

Comprehensive Health Coverage for Employers with 51-99 Employees

Finding the Right Health Insurance Coverage

We offer an expansive suite of health insurance benefit plans to meet the specific goals and priorities of your business. Our services and programs support your employees' well-being and help them access and manage their care with confidence.



Copay Plans

Allows employees the predictability of fixed out-of-pocket costs.



HSA Plans

Qualified high deductible plans that can be paired with a health savings account. HSA administration included at no additional cost.



Level Rewards

Supports employee wellness with incentivised programs for meeting health goals, and groups can earn up to 8% off premiums based on participation.

For additional information, visit www.medmutual.com/employers



WorkSpring

*WorkSpring administers the wellness services provided in Level Rewards.

Broad Provider and Hospital Access

SuperMed

Our most comprehensive statewide PPO network, covering all 88 counties, complimented by nationwide access.

Med Flex

Our extensive HMO network covering over 70 counties statewide.

CLE-Care

The regional Cleveland based Metro Health HMO network, covering both Cuyahoga and Medina counties.

National

Access to a network of doctors and hospitals through the Cigna Healthcare PPO Network* if you live outside the Medical Mutual SuperMed PPO service area.

*The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Medical Mutual of Ohio. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Medical Mutual of Ohio. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Built-In Benefits for Better Healthcare Management



Help your employees take charge of their health while managing costs. Our program offers personalized care management, chronic condition support, and advanced care coordination—keeping your team healthy, engaged, and productive.



Consumer Driven Health Plans

Our CDHP products—health savings account (HSA), flexible spending account (FSA), and health reimbursement arrangement (HRA)—offer tax-advantaged ways to manage out-of-pocket expenses.



Managing your plan at your fingertips

Make healthcare management easy for your employees with the MedMutual app, providing instant access to plan details and care tools—right from their phones.



WorkSpring offers an exclusive wellness program with best-in-class benefits, employee rewards, and more. With various programming options, we can help you find—and customize—a solution that suits your business.



Connecting Virtually

\$0 copay virtual telehealth at MinuteClinic®—accessible 24/7 for adults and children 18 months and older, including holidays.*

*This benefit does not apply to our HSA plans, only our copay plans.



Empowering members to compare and save

Smartshopper helps you compare prices, book appointments, and earn rewards—all while choosing the best high-quality care for you!

Opportunities to Build a Complete Benefits Solution



Get comprehensive dental benefits for your employees from the dental experts at Superior Dental Care (SDC). With customized plans, a nationwide network, and value-added benefits, SDC offers a lot to smile about.



Make eye care easy and affordable with extensive provider networks. With exclusive savings, online tools, and convenient access points nationwide, employees get quality vision care that fits their needs.



Offer your employees peace of mind with MedMutual Life. Choose from a variety of group life and disability insurance options that provide financial security with seamless administration and dedicated support when it's needed the most.



ESI EAP empowers employees with top-tier counseling, expert guidance, coaching programs, and a vast resource library—enhancing performance, engagement, and relief.

Cost Savings with SmartShopper

SmartShopper is a rewards-based healthcare shopping program that helps your employees reduce medical costs. Employees can earn incentives when they choose lower cost, in-network providers for eligible procedures.

With real time cost transparency, concierge support, and incentive driven engagement, SmartShopper helps employees find high quality care at a lower cost without sacrificing quality, while also helping employers reduce overall claims costs.

SmartShopper helps drive significant savings for employer groups by guiding members to high-quality, cost-effective in network providers, reducing overall claims costs while encouraging informed healthcare decisions.

How It Works:



Members Access Cost-effective Provider Options

SmartShopper identifies high-quality, in network facilities with lower procedure costs, helping reduce your group's overall claims spend.



Care Concierge Provides Full Support

The SmartShopper Care Concierge Team assists your employees by comparing locations, coordinating scheduling and managing prior authorizations—minimizing administrative burden for your organization.



Your Group Benefits From Lower Healthcare Costs

When your employees choose cost-effective, in-network providers, it leads to measurable savings for the plan while supporting better healthcare decisions across your group.

Learn more [here](#).

Support & Contact

Contact your Medical Mutual representative for group-level insights and implementation support.

**The SmartShopper program shall not modify the covered person's underlying benefits plan. Any covered service must comply with all plan terms to be eligible for coverage under the plan. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment.

Ohio's Hometown Health Insurer— Where Employers Find More Than Coverage



Born and Raised in Ohio

For over 90 years, Medical Mutual has empowered Ohioans to live healthier lives. Today, we serve 1.2 million members across the state, supporting their well-being through every stage of life. We live and work in the same communities as our customers and are proud to call them neighbors, friends and family.



Mutual Appreciation

At Medical Mutual, our success is deeply connected to the success of our customers. From small businesses to large corporations, we support those who support us. Since 2011, our employees have purchased more than \$300 million in goods and services from our customers.



Exceptional Local Customer Support

Our Ohio-based customer service team delivers exceptional support members can count on. We proudly maintain a 94% customer satisfaction rate with 90% of issues resolved on the first call¹.



Member Focused

As a mutual company, we focus on our policyholders. Our decision-making is driven by helping our members live healthier lives—not by investors or the demands of Wall Street.

1 Ratings based on 2024-2025 internal Medical Mutual customer care metrics.