



# What's the Best Plan for You? Choose from Three Options

State of Ohio Enrollment Options (for July 1, 2026–June 30, 2027 plan year)

**The State of Ohio offers you a choice of three health benefit plan options. Use this information to help find the plan option that best meets your needs and budget.**

## Ohio Med PPO

The PPO plan might be right for you if you want to know up front what your copays will be for doctor visits, hospital stays and other medical services. This is a good option if you have a chronic condition and visit the doctor frequently, have high prescription drug costs, or anticipate a costly surgery or medical procedure.

## Ohio Med HDHP

The HDHP (high-deductible health plan) option might be right for you if you rarely get sick or injured and want to take an active role in your healthcare. This plan has no copays and higher out-of-pocket costs, but your premiums are lower since you contribute to a health savings account (HSA) each month to pay for any future medical expenses.

## Ohio Med Select

The Select plan might be right for you if you still want a copay plan, but also want lower premiums and you're open to a **much smaller network. If you use non-network providers, you'll be responsible for the total cost.**

The hospital systems listed are examples of providers in the MedFlex™ network and are not intended to be a complete list. Members should use the Medical Mutual provider search to find participating providers.

### Health Systems, Hospitals and Providers in the MedFlex™ Network

#### Central Ohio

- Central Ohio Primary Care
- Knox Community Hospital
- Mount Carmel Health System
- Nationwide Children's Hospital

#### Northeast Ohio

- Akron Children's Hospital
- Aultman Hospital
- Lake Health
- Mercy Health
- Rainbow Babies & Children's
- Salem Regional Medical Center
- Southwest General Health Center
- Summa Health
- University Hospitals
- Western Reserve Hospital

#### Northwest Ohio

- The Bellevue Hospital
- Institute of Orthopedic Surgery
- Mercy Health
- Nationwide Children's
- Hospital Toledo
- The Toledo Clinic

#### Southwest Ohio and Northern Kentucky

- Cincinnati Children's Hospital Medical Center
- Dayton Children's
- Mercy Health
- Premier Health System
- St. Elizabeth Healthcare

	Ohio Med PPO	Ohio Med Select	Ohio Med HDHP
Preventive care covered at 100% <sup>1</sup>	✓	✓	✓
Access to the SuperMed <sup>®</sup> PPO network	✓		✓
Access to the MedFlex <sup>®</sup> network		✓	
Out-of-network coverage <sup>2</sup>	✓		✓
Copays for primary care office visits, ER visits, Rx drugs	✓	✓	
Rx drug costs applied toward deductible			✓
HSA option with employer contribution			✓
Higher premiums, with lower deductible and lower out-of-pocket costs	✓		
Lower premiums <sup>3</sup> , with lower deductible and lower out-of-pocket costs		✓	
Lower premiums <sup>3</sup> , with higher deductible and higher out-of-pocket costs			✓

1 Some restrictions may apply. Verify with your plan administrator.

2 Ohio Med Select plan does not include any out-of-network coverage (except for emergencies).

3 Employee contribution rates are typically lower compared to the PPO but not guaranteed.

## More Ways to Save

- Using providers in your plan's network will help you save money. Use MedMutual Find a Provider on [StateofOhio.MedMutual.com](http://StateofOhio.MedMutual.com) to find in-network providers.
- Save the ER for emergencies only. For injuries that are not life-threatening, visit your doctor or urgent care center instead. You'll avoid long wait times and save money.

## Clinical Centers of Excellence

Medical Mutual's Clinical Centers of Excellence network\* aims to address the high costs of complex care while improving quality for those in need of specialty care and procedures, such as bariatric (weight loss) surgery, cardiac care, knee and hip replacements, spine surgery, and transplants. We recognize select doctors and hospitals for the safe, effective care they provide to their patients. Each provider must meet rigorous standards and achieve overall quality measures for patient safety and outcomes, developed with input from the medical community.

Choosing a Clinical Center of Excellence could mean faster recovery times, fewer complications, and peace of mind now and in the future.

Members in the Ohio Med PPO and HDHP plan options can visit [StateofOhio.MedMutual.com](http://StateofOhio.MedMutual.com) to find designated providers.

\*Not available in the Ohio Med Select plan.