8/24	9/22 - 8/23	Change	Peer*
Average Members per Month	2,608	2,620	-0.5%	
Plan Cost Net	\$5,739,539	\$4,496,892	27.6%	
Average Member Age	36.1	35.9	0.6%	36.8
Plan Cost Net PMPM	\$183.40	\$143.03	28.2%	\$123.34
Non-Specialty Plan Cost Net PMPM	\$83.21	\$69.33	20.0%	\$59.01
Specialty Plan Cost Net PMPM	\$100.18	\$73.70	35.9%	\$64.33
Generic Fill Rate	87.0%	86.5%	0.5%	87.0%
90 Day Utilization	70.5%	71.8%	-1.3%	52.6%
Retail - Maintenance 90 Utilization	27.9%	29.5%	-1.5%	25.7%
Home Delivery Utilization	42.6%	42.4%	0.2%	26.9%
Member Cost Net %	13.1%	13.7%	-0.7%	16.0%
Specialty Percent of Plan Cost Net	54.6%	51.5%	3.1%	52.2%

Days Supply by Channel



Pharmacy Plan Performance

Plan Performance

Plan Performance			
	9/23 - 8/24	9/22 - 8/23	Change %
AWP	\$15,263,806	\$12,596,556	21.2%
Network & Mail Discount			
Savings (includes dispensing fees)	-\$6,815,092	-\$5,983,843	13.9%
Tax	\$226	\$125	81.6%
Gross Cost	\$8,448,941	\$6,612,838	27.8%
Member Cost			
Copay/Deductible	-\$863,520	-\$715,886	20.6%
SaveOnSP	-\$251,009	-\$203,329	23.4%
Plan Cost	-\$612,511	-\$512,557	19.5%
Rebates*	\$7,585,420	\$5,896,951	28.6%
Plan Cost Net	-\$1,845,881	-\$1,400,060	31.8%
	\$5,739,539	\$4,496,892	27.6%
Members	2,608	2,620	-0.5%
Gross Cost PMPM	\$269.97	\$210.33	28.4%
Plan Cost PMPM	\$242.38	\$187.56	29.2%
Rebates PMPM	\$58.98	\$44.53	32.4%
Plan Cost Net PMPM	\$183.40	\$143.03	28.2%

Plan Cost PMPM increased \$54.81 (+29.2%) to \$242.38

SaveOnSP provided \$612,511 in value. Total Member Cost less SaveOnSP was \$251,009, representing 3.8% in Total Member Cost Net

Rebates reduced Plan Cost PMPM from \$242.38 to \$183.40 (-24.3%)

Top 10 Indications

Top Indications by Plan Cost Net									
9/23 - 8/24					9/22 - 8/23				
Peer Rank	Peer Rank	Indication	Adjusted Rx	Patients	Plan Cost Net	Generic Fill Rate	Generic Fill Rate	Plan Cost Net	Generic Fill Rate
Rank	Rank								
1	1	INFLAMMATORY CONDITIONS	505	55	\$1,084,837	44.4%	44.2%	\$34.68	49.5%
2	3	CANCER	234	25	\$878,616	75.6%	84.9%	\$31.27	83.4%
3	2	DIABETES	4,349	237	\$805,748	32.8%	34.2%	\$25.75	38.8%
4	20	KIDNEY DISEASE	23	2	\$435,190	0.0%	45.8%	\$13.91	0.0%
5	5	WEIGHT LOSS	580	100	\$349,339	19.5%	8.6%	\$11.18	28.0%
6	7	MULTIPLE SCLEROSIS	60	5	\$201,672	73.3%	44.6%	\$8.44	84.5%
7	8	ASTHMA	1,827	324	\$193,582	78.5%	81.3%	\$6.19	68.0%
8	15	ENZYME DEFICIENCIES	13	3	\$176,777	0.0%	5.4%	\$5.65	0.0%
9	9	ATTENTION DISORDERS	1,243	188	\$153,244	81.6%	88.6%	\$4.90	72.6%
10	6	SKIN CONDITIONS	809	314	\$101,620	90.1%	88.3%	\$3.25	88.3%
Total Top 10:			9,453	588	\$4,480,626	52.7%		\$143.17	55.5%
Differences Between Periods:			961		\$1,288,237	-2.8%		\$41.63	
									% Change

The largest financially impactful change was in Cancer, driving \$0.3M in increased net cost for a 52.2% increase in Net PMPM

Enzyme Deficiencies trend increased 536.6%, contributing an additional \$4.76 to Net PMPM

Represent 78.1% of your total Plan Cost Net

Peer = Express Scripts Peer Employer - Elem and Sec Schools' market segment

Strategies and Considerations

Considerations for Cost Control:

- Pharmacy
 - Currently mid-contract with ExpressScripts – focus on strategies that maximize savings within existing contract
 - GLP-1 Strategies – implement available Prior Authorizations
 - No current PA's on the Classified and Certified Plans
 - Enhanced oversight of high-cost claimants
 - One program example: Foundational Pharmacy Strategies
- Full marketing of Medical TPA (MMO)
 - Consideration of alternate TPAs and network strategies (MedFlex, Surest, CLECare)

High-Cost Claimant and Pharmacy Oversight

Foundational Pharmacy Strategies

PERFORMANCE GUARANTEES

Comparison of 10/1/2022 - 10/31/2023

Category	High Cost	Total	Unmet	Unmet %	Unmet Rate	Unmet Rate %
High Cost	100	100	100	100%	100%	100%
Total	100	100	100	100%	100%	100%
Unmet	100	100	100	100%	100%	100%

PHARMACY GUARANTEES BY CATEGORY

Category	High Cost	Total	Unmet	Unmet %	Unmet Rate	Unmet Rate %
High Cost	100	100	100	100%	100%	100%
Total	100	100	100	100%	100%	100%
Unmet	100	100	100	100%	100%	100%

AWP MISMATCH

Comparison of 10/1/2022 - 10/31/2023

Drug Name	AWP	Actual	AWP	Actual
Drug A	100	100	100	100
Drug B	100	100	100	100
Drug C	100	100	100	100

SPECIALTY PERFORMANCE

Comparison of 10/1/2022 - 10/31/2023

Drug Name	Specialty	Actual	Specialty	Actual
Drug A	Specialty	100	Specialty	100
Drug B	Specialty	100	Specialty	100
Drug C	Specialty	100	Specialty	100

TOP 10 SPECIALTY DRUGS BY CLAIMS

Drug Name	Claims	Actual	Specialty	Actual
Drug A	Specialty	100	Specialty	100
Drug B	Specialty	100	Specialty	100
Drug C	Specialty	100	Specialty	100

RFP/PBM Assessment

- Customer Service
- Account Management
- Implementation
- Formulary Management

Pharmacy Benefit Assessment

- Claim Cost Summary
- Performance Guarantees
- Specialty Performance
- AWP Mismatch
- Rebate Review
- Exclusion Review

High-Cost Claimant Identification & Management

- Drug Background
- Alternative Treatments
- Financial Implication of Therapy
- Clinical Recommendation

Price: \$2 PEPM (partially covered by ESI PMF fund)



PARMA CITY SCHOOL DISTRICT

October 8, 2024

Presented by: Tracey Gutzky

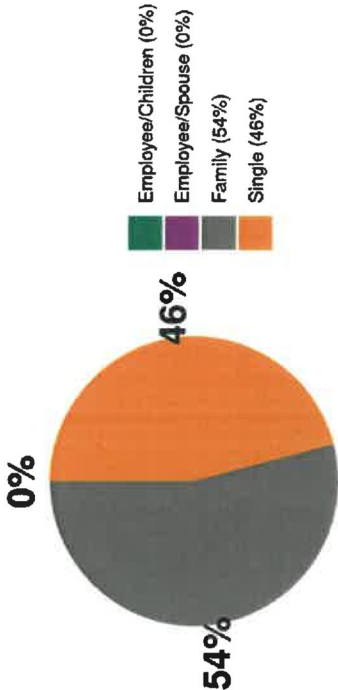
Agenda

- Plan Demographics
- High-Cost Claimants
- Medical Mutual Member Programs & Tools

Plan Demographics

	2024	2023	Benchmark*
Average Employee's Age	51.0	51.1	47
Average Member's Age	36	35.7	35.8
Stability	92.6%	94.1%	85%
Average Enrollment	1,191	1,193	

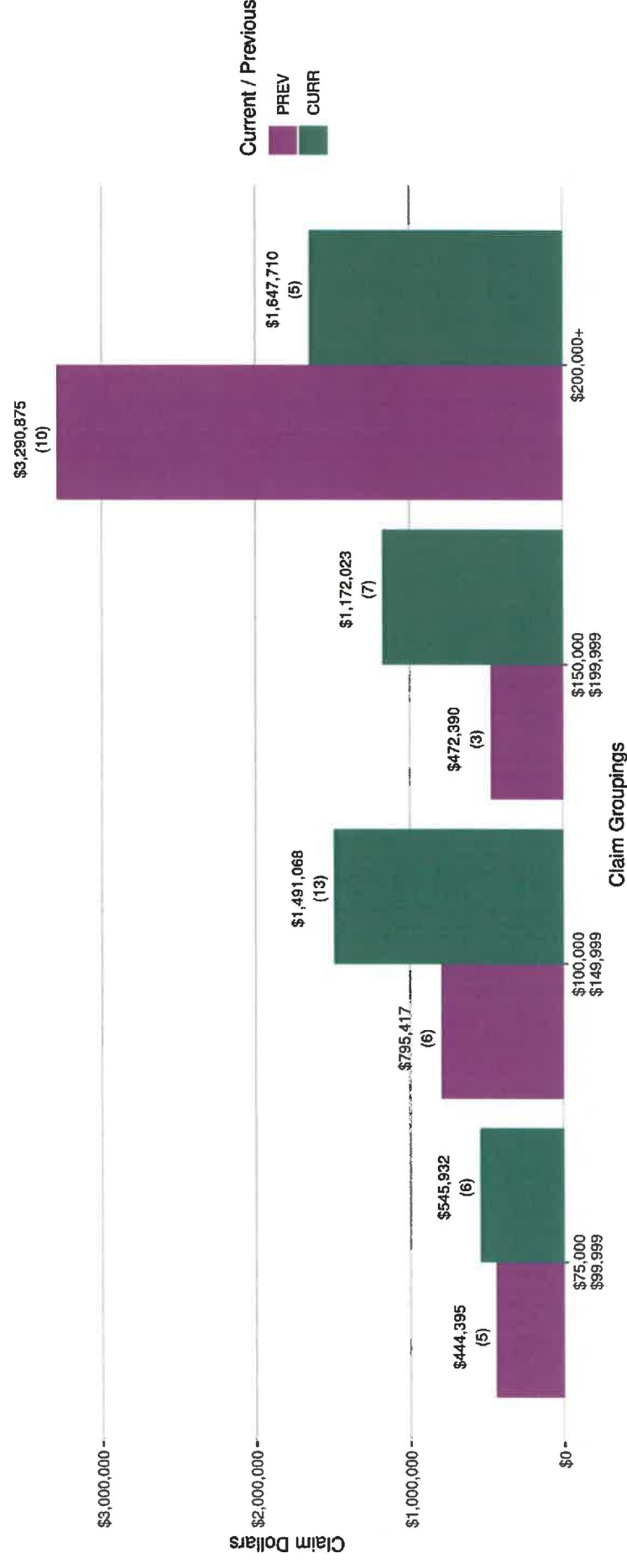
Enrollment by Contract Type
August 2024



*Based on Medical Mutual's total book of business

High-Cost Claimant Summary

	Experience From	Experience To	Total Claim Dollars	Total Claimants
Previous	Sep 01, 2022	Aug 31, 2023	\$5,003,077	24
Current	Sep 01, 2023	Aug 31, 2024	\$4,856,733	31



High-Cost Claimant Top 10 Detail

Members with costs > \$150,000

Experience Period: Sep 01, 2023 - Aug 31, 2024

Claimant#	Member Status	Medical Payments	Drug Payments	Total Payments	Disease / Condition
1	Active	\$589,354	\$0	\$589,354	Myasthenia Gravis And Other Myoneural Disorders
2	Cancel	\$303,488	\$0	\$303,488	Complications Of Procedures Not Elsewhere Classified (Injury, Poisoning and External Cause Outcome)
3	Active	\$300,892	\$0	\$300,892	Hypertensive Heart And Chronic Kidney Disease
4	Active	\$242,157	\$0	\$242,157	Renal Failure: Chronic
5	Active	\$211,819	\$0	\$211,819	Eating Disorders
6	Cancel	\$190,885	\$0	\$190,885	Other Necrotizing Vasculopathies (Blood Vessel Inflammation)
7	Active	\$175,783	\$0	\$175,783	Chronic Ischemic Heart Disease
8	Active	\$168,516	\$0	\$168,516	Down Syndrome
9	Active	\$167,472	\$0	\$167,472	Multiple Sclerosis
10	Cancel	\$163,786	\$0	\$163,786	Encounter For Other Aftercare (Factors Influencing Health)
Total					
Green - Do not anticipate future claims or member cancelled Yellow - Future high dollar claims difficult to predict Red - Anticipate continued high dollar claims Please note: Color-coded assessment is based on factors such as member gender, age and claims paid during noted reporting period. This is not a clinical assessment					

Introducing MedMutual Total Health™

MedMutual Total Health is...

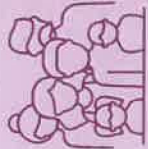
Our new clinical standard.



A comprehensive clinical care management product that helps improve employee health and control costs.



Centered around our own Clinical team. They lead the combination of internal programs, vendor services, and industry-leading healthcare solutions.

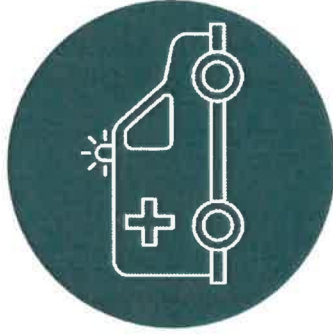


Designed to address the needs of members from well to unwell, from birth through end of life, anywhere along the continuum of care.



What is the value of this product?

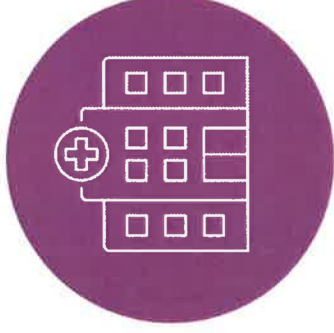
With Total Health, the improvement in health outcomes, reduction in hospital visits and decrease in overall cost can be seen throughout our book of business.



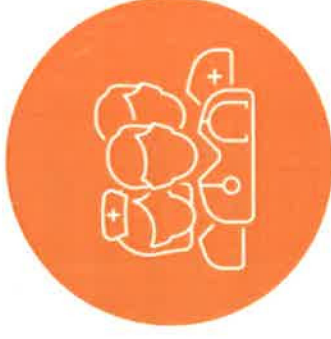
6% decrease in emergency room visits per 1,000 members.



Medical cost savings of \$733 per member annually.



11% decrease in hospital admits per 1,000 members.



31% more likely to engage with a primary care provider.

What does MedMutual Total Health include?

Transitional care



Palliative care



Virtual physical therapy



Digital health coaching



Preventive care campaigns



Care navigation



Advanced remote monitoring



Telephonic health coaching

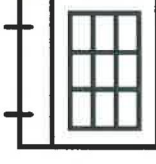


Plus: care and utilization management, self-service wellness tools, ER avoidance, 24/7 nurse-first support, maternity management, and gaps in care tracking and notification.

In summary



MedMutual Total Health is our new clinical standard.



The official launch of this product is July 1, 2024.



We are introducing a banded pricing structure based on group size.



Reach out to me with any questions.

Finding Care

Understanding their options can help members save time and money

- **Nurse Line**
 - 24/7 access to a registered nurse
- **Telehealth Virtual Visits**
 - Scheduled appointments or 24/7 on-demand service
- **Convenience Clinics**
 - Walk-in clinics located in drug and some grocery stores
 - Staffed by physician's assistant or nurse practitioner
 - No appointment needed; shorter wait times
- **Urgent Care Facilities**
 - Many are opened evenings and weekends
 - No appointment needed; average wait times
- **Emergency Room (ER)**
 - Long wait times; significantly higher costs

24/7 Nurse Line Access

- Access to a highly-trained and experienced nurse who will:
 - Listen to your concerns and provide an assessment of the situation.
 - Help determine if you need to visit your doctor, an urgent care clinic or the emergency room.
 - Talk through self-care for treating minor conditions at home.
 - Provide easy-to-understand explanations about medical tests and results.
 - Follow up later to see how you're feeling.

Talk to a nurse anytime – 24 hours a day!
Call 1-888-912-0636.

Immediate Consultation with a
Nurse is Just a Phone Call Away



Nurse Line Utilization

Experience Period: Year to Date

Total Visits	Non-Emergent	Emergent (referred to ER)
7	6	1

New Telehealth Information

Applies to: MMO, Indv. 1-50,
51-99, 100+ MEWA
FI and ASO

■ Medical Mutual members can access additional options for telehealth services

- MinuteClinic Virtual Care: available 24/7 (including holidays) to all members 18 months and older for minor illnesses (e.g., colds, the flu, seasonal allergies and sinus infections), minor injuries (e.g., bug bites, sprains and strains), skin conditions (e.g., eczema and rashes), women's services (e.g., urinary tract infections and birth control consultations), medication refills and more.



MinuteClinic Virtual Care™
Virtual care is here, so you can stay there.

- SonderMind: Offers fast and convenient access to high-quality mental healthcare. Members can schedule virtual and in-person sessions, message their therapist, submit payments and view their progress over time. Therapy is available for individuals, couples and families of all ages, with more than 40 specialties and 6-treatment approaches to meet a variety of needs.



Fitness and Healthy Living Discounts

- Special Membership rates to popular fitness centers/organizations through our partnership with Husk Wellness.
 - Gym discounts
 - Nutrition education
 - Home and tech equipment discounts
 - On-demand fitness
 - Mental health coaching
- Discount Programs for healthy living products.
 - AmericanFitness.net
 - Safe Beginnings for child-proofing your home
 - YogaAccessories.com
 - Beltone Hearing Aids
 - Vitamix



Medical Mutual Wellness Programs



- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life.
 - WW® Discount Program
 - QuitLine Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience.
 - Access through My Health Plan

** WW Discount Program is the program formerly known as Weight Watchers. WW is a registered trademark of WW International, Inc.*

WW Promotion

- Through our partnership with WW® (Weight Watchers Reimagined), we are pleased to offer new participants in WW a savings of almost 50% off on monthly membership
- Helpful information:
 - Members can sign up through weightwatchers@medmutual.com or 800-251-2583
 - First and Last name
 - Date of Birth
 - Medical Mutual ID number
 - Email Address
 - Phone Number

WeightWatchers® programs are designed to fit *your* life

Each program offers thousands of recipes, easy-to-use trackers, and 24/7 support. Which one fits you best?

- **Weight-loss goals?**
Lose weight and gain health—all while building healthy habits you can stick with.
- **Living with diabetes?**
Lose weight and lower your blood sugar* with a tailored nutrition plan. And you can sync the WW app with select CGMs.
- **Taking a weight-management medication?**
Feel your best with a nutrition and activity program designed for your unique needs.

Get special pricing through Medical Mutual



WW Promotion

Applies to: MMO, Indv. 1-50,
51-99, 100+ MEWA
FI and ASO

End of Summer 2024

- End of Summer focus – helping members with work-life balance and stress relief.
- Through our partnership with WW® WeightWatchers, we can offer new participants a savings of almost 50% off on monthly membership
- Helpful information:
 - Members can sign up through
 - weightwatchers@medmutual.com
 - [Medical Mutual Members | WW USA](https://www.medicalmutualmembers.com/wwusa) ([weightwatchers.com](https://www.weightwatchers.com))
 - 800-251-2583

Sleep

Counting more sheep than usual lately?

Stress may be to blame

Lack of sleep can spell trouble for your energy levels and make it harder to reach your weight and wellness goals.

Practice meditation to calm your mind and release the stress in your body.

Make a worry list to release your thoughts on your mind—and then set them aside.

Think about three good things that happened from the day to get into a sleep mindset.



Take a break and breathe...

Taking a break is one great way to find some balance in your workday. What if we gave you a few minutes of WeightWatchers® 4x a week? We're giving it the way to take a little downtime, while adding health.

Flowers and scallies technique

Take a deep breath, hold your nose, and breathe in. While you hold your nose, the air is flowing out through your mouth. Repeat as needed, and you'll feel calmer.

Notice 3 things

Whenever you sit, stand, or move, notice three things around you. Repeat and you'll feel ready to move. Notice three things around you. Repeat and you'll feel ready to move. Notice three things around you. Repeat and you'll feel ready to move.




Quit Line Tobacco Cessation Program



- Talk with a Quit Coach[®] by phone to receive support.
- You have access to:
 - Quit tobacco medications, including over-the-counter or prescription medications.
 - Quit guide that breaks down the five steps to quitting.
 - Texts with reminders to keep you motivated on your journey.
- Start living tobacco-free by enrolling today.
 - Call 1-866-845-7702.
 - Log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member).

Musculoskeletal Digital Therapy & Virtual Physical Therapy: Sword Health

- NEW program added to our Chronic Condition Management Program.
- Designed to help members with musculoskeletal conditions (back pain, neck & shoulder pain, pain from arthritis, etc.).
- Expands population health model with digital coaching and virtual physical therapy solutions to help members:
 - Avoid injuries
 - Avoid surgery
 - Reduce pain
 - Decrease reliance on medication
 - Increase satisfaction (Guided PT from home with Real Time feedback)
 - Reduce overall cost



2024 Fall/Winter Healthy Outlooks Mailing

- Our bi-annual Healthy Outlooks newsletter is scheduled for release in mid-November to our members.
- The fall/winter newsletter will include the following topics:
 - Vitamin D in Winter: Why vitamin D is important for everyday health and how to maintain healthy levels during winter.
 - The Importance of Vision Checks: Eye exams can help detect or diagnose health conditions that can impact not only your vision but other non-eye related issues.
 - Sleep Apnea: How it can affect health and the benefits of treatments and equipment.
- In addition to those articles, we are planning short write-ups on the following topics:

- MedMutual Mobile App Updates: A high-level look at the new features that roll out in September.
- Medical Mutual's 90th Anniversary: An announcement that we are celebrating 90 years.
- End-of-Year Checklist: Reminders to get a flu shot, the COVID-19 booster, as well as schedule a 2025 well visit and free in-home health assessment (**Medicare Advantage members only**)

Healthy Outlooks

Fall/Winter 2023

Is it a Cold, the Flu or COVID-19?

How to tell the difference and when to see a doctor.

You have the sniffles. Now a cough. And...oh great—a headache, too. How can you tell if your sniffles and cough are the effects of a cold, the flu or COVID-19? We're in prime season for at least Dr. Dwight McFadden, Assistant Medical Director at Medical Mutual, talks about the differences and similarities, and when you should see a doctor.

Key Differences

The viruses that cause all three diseases can be transmitted from person to person through the air or on surfaces. The key to telling the illnesses apart is how rapidly the symptoms present themselves.

• Common Cold: Symptoms typically develop gradually and include sneezing, runny or stuffy nose, cough and a sore throat.

• Flu: It is often an abrupt onset with high fever, body aches, headache, chills and a cough.

• COVID-19: Symptoms vary, with some people experiencing fever, headache, chills and body aches, and others presenting with lower respiratory symptoms such as a cough, runny nose and sore throat. Some people even have diarrhea.

The best defense is to get immunity. Get vaccinated with the flu shot, as well as the recommended COVID-19 vaccine.

Dr. McFadden said

When You Should See a Doctor

If you have any questions, you should always consult your doctor or a healthcare professional.

Dr. McFadden said

Early detection is key to starting antiviral, like Tamiflu, which can reduce the severity and duration of the flu. COVID-19 treatment at MedMutual with antiviral and other treatments used in severe cases. There are no antiviral treatments for the common cold.

Antibiotics will not treat a cold, the flu or COVID-19.

Prenatal is the Best Medicine

"We cannot overstate the importance of the single drops that your parents or your teachers told you to do, and covering your cough to sneeze," Dr. McFadden said.

Vaccines are available for both the flu and COVID-19. There is no vaccine for the common cold. Adults over 65 are at a higher risk for severe complications from the flu and COVID-19. Vaccination is highly recommended for this age group.

Resources Available to You as a Medical

Member

It is important to have a primary care provider (PCP) who understands your medical history.

medmutual.com



MEDICAL MUTUAL

Diabetes Self-Management Support

Applies to: MMO
2-50, 51-99, 100+
FI and ASO

- Mailings are being sent to members diagnosed with diabetes to inform them that Diabetes Self-Management Support (DSMES) classes are available at participating in-network facilities at no cost as part of their health plan.
- Classes can help members better manage their condition and learn how to cope with living with diabetes.
 - In-person and virtual classes are available.
- Enrolling in these classes can help members learn how to:
 - Check your blood sugar regularly and take medications as prescribed
 - Plan your meals and maintain an active lifestyle
 - Cope with stress and emotions related to diabetes
 - Gain confidence to solve problems when they arise.



Healthy Meals Delivered Straight to Your Doorstep with Mom's Meals

Medical Mutual members can now order healthy meals through Mom's Meals. This program can help members get the nutrition they need to support recovery, manage a chronic condition or stay fit with:

- **Refrigerated meals** that last for up to 14 days from delivery
- **Nutritious meals** created by chefs and dietitians to taste great and support dietary needs
- **A wide array of options** to suit your taste preferences and dietary restrictions
- **Nationwide delivery** (not including Alaska or Hawaii)
- **Purchase meals for loved ones** with direct delivery



Meals can be purchased for \$7.99 per meal (\$8.99 for gluten free, pureed or renal meals) and are shipped in coolers containing 10, 14 or 21 meals.

How It Works

1. Place an order online at MomsMeals.com/MedMutual or call 1-877-347-3438 (TTY: 711) and give code MEDMUTUAL. Shipping costs are included in every delivery when using the code.
 2. Refrigerated meals are shipped directly to your home in three to five days.
 3. Heat, eat and enjoy! Meals are ready in minutes.
- Additional details about the program are also available on the **Member Discounts page on My Health Plan** or at: <https://Momsmeals.com/MedMutual>
 - Shipping is at no charge for **Medical Mutual** customers!



MEDICAL MUTUAL

MedMutual Resource Connect



MedMutual Resource Connect links you with free and reduced-cost social services for help with food, transportation, medical care, financial support, job training and more.

Simply use the search bar to find resources near you and to learn more.

ZIP



2,559 programs
in the Cleveland, OH 44144 area



Choose from the categories above and browse local programs, or search for any service. Select Language to translate the site.

www.medmutualresourceconnect.com

Campaign Planned to Promote New Pediatric Checklists and Encourage Child Immunizations

Applies to: MMO, Indv.
1-50, 51-99, 100+ MEWA
FI and ASO



- Medical Mutual is launching a campaign to promote new pediatric checklists and an immunization checklist that will be available to members with children.
- These checklists will be found on a landing page. An email message and a message on My Health Plan will link to the landing page. Here are some examples;
 - Ages 1 month to 23 Months Pediatric Checklist
 - Ages 24 Months to 4 Years Pediatric Checklist
 - Ages 5 to 11 Pediatric Checklist
 - Ages 12 to 18 Pediatric Checklist
 - Immunization Checklist
- Child Immunization Mail Campaign
 - As part of this push to help improve pediatric wellness and immunizations, Clinical Quality will also mail a letter with the Immunization Checklist and a Myths and Facts About Vaccines flyer to policyholders with children ages two and under.

Flu Shot Campaign Launching in October

- To remind members to get vaccinated this flu season, we will launch a multi-channel flu shot campaign in October. As part of the campaign, members will receive either a mailed postcard or (if they have opted in) an email, text message and My Health Plan message.

- Messages will direct members to a new landing page on [MedMutual.com](https://www.MedMutual.com).

The pages will include useful reminders about the flu and its symptoms, the importance of getting vaccinated every year, and how to find in-network pharmacies and providers where they can be vaccinated at no cost.

