

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

State of Ohio Enrollment Options (for July 1, 2024–June 30, 2025 plan year)

The State of Ohio offers you a choice of three health benefits plans. Use this information to help find the plan 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, prescriptions, hospital stays and other medical services.

Consider the Ohio Med PPO plan if you:

- Anticipate a high-cost surgery or medical procedure
- Have a chronic condition or need to see a doctor frequently
- Take several prescription medications, or even just one expensive drug

Ohio Med Narrow Network

The Narrow Network plan is similar to the PPO plan, with a smaller network of providers but offers no out-of-network coverage, except for emergencies.

Consider the Ohio Med Narrow Network plan if you:

- Want to save on healthcare premiums
- Want the same level of high-quality providers as our other networks
- Don't anticipate needing out-of-network benefits (except for emergencies)
- Don't already have a favorite doctor or are open to finding a new one

Ohio Med HDHP

The HDHP plan might be right for you if you want to take an active role in your healthcare by comparing costs for services and saving for future medical expenses.

Consider the Ohio Med HDHP plan if you:

- Are healthy and rarely get sick or injured
- Can afford to pay your deductible up front if an unexpected medical expense occurs
- Want to contribute monthly to a Health Savings Account (HSA) and save or invest money for future qualified medical expenses

	Ohio Med PPO	Ohio Med Narrow Network	Ohio Med HDHP
Preventive care covered at 100% ¹	✓	✓	✓
Access to the SuperMed [®] PPO network	✓		✓
Access to the MedFlex [®] network		✓	
Out-of-network coverage ²	✓		✓
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 ³ , with lower deductible and lower out-of-pocket costs		✓	
Lower premiums ³ , with higher deductible and higher out-of-pocket costs			✓

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

2 Ohio Med Narrow Network 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 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 plans can visit StateofOhio.MedMutual.com to find designated providers.

*Not available in the Ohio Med Narrow Network plan.