



Medical Mutual wants to make sure you understand your coverage and have access to helpful resources and programs that are included in your health plan. Here are a few reasons we might call:

To Help You Manage a Chronic Condition

If you or a covered dependent is managing asthma, congestive heart failure, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD), diabetes, hypertension, musculoskeletal pain or pelvic health issues, our nurses may call to offer education and support. In some cases, they may also offer free supplies like diabetes test strips.

To Assist You with Case Management

If you have recently been hospitalized or diagnosed with a complex medical condition, our team of registered nurses, case managers and social workers may reach out to offer support or to share information about available community resources.

To Discuss a Prescribed Medication

If you have been prescribed a medication that is expensive, could interact with another medication or is not working as it should, our pharmacists may call to check in and discuss alternatives.

To Help You Save Money

We might call to make you aware of valuable programs and discounts, including:

Tobacco Cessation Support

Let us help you kick the habit for good.
Visit Pivot.co/MedMutual to learn more.

Health and Fitness Discounts

Save on gym memberships, nutrition programs, home exercise equipment and more.

WeightWatchers®

Enjoy almost 50% off when you start a journey to a healthier you (1-800-251-2583).

We're here to help.

While we may reach out to you from time to time, you don't have to wait for us to call.

Customer Care | Call the number on your member ID card

Our Customer Care Specialists are available:

Monday–Thursday: 7:30 a.m. to 7:30 p.m.

Friday: 7:30 a.m. to 6 p.m.

Saturday: 9 a.m. to 1 p.m.

24-Hour Nurse Line | 1-888-912-0636

Trained nurses are available 24/7 to answer your health concerns or help you choose the best place to get care when you need it.

Visit Us Online | MedMutual.com/Member

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MedMutual Find a Provider

Finding Care and Estimating Costs

MedMutual Find a Provider makes it easy to compare doctors, facilities and estimated costs so you can make the best decision for your health and wallet.

How to Get Started

1. Log in to My Health Plan at MedMutual.com/Member or via the MedMutual mobile app.
2. Select Find a Provider & Cost Estimates from the Quick Links section in the middle of the page or from the Resources & Tools tab at the top of the page.
3. Choose the Medical + Costs tile.

How to Search for In-network Doctors and Facilities

Search for in-network providers by name, specialty, location and more. Search results are customized to your plan and based on your home address, or you can choose to search from a different location. Select one of the following to begin:

- **Doctors by name:** See locations, network status and a specific doctor accepts new patients.
- **Doctors by specialty:** Find doctors in your network who specialize in certain conditions.
- **Places by name:** See address, hours, network status and other important information.
- **Places by type:** Search for in-network hospitals, labs or urgent care clinics near you.
- **Search all:** Search all categories by entering a name or phrase.
- **Advanced search:** Refine your search criteria based on location, languages spoken, which providers are accepting new patients, and more.

Once you make a selection, learn more by clicking **View Profile**, add the provider to a comparison list by checking the **Add to Compare**, or refine your search by clicking **More Filters**.

How to Compare Costs

Healthcare costs can vary by hundreds or even thousands of dollars depending on which doctor and facility you visit. Use MedMutual Find a Provider to understand your options and estimate your costs before you schedule an appointment or procedure. Because cost estimates are based on your benefit plan, you'll be able to see how costs may impact your annual deductible and out-of-pocket spending.

Select **Estimate Your Costs** to begin:

- Enter the procedure name or CPT code(s).
- Review the range of average costs within your search area.
- Compare the individual cost estimates for each matching provider.

Note: Estimates may be for just one part of a surgery or procedure. Some services like anesthesia and doctor's fees may be billed separately. To increase the accuracy of your cost estimate, ask your provider for all CPT codes involved in your procedure.

Some procedures or services covered by your plan may require prior approval from Medical Mutual. Please refer to your Certificate/Benefit Book, which is located under the Benefits & Coverage tab in My Health Plan or contact Medical Mutual Customer Care at the number on your member ID card.

Member Resources to Manage Your Benefits

3 Ways to View:

- **Scan** the QR CODE
- **Visit** <https://www.medmutual.com/HealthPlanResources>
- **Click** the digital links to individual docs (in this PDF)



Scan with your phone's camera

	<u>Make the Most of Your Membership Brochure</u>	Discover discounts, wellness tools, and programs that help you stay healthy and save money.
	<u>Finding Care and Estimating Costs</u>	Compare doctors, facilities, and costs to make informed choices for your care.
	<u>Member Guide FAQ</u>	A comprehensive guide to understanding your benefits, finding care, and making smart health decisions.
	<u>Mobile App Flyer</u>	Manage your health plan on the go, track claims, view ID cards, estimate costs, and more.
	<u>Why We Might Call Flyer</u>	Learn why Medical Mutual may contact you, whether to support chronic condition management, assist with case management or review medications, and how these calls help you get the most from your plan.
	<u>How to Read Your Explanation of Benefits</u>	Understand your EOB, what's covered, what you owe, and why it matters.

Clinical Resources to Support Your Health

3 Ways to View:

- **Scan** the QR CODE
- **Visit** <https://www.medmutual.com/HealthPlanResources>
- **Click** the digital links to individual docs (in this PDF)



Scan with your phone's camera

	<u>MedMutual Total Health™</u>	Personalized support and wellness tools that help you stay healthy, manage conditions, and get the care you need at every stage of life.
	<u>Preventive Care Services: A Guide for Employees and Members</u>	Stay on top of your health with recommended checkups, screenings, and vaccines, most covered at no cost when you use in-network providers.
	<u>Heart Health: Take Action to Lower Your Risks</u>	Learn simple ways to improve cholesterol and blood pressure numbers. Plan resources to lower your risk for heart disease, heart attack and stroke.
	<u>Your Diabetes Resource Guide</u>	A practical guide with the tests to schedule, everyday nutrition and activity tips, and self care checklists to protect your eyes, heart, kidneys, and overall health.
	<u>Sword: Digital Physical Therapy</u>	Work with a licensed PT from home using a provided kit and tablet for real time feedback, available at no cost for eligible members through Chronic Condition Management.
	<u>MedMutual Maternity App</u>	Your pregnancy companion with weekly updates, symptom lookup, risk screening and handy tools such as calculators, trackers and tips.
	<u>Telehealth Services</u>	Connect with a healthcare provider from home using live video visits for common illnesses, follow up care, and behavioral health support, with coverage based on your plan.
	<u>24/7 Nurse Line</u>	Get guidance anytime by speaking with a licensed nurse who can help assess symptoms, explain care options, and recommend next steps when a doctor's office is closed.

Where to Find Care

Understanding your options can help you save time and money



When it comes to taking care of yourself or your loved ones, you want to get the best care as quickly and affordably as possible. When you are ill, injured or feeling like you need immediate care, always call your primary care physician (PCP) first. If you can't reach your PCP or you don't have time for an office visit, you have options.

Telehealth

A service that allows you to connect with your provider virtually using a smart phone, tablet or computer. Many providers offer scheduled telehealth appointments. You may also have access to an on-demand telehealth service that is available 24/7. Please reference your certificate/benefit guide for more information about telehealth services available to you or call Customer Care at the phone number on your ID card.

Convenience Clinic

A walk-in clinic located in some drug and grocery stores, staffed by a physician's assistant or nurse practitioner. Convenience clinics don't require an appointment and have shorter than average wait times.

Nurse Line

A free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers to your health-related questions. Call 1-888-912-0636.

Urgent Care

A walk-in clinic that saves time and money compared to an emergency room. Many are open evenings and weekends. Urgent care facilities don't require an appointment and have average wait times.

Emergency Room (ER)

A facility located in a hospital, providing 24/7 care in case of emergencies. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs.

When traveling outside the U.S., emergency room visits are covered for the treatment of Emergency Medical Conditions in the location you are visiting. You may be asked to pay for the service up front but you may be reimbursed for covered emergency services by submitting an itemized bill to Medical Mutual.

Symptom Reference Chart



	ER/911	Urgent Care	Convenience Clinic	Primary Care Physician	Telehealth
Allergic reactions*	•	•		•	
Allergies		•	•	•	•
Annual preventive care visit				•	
Anxiety	•			•	
Asthma		•		•	
Back pain (minor)		•	•	•	
Bleeding (heavy)	•				
Broken bone (major)	•				
Broken bone (minor)		•		•	
Bronchitis		•	•	•	•
Change in vision (sudden)	•				
Chest pain	•				
Cold and flu symptoms		•	•	•	•
Cut/burn (major)	•				
Cut/burn (minor)		•		•	•
Depression	•			•	
Ear infection		•	•	•	•
Head injury (severe)	•				
Infection		•		•	
Insect bite		•		•	•
Pink eye		•	•	•	•
Rash		•		•	•
Respiratory infection		•	•	•	•
Shortness of breath	•				
Sinus problems		•	•	•	•
Spinal injury	•				
Sprain or strain		•		•	•
Suicidal thoughts	•			•	
Trouble speaking (sudden)	•				
Urinary tract infection		•	•	•	•
Vaccinations (also flu shots)			•	•	
Wheezing		•		•	
X-ray		•		•	

*Severe allergic reactions, such as tongue/throat swelling, difficulty speaking, swallowing or breathing should be seen in an ER.

Please Note: This is a sample list of services and may not be all-inclusive. This does not take the place of professional medical advice, diagnosis or treatment. Although this information is intended to help make the best decision for care, if you feel that your situation is life-threatening, go to the nearest emergency room.

The MedMutual Maternity App

Resources to help you prepare for baby's arrival

If a new baby is on the way, the MedMutual Maternity app can help you manage your health journey with articles, tips and to-do lists that will keep you on track. Plus, easily connect with Medical Mutual resources with just one click.

MedMutual Maternity App Features and Benefits

The app can provide you with:

- Week-by-week updates during your pregnancy
- Daily tips and affirmations
- A tool to look up symptoms and issues
- Screening for high-risk pregnancy and support from our clinical team
- Due date calculator
- Weight gain calculator
- Baby Boost relaxation tool
- Feeding and diaper tracker
- Developmental milestones from birth to age 2
- Health profiles for the whole family
- Articles about health and wellness

You can find the app by searching MedMutual Maternity in the Apple App Store® and Google Play.® Once you have downloaded the app to your device, it's simple to create an account by entering your Medical Mutual member ID number and your date of birth.



MedMutual
Maternity

Download the App.



Pregnancy Check-in Surveys

Upon enrollment, we encourage you to take a short survey so we can see if you are getting all the support you need. You will also have the opportunity to check in with us throughout your pregnancy by taking an additional survey as often as you like.

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Join WeightWatchers®—and meet the Points® Program

Lose weight and enjoy everything that makes life...life.

You get
50% off
through
Medical Mutual
with select plan purchase*



Go beyond calorie counting

WeightWatchers takes a food's calories *and* complex nutritional info and turns it into a single number—the Points® value. Knowing a food's Points® value helps make snack and meal choices easier.

Get your personalized budget

Your customized Points Budget lets you “spend” on any foods you want. And you can track what you eat in the WW app.

Eat healthier, without the guesswork

You'll get a list of nutrient-rich ZeroPoint® foods you don't have to track or measure and the What to Eat feature to help you choose foods anytime, anywhere.

Find your support network

The WeightWatchers' members-only digital community is a judgment-free zone for sharing tips, inspiration, and recipes—and celebrating wins together.

#1

doctor-recommended weight-loss program**

4 million

members around the world

We're here for you, too.

All Medical Mutual members get an exclusive discount of 50% off the retail price of the WeightWatchers membership. For program eligibility and enrollment instructions, go to [WW.com/mmomembers](https://www.ww.com/mmomembers)

Already a WeightWatchers member? Call customer service at 866-204-2885 to sync your account.

*Get 50% off with plan purchase through your organization. Monthly payment required in advance. You'll be automatically charged each month in accordance with company pricing until you cancel. Pricing may adjust to the standard monthly rate if your relationship with your organization changes or terminates, or the agreement between your organization and WW terminates.

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